



*Win in America*

**Cinowo Business English**

# 赢在美国

赛诺沃商务英语

Jonathan Haagen (美) 刘友道 著



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图书在版编目(CIP)数据

赢在美国:赛诺沃商务英语 / (美) 海根(Haagen,J.) 著.

北京:外文出版社, 2010

ISBN 978-7-119-06262-4

I. ①赢… II. ①海… III. ①商务-英语 IV. ①H31

中国版本图书馆 CIP 数据核字(2010)第 024230 号

责任编辑:曲 径 夏伟兰

装帧设计:王志刚

印刷监制:李 佳

赢在美国——赛诺沃商务英语

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© 2010 外文出版社

出版发行:外文出版社

地 址:中国北京西城区百万庄大街 24 号 邮政编码:100037

网 址: <http://www.flp.com.cn>

电 话: (010)68996075/68995875(编辑部)

(010)68320579/68996067(总编室)

(010)68995844/68995852(发行部)

(010)68327750/68996164(版权部)

印 刷:廊坊市隆源印刷有限公司

经 销:新华书店/外文书店

开 本: 787mm×1092mm 1/16

印 张: 12.5

字 数: 241 千字

版 次: 2010 年 3 月 第 1 版 第 1 次印刷

书 号: ISBN 978-7-119-06262-4

定 价: 38.00 元

建议上架:英语学习

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## 前 言

当越来越多的外国企业随着中国加入世贸组织的契机参与到中国市场竞争中时,一些具有远见的中国企业也开始开拓国际市场,转移市场竞争环境,寻找新的商机。美国——这一头号经济大国,无疑也成了企业家们跃跃欲试的理想之地。然而,当地的法律政策、开办企业的流程以及语言的障碍无疑成了企业家或是商人们进军美国市场的拦路虎。本书编写的宗旨就在于此。为了帮助企业家们了解在美国开办企业的政策法规以及一些捷径,以及在美国经商应注意的文化差异,我们特地邀请来自美国北卡罗来纳州的 Jonathan Haagen 先生撰写本书。Jonathan Haagen 先生曾为各大报社撰写财经报道,也曾在美国自己开公司,现在中国创办了自己的公司,相信他的职业和经历一定能给您不少实际的经验。

本教材从公司注册开始,讲述了一个完整的案例,涉及到注册、开账户、银行贷款、租办公室、申请进出口许可、建立网站等环节,既生动形象,又面面俱到。不仅如此,本书还将主人公定位为中国的服装生产商,代表了中国出口最多的行业之一。中国的企业家或商人在海外市场谋求发展,语言和商经缺一不可。本书一切以读者的需求出发,把语言和经商两者有效地结合起来学,实用而又全面。

### 本书体例

1. Pre-learning 预热:对本单元所要讲到的经商环节作经验剖析以及本课所学重点语言表达进行预热。
2. Episode 剧情:具体的案例情节。
3. Universal Sentence Pattern 万变句型:总结提炼本课所学到的一些句型,便于读者根据实际情况以不变应万变。
4. Useful Words and Phrases 实用表达:对本课重点学习的语言表达进行补充,以满足读者多方位、深层次的需要。
5. Exercises 练习:练习本课学习到的词汇和语言表达。
6. Answers 答案:对课后的练习给出了参考答案。
7. Chinese Version 译文:为了便于读者理解,本书对剧情部分给出了中文翻译。

### 本书特色

1. 贴近实际、生动有趣:本书通过一个完整的案例展示了在美国经商所要经历的程序以及每个程序所要用到的语言表达。撇掉了呆板枯燥的理论讲解,也避免了与实际商务需求不太相符的纯语言学习。
2. 口语地道、简单易学:本书来自北美的作者,展示了真实的美国商人的对话,口语化强,语言简单易学。
3. 内容丰富、辅导性强:本书设置了预热、剧情、万变句型、实用表达等多个板块,内容丰富,帮助读者彻底了解和掌握本环节所要用到的语言表达。除此之外,本书还配有注释和翻译,有很强的辅导性,方便读者自学。



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# Liu Zhiyuan Registers His Company

## Pre-learning

So you want to do business in America? The first big step is to register your business. The requirements for registration will vary from state to state, so you probably will want to get a firm to help you handle all the red tape. You will need to figure out the legal structure of your business, pick a “Doing Business As” name and register that, and obtain a federal tax ID just to name a few. Don’t worry, though. There are many firms out there who have been through the process and can help you get through it.

