



Business

工商导论 (高教版)

辅导用书

Fundamentals of Business: Reference Book

王燕希 汪海 张静 温玉玲 编著

对外经济贸易大学出版社

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前言

《工商导论》一书自 2002 年 1 月出版以来,深受读者青睐。全国许多高等院校将其用作研究生、经贸英语专业本科、非经贸英语专业以及国际贸易经济等外向型学生和相关人员的配套专业英语教材。此教材以英语为授课语言,全面、系统、概要地介绍了市场经济体制下工商企业的经营和运作,着重阐述了企业环境、经营管理、金融财务、法律保险等环节的业务程序及主要英语术语、概念和词汇。

让学生基本了解业务环节和概念并不是件十分困难的事,但让他们在一学期 36 课时的有限时间里,熟练掌握和使用有关业务和短语,并围绕不同的案例内容用英语自如地进行分析、讨论、决策、总结和汇报却并非易事,这需要对课文理解透彻,并对针有关内容进行大量的操作和练习。为了达到这一目的,也为了与时俱进,培养“语言 + 专业”的复合型人才,以适应全球经济一体化的发展,我们编写了这本《工商导论辅导用书》。

本书主要包括十八个单元,每单元均包括学习目标(Learning Objectives)、词汇集注(Glossary)、背景知识和课文注释(Background Knowledge and Notes to the Text)以及补充练习和答案(Supplementary Exercises and Keys)四大部分。此书概括全面、内容丰富、练习多样、实用灵活,多层次、多角度地阐释了专业基本概念、课文内容、经贸知识和案例,以帮助学习者对所学知识进一步认识和理解,更好地掌握课文的精髓并在实践中发扬光大。

参加本书的编写人员是:王燕希(第一、二、十二、十三、十五、十七章),张静(第三、四、五、十、十四、十八章),汪海(第六、七、八、九、十一、十六章)。温玉玲承担了全书课文翻译的初稿。

由于对课文的理解角度不同,加之水平有限,书中不妥之处仍在所难免,欢迎广大读者和同行不吝赐教。

编者

2005 年岁末于对外经济贸易大学博学楼

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Chapter One Setting Up a Business

Learning Objectives 学习目标

1. 通过学习应了解各种企业的不同经营形式及其特点
2. 掌握相关的商业术语和词汇、并做到能灵活运用
3. 将所学知识带入案例进行分析和比较,联系实际找出最佳解决方案

Glossary 词汇集注



New Words 生词注解

- 1) aspire *v.* 渴望,抱负
- 2) partnership *n.* 合伙商,合伙公司
- 3) franchise *v.* 特许经营
- 4) franchisor *n.* 授予特许者
- 5) franchisee *n.* 获得特许者
- 6) florist *n.* 花商
- 7) fold *n.* 组成部分
- 8) appeals *n.* 吸引人的特征,优势
- 9) battlefield *n.* 战场
- 10) shareholder *n.* 股东
- 11) secrecy *n.* 保密,保密能力
- 12) incurable *adj.* 无可救药的;不能矫正的

- 13) license/permit *n.* 营业执照,许可
- 14) liability *n.* 负债,义务
- 15) broth *n.* 肉汤
- 16) appealing *adj.* 引人注目的
- 17) bridal *a.* 新娘的
- 18) access *n.* 获取方法,渠道
- 19) assets *n.* 资产
- 20) financing *n.* 筹集的资金,融资
- 21) expertise *n.* (某一领域的)专业知识与技能
- 22) stipulate *v.* 规定
- 23) dissolution *n.* 解散
- 24) partner *n.* 合伙人
- 25) supplier *n.* 供货人
- 26) setback *n.* 挫折,倒退,失败
- 27) backbone *n.* 支柱
- 28) royalty *n.* 版税,稿酬,专利费
- 29) sue *v.* 起诉,控告
- 30) bankrupt *n.* 破产
- 31) bond *n.* 债权
- 32) collateral *n.* 抵押物
- 33) finance *v.* 融资,为……提供资金
- 34) expansion *n.* 扩张
- 35) termination *n.* 终结
- 36) resilient *adj.* 有弹性的,可恢复的
- 37) divisible *adj.* 可分离的,可分割的
- 38) transferable *adj.* 可转让的
- 39) dividend *n.* 股息,分红
- 40) incur *v.* 引起,导致
- 41) stockholder *n.* 股东
- 42) release *v.* 发布
- 43) executive *n.* 公司行政领导
- 44) decor *n.* (店铺)装饰
- 45) attire *n.* (员工)服装

46) *hairdo* *n.* 发式, 发型



Phrases and Expressions 短语和词组

- 1) *account for* 占……(比例); 解释……原因
 - ⇒ Rubber accounts for 70% of their exports.
 - ⇒ Recent pressure at work may account for his behavior.

