

B&E

工商管理核心课程

商务英语

工商管理知识精要

狄瑞鹏 编著



清华大学出版社

Business English

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内 容 简 介

本书的编写结构参考了美国著名大学商学院主要课程设置,力求以有限的篇幅展现工商管理精华。全书共计9章,涉及会计学、商务沟通、经济学、创业学、金融学、国际商务、市场营销学、组织行为学和战略管理等内容。各个章节都构成独立而繁杂的体系。在修完本书后,读者可根据每章之后附录的经典参考书目,进一步深入钻研。

本书是经济管理专业的高年级本科生、研究生、英语专业以及 MBA 和 EMBA 学生专业外语课程的教科书。具备大学英语四级水平的社会读者可从本书中学习到工商管理所必需的英文知识。

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狄瑞鹏

现任教于清华大学经管学院国际贸易与金融系，兼EMBA项目副主任。美国新奥尔良大学经济学博士（1997），北京大学国际经济学硕士（1989），北京大学国际经济学学士（1986）。
主要研究领域：公司财务，投资管理，体育管理与体育资本市场，证券市场研究。讲授课程：公司理财，国际贸易，国际金融。

“B&E” (Business & Economics) 系列包括了工商管理核心课程、经济学、金融学、会计学与财务学、营销学、管理学等六大子系列，出版规模将超过百本，可谓“百门精品教材”。“百门精品教材”坚持“新观念与本土化”的创作思想，力图与海外教材接轨，即既有海外经典教材的严密逻辑，同时又配有丰富的中国本土化案例。

工商管理核心课程由海内外的一流学者编著，下列书目已经或即将推出：

前言

本书旨在填补国内大学商务英语教材方面的空白。我国飞速发展的改革开放事业,对于培养国际化的经贸人才提出了越来越高的要求。一方面,经贸专业的学生越来越需要具备直接阅读和理解专业英语的能力,另一方面,不少英语专业的学生也把通过原文学习经贸知识作为其语言优势的有益拓展。然而,由于商务英语涉及面广,专业性强,因而这方面的教材编写难度大。市面上发行的经贸英语教材或者局限在某一特定领域,例如经济、金融、国际贸易等,给人以只见木不见林的感觉,或者深度不足。再者,随着以计算机技术与国际互联网为标志的新技术革命的发展,经贸领域的技术创新也层出不穷,新的经贸语汇应运而生。现有的教材大多未能及时反映这些变化。直接引进的国外英文教材虽然原汁原味,但大多起点过高,不能有针对性地综合提高中国学生的商务英语水平。

本书的编写结构参考了美国著名大学商学院的主要课程设置,不求面面俱到,力求以有限的篇幅展现工商管理的精华。全书共计九章,涉及会计学、商务沟通、经济学、创业学、金融学、国际商务、市场营销学、组织行为学和战略管理。可作为一学期的经贸英语教材使用。事实上,上述各领域本身都构成独立而繁杂的体系。在学完本书后,读者可根据需要进一步深入钻研。每章之后附录的参考书目皆属经典,可供仔细研读。

从编辑体例而言,每章基本包括如下内容:知识点概述、课文、注释、课后练习以及经典参考书目。课后练习形式多种多样,包括词汇复习、阅读理解、翻译练习、时文赏析和案例精选等。

本书的使用对象为本科高年级经贸及英语专业的学生,以及 MBA 和 EMBA 学生。社会上具备通过大学英语四级考试水平的读者也可以从本书中学习到工商管理所必需的英语知识。

本书在编写过程中,得到了北京外国语大学的曹文泽先生、上海《解放日报》的裘寅先生、清华经管学院的李艳芳女士以及清华大学出版社于明编辑的热情支持与帮助,在此表示深深的谢意。

作 者

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第 1 章

会计学

Learning Objectives

After learning this chapter, you should be familiar with

1. The definition of accounting.
2. The distinction between economics and accounting.
3. The distinction between financial and management accounting.
4. The distinction among three types of business entities—sole proprietorship, partnership and corporation.
5. Functions of management accounting information.
6. The differences between the income statement, the balance sheet and the statement of cash flows.
7. The various financial ratios and their uses.



