


李德荣 / 编著



商务英语 **基础教程**

A Basic Business Reader

 华东理工大学出版社
EAST CHINA UNIVERSITY OF SCIENCE AND TECHNOLOGY PRESS

A Basic Business Reader

**商务英语
基础教程**



李德荣 / 编著

 华东理工大学出版社
EAST CHINA UNIVERSITY OF SCIENCE AND TECHNOLOGY PRESS

图书在版编目(CIP)数据

商务英语基础教程/李德荣编著. —上海: 华东理工大学出版社, 2005. 7

ISBN 7-5628-1728-6

I. 商... II. 李... III. 商务-英语-教材
IV. H31

中国版本图书馆 CIP 数据核字(2005)第 059529 号

商务英语基础教程

李德荣 编著

出 版 华东理工大学出版社
社 址 上海市梅陇路 130 号
邮 编 200237
电 话 (021)64250306(营销部)
(021)64252717(编辑室)
网 址 press.ecust.edu.cn
印 刷 上海展强印刷有限公司
开 本 787×960 1/16
印 张 17
字 数 332 千字
版 次 2005 年 7 月第 1 版
印 次 2005 年 7 月第 1 次
印 数 1-5 050 册

ISBN 7-5628-1728-6/H·480

定价: 24.00 元

内 容 提 要

本书为专业英语教材,可供高校工商管理和涉外经济贸易等专业使用。全书共20章,较为系统地介绍了企业管理和国际商务的基础理论和业务知识,内容涉及企业和社会、企业所有制形式、企业管理、企业文化、产品、营销、生产管理、人事管理、财务管理、商业法、跨国公司、电子商务、保险、国际贸易等众多领域。每章除课文外,均配有难点注释、重要工商词汇以及与课文内容紧密配合的词汇练习和翻译练习。本书编写过程中参考了多种国外近几年出版的有关著作和刊物,内容和文字新颖实用,时代感强。它既可作为高等学校的专业英语教材,也可供相关专业人员自学参考。

本书为专业英语教材,供高校工商管理和涉外经济贸易等专业使用,亦可供相关专业人员学习进修之用。

近年来,由于我国经济蓬勃发展,逐渐融入全球经济,就业市场对于既懂商务,又能用英语进行交流沟通的人才需求量越来越大。本书较为系统地介绍了有关工商经贸的重要概念和基础理论,同时保留了语言教材的特点,使读者能兼修外语和专业,做到一举两得。

本书共 20 章,内容涵盖企业和社会、企业所有制形式、企业管理、企业文化、产品、营销、生产管理、人力资源管理、财务管理、商业法、跨国公司、电子商务、保险、国际贸易等众多领域。每章分几个独立的小单元,从不同方面介绍一个专题(内容多的专题分两章叙述)。课文中的许多生词,可在同一行的左侧或右侧见到释义。每单元后的注释(Notes),均针对各单元的难点(包括专业上的和语言上的)作简要的说明。练习包括讨论题、词汇练习及阅读和翻译练习,在内容上与各章内容紧密配合。为便于读者掌握工商词汇和术语,每章辟有重要工商词汇(Key Business Terms),书末附有用英语解释的工商术语表(Glossary)和练习答案。

本书取材于多种国外近几年出版的有关著作和刊物,内容和文字新颖实用,时代感强,深入浅出,容易掌握。所有材料都曾用于教学实践。本书教学进度可根据学生英语基础和每周课时数而定,一般在一个或两个学期内学完。

本书原名《国际商贸英语基础阅读》,初版于 1996 年。这次修订重版,除吸收使用院校意见对原有章节进行修正外,还增加了保险业务和电子商务等有关内容。这次修订出版得到了华东理工大学出版社的大力支持,在此特表谢忱。在本书编写过程中,承黄崧林先生审阅了部分章节,并得到了张毅、魏璐、李鸣春等同志的热情支持和帮助,在此也一并致谢。本书虽经修订,错误和疏漏之处仍在所难免,尚望读者不吝指正。

编者

2005 年 5 月

CONTENTS

目 录



- **Chapter 1 Business and Society (企业与社会) 1**
 - I. The Social Responsibility of Business (企业的社会责任) 1
 - II. Consumerism (保护消费者利益) 3
 - III. Business Ethics (商业道德) 6

- **Chapter 2 Forms of Business Ownership(1) (企业所有制形式)(上) 12**
 - I. Sole Proprietorships (个体企业) 12
 - II. Partnerships (合伙企业) 16