- 2) *make a fortune* 发财, 挣大笔钱
 - ⇒ You can make a fortune out of junk if you call it 'antique'.
 - ⇒ He made a fortune selling property in Spain.

- 3) *on a ... basis* 根据; 以……为原则; 以……为基础
 - ⇒ I'm saving money on a regular basis.
 - ⇒ Nurses are employed on a full-time basis.

- 4) *go broke* 破裂, 破产 = *go bankrupt*
 - ⇒ General partners may lose all their personal property if the partnership goes broke.

- 5) *break up* 解体; 分离; (关系) 发生破裂; 驱散; 粉碎
 - ⇒ There are plans to break the company up into several smaller independent companies.
 - ⇒ Many bands break up because of personality clashes between the musicians.
 - ⇒ Police moved in to break up the meeting.
 - ⇒ It seems that the plane just broke up in the air.

- 6) *run into* 遭遇, (陷入) 困境; 偶遇
 - ⇒ The business ran into financial difficulties almost immediately.
 - ⇒ Our plan ran into unexpected opposition.
 - ⇒ He ran into criticism after remarks he made in a television interview.
 - ⇒ Graham ran into someone he knew at school the other day.

- 7) *comply with* 依从, 照办

⇒ Failure to comply with the regulations will result in prosecution.

⇒ We have to comply with the terms of the Agreement.



Special Terms 专业术语

- 1) sole proprietorship/sole proprietor 个体商,个体户
- 2) board director 董事会成员,董事
- 3) law firm 法律事务所
- 4) accounting firm 房地产事务所
- 5) real estate firm 房地产公司
- 6) unlimited liability 无限责任
- 7) personal properties 个人财产
- 3) Lloyd's of London 伦敦劳埃德保险公司(也称劳埃德、劳氏或劳合社)
- 9) human resource management 人力资源管理
- 10) general partner 普通合伙人
- 11) limited partner (责任)有限合伙人
- 12) extend credit 提供信贷
- 13) legal framework 法律框架
- 14) internal conflict 内部纷争,冲突
- 15) buy out 买断
- 16) raise capital 筹资,集资
- 17) withdraw capital 撤资
- 18) well being(of the firm) 企业良性运行;企业的健康状况
- 19) the day-to-day management of the company 公司的日常管理
- 20) sales revenue 销售收入
- 21) separated ownership and management 所有权与经营分离
- 22) income tax 所得税
- 23) double taxation 双重增税
- 24) corporate charter 公司章程
- 25) industrial relations 劳资关系
- 26) annual report 年度报告



Relevant Terms 相关术语推荐

- ◇ different forms of partnership 合伙形式
 1. general partnership/ordinary partnership/unlimited partnership 一般/普通/无限责任合伙
 2. illegal partnership 非法合伙
 3. limited or special partnership 有限责任/特殊合伙
 4. non-trading partnership/professional partnership 非贸易/专业人员合伙
 5. trading partnership 贸易合伙

- ◇ corporation 公司
同义词: body corporate; company

- ◇ 其他有关词组:
 1. chartered corporation 特许法人, 特许公司
 2. global corporation 全球公司
 3. multinational corporation 跨国公司
 4. non-stock corporation 非股份公司
 5. professional corporation 专业公司
 6. statutory corporation 法定公司; 有限公司
 7. big business 大型企业
 8. small firm 小企业, 小公司

- ◇ franchising agreement 特许经营合同

Background Knowledge and Notes to the Text 背景知识和课文注释



Concepts 概念解释

- 1) sole proprietorship 个体经营

The sole proprietorship is easy to start. The owner receives all the profits and enjoys maximum freedom to manage. The sole proprietorship has two main disadvantages: It is difficult to raise enough capital; death of the owner may force all end to the business.