When you deal with them, make sure to be very prepared in both your responses to their questions and the questions you ask yourselves.

✎ “How should I go about registering a ‘Doing Business As’ name?”

✎ “How and where do I obtain a federal tax ID?”

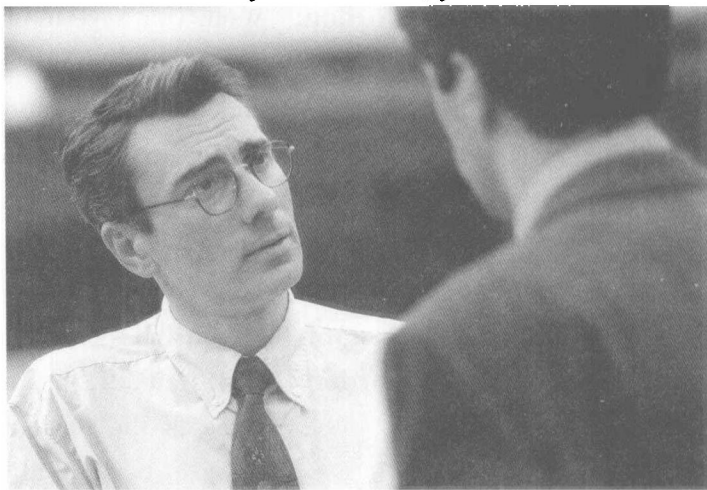
✎ “Where do I get the necessary licenses and permits?”

All of these are important questions you should ask. You also need to be prepared to answer some important questions of theirs. If they want to know about your business, you should be able to answer in some detail.

✎ “We are a business that exports clothing from China to sell in the American market.”

✎ “We have three factories in operation in China, and want to expand our operations into America.”

✎ “Our clothing line is called Orient Fashions. We will be selling high quality Chinese clothes in select cities in America.



## Episode

*Liu Zhiyuan is a Chinese businessman getting ready to launch his company in the United States. Before he can get started, he must meet with John Gordon, a lawyer and consultant who helps companies from overseas register in the United States. Liu Zhiyuan will have an informal discussion with him to get the ball rolling.*

**Liu Zhiyuan:** Mr. Gordon, thank you so much for meeting me today.

**John Gordon:** It is my pleasure, Mr. Liu. How are you liking America?

**Liu Zhiyuan:** I am afraid I have been too busy to do very much sightseeing<sup>(1)</sup>, but I hope I will get to see more of it soon.

**John Gordon:** I hope so, too. I understand, though. When I visited China on business, I had very little time to see the sights.

**Liu Zhiyuan:** I would like to talk to you about registration, if I may<sup>(2)</sup>.

**John Gordon:** Of course, where should we begin?

**Liu Zhiyuan:** Well, could you please tell me what will be required of<sup>(3)</sup> me.

**John Gordon:** Of course. It's somewhat complicated, but my firm has been through this process many times, so we can hold your hand<sup>(4)</sup> along the way.

**Liu Zhiyuan:** Great. That's good to hear.

**John Gordon:** The first step is determining the legal structure of your business.

**Liu Zhiyuan:** What does that mean?

**John Gordon:** Well, you have to organize your business as a legal entity. There are different options. Each of them have different legal, financial and tax considerations, so I will go through them with you one by one in another meeting. We will talk about your business and find out what is the right structure for you.

**Liu Zhiyuan:** I see. What is the second step?

**John Gordon:** The second step is registering your business name.

**Liu Zhiyuan:** My business name?

**John Gordon:** Yes. Actually, in America the legal name of a business is the name of the person or entity that owns a business. If you are going to be the only owner of your business, its legal name will be your name. If your business is a partnership, the legal name could be the last names of the partners. If you are a limited liability corporation (LLC), the business' legal name is the one registered with the state government.