- **Chapter 3 Forms of Business Ownership(2) (企业所有制形式)(下) 22**
 - I. What Is a Corporation? (什么是责任有限公司?) 22
 - II. How Corporations Are Created and Managed? (责任有限公司如何创立和管理?) 25
 - III. Advantages and Disadvantages of Corporations (责任有限公司的利弊) 28

- **Chapter 4 Management Principles (管理原则) 35**
 - I. Nature of Management (管理的本义) 35
 - II. Levels of Management (管理的层次) 37
 - III. Functions of Management (管理的功能) 39

- **Chapter 5 Managerial Skills and Managers (管理技能和管理人员) 45**
 - I. Styles of Leadership (领导风格) 45
 - II. Managerial Skills (管理技能) 47
 - III. Where Do Managers Come From? (管理人员从何而来?) 49
 - IV. Better Communication (加强沟通) 51

- **Chapter 6 Corporate Culture (企业文化) 56**
 - I. What Is Corporate Culture? (什么是企业文化?) 56
 - II. Elements of Corporate Culture (企业文化的组成部分) 58
 - III. Creating a Corporate Culture (创造企业文化) 61

● **Chapter 7 Business Organization and Structure (企业的组织和结构)** 66

- I. Specialization (专门化) 66
- II. Delegation of Authority (委派授权) 68
- III. Degree of Centralization (集权程度) 70
- IV. Departmentalization (部门化) 72

● **Chapter 8 Products (产品)** 77

- I. Nature of Products (产品的本义) 77
- II. Research and Development (研究与开发) 79
- III. Product Life Cycle (产品的生命周期) 82

● **Chapter 9 Pricing (定价)** 88

- I. Nature of Pricing (定价的本义) 88
- II. Pricing Objectives (定价目标) 91
- III. Pricing Policies (定价政策) 93

● **Chapter 10 Production Management (生产管理)** 99

- I. Facility Location (厂址选择) 99
- II. Product Design (产品设计) 102
- III. Quality Control (质量控制) 104

● **Chapter 11 Human Resources Management(1) (人力资源管理)(上)** 110

- I. Maslow's Hierarchy of Needs (马斯洛的需求层次理论) 110
- II. Herzberg's Two-Factor Theory (赫兹伯格的双因素理论) 113
- III. McGregor's Theory X and Theory Y (麦格雷戈的 X 理论和 Y 理论) 115
- IV. Job Enrichment (工作丰富化) 117


● **Chapter 12 Human Resources Management(2) (人力资源管理)(下)** 122

- I. The Selection Process (人员选择过程) 122
- II. Financial Compensation (经济补偿) 126
- III. Promotions, Transfers, and Separations (提升、调动和离职) 129

● **Chapter 13 Marketing(1) (营销)(上)** 134

- I. The Marketing Concept (营销的概念) 134
- II. Functions of Marketing (营销的职能) 136
- III. The Marketing Mix (营销组合) 139
- IV. Marketing Research (市场调查) 142

CONTENTS

- 
- **Chapter 14 Marketing(2) (营销)(下) 147**
 - I. Sales Promotion (促销) 147
 - II. Advertising (广告) 152
 - III. Publicity (宣传) 156
 - **Chapter 15 Financial Management (财务管理) 161**
 - I. Objective of Financial Management (财务管理的目标) 161
 - II. Sources of Funds (资金来源) 163
 - III. Uses of Funds (资金使用) 167
 - **Chapter 16 Accounting and Financial Statements (会计和财务报表) 173**
 - I. Accounting and Accountants (会计和会计人员) 173
 - II. The Income Statement (收益表) 176
 - III. The Balance Sheet (资产负债表) 179
 - **Chapter 17 Business Law (商业法) 185**
 - I. Types and Sources of Law (法律的种类和来源) 185
 - II. The Contract Law (合同法) 188
 - III. The Law of Property (财产法) 191
 - IV. The Law of Torts (民事侵权行为法) 193
 - **Chapter 18 Risk Management and Insurance (风险管理和保险) 198**
 - I. Risk and Risk Management Technique (风险和风险管理技术) 198
 - II. Basics of Insurance (保险基础知识) 202
 - III. Types of Insurance and Crisis in the Insurance Industry (保险的种类和保险业的危机) 206
 - **Chapter 19 Computers and Information Systems (计算机和信息系统) 212**
 - I. The Management Information System (管理信息系统) 212
 - II. The Internet, Intranets, and Extranets in Business (企业运用因特网、内联网和外联网) 215
 - III. Business-to-Consumer E-Commerce (企业对客户的电子商务) 218

● **Chapter 20 International Business (国际商务) 224**

I. Theories of Absolute and Comparative Advantage (绝对利益和比较利益理论) 224

II. Forms of International Trade (国际贸易的形式) 227

III. Multinational Business (跨国公司) 230

IV. Trade Barriers (贸易壁垒) 233

● **Appendix I Glossary (专业词汇) 239**

● **Appendix II Key to Exercises (练习参考答案) 251**

Chapter 1 Business and Society

(企业与社会)

I The Social Responsibility of Business

(企业的社会责任)

Social responsibility is the obligation a business assumes to maximize its positive impact and minimize its negative impact on society^[1]. This contrasts with the traditional role in which companies considered only the profits of their business activity. Social responsibility suggests that such narrow interest undermines the overall benefits to society^[2].

