

商务英语

财经外语系列教材



胡英坤 主 审

吴晓巍 车丽娟 卢昌崇 编

东北财经大学出版社

BUSINESS

ENGLISH

DONGBEICAIJINGDAXUE

ENGLISH

财经外语系列教材

商 务 英 语

BUSINESS ENGLISH

胡英坤 主审

吴晓巍 车丽娟 卢昌崇 编

东北财经大学出版社

图书在版编目 (CIP) 数据

商务英语/吴晓巍等编. —大连: 东北财经大学出版社, 1996.11 (2000.11 重印)

(财经外语系列教材)

ISBN 7-81044-176-0

I. 商… II. 吴… III. 商务-英语-高等学校-教材 IV. H31

中国版本图书馆 CIP 数据核字(2000)第 74120 号

东北财经大学出版社出版

(大连市黑石礁尖山街 217 号 邮政编码 116025)

总编室: (0411)4710523

发行部: (0411)4710525

网 址: <http://www.dufep.com.cn>

读者信箱: dufep@mail.dlptt.ln.cn

朝阳新华印刷厂印刷 东北财经大学出版社发行

开本: 850 毫米 × 1168 毫米 1/32 字数: 413 千字 印张: 16½

印数: 12 001 - 17 000 册

1996 年 11 月第 1 版

2000 年 11 月第 3 次印刷

责任编辑: 谭焕忠

责任校对: 魏 娟

封面设计: 冀贵收

定价: 20.00 元

前 言

《商务英语》是近年来开拓的财经外语新领域,当前我国对外开放的速度日益加快,我国参与国际商贸业务交流活动日益频繁,为了帮助广大读者学好商务英语这一重要课程,针对涉外经贸工作中经常遇到的与商务英语有关的问题,我们组织编写了这本《商务英语》。

本书作为财经外语系列教材之一,是为主修工商管理等财经专业学生以及从事国际商贸工作的业务人员编写的,其首要目的在于向读者提供丰富的商务英语资料,并帮助他们提高阅读商务英语文献和使用英语处理国际商务业务的能力。

在编写过程中,作者参照了英国剑桥大学商务英语考试大纲和美国商务英语等资料,力求做到内容全面、重点突出。全书由14个章节构成,其中每一章分为两部分:第一部分是课文,采用商务专业文章全面介绍了商务活动的各个方面;第二部分是商务英语实务,采用各种商务活动的具体情境并结合会话练习,使读者在学习语言技巧的同时又能接触到真实生动的语言材料。

本书由胡英坤同志担任主审。吴晓巍同志担任主编,车丽娟、卢昌崇同志担任副主编。全书第一部分课文由吴晓巍同志编写;课文译文由吴晓巍和卢昌崇同志编写;案例及译文由吴晓巍和车丽娟同志编写;第二部分由车丽娟和吴晓巍同志编写。

由于编者水平有限,对于书中的不妥和错误之处,欢迎同行和读者赐教。

编者

1996年11月

CONTENTS 目录

Chapter One

- Part I Text: The Nature of Business (1)
 参考译文: 企业特征 (7)
 Case Study: A Personal Banker for Everyone
 (个人银行业务) (10)
 Part II Reading for Communicative Tasks
 Products and Services (产品和服务) (14)

Chapter Two

- Part I Text: The Forms of Business Ownership (36)
 参考译文: 企业所有权形式 (45)
 Case Study: Reebok, Rockport and Avia
 (瑞克、罗克帕克和艾维亚) (49)
 Case Study: Sprinting Together (众志成城) ... (52)
 Part II Reading for Communicative Tasks
 Business Meetings (商务会议) (56)

Chapter Three

- Part I Text: The Managerial Process (85)
 参考译文: 管理过程 (94)
 Case Study: A Try at Innovation
 (一次改革尝试) (99)
 Case Study: Up, Up and Away
 (上升, 不断地上升) (102)
 Part II Reading for Communicative Tasks

Systems and Processes (系统和过程)	(104)
-------------------------------	-------	-------

Chapter Four

Part I Text: Creating the Organization	.....	(120)
参考译文: 组织的创立	.....	(132)
Case Study: Aaron's Decision (艾伦的决定)	.....	(137)
Case Study: Forewarned Is Forearmed		
(如预先得警告, 则能有备无患)	.....	(139)
Part II Reading for Communicative Tasks		
Company and its Organization (公司及其组织)	.....	(142)

