

# 工商导论

## (英文版)

Introduction to Business (English Edition)

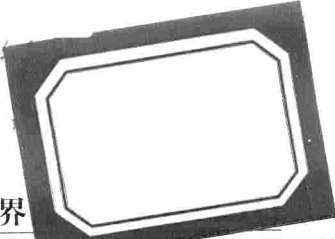
邓国清 主编



对外经济贸易大学出版社

University of International Business and Economics Press





新世界

New World Business English

# 工商导论

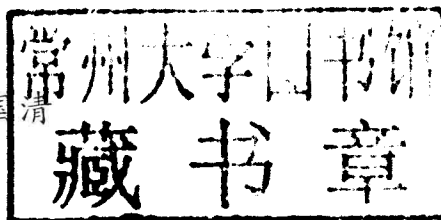
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**Introduction to Business**  
**(English Edition)**

邓国清 主编  
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对外经济贸易大学出版社  
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# 出版说明

“新世界商务英语系列教材”是对外经济贸易大学出版社与对外经济贸易大学、东北财经大学、广东外语外贸大学、上海财经大学、上海对外贸易学院等院校联手推出的一套面向不同层次的、涵盖不同模块的商务英语系列立体化教材。

本套教材面向三个层次：研究生、本科和高职高专。研究生层次的商务英语适用于全国各高等院校商务英语方向以及财经类专业的硕士研究生。整体思路贯彻《研究生英语教学大纲》和《考试大纲》，适应全国研究生英语教学发展的新要求。本套全国高等院校研究生商务英语系列教材由阅读教程、翻译教程、写作教程和听说教程以及配套多媒体课件组成。

本科层次的商务英语教材适用于全国各高等院校英语专业的商务英语方向和国际贸易、国际经济、国际工商管理等商科专业的学生。

高职高专层次的商务英语教材按照教学模式设置，包括语言技能教材和商务谈判、国际贸易实务、外贸英文制单、商务礼仪等商务知识核心教材。

针对本科层次商务英语教学模式和课程设置，商务英语方面的教材涵盖下述三大模块：语言技能、混合模块（语言技能 + 专业知识）、商务专业知识：

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经济学导论（英文版）  
工商导论（英文版）

上述的每套子系列教材都自成体系，合在一起又形成了有机的整体。本套教材不是封闭的，而将随着教学模式、课程设置和课时的变化，适时推出新的版本。对外经济贸易大学出版社旨在广泛调动社会智力资源，与时俱进，推陈出新，整合出一套不断更新、日趋完整的商务英语系列教材，以实现我们为广大读者提供服务的口号“读经贸图书，做国际儒商”（Get versed in economic and commercial subjects, and succeed in the international business arena.）。

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，或者曾任驻外商务公职，或者获得工商管理、经济学等商科专业的硕士、博士学位。他们集教学经验和专业背景于一身，这是本套商务英语系列教材编撰质量的有力保证。

对外经济贸易大学出版社  
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# 前 言

经过数年发展,商务英语专业已经作为本科专业在国内多所高校开设。更多高校以商务方向的形式向英语专业本科生讲授商务英语相关知识。在教学中,一个比较值得注意的问题是,学生较好地掌握了英语技能,但比较缺乏商务基础知识。商务知识的缺乏,既会影响其他商务课程(如商务英语阅读、商务英语听说、商务英语口译等)的学习,也会影响学生就业。

本书是为商务英语专业和英语专业(商务方向)本科学生编写的商务知识入门教程,作为商务英语系列其他课程的核心准备课程,为学习商务英语听说读写各科目打好基础。本教材也可以作为选修课教材供非英语专业学生使用。

本书以英语作为授课语言,教师也可视情况选择中英双语进行教学。内容涉及商业计划、产品开发、市场营销、组织结构、企业管理、货币与银行、企业融资、财务管理、供求关系、国际贸易、国际支付等。全书共16章,每章由开篇案例、理论知识、要点概述、课后习题等部分构成。核心概念和重点词汇在正文旁边以中英双语列出。教学建议分16周,32个学时进行。教师也可根据学生情况,选择是否讲授第十三、十四和十六章。

由于每章阅读量和信息量比较大,建议课前学生先预习每章的理论知识,以便更好地接受教师的讲解。教师在课堂上留出用三分之一左右的时间作为讨论使用,讨论要力求真实、具体和方案的可行性。文中案例用中文给出,以节省阅读案例的时间,还可以作为翻译使用。期末考试可分为术语翻译、名词解释、简答题、翻译与案例分析等。

本书在编写过程中参阅的大量国外引进版英文教材,均列在书后的参考书目中。本书的编写灵感来源于作者使用多年的对外经济贸易大学陈准民教授编写的《工商导论》一书,特此致谢。