Advocates of social concern^[3] believe that business should take an active role in improving society and solving social problems. They believe that businesses, by working to improve the overall society, can often improve their operation and profits in the long run^[4].

One of the strongest arguments for the social concern of business is the premise that society grants organization the right to exist^[5]. Cultural norms^[6]— sometimes expressed through legal means — allow businesses to form and function^[7]; actions of individuals in society enable them to flourish. Business leaders should not forget that their right to exist carries an obligation to serve society's goals. Business organizations should serve society rather than society serving business^[8]. It is the moral duty of all units of society — including business — to strive for a better world. As overall conditions improve, all the components of society will benefit accordingly^[9].

In many cases, a company will make greater profits in the long run if it considers benefits to society. Customers actually vote for products and companies when they make a purchase^[10]. If a product is priced fairly, satisfies their needs and has no negative side effects^[11], they will probably buy it more than once. But if the product fails or has negative side effects, they will probably select another product and may become so angry at the manufacturer that they never purchase

n. 责任

n. 影响

n. 利益

n. 前提

n. 手段

vi. 兴旺; 成功



another of their products. When enough people believe a business no longer serves society's best interests, they may pressure the firm into its grave by boycotting its goods or services^[12], influencing officials against it, condemning it in the media^[13], or patronizing other firms^[14]. Social concern can also benefit short-run profits^[15] because of current public expectations. Because the public now expects business to benefit society, a firm that maintains a good record will find it easier to hire better employees and win more customers.

Although social responsibility may seem an abstract idea, managers consider it on a daily basis as they deal with real issues^[16]. To be successful, a business must monitor changes and needs in society^[17] in order to behave in a socially responsible way.



Notes:

- [1] Social responsibility is ... on society: (企业的) 社会责任系指企业须承担责任, 尽量扩大它对于社会的积极影响, 减少其负面影响。
- [2] undermines the overall benefits to society: 破坏社会的整体利益
- [3] advocates of social concern: 提倡企业应担负社会责任的人
- [4] in the long run: 从长期来看
- [5] society grants organization the right to exist: 社会赋予企业生存权利 (英语中, business, organization, enterprise, firm, venture 等词均可泛指企业)
- [6] cultural norms: 文化规范; 社会准则
- [7] to form and function: 形成并运作
- [8] rather than society serving business: 而不是社会为企业服务
- [9] all the components ... accordingly: 社会各组成部分均会因此受益
- [10] Customers ... they make a purchase: 顾客在购买商品时, 其实是在对产品和服务进行投票。vote for: (投票) 选举; 表决
- [11] side effects: 副作用
- [12] pressure the firm into its grave by boycotting its goods or services: 通过抵制该公司产品和服务将其逼上绝路
- [13] condemning it in the media: 通过媒体对其进行谴责
- [14] patronizing other firms: 惠顾其他公司
- [15] short-run profits: 短期利润
- [16] real issues: 实际问题
- [17] monitor changes and needs in society: 密切注意社会的变化和需求

v. 抵制
v. 谴责
v. 惠顾

a. 抽象的

II. Consumerism (保护消费者利益)

The public demand for more protection of buyer's rights is called consumerism^[1]. In America, about 230 million people spend more than \$3 billion every day. They are satisfied with a lot of things: product availability, varieties of goods, opportunities to work, and a high standard of living.

But as consumers deal with business, some serious problems occur. Here are just a few complaints from the files of a consumer protection agency: "When I bought this coffee maker they said 'satisfaction guaranteed^[2]', but I have been trying to return it for three weeks and the company refuses to give my money back." "A washing machine repair person gave me an estimate of \$25, but charged \$110 for the job." "I had my hair colored in a beauty shop; the color was awful, my hair went flat and my scalp burned for a week, and there was nothing I could do but let it grow out^[3]." In the United States, the 143 Better Business Bureaus^[4] around the country receive an average of one million complaints filed by consumers. Better Business Bureaus are nonprofit organizations that businesses organized to monitor and control unethical and illegal practices^[5]; most deal with poor service.