Chapter Five

Part I Text: Operations Management	.....	(158)
参考译文: 经营管理	.....	(168)
Case Study: A Seasonal Forecast (季节性预测)	.....	(172)
Case Study: The Day Profit Finished Second		
(当今利润不再至上)	.....	(174)
Part II Reading for Communicative Tasks		
Plans and Arrangements (计划和安排)	.....	(177)

Chapter Six

Part I Text: Human-resources Management	.....	(191)
参考译文: 人力资源管理	.....	(202)
Case Study: Contract Time (签订合同的时候)	.....	(207)
Case Study: Here Comes the Judge		

(这就是裁决)	(209)
Part II Reading for Communicative Tasks	
Nationality and Occupations (国籍与职业) ...	(210)
Chapter Seven	
Part I Text; Marketing Management	(227)
参考译文: 营销管理	(235)
Case Study: A Matter of Moving the Merchandise (商品脱手的问题)	(239)
Case Study: A "Mod" Proposal (有关“时髦”的建议)	(241)
Part II Reading for Communicative Tasks	
Marketing and Sales (市场推销与销售)	(243)
Chapter Eight	
Part I Text; Promotional Strategies	(258)
参考译文: 推销战略	(267)
Case Study: The Ineffective Salesman (不中用的推销员)	(271)
Case Study: The Persistent Advertising Agency (固执的广告代理商)	(273)
Part II Reading for Communicative Tasks	
Business Travel (商务旅行)	(275)
Chapter Nine	
Part I Text; Channels of Distribution	(297)
参考译文: 销售渠道	(308)
Case Study: No Middleman Involvement (没有任何中间人的介入)	(313)

Case Study: The Party Isn't Over Yet

(聚会尚未结束) (315)

Part II Reading for Communicative Tasks

Using the Telephone (使用电话) (318)

Chapter Ten

Part I Text: Financial Management (336)

参考译文: 财务管理 (344)

Case Study: A Lack of Credit (信贷缺乏) (348)

Case Study: Hamburgers Anybody?

(汉堡包, 有人要吗?) (350)

Part II Reading for Communicative Tasks

Trends and Results (趋势和结果) (351)

Chapter Eleven

Part I Text: Risk Management and Insurance (373)

参考译文: 风险管理和保险 (383)

Case Study: Fire in Number Three

(对三号店的火灾保险) (388)

Case Study: Some Insurance Proposal

(保险建议) (390)

Part II Reading for Communicative Tasks

Introductions and Greetings (介绍和问候) (392)

Chapter Twelve

Part I Text: Accounting (405)

参考译文: 会计 (416)

Case Study: The New Machines

(增添新机器?) (420)

Case Study: The Proposed Credit Policy Change (改动信贷制度的建议)	(422)
Part II Reading for Communicative Tasks	
Business Letters (商业书信)	(424)
Chapter Thirteen	
Part I Text: Government Assistance, Regulation and Taxation	(453)
参考译文: 政府扶助、法规和税收	(462)
Case Study: The Problem with Success (伴随成功而来的问题)	(465)
Case Study: Profit versus Reputation (利润与信誉)	(468)
Part II Reading for Communicative Tasks	
Business Telegrams and Telexs (商业电报和电传)	(471)
Chapter Fourteen	
Part I Text: International Business	(480)
参考译文: 国际商务	(490)
Case Study: Thanks, but No Thanks (“谢谢, 其实你没有帮上忙”)	(495)
Case Study: A Matter of Protection (贸易保护问题)	(497)
Part II Reading for Communicative Tasks	
Import and Export (进口与出口)	(498)

CHAPTER ONE

Part I Text

The Nature of Business

1. 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.

2. A person who risks his or her time, effort, and money to start and operate a business is called an entrepreneur. To organize a business, an entrepreneur must combine four kinds of resources: material, human, financial, and informational. Material resources include the raw materials used in manufacturing processes, as well as buildings and machinery. Human resources are the people who furnish their labor to the business in return for wages. The financial resource is the money required to pay employees, purchase materials, and generally keep the business operating. And information is the resource that tells the managers of the business how effectively the other resources are being combined and utilized.

3. Businesses are generally of three types. Manufacturing businesses (or manufacturers) are organized to process various materials into tangible goods, such as delivery trucks or towels. Service busi-

nesses produce services, such as haircuts or legal advice. And some firms—called middlemen—are organized to buy the goods produced by manufacturers and then resell them. All three types of businesses may sell either to other firms or to consumers. In both cases, the ultimate objective of every firm must be to satisfy the needs of its customers.

