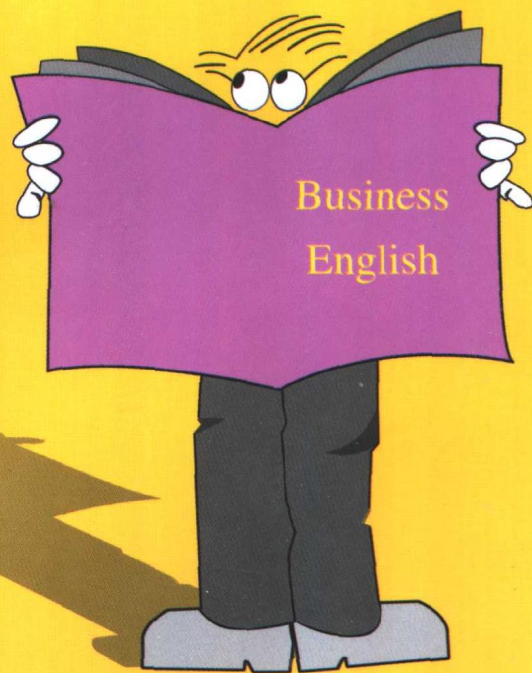


经贸英语

无师自通

主编：蔡 勇

编写：陈祖平 秦忠益 邓玉山



经贸英语无师自通

主编 蔡 勇

编写 陈祖平 秦忠益 邓玉山

北京航空航天大学出版社

图书在版编目(CIP)数据

经贸英语无师自通/蔡勇等编著. —北京:北京航空航天大学出版社, 2003. 8
ISBN 7-81077-298-8

I. 经… II. 蔡… III. 对外贸易—英语—自学参考资料 IV. H31

中国版本图书馆(CIP)数据核字(2003)第 018133 号

经贸英语无师自通

主编:蔡 勇

编写:陈祖平 秦忠益 邓玉山

* * *

责任编辑:方莉莉

责任校对:陈 坤

出版发行:北京航空航天大学出版社

社 址:北京市海淀区学院路 37 号(100083)

电 话:(010)82317024

传 真:(010)82328026

网 址:<http://www.buaapress.com.cn>

电子信箱:bhpress@263.net

印 刷:河北省涿州市新华印刷厂

开 本:787×960 1/16

印 张:14

字 数:314 千字

版 次:2003 年 8 月第 1 版 2003 年 8 月第 1 次印刷

书 号:ISBN 7-81077-298-8

定 价:19.00 元

Contents 目 录

Unit 1	Basic Factors of Production	2
	生产的基本要素	
Unit 2	The Forms of Business Organization	8
	企业的组织形式	
Unit 3	Modern Marketing	16
	现代营销	
Unit 4	Supply and Demand	22
	供给与需求	
Unit 5	The Channels of Distribution	28
	分销渠道	
Unit 6	Sales Promotion	34
	促 销	
Unit 7	Bookkeeping and Accounting	40
	簿记与会计	
Unit 8	Financial Statements	46
	财务报表	
Unit 9	Domestic Banking	54
	国内银行业务	
Unit 10	International Banking	60
	国际银行业务	
Unit 11	Investment	66
	投 资	
Unit 12	Stocks and Bonds	74
	股票与债券	
Unit 13	Credit	84

	信 贷	
Unit 14	Insurance	92
	保 险	
Unit 15	Taxes	100
	税 收	
Unit 16	Contracts	108
	合 同	
Unit 17	Inflation	116
	通货膨胀	
Unit 18	Franchising	124
	特许经营	
Unit 19	Consumer Decisions	134
	消费的决策	
Unit 20	Consumer Rights	144
	消费者的权利	
Unit 21	Business Ethics	152
	商业道德	
Unit 22	Business Management	160
	企业管理	
Unit 23	Decision Making	168
	经营决策	
Unit 24	Personnel Recruiting	176
	人事招聘	
Unit 25	International Trade	184
	国际贸易	
Unit 26	Letters of Credit	192
	信用证	
	Key to Exercises	200