书中不免存有疏漏,欢迎专家和读者指正。

编 者

2014年1月



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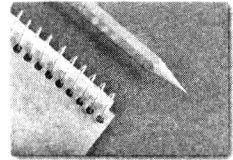
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# Chapter One

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## Business Plan

### Opening Case



### **The Focus of a Business Plan: Technology or Market?**

Dick Bardow sat quietly in his car, pondering why he had failed to convince Pat Guinn, managing partner of Next Century Venture Capital, to provide the start-up capital he needed to launch the business that would present his new high-tech medical invention. Bardow had spent the past three-and-a-half years researching and developing the concept, and now that he had a product in hand, he was ready to take it to the market. The idea for Bardow's new venture had been simmering for many years during his stints as a researcher for a major medical lab and as a technical advisor for a medical products company. Bardow had learned a great deal about use of the end product in his technical job, which he took after earning a Master's degree in Biomedical Engineering. But it was during his tenure at the medical lab that Bardow saw the importance of staying on the cutting edge of technology in the field of medicine. He also saw the tremendous profit potential of

successful medical products.

During his 45-minute meeting with Guinn and her staff, Bardow had spent 30-minutes explaining how the technology had evolved over time, how he had developed the product, and why it was technologically superior to anything on the market. “I’ve got them where I want. They can’t help but see the incredible power of this technology.” Throughout his corporate career, Bardow had earned a reputation for his ability to explain abstract ideas and highly technical concepts to his fellow scientists. Over the years, he had made dozens of presentations at scientific professional meetings. All of which were well received.

Bardow had to admit, however, that he was puzzled by all of the questions Guinn had asked him at the end of their meeting. They weren’t at all what he was expecting. “She never asked a single question about my product, its design, the technology behind it, or the patent I have pending.” He remembered her questioning him about a “market analysis” and how and to whom he planned to market his product. Bardow was beginning to believe that venture capital firms were too focused on revenues, profits, and return on investment. There is definitely something to be improved in his business plan if he wants to get money from these venture investors.

A business plan is a written summary of an entrepreneur’s proposed business venture, its operational and financial details, its marketing opportunities and strategy, and its managers’ skills and abilities. There is no substitute for a well-prepared business plan, and there are no shortcuts for you to create one. The plan serves as an entrepreneur’s road map on the journey toward building a successful business. It describes the direction the company is taking. What its goals are, where it wants to be, and how it’s going to get there. The plan is a written proof that an entrepreneur has performed the necessary research and studied the business opportunity adequately,

and is prepared to capitalize on it with a sound business model. In short, a business plan is an entrepreneur's best insurance against launching a business destined to fail or mismanaging a potentially successful company.

## **The Elements of a Business Plan**

Smart entrepreneurs recognize that every business plan is unique and must be tailor-made. The elements of a business plan may be standard, but the way entrepreneurs tell their stories should be unique and reflect their enthusiasm for the new venture. If this is a first attempt at writing a business plan, it may be very helpful to seek the advice of individuals with experience in this process. Accountants, business professors, attorneys, and organizations dedicated to promote business activities can be excellent sources of advice in creating and refining a plan.

Initially, the prospect of writing a business plan may appear to be overwhelming. Many entrepreneurs would rather launch their companies and "see what happens" than invest the necessary time and energy defining and researching their target markets, defining their strategies, and mapping out their finances. After all, building a plan is hard work! However, it is hard work that pays many dividends.

A business plan typically ranges from 25 to 40 pages in length. Though exceptions may exist, shorter plans usually are too sketchy to be of any value and those much longer than this run the risk of never getting used or read! This section explains the most common elements of a business plan. However, entrepreneurs must recognize that, like every business venture, every business plan is unique. An entrepreneur should view the following elements as a starting point for building a plan and should modify them as needed to better tell the story of his or her new venture.

## Title Page and Table of Contents

A business plan is a professional document and should contain a title page with the company's name, logo, and address as well as the names and contact information of the company founders. Many entrepreneurs also include on the title page the copy number of the plan and the date on which it was issued.

Business plan readers appreciate a table of contents that includes page numbers so that they can locate the particular sections of the plan in which they are most interested.

## Executive Summary

An executive summary is written to summarize the presentation to potential financial institutions or investors. It should be concise—a maximum of two pages—and should summarize all of the relevant points of the business venture. The executive summary is a synopsis of the entire plan, capturing its essence in a condensed form. It should briefly describe the following:

1. The company's business model and the basis for its competitive edge.
2. The company's target market(s) and the benefits its products or services will provide to customers.
3. The qualifications of the founders and key employees.
4. The key financial highlights (e.g., sales and earnings projections, capital required, rates of return on the investment, and when any loans will be repaid).