**Liu Zhiyuan:** I will be the only owner.

**John Gordon:** Ok, good. Then it will be your name. That makes everything much simpler.

**Liu Zhiyuan:** What is the third step?

**John Gordon:** The third thing you have to do is to obtain a federal tax ID.

**Liu Zhiyuan:** What is that for?

**John Gordon:** All employers with employees have to get something called an Employee Identification Number or an 'EIN' from the Internal Revenue Service. That should not be very hard. We just need to contact the IRS and make a request.

**Liu Zhiyuan:** I see. What's next?

**John Gordon:** Then you have to register with<sup>⑤</sup> your state revenue agency. I am afraid you will need to pay taxes on the state and national level, and so you need to be registered in both places. The amount of taxes you pay is not the same for each state, so we can talk another time about what states would allow you to save the most money.

**Liu Zhiyuan:** That would be great. So what is the last step?

**John Gordon:** The last thing we need to do is to get the proper licenses and permits. Most businesses need to get some sort of business license or permit to legally operate. There are a few that don't, but I am almost certain that you will need to get a business license. There are different offices which can grant these licenses. We can contact them together when we have finished everything else.

**Liu Zhiyuan:** That sounds terrific.

**John Gordon:** Before I prepare the necessary paperwork, will you tell me what your business is?

**Liu Zhiyuan:** We are called Orient Fashions. We already have operations set up in China, with three factories making high-end Chinese clothing. We are hoping to get some contract work in the United States, but also to sell our unique products to Americans.

**John Gordon:** I see. That sounds like a good model. I am sure I will be able to help you with the registration.

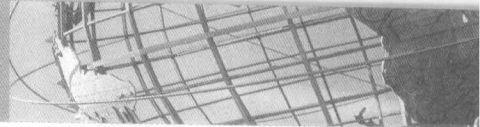
**Liu Zhiyuan:** Wonderful. Let's get started immediately.

*(Several days after their first meeting, Liu Zhiyuan calls John Gordon's office to see how the process is moving along.)*

**Liu Zhiyuan:** Mr. Gordon, hello. Is this a good time to talk?

**John Gordon:** Yes, of course.





- Liu Zhiyuan:** I just wanted to check in on how things are developing? Is the registration process moving along smoothly?
- John Gordon:** Yes. Everything is going according to plan. You shouldn't be worried.
- Liu Zhiyuan:** Do you know how long it will take to finish the entire process?
- John Gordon:** It won't be very long at all. It should just be a matter of business days before I get the submitted forms back from the relevant government offices. Of course, they could decide not to grant approval, but I am very confident that won't happen.
- Liu Zhiyuan:** Why do you say that?
- John Gordon:** Yours is a good business model and you had all the right documents. In all my time registering companies, I have not ever seen problems in cases like yours.
- Liu Zhiyuan:** That's good.
- John Gordon:** Anyway, it will be a matter of time<sup>⑥</sup> before this is settled, but it won't take more than two weeks at the most. My recommendation is that you start working on other aspects of setting up the business. I will be in touch if anything changes, but I think we can handle the rest of the process without any problems.
- Liu Zhiyuan:** Great. That's a relief. I will speak to you later then.
- John Gordon:** Sounds good. Good luck, Mr. Liu.

### 注 释

1. do very much sightseeing: 到处观光。do+ 动名词的用法很常见, 用来表示做某事。例如: do some washing 洗点东西, do some reading 读点书, do some shopping 买点东西。much 可用来修饰不可数名词, 表示程度。
2. if I may: 如果可以的话。例如: I'd like to ask a question, if I may. 如果可以的话, 我想问一个问题。
3. be required of: 是 require sth. of sb. 的被动式, 表示“要求某人某事”。例如: I will do what is required of me. 凡是要求我做的事, 我都会办到。但要注意和 require sth. from sb. 的区别, 后者表示“要求某人提供某物”, 例如: He required more help from me. 他要求我提供更多的帮助。
4. hold someone's hand: 字面上的意思是“握住某人的手”, 在文中为俚语说法, 表示“带领新人; 指导、引领新人”之意。例如: Little children have to hold an adult's hand when they cross the street. 儿童过马路时必须牵着大人的手。除此之外, 它还有“住手, 罢手, 迟迟不动手, 手下留情”之意。
5. register with: 向……登记。
6. a matter of time: 时间的问题, 迟早的事。例如: Come on, it's only a matter of time before someone owns the information. 何必呢, 这些信息迟早都会被人知道的。