前 言

随着我国加入世界贸易组织(WTO)和对外经济贸易往来的日益频繁,越来越多的人参加到涉外经济贸易活动中来。为了满足广大读者业务工作、学习和使用经贸英语的需要,现将本书主编在《大学英语》月刊上连载的“商务英语讲座”一栏中的二十余篇经贸英语选文汇集整理成《经贸英语无师自通》一书。书中的题材涉及市场营销、财务会计、国内外银行业务、投资、信贷、股票、债券、保险、税收、企业组织与管理、商业道德、人事招聘、国际贸易等经济与贸易的各个领域。为方便读者的自学与自测,每篇选文配有注释和译文以及练习材料;练习后附有参考答案。

参加本书编写工作的除主编外,还有北京航空航天大学外语系教师陈祖平和邓玉山、吕梁高专外语系教师秦忠益。在编写过程中对外经济贸易大学孟治平教授曾给予指导和帮助,在此谨表衷心的感谢。由于书中涉及的专业面广,编者水平有限,错误和疏漏在所难免,恳请广大读者和专家批评指正。

编者

2003年1月

1



生产的基本要素是土地、劳动、资本和企业经营。这些要素的具体内容是什么？它们之间是什么样的关系？本文对此作了简要的介绍。

Basic Factors of Production

In our study of business, it is necessary to understand the four basic factors of production. These four factors are land, labor, capital, and *entrepreneurship*¹. What is meant by these four terms?

In order to produce things, it is necessary to use land. Here, the term land is used in the most general way. It refers not only to a piece of *real estate*² where we might build a factory, but it also means all the *raw materials*³ used for production. Some of these raw materials are found on the earth's surface, such as trees, which yield wood for lumber. Other raw materials are found under the earth's surface in mines and oil wells, and still other raw materials may be extracted from the air. All the raw materials for production come from the land, the air, and the oceans.

Labor refers to the use of mental or physical work to produce goods. Most labor changes raw materials into *finished products*⁴ and then distributes these to buyers. In *industrialized countries*⁵, labor is generally more mental than physical. For example, in both manufacturing and agriculture, machines accomplish the very tiring physical work that unskilled laborers used to do. In other industries *computer programmed robots*⁶ and other forms of *data processing equipment*⁷ perform many of the jobs which used to require a lot of mental labor. Therefore, to a certain extent the next factor, capital, can be used to replace labor or reduce the amount of physical and mental labor that humans have to use in order to conduct business.

In everyday language, capital means several things. The most general meaning is wealth or money. But it also refers to the equipment that money purchases. As one of the basic factors of production, capital is all of the things that workers use in production and *distribution*⁸. It includes their tools, machines, and buildings such as factories and warehouses where goods are produced and stored. Capital, therefore, refers to anything which helps to produce and distribute goods.

1 生产的基本要素

我们研究企业时,必须了解生产的四个基本要素,即土地、劳动、资本和企业经营。这四个要素是什么意思呢?

首先,为了生产产品,我们要使用土地,这里我们是从最广义的角度使用土地这个概念的。土地不仅是建造工厂的不动产,还包括生产所用的各种原料。有的原料产于地面,例如树林可以加工成木材;另一些原料来自地下的矿井和油井;还有的原料从空气中提取。生产中的所有原料全都出自土地、空气和海洋。

劳动是指生产产品使用的脑力和体力工作。多数劳动使原料变为成品,然后销售给购买者。在工业化国家,人们总的来说更多地使用脑力劳动而不是体力劳动。例如,在制造业和农业中,机器承担过去由非技术工人完成的非常累人的体力劳动。在另一些工业部门,电脑程控的机器人以及其他各种数据处理设备现在可以完成过去需要大量脑力劳动的工作。因此,在一定程度上,资本,这第三个要素可以用来代替劳动,或减少人们经营中的体力与脑力劳动量。

日常用语中的资本,有多种含义,最通常的含义是财富或金钱。但是资本也可指用金钱购置的设备。作为生产的基本要素之一,资本是劳动者在生产和销售中使用的一切东西。资本包括劳动者使用的工具和机器以及生产和存放产品的工厂和仓库等建筑物。因此,资本是任何有助于生产和销售产品的东西。

〔注〕 1. 企业经营。

2. 房地产,不动产。指土地、建筑物及其附属设施。

3. 原材料。

4. 成品,制成品。

5. 工业化国家。

6. 计算机程控机器人。

7. 数据处理设备。

8. 分销,经销,销售。

Unit 1 Basic Factors of Production

Putting together land, labor, and capital to make something of value, is called entrepreneurship. The *entrepreneur*⁹ is the person responsible for controlling and directing the other three factors.