Section One: Accounting Defined

Accounting is simultaneously a language, a technique, a profession, and an intellectual discipline. Often called “the language of business”, accounting provides the structural framework and the quantitative vocabulary with which problems and solutions in all the disciplines of business may be expressed. Businesses need to report their operational results to the public. People who are interested in this type of information include employees, investors, creditors, clients, suppliers as well as community residents. Inside the businesses, accounting information can shed light on ways to control, evaluate and arrange production. Regardless of whom the audience is and what role it plays, accounting simply deals with numbers. Accountants “count the beans” so that business performances can be recorded, summarized and analyzed. To be more rigorous, accounting can be defined as the collection and processing (analysis, measurement, and recording) of financial data about an organization and the reporting of that information. An accounting system processes data concerning the (1) flows of resources into and out of an organization, (2) resources controlled (i. e., assets) by the organization, and (3) claims against those resources (i. e., debts).

Economics has a special relationship with accounting. Economics is the study of how people and society choose to employ productive resources that could have alternative uses to produce various goods and services and distribute them for consumption, now or in the future, among various groups of individuals in the society. Like economics, accounting has a conceptual foundation that provides guidelines for the collection, measurement, and communication of financial information about an organization. In general, accounting reports how an entity has allocated its scarce resources. Thus, accounting deals with financial information on the same activities that are the focus of economics. Economics explains economic relationships on a conceptual level, whereas accounting reports the economic relationship primarily on a practical level.

There are two major branches of accounting: financial and management accounting. Financial accounting is concerned with the reporting and communication of a business' economic information to external stockholders: shareholders, creditors (such as bankers and

bondholders), regulators, and governmental tax authorities. Financial accounting information is intended to summarily convey the consequences of the decisions and process improvements made by managers and employees to the outside world. There are, of course, common rules that all businesses must follow in reporting their financial information. Financial accounting decisions are constrained by external regulatory authorities, such as the Financial Accounting Standards Board (FASB) and the Securities and Exchange Commission (SEC) in the United States, and by government tax agencies. As a consequence, financial accounting tends to be a rule-driven discipline, and students of financial accounting study the required financial statements. The benefit of such a process is to facilitate the comparison of economic performance of many different businesses.

In contrast, management accounting attempts to provide performance information to business insiders. They include employees, middle managers, and senior executives. Companies have significant discretion in the design of their management accounting systems. Thus, it is less rule-driven than financial accounting. Management accounting systems should be designed to provide information that assists an organization's employees in making value-enhancing decisions about its products, processes, and customers. For example, the information from a management accounting system should help employees understand how to improve the quality, lower the cost, and increase the responsiveness of their operations for customer needs. Therefore, management accounting students learn about the decision-making process and information needs of an organization, not about rules and journal entries.

Based upon this brief overview, it seems sensible that the accounting process should start by determining an organization's information needs for internal purposes and then consider how to aggregate and present the economic impact of internal decisions for external constituencies. Historically, companies' accounting systems were primarily designed to meet the decision-making and control needs of internal management. During the past century, however, accounting for external constituencies became quite demanding because of external regulations (from FASB and SEC), shareholder and creditor expectations. Consequently, many organizations reduced their emphasis on developing information for internal purposes and began to emphasize external reporting as the higher priority. In this chapter, we will focus on both the production of information for internal purposes as well as its dissemination to outside interested parties. A sound accounting system is one that will provide accurate information for improved internal decision-making and will create a concise representation of the business' operations to outside constituencies.

This chapter emphasizes accounting for profit-making business entities. There are three

major types of business entities in the western developed countries. They are sole proprietorship, partnership and corporation.

A sole proprietorship is an unincorporated business owned by one person. This type of business entity is usually small in size and is common in the services, retailing, and farming industries. Often, the owner is the manager.

A partnership is an unincorporated business that is owned by two or more persons known as partners. Some partnerships are large in size (e. g. , international public accounting firms). A partnership is not legally separate from its owners. Each partner is responsible for the debt of the business. In other words, each general partner has unlimited liability.