2) **partnership** 合伙经营

The key advantages of the general partnership are greater financial strength than for a proprietorship and more management know-how. The general partnership is simple and easy to start. The general partnership has two main disadvantages: a. Each partner is personally liable for the debts of the business. b. Death of one partner automatically terminates the agreement. In a limited partnership, one or more partners have limited liability. Limited partners are not allowed to exercise managerial authority. The rights, duties, and responsibilities of partners are spelled out the articles of partnership prepared by the partners.

3) **corporation** 公司经营

The corporation offers a means to overcome most of the weaknesses of the proprietorship and partnership in that

- a. It offers continuity of existence.
- b. Owners are not personally liable for all the debts.
- c. It is easy to sell one's stock in the ownership.
- d. It permits specialists to be hired to manage the business.

Corporations are allowed to merge provided there is no violation of antitrust laws or other statutes.

4) **franchise** 特许权, 专营权

It is the franchising agreement by which a monopoly producer (the franchisor) gives another producer or trade (the franchisee) by formal licence the exclusive right, i. e. a right held by products of the franchisor in a certain area such as a town, county or country. The franchisee may pay the franchisor by an amount based on the number of units produced or on the number sold, or by a percentage of his gross sales; and he must agree to buy all his supplies only from the franchisor.

5) other major forms 其他主要形式

- a. A joint venture (合资经营) is formed by two or more persons for a limited purpose without the usual rights and powers of a partnership. A member may not withdraw until the project is ended.
- b. A joint-stock company (合股公司) is a voluntary association of persons with ownership divided into transferable shares similar to a general partnership. (普通合伙人)
- c. A business trust (信托公司) is taxed like a corporation. Death of a certificate holder does not terminate the trust agreement.
- d. Some other forms of ownership are cooperatives (合作社) and mutual companies (互助公司).

6) unlimited liability 无限责任

It is the liability of a private owner of a business, or of a member of a partnership or a company that is not registered as a limited liability company.

7) real estate 不动产, 房地产, 物业

It is an interest in land and buildings, esp. freehold property. Synonym: real property, immovable property, realty

8) dividend 股息, 股利, 红利, 余利

Strictly speaking, it is an amount to be divided, such as the total sum to be paid out of profits or as interest on a loan. Its commercial meaning is: one of the parts into which an amount has been divided and shared out, esp. to stockholders or shareholders of a company as their share of the profits or of part of the profits, or to the creditors of a bankrupt.

9) legal person 法人

It refers to a person or group of persons recognised by law as having a separate legal existence with his or its own rights and duties. A legal person is either a natural person, i. e. a human being, or an artificial person, i. e. a corporation.

10) licence 执照, 许可, 许可证 (US — license)

It is the formal permission in writing, from an authority recognized by law, to perform

an act, which, without that permission, would be unlawful. A licensee is a person to whom permission has been issued. A licensor is a person who grants a licence.



Notes to the Text 课文注释

1) **Employees, be they general managers or blue-collar workers, often have the feeling of “making bridal dresses for others.” (p. 2)**

be they general managers or blue-collar workers 即为: whether they are general managers or blue-collar workers, 这个从句在此作插入语, 对前面进行补充, 表示“无论……还是……”。

blue-collar: 蓝领, 表示体力劳动者, 同样结构的复合词还有: white-collar: 白领, 表示公司职员或脑力劳动者; pink-collar: 粉领, 表示秘书或从事公关工作的女性。bridal dress: (新娘的)嫁衣

【参考译文】无论是总经理还是蓝领工人, 只要是当雇员, 就常常会有“为他人做嫁衣”的感觉。

2) **But compared with corporations, which can get financing not only from banks but also from shareholders, sole proprietorships' access to capital is rather limited and therefore it is more difficult to secure additional capital. (p. 3)**