Entrepreneurship includes some other important activities. The entrepreneur is responsible for initiating business activity. He must begin his business by bringing together the land, labor, and capital. Next, he must manage the business by deciding the general policies for business operation. In order to be successful, an entrepreneur must also be innovative. He must look for new products or new ways of making things, and new methods of distribution, or he must offer new services. He must be able to decide on the value of things which other people invent, whether it is a new toy, a new method of *filing*¹⁰, or a new way of advertising. Finally, he bears all the risks of the business.

Everyone connected with a business shares in the risks of the business. When a company goes *bankrupt*¹¹, that is, becomes unable to pay its *debts*¹², it causes problems for many people. It is hard for the employees who may have to seek work elsewhere; the customers must look for another place to buy their products; *creditors*¹³ usually lose some of the money that they have lent to the company. But the entrepreneur takes the biggest risk. If the business fails, he must pay them up to the limit of his ability to pay. If he is successful, the money he receives from his *business venture*¹⁴ will pay for the land, labor, and capital, and there will still be some extra money remaining for him. This extra money is the profit. If the money he receives from the business venture is not enough to pay for all of the costs, the difference is a loss.

组合土地、劳动与资本,创造产品价值的工作被称为企业经营。所谓企业家就是对他三要素进行控制和管理的领导人。

企业经营还有其他一些重要活动。企业家负责启动企业的经营活动。为了开办企业,他必须把土地、劳动和资本组合起来,必须确定企业经营的主要政策。为了取得成功,企业家必须有革新精神,必须寻找新产品、寻找产品生产的新方法、寻找销售的新途径,必须能提供新的服务。对于别人的发明创造,不管是一个新玩具、一个新的文件归档方法还是一个新的广告宣传办法,企业家必须能决定其有无价值。企业家最终还要承担企业经营的一切风险。

与企业有关的所有人,都要承担企业的风险。公司破产、无力还债时,公司许多人都要遭难。有些雇员需要另谋出路,日子很不好过;有些客户需要另寻货源,解决所需;借钱给公司的债主,通常都要有所损失。但是承担最大风险的还是企业家。企业如果经营失败,他必须尽其所能偿还债务。企业家如果经营成功,他可用投资的回报支付土地、劳力和资本等费用,所剩余额归自己。所剩的这笔资金便是利润。如果企业经营所得不足以支付一切费用,其差额便是亏损。

[注] 9. 企业家,业主。

10. 文件归档。

11. 破产。

12. 债务。

13. 债权人,债主。

14. 企业经营。

Unit 1 Basic Factors of Production



Exercises

I. Read each of the following statements carefully and decide whether it is true or false, according to the passage.

1. Entrepreneurship is one of the basic factors of production.
2. The term land includes all the raw materials used for production.
3. All the raw materials used for production are part of real estate.
4. Skilled laborers perform many of the jobs which used to require a lot of mental labor.
5. Capital refers to money invested in anything which helps to produce and sell goods.
6. In a business, the entrepreneur is the leader from whom the employees take orders.
7. An entrepreneur must be able to invent things of value.
8. Both the employers and employees bear the risks of a business.
9. Sometimes a business has to go bankrupt so as to pay all its debts.
10. Creditors are people the business owes money to.

II. Put the following words and expressions into English.

- | | |
|---------|-----------|
| 1. 房地产 | 2. 原材料 |
| 3. 制成品 | 4. 机器人 |
| 5. 脑力劳动 | 6. 企业家 |
| 7. 资本 | 8. 债权人 |
| 9. 政策 | 10. 工业化国家 |

III. Fill in the blanks with the words given below.

term resources machinery mind money
use decisions mineral entrepreneurs consumer

1. Businesses make _____ of four basic inputs: natural _____, labor, capital,

Basic Factors of Production Unit 1

and entrepreneurship.

2. Natural resources include farmland, forests, _____ and oil deposits, and water.
3. Sometimes natural resources are simply called land, although the _____ means more than just land.
4. The economic contribution of people working with their _____ and muscles are called labor.
5. The tools, _____, equipment, and buildings used to produce goods and services and get them to the _____ are known as capital.
6. Sometimes capital is also used to mean the _____ that buys machinery, factories, and other production and distribution facilities.
7. Entrepreneurs must make the _____ that set the course for their firms.
8. Bill Gates, founder of Microsoft Corporation, is one of the very successful _____.