A corporation is a business that is incorporated and owned by stockholders or shareholders. Shares of capital stock represent ownership. They usually can be bought and sold freely. The stockholders enjoy limited liability. Stockholders are liable for the debts of the corporation only to the extent of their investments. The stockholders elect a governing board of directors, which in turn employs managers and exercises general supervision of the corporation. In terms of economic importance, the corporation is the dominant form of business organization in the western developed countries.

Section Two: Management Accounting System

The information produced by a management accounting system can include, for example, the expenses incurred in operating a department or the cost of providing a product, service, or activity. Management accounting information is one of the primary information sources for organizations. Management accounting produces information that helps workers, managers, and executives in organizations make better decisions. Traditionally, most management accounting information has been financial in nature. However, the areas of coverage in modern management accounting systems have increasingly expanded recently to encompass operational or physical (non-financial) information, such as quality and process time, as well.

Measures and assessment of the economic condition of an organization—the cost and profitability of the business's products, services, customers, and activities—are available only from management accounting systems. Management accounting information also measures the economic performance of decentralized operating units, such as business units, subsidiaries, divisions, and departments. These measures of economic performance provide a

link between the overall strategy of the hierarchical organization and the execution and implementation of the strategy by various operating entities. Management accounting information is also one of the primary means by which employees, middle managers, and executives receive feedback on their performance, thereby enabling each to learn from their past decisions and to improve performance.

Ultimately, by designing cost-efficient products and services valued by customers, organizations succeed and prosper. They produce these products and services and distribute them to customers with efficient operating processes. Finally, the organization's outputs are marked and sold effectively to customers. Although an organization's management accounting information cannot by itself create success in these important activities, inadequate and inaccurate information from management accounting systems can lead a company and its decision makers to encounter severe operating and financial difficulties. An effective management accounting system creates considerable organizational value by providing timely and accurate information about the activities that are required for success in today's increasingly competitive environment.

Management accounting information serves several functions, such as operational control, product costing, customer costing, and management control.

The demand for management accounting information varies, depending on the level of the organization. At the line level, where raw materials or purchased parts are converted into finished products or where services are performed for customers, information is needed primarily to control and improve operational efficiency. That is, how can the organization provide a quality product at the lowest possible cost? Relevant information here is diffuse and frequent; it is more physical and operational than financial and economic. As we move higher in an organization, where supervisory work is performed and decisions about products, services, and customers are made, information may be received less frequently but is more aggregate and strategic. Information at this level is used primarily to convey a broad picture of the organization, to provide a more complete assessment of the business, and to identify potential problem areas if some aspect of operations differs from expectations.

The information needs at higher organizational levels include summaries of transactions and events that occur at the individual employee or customer level. Here, more financial information is necessary so that managers can assess the profitability of events occurring at the operational level of the organization. At the highest level of the organization, the information is even more strategic and less frequent. A much larger percentage of the information is now

financial, with only a few key operational variables or value drivers used to report on important success factors for the organization. Thus, management accounting information must be designed to provide what employees and managers need at each level of an organization.

Section Three: Principal Financial Statements

The financial statements that constituencies external to a firm most frequently use appear in the firm's annual report to shareholders. The annual report to shareholders typically includes a letter from the firm's CEO or president summarizing operating and financial activities of the past year and assessing the firm's prospects for the coming year. The section of the annual report containing the financial statements includes the following:

1. Balance sheet
2. Income statement
3. Statement of cash flows
4. Notes to the financial statements, including various supporting schedules
5. Opinions of the independent public accountant

The Balance Sheet

The purpose of the balance sheet is to report the financial position of a business at a particular point of time. Financial position is the amount of resources (i. e. , assets) and the liabilities (i. e. , debts) of a business. Therefore the balance sheet is frequently called the statement of financial position. The model for the balance sheet is:

$$\text{Assets} = \text{Liabilities} + \text{Owner's Equity}$$

Assets represent resources owned by the entity, liabilities are the debts (obligations) of the entity, and owners' equity represents the interests of the owners.

The Double Entry Bookkeeping

Accountants make journal entries in the general ledgers to record business transactions. Using the balance sheet equation above, asset additions are placed on the left side, called a debit. Liabilities and owners' equity additions are placed on the right side, called a credit. In all transactions, journal entries have at least two lines of data, a debit and a credit. Entries that reduce assets are placed on the right, a credit; whereas entries reduce liabilities and