4. In the course of normal operations, a business receives money (sales revenue) from its customers in exchange for goods or services. It must also pay out money to cover the various expenses involved in doing business. If the firm's sales revenue is greater than its expenses, it has earned a profit. Profit is what remains after all business expenses have been deducted from sales revenue. (A negative profit, which results when a firm's expenses are greater than its sales revenue, is called a loss.)

5. An economic system is a means of deciding what goods and services will be produced, how they will be produced, and for whom they will be produced. A free-market system implies competition among sellers of products and resources. Economists recognize four different degrees of competition, ranging from an ideal complete competition to no competition at all. These are pure competition, monopolistic competition, oligopoly, and monopoly.

6. Pure (or perfect) competition is the complete form of competition. Pure competition is the market situation in which there are many buyers and sellers of a product, and no single buyer or seller is powerful enough to affect the price of that product. In pure competition, then, sellers—and buyers as well—must accept the going price. But who or what determines this price? Actually, everyone does. The price of each product is determined by the actions of all

buyers and all sellers together, through the forces of supply and demand. It is this interaction of buyers and sellers working for their best interest.

7. The supply of a particular product is the quantity of the product that producers are willing to sell at each of various prices. Supply is thus a relationship between prices and the quantities offered by producers. Producers are rational people, so we would expect them to offer more of a product for sale at higher prices and to offer less of the product at lower prices. The demand for a particular product is the quantity that buyers are willing to purchase at each of various prices. Demand is thus a relationship between prices and the quantities purchased by buyers. Buyers, too, are usually rational, so we would expect them—as a group—to buy more of a product when its price is low and to buy less of the product when its price is high.

8. Monopolistic competition is a market situation in which there are many buyers along with relatively many sellers who differentiate their products from the products of competitors. The various products available in a monopolistically competitive market are very similar in nature, and they are all intended to satisfy the same need. However, each seller attempts to make its product somewhat different from the others by giving the product a brand name, through unique packaging or design, by offering services such as free delivery or a “lifetime” warranty, or in any of various other ways.

9. An oligopoly is a market situation (or industry) in which there are few sellers. Generally these sellers are quite large, and sizable investments are required to enter into their market. For this reason, oligopolistic industries tend to remain oligopolistic. Because

there are few sellers in an oligopoly, each seller has considerable control over price. At the same time, the market actions of each seller can have a strong effect on competitors' sales. If one firm reduces its price, the other firms in the industry usually do the same to retain their share of the market. If one firm raises its price, the others may wait and watch the market for a while, to see whether their lower price tag gives them a competitive advantage, and then eventually follow suit. All this wariness usually results in similar prices for similar products. In the absence of much price competition, product differentiation becomes the major competitive weapon.

10. A monopoly is a market (or industry) with only one seller. Because only one firm is the supplier of a product, it has complete control over price. However, no firm can set its price at some astronomical figure just because there is no competition; the firm would soon find that it had no sales revenue, either. Instead, the firm in a monopoly position must consider the demand for its product and set the price at the most profitable level.

11. Businesses are engaged in two exchanges. They exchange money for the factors of production, and they use these resources to produce goods and services. Then they exchange their products for sales revenue. This sales revenue, in turn, is exchanged for additional resources, which are used to produce and sell more products.

New Words and Key Terms

(1) business

商业, 企业, 营业, 生意, 商务

(2) entrepreneur

企业家, 创业者, 干事业的人

(3) material resources	物质资源
(4) human resources	人力资源
(5) financial resources	财政资源
(6) information resources	信息资源
(7) manufacturing business	制造业, 生产企业
(8) tangible goods	有形财物, 有形货物
(9) service business	服务性行业
(10) middlemen	经纪人, 中间商, 中间人
(11) sales revenue	销售收入
(12) expense	费用, 经费开支, 支出
(13) profit	利润, 盈余
(14) loss	亏损, 损失
(15) free-market system	自由市场经济, 自由市场经济体制
(16) pure (or perfect) competition	完全竞争
(17) supply	供给, 供应
(18) demand	需求, 要求
(19) monopolistic competition	垄断性竞争
(20) oligopoly	垄断寡头
(21) monopoly	垄断, 独占, 专利