## Universal Sentence Pattern

- ★ Then you will have to register...  
那么,你得登记……
- ★ Then you will have to register with the state tax office.  
那么,你得向州税局登记。
- ★ Then you will have to register at your local police station.  
那么,你得在当地警察局登记。
- ★ Then you will have to register for a business permit.  
那么,你得登记一个营业许可证。
- ★ If you are going to be the sole owner of your business,...  
如果你是你的企业的唯一拥有者的话,……
- ★ If you are going to be the sole owner of your business, then you will need to register an official business name.  
如果你是你的企业的唯一拥有者的话,那么,你就需要登记一个正式的企业名称。
- ★ If you are going to be the sole owner of your business, you will be responsible for paying your taxes on time.  
如果你是你的企业的唯一拥有者的话,那么,你就有责任按时纳税。
- ★ If you are going to be the sole owner of your business, then legal issues are much simpler.  
如果你是你的企业的唯一拥有者的话,那么,法律问题就会简单些。
- ★ We can talk another time about...  
我们可以另找时间谈……
- ★ We can talk another time about how to coordinate a marketing campaign.  
我们可以另找时间谈一下如何调整营销计划。
- ★ We can talk another time about how to file your tax returns.  
我们可以另找时间谈一下如何填写报税申报表。
- ★ We can talk another time about the cost of importing goods to America.  
我们可以另找时间谈一下美国进口货物的花费。

## Useful Words and Phrases

- What is required for registration?  
登记需要些什么?

—My legal name is Liu Zhiyuan.

我依法登记的名称叫刘志远。

—What are you doing business as?

你做什么生意？

—I have all the proper permits and licenses.

所有特有的许可证和执照我都有。

—We need to speak with our state revenue agency.

我们需要和我们的财政代理中心谈谈。

—You don't want to get on the wrong side of the IRS.

你一定不想引起美国国税局的反感。

## Exercises

**After their first meeting, Liu Zhiyuan wrote a follow-up letter to John Gordon, to get the registration moving along. He also wanted to get some questions answered about the registration process. Take a look at the letter and pick the right answers from the choices below.**

Dear Mr. Gordon,

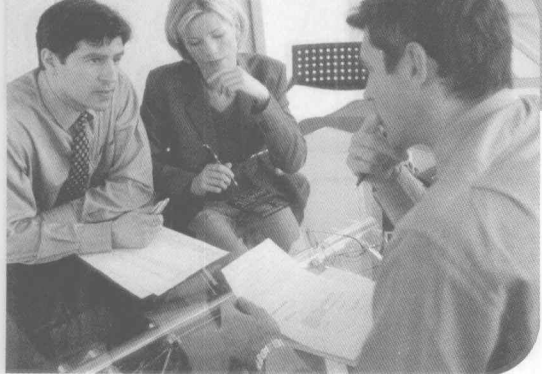
It was very exciting having the meeting (for, with) you last week. Getting all the proper forms together can be very (boring, exciting), but knowing that the business is getting started makes it all worthwhile. I have taken a look at the list of structures you sent along, but I am not sure I understand what a legal (entity, identity) really means. Would you be willing to explain (at, to) me in another e-mail what would be the pros and (cons, amateurs) of each possible setup.

As I mentioned in the meeting, I will be the (sole, total) owner of Orient Fashions. This means that my (Doing Business, Doing Business As) name is just my own name, right? How should we go (about, for) registering that name? What office handles those sorts of things?

Finally, do you have any (idea, thought) how much this is going to cost and how long it will (take, make). I am very anxious to get this process (finished, perfect) as soon as possible. Make sure you let me know the best way I can cooperate to make your job (more easy, easier). I will do whatever I can.

All the best,

Liu Zhiyuan



## Liu Zhiyuan Applies for a Business Account

### Pre-learning

It is very important to prepare the relevant materials before you go to the bank. These vary from bank to bank, but you will almost always need identification cards, your company address, and your business license.