2



如果要创办企业，首先要考虑企业的组织形式。这里介绍三种主要的企业组织形式：独资企业、合伙企业和公司。这些不同的企业形式各有自己的特点、优点和问题。

The Forms of Business Organization

In business there are many legal forms of organization. The form of organization means the type of *ownership*¹. The main differences between the types of ownership are in their ability to raise capital, the size and continuity of the enterprise, the disposition of profits, and the *legal obligations*² in the event of bankruptcy. Each form has certain advantages and disadvantages. The three forms discussed here are the *sole proprietorship*³, the *partnership*⁴, and the *corporation*⁵.

The form which requires the least amount of capital and personnel is the sole proprietorship. Sole means single, and the proprietor is the owner. Therefore, a sole proprietorship is a business owned and operated by a single person. This single person can start a business by simply purchasing the necessary goods and equipment and opening up a shop. There are very few government and legal regulations to comply with. The sole proprietor owns all the *business assets*⁶, makes all the decisions, takes all the risks, and keeps all the profits of the business. The business itself pays no tax, but the owner must pay *personal income taxes*⁷ on his profits. If a sole proprietor is successful, he takes a lot of personal satisfaction in his enterprise. If he is not successful and he wants to close his business and start a new one, he simply has to sell his *inventory*⁸ and equipment, pay his bills, close up shop, and begin a new activity.

There are good and bad aspects to the sole proprietorship form of organization. The sole proprietor has the opportunity to be successful, but he also runs the risk of financial ruin. The sole proprietor owns all the assets of the business, but he also has to supply all the capital, and his ability to borrow is limited to his personal amount of money and wealth. The owner enjoys his freedom to make decisions about his business, but he alone takes the responsibility for incorrect choices. He has the right to keep all the profits of the business. However, if he suffers a loss, he still owes all the debts, and his *legal liability*⁹ to pay them may be more than his investment in the business. He must use his personal

2 企业的组织形式

企业的合法组织形式有许多种。组织形式指的是所有权的类型。各类型所有权之间的主要区别在于它们筹资的能力、企业的规模和可持续性、利润的分配方式以及破产时应负的法律 responsibility。每种形式都有其一定的优缺点。这里讨论的三种形式是独资企业、合伙企业 and 公司。

独资企业是需要资金和人员最少的企业形式。“独”的意思就是单一，出资人便是业主。因此，独资企业就是个人拥有和经营的企业。这个人只需购买必要的物品和设备，便可开张营业。他所需遵守的政府法规很少。独资企业主拥有所有的企业资产，负责所有的决策，承担所有的风险，同时也拥有所有的企业利润。企业本身无需纳税，但其业主必须根据其利润缴纳个人所得税。如果一位独资企业主事业有成，企业会给他带来很大的快乐。如果他不成功，并想关闭他的企业再创办一个新的企业，他只需卖掉他的存货和设备，付清他的欠账，关门停业，然后另起炉灶，开展新的业务。

独资企业的组织形式有其有利的方面，也有不利的方面。独资企业主有机会获得成功，但也冒着财政亏损的风险。独资企业主拥有企业的全部资产，但也必须提供所有的资本，而且他的借款能力受制于他个人资金、财产的多寡。业主有企业决策的自由，但他也独自承担着决策错误的责任。他有权占有所有的企业利润，但是如果他的企业亏损，他也负担所有的债务，而且他法定的负债可能超过他对企业的投资。如果他破产，他必须用他的个人财产来清偿企业的债务。

[注] 1. 所有权，所有制。

2. 法律责任。

3. 独资企业，个体企业。

4. 合伙企业。

5. 公司。

6. 企业资产。指企业拥有的有价值的有

形财产和无形的权利。

7. 个人所得税。

8. 存货。这是美国人的说法。英国人常用 stock 表示“存货”。

9. 法定的欠债。

Unit 2 The Forms of Business Organization

property to settle the debts of the business if he goes bankrupt.

A partnership presents a completely different set of problems. A partnership consists of two or more people who share the ownership of a business. A partnership should begin with a legal agreement covering the various aspects of the business. Two important items that need to be covered are exactly which assets each partner is contributing, as well as how the partnership can be changed or terminated. This agreement is called the *articles of co-partnership*¹⁰. It is not as complicated as the *articles of incorporation*¹¹. However, the articles of co-partnership indicate that the initiation of a partnership is not as easy as the beginning of a sole proprietorship. Partners are like sole proprietors because they own all the assets, owe all the debts, make the decisions, and share the profits. They pay only personal income taxes on their share of the profits. If each partner has a different expertise in an important business area, the partnership has an advantage over the sole proprietorship in managerial ability.