The executive summary is a written version of what is known as “the elevator pitch”. Imagine yourself on an elevator with a potential lender or investor. Only the two of you are on the elevator, and you have that person's undivided attention for the duration of the ride, but the building is not very tall! To convince the investor that your

### Executive Summary 执行摘要

An executive summary is written to summarize the presentation to potential financial institutions or investors. It is a synopsis of the entire plan, capturing its essence in a condensed form.

执行摘要是对潜在投资机构或投资人概述的商业计划。该摘要形式精简,浓缩了整个计划书要点。

A well-developed, coherent summary introducing the financial proposal establishes a favorable first impression of the entrepreneur and the business and can go a long way toward obtaining financing.

对融资计划进行了全面而凝练介绍的执行摘要能为创业者及其业务带来良好的第一印象,且能对获得融资大有帮助。

business is a great investment, you must boil your message down to its essence—key points that you can communicate in just a matter of one or two minutes.

The executive summary must capture the reader's attention. If it misses the mark, the chances of the remainder of the plan being read are minimal. A well-developed, coherent summary introducing the financial proposal establishes a favorable first impression of the entrepreneur and the business and can go a long way toward obtaining financing.

## Vision and Mission Statement

A mission statement expresses in words an entrepreneur's vision for what his or her company is and what it is to become. It is the broadest expression of a company's purpose and defines the direction in which it will move. It anchors a company in reality and serves as the thesis statement for the entire business plan. Every good plan captures an entrepreneur's passion and vision for the business, and the mission statement is the ideal place to express them.

## Company History

The owner of an existing small business who is creating a business plan should prepare a brief history of the operation, highlighting the significant financial and operational events in the company's life. This section should describe when and why the company was formed, how it has evolved over time, and what the owner envisions for the future. It should highlight the successful accomplishment of past objectives such as developing prototypes, earning patent, achieving market-share targets, or securing long-term customer contracts. It should also describe the company's current image in the marketplace.

### Vision statement 愿景说明

A vision statement is an aspirational description of what an organization would like to achieve or accomplish in the mid-term or long-term future.

愿景说明是对一个组织中中期或远期渴望达成的目标进行的描述。

It is intended to serve as a clear guide for choosing current and future courses of action.

其意为在当前或未来的行为选择提供明确的指导。

### Mission statement 使命说明

A mission statement expresses in words an entrepreneur's vision for what his or her company is and what it is to become.

使命说明是用文字的方式表达的创业者对企业现在是什么以及未来将变成什么的构想。

It is the broadest expression of a company's purpose and defines the direction in which it will move. It anchors a company in reality and serves as the thesis statement for the entire business plan.

它是对企业目标的简要描述,并定义了企业的发展方向。使命说明把企业根植于现实社会并成为整个商业计划书的主旨。

## Business and Industry Profile

To acquaint lenders and investors with the industry in which a company competes, an entrepreneur should describe it in the business plan. This section should provide the reader with an overview of the industry or market segment in which the new venture will operate. Industry data such as market size, growth trends, and the relative economic and competitive strength of the major firms in the industry all set the stage for a better understanding of the viability of the new product or service. Strategic issues such as ease of market entry and exit, the ability to achieve economies of scale or scope, and the existence of cyclical or seasonal economic trends further help readers to evaluate the new venture. This part of the plan also should describe significant industry trends and keys success factors as well as an overall outlook for its future. Information about the evolution of the industry helps the reader to comprehend its competitive dynamics.

This portion of the plan should also describe the existing and anticipated profitability of the industry. Any significant entry or exit of firms or consolidations and mergers should be discussed in terms of their impact on the competitive behavior of the market. The entrepreneur should also mention any events that have significantly affected the industry in the last 10 years.

This section should contain a statement of the company's general business goals and then work down to a narrower definition of its immediate objectives. Together they should spell out what the business plans to accomplish and how, when, and who will do it. **Goals** are broad, long-range statements of what a company plans to achieve in the future that guide its overall direction. In other words, they address the question, "what do I want my company to look like in three to five years?"

**Objectives**, on the other hand, are short-term, specific performance targets that are attainable, measurable, and controllable.

### Business and Industry Profile 业务和行业描述

This section should provide the reader with an overview of the industry or market segment in which the new venture will operate.

This portion of the plan also should describe the existing and anticipated profitability of the industry.

This section should contain a statement of the company's general business goals and then work down to a narrower definition of its immediate objectives.

这部分应使读者对本新创企业所在的行业或细分市场有一个总体的了解。

这部分还应该描述本行业当前和预期的利润率。

这部分应包含对本企业远期业务目标的一般说明,并定义出较细致的近期目标。

### Goal 长期目标

**Goals** are broad, long-range statements of what a company plans to achieve in the future that guide its overall direction.