In many countries, consumer legislation^[6] encompasses four basic areas: the right to safety, the right to be informed, the right to choose, and the right to be heard^[7].

The right to safety. The right to safety means that a product must be safe for its intended use, must include thorough and explicit directions for use, and must have been properly tested to ensure reliability and quality. To ensure product safety, business must not knowingly^[8] sell anything that could result in personal injury or harm to consumers. Laws have been passed to keep dyes and other chemicals out of foods, to require the warning "may be injurious to your health" to be printed on cigarette packages, and to force the recall of automobiles with defective brakes^[9]. Defective or dangerous products also do harm to public confidence in the ability of business to serve society.

n. 埋怨; 投诉

n. 头皮

v. 提出; 提起
(诉讼等)

v. 包括

a. 明确的

n. 染料

n. 成分

The right to information. The right to be informed gives consumers the freedom to review complete information about a product before they buy. This means that detailed information about ingredients and instructions for use are to be printed on labels and packages. The right to be informed also applies to services. The true cost of borrowing money and repayment terms^[10], for example, must be clearly stated in a contract.

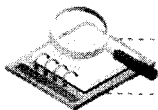
a. 有竞争力的

The right to choose. The right to choose ensures that consumers have access to^[11] a variety of products and services at competitive prices. The assurance of satisfactory quality and service at a fair price is also a part of the consumer's right to choose. The right to choose means that competition is free to flourish^[12]. No company becomes so dominant that it limits consumers' opportunities to find new, improved, and less expensive products.

a. 主宰的; 控制性的

a. 同情的; 体谅的

The right to be heard. The right to be heard assures consumers that their interests will receive full and sympathetic consideration when the government formulates policy^[13]. It also assures the fair treatment of consumers who voice their complaints about a purchased product. Consumer concerns^[14] have been heard at the top levels of government because of the efforts of consumer advocates^[15], who take it upon themselves to^[16] inform lawmakers about issues and problems important to consumers. In addition, many trade groups^[17] have been organized to process grievances^[18] so that consumers can appeal beyond a company^[19] if they are unable to solve a problem with the manufacturer or provider of a service. Most businesses realize that one highly dissatisfied, vocal^[20] customer can have a widespread, negative impact on its image or reputation. Therefore, most businesses try very hard to reduce consumers' dissatisfaction and resolve their complaints.



Notes:

[1] **consumerism**: 顾客至上; 用户第一主义; 保护消费者利益

[2] **satisfaction guaranteed**: 保证满意; 不满意包退

[3] **my scalp ... but let it grow out**: 我的头皮灼疼了一个星期, 我除了听天由命外, 什么办法也没有

- [4] Better Business Bureaus: [美国] 商誉会 (系民间商务监督组织, 类似我国的消费者协会)
- [5] monitor and control unethical and illegal practices: 监控违背商业道德的和非法的经营活动
- [6] consumer legislation: 消费立法
- [7] the right to be heard: 投诉的权利
- [8] knowingly: 故意地
- [9] recall of automobiles with defective brakes: 召回刹车有毛病的汽车
- [10] repayment terms: 还款条件
- [11] have access to: 能购买; 可获得
- [12] free to flourish: 通行无阻
- [13] formulates policy: 制定政策
- [14] Consumer concerns: 消费者关心的问题
- [15] consumer advocates: 消费者利益的倡导者
- [16] take it upon themselves to ... : 他们自愿地……
- [17] trade groups: 商业团体 (此处指像 Better Business Bureaus 那类保护消费者权益的团体)
- [18] process grievances: 处理投诉
- [19] appeal beyond a company: 不限于只在一家公司投诉
- [20] vocal: 说出来的; 畅言无忌的



III Business Ethics (商业道德)

n. 行为

Ethics are principles of right or good behaviors. They involve moral values as to what conduct is proper. And business ethics involve other moral values existing in society^[1]. As one businesswoman said, "Many of our moral decisions are borderline^[2]; some people view a certain practice as being unethical, while others think it to be totally proper." Many influences in society determine which behavior is ethical.

n. 调查

While each individual develops a code of what is ethical, we are influenced by laws, cultural attitudes, professional codes, and individual values^[3]. Many ethical standards are defined by laws. But the law does not cover all unethical conduct; it merely tries to prevent serious violations. Since humans make laws, some of them are not perfect and others are later found to be unconstitutional^[4]. Still^[5], most authorities agree that abiding by the law defines a minimum guide for ethical behavior^[6]. For example, the law states that each citizen must be honest in filling tax returns^[7], yet recent surveys indicate that as many as 40% of the population cheated on their income tax returns^[8]. Also the law states that employees should not steal from their employers, yet many workers see nothing wrong with taking office supplies home for personal use.