此句为主从复合句结构。前半句 But compared with corporations, which can get financing not only from banks but also from shareholders 为状语从句, 此从句中又有由 which 引导的非限定性从句修辞前置词 corporations。真正的主句为后半句的 sole proprietorships' access to capital is rather limited. 其后再由 and 引导出另一个并列句, 即 therefore it is more difficult to secure additional capital. 这两个句子在结构上虽然并列, 但在语义上有递进的关系, 表示“个体经营者获取资金的途径本来就很有有限了, 而要保证再进一步追加资金就更不容易。”

financing: to provide money, especially a lot of money, to pay for something. 提供资金, 筹措资金; 理财, 融资

access to: the right to enter a place, use something, see somebody 进入, 设法得到, 接近, 如: access to a market; access to capital; Access to the papers is restricted to senior management.

secure: to make sure of obtaining; to make safe financially 获得; 到手; (经济上) 保证,

如: He managed to secure a loan from a friend.

【参考译文】可是与那些既能从银行获得贷款又能向股东融资的股份有限公司相比,个体经营者获取资金的途径就十分有限了,而要保证追加资金就更加困难。

3) A partnership, as defined by the US Uniform Partnership Act, is “an association of two or more persons to carry on as co-owners of a business for profit.” (p. 3)

The law and legal definition of Uniform Partnership Act:

The Uniform Partnership Act (UPA) governs partnerships and has been adopted in every State other than Louisiana. The UPA governs the relations among partners in situations they have not addressed in a partnership agreement. The primary focus of the UPA is the small, often informal, partnership. Larger partnerships generally have a partnership agreement addressing, and often modifying, many of the provisions of the partnership act.

The basic thrust of the UPA is to provide stability for partnerships that have continuation agreements. Under some law, a partnership is dissolved every time a member leaves. The UPA provides that there are many departures or “dissociations” that do not result in a dissolution. Some of the issues dealt with in the UPA include fiduciary duties of partners, partners’ joint and several liability, and title to partnership property.

Act: a law decided by the governing body of a country which all citizens must obey. (usu. with initial capital A) 法令, 条例, 法案, 如: the Housing and Community Development Act; Act of Parliament 等。

【参考译文】按照美国《统一合伙法》的定义,合伙企业是“由两人或两人以上组成的、以共同所有者身份经营的、以营利为目的的组织”。

4) With increased capital and credit, better management and a more definite legal framework, a partnership stands a better chance to survive possible setbacks and has better prospects to expand and grow. (p. 4 - 5)

此句的前半段是由介词 with 引导的三个平行结构词组,即: with increased capital and credit, (with) better management and (with) a more definite legal framework, 整个句子显得整齐、干净,在翻译时也应保持一致的风格。此外,有些英语的介词在译成汉语时转化成动词会更加自然,如此句中的 with 就可译成:“有,拥有”。类似的用法再举两例:

Up the street they went, past stores, across a broad square, and then entered a huge

building. (past-经过; across-穿越)

They worked long hours on meagre food, in cold caves, by dim lamps. (on 吃; in 住; by 靠)

stand 在主句中相当于系动词的作用,表示“be in a certain condition or situation”:“处于某种状态或情形”,如下面两句:

The emergency services stand ready to help if necessary.

She stands high in the esteem of her colleagues.

【参考译文】有了充足的资金和信贷、更完善的管理机制和更明确的法律框架,合伙企业就更有希望在挫折中生存下来并拥有一个更广阔的发展前景。

5) Two heads are commonly believed to be better than one, but unfortunately it is not always true in reality. As the saying goes, “too many cooks spoil the broth.” (p. 5 L10 - 12)

在写作中有时用一些约定俗成的成语来比喻,这既能说明问题,又能增加文章的生动性。如此句中谈到合伙经营的优缺点时就用了两个成语:Two heads are better than one. 两个臭皮匠胜过诸葛亮。Too many cooks spoil the broth. 厨子多了煮坏汤。(人多反坏事)。另外,此课谈到股份公司的不利因素时也用了——个成语:Every coin has two sides. (p7. L13) 凡事必有正反两个方面。请大家在学习中多多体会。

【参考译文】两个臭皮匠抵个诸葛亮。众人的智慧通常被认为比一个人的强,但在现实中,这种看法却并不总是对的。有谚云,“厨子多了煮坏汤。”

6) Besides, if you remain a general partner, unlimited liability may get on your nerves now and then. (p. 5)

此句中有几个词组需记住:

unlimited liability: 无限责任,即 the liability of a private owner of a business, or of a member of a partnership or a company that is not registered as a limited liability company. 无限责任,无限赔偿责任

get on sb's nerves: (informal) If someone gets on your nerves, they annoy you, especially by doing something all the time 这种用法常在口语中出现,表示“让某人烦恼、忧虑,紧张不安”。nerves: 神经紧张,提心吊胆。如:

She's always moaning. It really always gets on my nerves.