When you are deciding what sort of account to open, there are a couple of things you should keep in mind like interest rates, the costs of transactions, online options, customer service quality, and where the nearest branches of the bank are located. When you are dealing with bank managers, make sure to go into the meeting with a good sense of what you want, or at least what sorts of questions you need to ask. Those questions may include

- ▲ *“What sorts of interest rates do you offer for business accounts?”*
- ▲ *“What are the monthly transaction costs likely to be for this account?”*
- ▲ *“What is the process involved if I need to add additional names to the account?”*
- ▲ *“Do you have a credit limit? If so, what is it?”*
- ▲ *“What sort of fees do you charge for overdraft?”*





## Episode

*Liu Zhiyuan meets the manager of the First National Bank to discuss opening a business account at the branch. After waiting in the lobby, the bank manager calls Liu into his office.*

**Bank Manager:** Mr. Liu, welcome to First National Bank. How can we be of service to you<sup>①</sup> today?

**Liu Zhiyuan:** I have registered my company in the United States, but now I need to open a company bank account.

**Bank Manager:** I see. Well, I am sure that we can help you start an account that will meet all your business needs.

**Liu Zhiyuan:** I was doing some research on<sup>②</sup> the accounts I could get with different banks, but I wanted to come to talk to you in person.

**Bank Manager:** Well, what types of services are you looking for?

**Liu Zhiyuan:** First of all, I want to make sure that your bank has good online options.

**Bank Manager:** Of course. All of our business accounts have had online services for several years now.

**Liu Zhiyuan:** Are they secure?

**Bank Manager:** Let me put it this way<sup>③</sup>, in the ten years we have had online services for customers, not a single account has ever been compromised.

**Liu Zhiyuan:** That's good. What other financial services do you offer?

**Bank Manager:** We have a lot. The best one for you depends on the type of business you have.

**Liu Zhiyuan:** We are a company that makes clothing in China and then distributes it here in the United States.

**Bank Manager:** I see. Well, we tend to offer financial services along two different lines. We have some accounts that offer higher interest rates, while others offer customers more free transactions.

**Liu Zhiyuan:** Which one would be a better choice for my business?

**Bank Manager:** Well, typically businesses with a lot of capital in the bank will want to choose an account that earns a high rate of interest.

**Liu Zhiyuan:** I see.

**Bank Manager:** Also, if you have a large payroll, then you will be able to earn interest on the money taken for your employee's taxes up until you have to file a return.

**Liu Zhiyuan:** That's an attractive option.

**Bank Manager:** The other types of accounts are probably better if you will have less capital in the account at any given time, and will have a large number of transactions.

**Liu Zhiyuan:** That actually may be the best type of account for my business. When we begin work, we will probably be putting much of our earnings back into the business.

**Bank Manager:** In that case, you will probably want to open an account that allows for the most possible free transactions.

**Liu Zhiyuan:** I agree. May I ask, would it be possible to change the type of account if the needs of the business change?

**Bank Manager:** Oh, of course. Many businesses undergo major changes, and we at First National pride ourselves on being responsive to those changes.

**Liu Zhiyuan:** Terrific!

**Bank Manager:** What names do you want listed on the account? This is an important decision because anyone you add or authorize to sign checks will have access to<sup>④</sup> your business funds.

**Liu Zhiyuan:** For now, I only would like my name to be on the account. Would it be possible to authorize others to sign checks later on?

**Bank Manager:** Of course. When you need to add others in the future, simply come to this branch and we will go through the process.

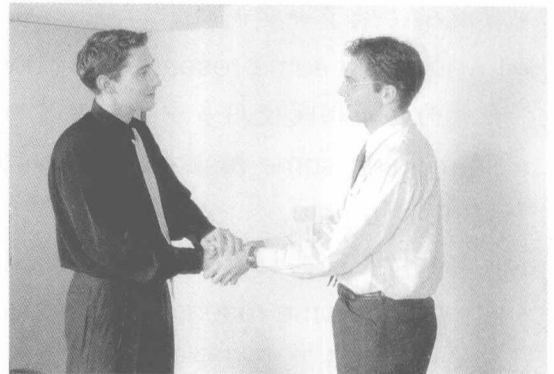
*(The bank Manager looks over Liu Zhiyuan's application.)*

**Bank Manager:** Everything seems to be in order here. I will just need you to write down the following pieces of information: your real name, your DBA (Doing Business As), your address, phone number, and government issued ID number or driver's license.

*(Liu Zhiyuan adds the information to his application.)*

**Bank Manager:** Wonderful. Thank you Mr. Liu. We appreciate you choosing<sup>⑤</sup> to work with First National. We will get started processing your application right away.