Notes to the Text

- ① the organized effort of individuals 有组织的个人活动
 ② to satisfy one's needs 满足……的需要
 ③ to risk one's time, effort, and money to start and operate a business

risk: 冒……风险, to start and operate a business 开办及经营

一个企业。

- ④ ...the people who furnish their labor to the business in return for wages. Who 所引导的从句修饰 the people; furnish...to ... 给.....提供.....
in return for 作为.....的交换,作为.....的报答
- ⑤ Business are generally of three types. 短语 to be of three types 具有三种类型
- ⑥ in exchange for 交换.....
- ⑦ to cover the various expenses 负担各种费用
- ⑧ range from...to... 在.....到.....范围内变动或变化
- ⑨ the market situation in which there are many buyers ... which 指 market situation
- ⑩ ...the quantity of the product that producers are willing to ... that 所引导的从句修饰 the product
- ⑪ ...many sellers who differentiate their products from the products of competitors. differentiate...from...与.....相区别; who 指 sellers
- ⑫ to control over 控制.....
- ⑬ to retain their share of the market 保持其在市场上的占有份额
- ⑭ in the absence of ...如果缺少.....,在缺乏.....的情况下
- ⑮ to set its prices at some astronomical figure 以非常大的数目来定价,意指定高价
- ⑯ ..., which are used to produce and sell more products. which 代表前句中的 additional resources

Review Questions

1. Define business and entrepreneur.
2. Describe the four kinds of resources that one must combine to organize and operate a business.
3. Describe the types of business.
4. Identify and compare the four different degrees of competition that are recognized by economists.
5. Explain how the market price of a product is determined under pure competition.
6. What are the differences among pure competition, monopolistic competition, oligopoly and monopoly?

参考译文

企业特征

1. 企业是以营利为目的,生产和销售产品,提供劳务来满足社会需要的有组织的个人活动。企业——这个一般的术语,涉及到一个社会或一个行业里所有的此种活动。然而,企业这个词表示特殊的组织意思。

2. 不惜其时间和精力,冒着资金可能发生损失的风险来开办和经营企业的人称作企业家。企业家为了组织一个企业必须将四种资源结合起来:物质、人力、财政和信息资源。物质资源包括生产过程中使用的原材料、厂房和机器;人力资源是指以工薪为报酬来完成企业工作的人员;财政资源是指用于支付雇员工资、购进材料及正常维持企业经营所需要的货币;信息是用来告知企业管理人

员其它资源是如何有效地结合并加以使用的。

3. 企业一般有三种类型:制造企业(或制造商)是将各种材料加工成有形产品,如运载卡车或毛巾的组织;服务行业是指提供劳务的行业,如理发服务或法律咨询;一些称为中间商的公司是指购进制造商生产的产品,然后再将其销售出去的组织。这三种类型的企业都或是向其它公司或是向消费者销售产品(提供劳务)。在这两种情况下,每个公司的最终目的的一定都是满足客户的需要。

4. 在正常经营过程中,企业从其顾客手中收取货币(销售收入)来交换产品或劳务,企业也必须支出货币以负担在经营中发生的各种费用。如果公司的销售收入大于其费用支出,该公司即为盈利。利润是企业所有的费用从其销售收入中扣除之后的余额。(负值利润,即一个公司的费用大于其销售收入,即为亏损。)

5. 一种经济制度就是一种方式,在该方式下确定生产什么产品,提供什么劳务,怎样生产与提供,以及为谁来生产产品或提供劳务。自由市场制度意味着产品和资源的销售者之间的竞争。经济学家认为从理想的完全竞争到无竞争有四个不同程度的竞争,它们分别是完全竞争、垄断性竞争、垄断寡头和完全垄断。

6. 纯(或完全)竞争即为完全形式的竞争,这种竞争下的市场环境里有许多产品的买主和卖主,无一买主或卖主有足够的力量可以影响到产品的价格。在完全竞争条件下,卖主和买主都必须接受时价(通行价)。但是究竟由谁或由什么来决定这个时价?实际上每个人都在决定这个价格,每一种产品的价格都是由所有买主和卖主共同的行为,通过供求关系来决定的。也就是这种买主与卖主的相互影响关系对其各自的最佳利益而起着作用。

7. 一种产品的供应是指生产者愿意以其各自不同的价格出售产品的数量,供应所表现出的就是由生产者提供的价格与数量之间的一种关系。生产者是有理性的,所以我们会认为,生产者会以较高的价格提供较多的产品;以较低的价格提供较少的产品。一