We really got on each other's nerves when we were living together.

Please stop making that noise! It really gets on my nerves.

相反意义的词组有: have nerves of iron/have no nerves 沉着,有胆量,毫不紧张
【参考译文】而且,如果你继续做个一般合伙人,无限责任就会时常让你坐立不安。

7) **So long as a company is profitable, the change-of-hands of the shares of its stock has little impact on the life of the company. (p. 7)**

impact on/upon: the effect or influence on ... 对……产生影响,如:

Higher mortgage rates have already had a major impact on spending.

We need to assess the impact on climate change.

change hands: to pass, or be passed, from one person to another, esp. from one owner to another. 转手

the life of the company: 公司的寿命,公司的生命周期,类似词组: product life cycle: 产品生命周期

【参考译文】只要公司还能赢利,股票的转手是不会对公司的生命力产生影响的。



Translation 课文翻译

第一章 建立企业

当问起将来想干什么时,大多雄心勃勃的商科学生都会说:“自主创业,自己做老板。”那么市场经济中,企业的主要形式有哪些呢?企业主要有四种形式,即:个体经营(独资经营),合伙企业,公司和特许经营。

个体经营

个体经营指由一个人拥有并控制管理的商业形式。在美国,个体经营占有整个商业的四分之三。与众人认为的“美国是一个由众多大型企业组成的国家”正好相反,这些个体企业主要集中在餐馆、街角的杂货店、花店、美容沙龙、药店、农场以及一些相似的行业。

优势

个体经营有许多优势,主要的吸引力在以下几个方面:

1. 易于建立

在美国,建立一个新的个体企业通常只需几分钟。交纳很少的费用并取得州政府和地方签发的执照或许可,你就成为新企业的所有者和老板。近年来在中国,创办个体企业的手续已大大简化了。

2. 决策自由

相对于其他类型的商业经营,个体经营在商业政策和运作上拥有更多的自由。作为个体营业者,提供什么样的产品(或服务),以你认为合适的价格成交,都由你自己决定。你用不着和其他任何人商量何时开门营业和闭店,该雇用什么样的人做你的助手,何时休息去希腊度假一周,这些都由你自己决定。

3. 易于保守经营和财务秘密

犹如在战场上获胜,商场上的胜利有时候也要依靠保守秘密。如果你是一名公司经理,你就很难保守自己的商业战略秘密。但如果你是个体经营者,你就不必对股东或董事们汇报。没有人会知道你的企业运作或财政上的信息,除非你急不可耐地想要引人注目。

4. 税收负担较少

与其他商业形式相比,个体经营者在纳税方面最为幸运。在美国,个体经营者的税率往往只有公司税率的一半。

5. 独自享有利润

无论是总经理还是蓝领工人,只要是作雇员就常常会有“为他人做嫁衣”的感觉。这也是为什么很多人都选择自己做老板的原因。个体经营者则不同。如果努力工作,赚了一笔钱,那么就可以完全独享所有的利润,不用和他人分享。这或许也是作个体经营者最有吸引力的地方了。

劣势

成为个体经营者并不是说就可以无忧无虑了,以下是其经营方式的不利方面:

1. 无限责任

对每位个体经营者来说无限责任是最可怕的恶梦。责任在这里意味着偿还债务的义务。按照法律,个体经营者的无限责任意味着,如果此人破产了,偿还债务不仅有可能倾尽他全部的商业财产,还有可能耗尽他的部分或者全部个人财产。

2. 有限的资金渠道

个体经营者可能也较容易从银行获得贷款,因为他有商业资产或个人资产作抵押。可是同那些既能从银行获得贷款又能向股东融资的大型企业相比,个体经营者获取资金的途径十分有限,因此很难保证额外资金。