**Liu Zhiyuan:** Thank you.



## 注 释

1. be of service to sb.: 对某人有帮助,帮助……。例如:I'm glad to be of service to you. Good-bye. 很高兴为你服务,再见。
2. do some research on: 对……做一番研究,调查。
3. let me put it this way: 让我这样说好了, put 在这里表示“表述,表达”,put it this way 意为“这样说,这样做”。同样用法的还有 let me put it another way 让我换个方式来说。例如:Let me put it this way. Our management has decided that if you fail to pay your bill before 5 pm today, we'll contact our lawyers and get the payment through the court. 让我这样跟你说吧,管理层已决定假如你不能在今日下午 5 时前付款,我们会采取法律行动追讨欠款。
4. have access to: 可以使用,可以获得。
5. appreciate sb. doing sth.: 感谢某人做了某事,appreciate 在这里表示“感谢”,除此之外,还可以表示“赏识”,后面可以接动名词做宾语。

## Universal Sentence Pattern

- ★ If you need anything more from me, then...  
如果你想从我这获得更多的信息,……
- ★ If you need anything more from me, then you can contact my assistant.  
如果你想从我这获得更多的信息,你可以联系我的助理。
- ★ If you need anything more from me, then I will do my best to be accommodating.  
如果你想从我这获得更多的信息,我会尽力协助。
- ★ If you need anything more from me, then we will work around the clock to get it done.  
如果你想从我这获得更多的信息,我们会挑灯夜战,保证完成。
- ★ I was doing some research on...  
我就……做了一些调研。
- ★ I was doing some research on how much fuel we used to heat our home.  
我就为房子供暖使用多少燃料做了一些调研。
- ★ I am doing some research on this but was hoping some knowledgeable person might be able to help.  
我就此做了一些调研,并希望有识之士能够来帮忙。
- ★ I'm doing some research on mobile devices.  
我就移动设备做了一些调研。
- ★ We are a company that...  
我们是一家……的公司。

★ We are a company that can do it all for you.

我们是一家可以为你全程服务的公司。

★ We are a company that offers service to people like you.

我们是一家为像你这样的客户提供服务的公司。

★ We are a company that produces, sells and provides aftermarket service on automobile parts.

我们是一家集生产、销售和售后服务为一体的汽车零部件公司。

## Useful Words and Phrases

—Thank you for seeing me today.

感谢你今天会见我。

—What are the benefits of this account?

这种账户有什么益处?

—Why should I open my account with your bank?

我为什么要在你们银行开户?

—Here is the relevant paperwork.

这是相关的书面材料。

—Tell me about online security for business accounts.

给我谈谈商业账户网络安全问题。

—What are your interest rates for business accounts?

你们商业账户的利息率是多少?

—Is it possible to change financial services later on?

日后是否可以更改金融服务?

—What is the process for adding names to the account?

在账户上增加签名名字的程序是什么?

—What other financial services do you provide?

你们还提供什么金融服务?

—What are your banking hours?

请问你们银行的营业时间?

—What support do you offer for account management?

你们为账户管理提供了什么支持?



## Exercises

### I. Match the following words or phrases with their plain English explanation.

- \_\_ 1. interest rate
  - \_\_ 2. EIN
  - \_\_ 3. financial products
  - \_\_ 4. payroll
  - \_\_ 5. blank check
  - \_\_ 6. DBA name
- A. the amount of money paid out to employees
  - B. an unlimited amount of money
  - C. employer identification number used for tax purposes
  - D. the name you use in business dealings
  - E. the percentage of money you earn each year from having money in a bank account
  - F. services and accounts offered by banks

### II. Writing

Imagine that you own a business with a high payroll, stable transactions, and a large amount of working capital on hand at most times. You have done some research online and have narrowed your choices to three banks. Write a short e-mail addressed to bankers from all three banks describing the type of business account you would like, and asking them to explain their services. Use the terms “interest rate”, “transaction fees”, “customer service”, “online security” and “account management”.

Do your best to be serious and direct. The banks should be happy to get your business. Demonstrate that you understand what your company needs and that you have many options for where you will take your business. Make sure to have pointed questions ready.