办公用品

v. 禁止

Values are accepted standards of behavior within a given society. All societies develop broad-based^[9] values that are generally accepted by most of its members. Communities of people usually share common views. Often, these views affect the values and conduct of business in local areas. For example, many communities believe that stores should not sell alcohol beverages on Sunday. And, in fact, citizens may exert pressure for passages of laws^[10] that prohibit doing so. Stores in other areas may remain closed on Sunday mornings, not because of laws, but out of respect for the community's values.

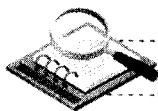
Although we may all grow up in the same society, there is a broad range in the values we adopt. Individual values vary with background, family, religion, and environment. Some people think it is all right to mislead customers^[11] in order to get a sale. Others may choose to lose the sale rather than misrepresent

the product^[12] in any way. In one survey of business people, 19% said they had quit a company for ethical reasons. Sometimes a company may try to influence an employee to act against personal values. In the same survey, 87% said it was wrong to compromise personal values^[13] even if the success of the company was at stake^[14]. While individual values vary, most people agree that it is wrong to lie, cheat, steal, and purposely misrepresent.

Are business practices becoming more unethical? There is no easy answer. In America, bribery, profitgouging, price fixing, embezzlement, monopolizing, and other illegal practices^[15] cost consumers more than \$40 billion a year in higher prices and taxes. A spokesperson for the U. S. Chamber of Commerce^[16] says that the extent of bribes, kickbacks, and payoffs is “pervasive”^[17]. A recent study of 3,000 executives by the American Management Association^[18] found that most employees felt pressure from their companies to compromise their personal values. Another study by the Opinion Research Center^[19] of 531 top and middle managers reported that 48% felt that it would be all right to pay bribes to foreign officials if that were an accepted way of doing business in that country.

Can society thrive without some minimum standards of honesty and ethics? Not likely^[20]. Since business depends on society's survival, a certain level of honest dealing is necessary. The capitalist system glorifies pursuit of personal interest^[21], but business people understand as never before that they cannot be successful without the trust of others.

Some business people feel that it is simply good business to be ethical^[22]. Ethical behavior stimulates others to be more cooperative and prevents angry behavior by competitors, peer companies^[23], and government agencies. Customers like to trade with honest companies, employees value fair bosses, and investors feel more secure with law-abiding^[24] companies.



Notes:

[1] business ethics involves ... in society: 商业道德涉及社会上的其他道德观念
business ethics: 商业道德; 职业道德

v. 离开

n. 骗取; 欺诈

a. 弥漫的; 遍布的

v. 兴旺发达

n. 追求

v. 激励

n. 机构



- [2] **borderline**: 边界上的; 不明确的
- [3] **While ... values**: 尽管各人有其自己的道德标准, 人们还是受法律、传统观念、职业准则和个人价值观的影响。
- [4] **unconstitutional**: 违犯宪法的
- [5] **Still**: 尽管如此
- [6] **abiding by the law defines a minimum guide for ethical behavior**: 遵守法律是道德行为最起码的标准
- [7] **tax returns**: 纳税申报单
- [8] **income tax returns**: 所得税申报表
- [9] **broad-based**: 宽泛的; 包含面广泛的
- [10] **passages of laws**: 通过法律; 立法
- [11] **mislead customers**: 误导顾客
- [12] **misrepresent the product**: 在产品上撒谎 (如把质量差的产品说成是质量好的产品)
- [13] **compromise personal values**: 在个人价值观上作妥协
- [14] **even if ... at stake**: 即使 (事情) 关系到公司的成败
- [15] **bribery ... and other illegal practices**: 行贿、骗取利润、限价、贪污、垄断和其他非法行为
price fixing: 限定价格 (指制造商或批发商与零售商之间达成协议, 规定不得低于一定价格出售协议商品)
- [16] **U. S. Chamber of Commerce**: 美国商务部
- [17] **the extent of bribes, kickbacks, and payoffs is "pervasive"**: 行贿、回扣和给好处费的做法 "到处盛行"
- [18] **the American Management Association**: 美国管理协会
- [19] **the Opinion Research Center**: 意见调查中心
- [20] **Not likely**: 多半不行
- [21] **glorifies pursuit of personal interest**: 吹捧追求个人利益
- [22] **... it is simply good business to be ethical**: 遵守职业道德总是好事情。此处 **business** 意为 **thing** (事情)。
- [23] **peer companies**: 同业公司
- [24] **law-abiding**: 遵纪守法的