长期目标是企业希望在未来实现的,能指导企业总体方向的,广义的、远期的目标。

### Objective 短期目标

**Objectives** are short-term, specific performance targets

Every objective should reflect some general business goal and should include a technique for measuring progress toward its accomplishment. To be meaningful, an objective must have a time frame for achievement. Both goals and objectives should relate to the company's basic mission.

## Business Strategy

Another important part of a business plan is the owner's view of the strategy needed to meet the competition. In the previous section, the entrepreneur defined where to take the business by establishing goals and objectives. This section addresses the question of how to get there—business strategy. Here an entrepreneur must explain how he or she plans to gain a competitive edge in the market and what sets the business apart from the competition. The entrepreneur should elaborate how he or she plans to achieve business goals and objectives in the face of competition and government regulation and should identify the image that the business will try to project. An important theme in this section is what makes the company unique in the eyes of its customers. One of the quickest routes to business failure is trying to sell “me-too” products or services that offer customers nothing new, better, bigger, faster, more convenient, or different from existing products or services.

The strategy section of the business plan should outline the methods the company can use to satisfy the key success factors required to thrive in the industry. If, for example, a strong, well-trained sales force is considered critical to success, the owner must devise a plan of action for assembling one.

## Description of the Firm's Product or Service

An entrepreneur should describe the company's overall product line, giving an overview of how customers use its goods or services.

that are attainable, measurable, and controllable.

短期目标是短期的、具体的业绩目标。短期目标具有可实现性、可衡量性和可控制性。

### Business Strategy 经营策略

Here an entrepreneur must explain how he or she plans to gain a competitive edge in the market and what sets the business apart from the competition.

The entrepreneur should elaborate how he or she plans to achieve business goals and objectives in the face of competition and government regulation and should identify the image that the business will try to project.

An important theme in this section is what makes the company unique in the eyes of its customers. The strategy section of the business plan should outline the methods the company can use to satisfy the key success factors required to thrive in the industry.

创业者在此应解释他/她计划如何获取竞争优势以及什么能使自己在竞争中脱颖而出。

创业者应详尽说明自己在面对竞争及政府监管时计划如何达成长期及短期目标，并应明确想要树立的业务形象。

如何使本企业在顾客眼中具备独特性是本部分的重要主题。商业计划书的这一部分应描绘出企业将使用什么方法以获得在行业中成功所需具备的要素。

An entrepreneur should describe the company's overall product line, giving



Drawings, diagrams, and illustrations may be required if the product is highly technical. It is best to write product and service descriptions in a jargon-free style so that laypeople can understand them. A statement of a product's position in the product life cycle might be helpful. An entrepreneur should include a summary of any patents, trademarks, or copyrights protecting the product or service from infringement by competitors. Finally, it is helpful to provide an honest comparison of the company's product or service with those of competitors, citing specific advantages or improvements that make the company's goods or services unique and indicating plans for creating the next generation of goods and services that will evolve from the present product line.

The emphasis of this section should be on defining the unique characteristics of the company's products or services and the benefits customers get by purchasing them, rather than on just a "nuts and bolts" description of the features of those products or services. A **feature** is a descriptive fact about a product or service. A **benefit** is what a customer gains from the product or service feature. Advertising legend Leo Burnett once said, "Don't tell the people how good you make the goods; tell them how good your goods make them." This part of the plan must describe how a business will transform tangible product or service *features* into important, but often intangible, customer *benefits*—for example, lower energy bills, faster access to the Internet, less time writing checks to pay monthly bills, greater flexibility in building floating structures, shorter time required to learn a foreign language, or others. Remember: Customers buy benefits, *not* products or service features.

Manufacturers should describe their production process, raw materials required, and sources of supply they will use and their costs. They should also summarize the production method and illustrate the plant layout. If the product is based on a patented or proprietary process, a description (including diagrams, if necessary) of its unique market advantages is helpful. It is also helpful to explain the

an overview of how customers use its goods or services.

创业者应全面描述公司的产品线,并概述客户对其商品或服务的使用情况。

The emphasis of this section should be on defining the unique characteristics of the company's products or services and the benefits customers get by purchasing them, rather than on just a "nuts and bolts" description of the features of those products or services.

这部分的重点应该是本企业商品或服务的独特性以及客户购买这些产品能得到的效益,而不是对产品特性的一些基本描述。

#### Feature 产品特性

A **feature** is a descriptive fact about a product or service.

产品特性和关于商品或服务的可描述的特性。

#### Benefit 效益

A **benefit** is what a customer gains from the product or service feature.

效益是顾客从产品特性中获得的收益。