A partnership usually has more capital than a sole proprietorship. In a partnership the personal wealth of all the partners can be used to secure loans and credit. This personal wealth may also be used to settle the debts of the business. Like the sole proprietorship, the partnership has unlimited financial liability in the event of bankruptcy. Unlike the sole proprietorship where one owner-manager makes all the decisions, the smooth operation of a partnership requires both owners to agree on management policy. If a partnership wished to cease doing business, the owners would have to agree on how to dissolve it.

The corporation is very different from both a sole proprietorship and a partnership. First of all, the corporation is a *legal entity*¹² which is *chartered*¹³ by the state in which it is incorporated. In other words, a Los Angeles corporation is incorporated under the laws of the State of California. As a legal entity, the corporation can own property that is not the personal wealth of its owners. It also means that the corporation can enter into business agreements on its own. Forming a corporation is not easy. There are many legal procedures to follow. A corporation raises capital in a different way from the proprietorship or partnership. The ownership of the corporation is divided into shares of stock. One stockholder or shareowner can buy, sell, and trade his shares without permission from the other owners. A corporation can raise large amounts of capital by selling shares of stock. The stock owners vote for a *board of directors*¹⁴ who hire a *president*¹⁵ or *chief executive officer*¹⁶ to run the company. The board of directors also decides what to do with the corporation's profits. It usually retains part of the profits for reinvestment in the company

合伙企业是一种完全不同的组织形式。合伙企业由两个或多个人组成,他们共同享有企业的所有权。创建合伙企业时各方须达成一项涵盖企业各个方面的法律协议。其中须包含的两项重要条款是每一合伙人所提供的确切资产以及合伙关系如何变更和终结。这项协议称之为合伙企业章程。它不像公司组建章程那样复杂。但是合伙企业章程表明,成立合伙企业也不像成立独资企业那样简单。合伙人与独资企业主相仿,他们拥有所有的资产,承担所有的债务,做出所有的决策,并分享企业的利润。他们只根据自己的利润份额缴纳个人所得税。如果每位合伙人在企业的某个重要领域各有专长,那么合伙企业在运营能力上要比独资企业有一定的优势。

合伙企业通常比独资企业拥有更多的资金。在合伙企业中,所有合伙人的个人财产都可用来获得贷款和信用,也可用来抵偿企业的债务。与独资企业类似,在企业破产时,合伙企业具有无限经济赔偿责任。在独资企业里,唯一的业主兼经理做出所有的决策,而与此不同的是,合伙企业的顺利动作需要所有合伙人在管理政策方面协调一致。如果合伙企业想要停止经营,各合伙人必须就如何解散企业达成共识。

无论是与独资企业还是与合伙企业相比,公司都有很大的差别。首先,公司是由公司所在的州政府批准的合法实体。换句话说,洛杉矶的一家公司的组建就须遵循加利福尼亚州的法律。作为法人,公司可以拥有自己的财产,这些财产并不属于企业业主的个人资产。这也意味着公司可以自行签订商业协议。组建公司并非易事,必须遵循许多法律程序。公司筹资的方式与独资企业和合伙企业不同。公司的所有权被分割成股票份额。股东或持股人可以自行买卖、交易他的股票,而无需其他业主的同意。公司能够以发行股票的方式筹集大笔的资金。股东们投票选出董事会,董事会雇用总经理或首席执行官来经营公司的业务。董事会还决定如何分配公司的利润。它通常保留部分利润用于公司的

[注] 10. 合伙企业章程。

11. 公司组建章程。

12. 合法实体,法人。指依照法律授权成立的有权签订契约、有能力承担和清偿债务的组织。

13. 批准,发执照。

14. 董事会。

15. 总裁,总经理。

16. 常缩写为 CEO:首席执行官;总经理。

Unit 2 The Forms of Business Organization

and distributes the other part to the shareholders as *dividends*¹⁷. Unlike the sole proprietorship and the partnership, the *liability of a corporation*¹⁸ is limited to the value of the assets of the company. The personal wealth of the stockholders cannot be used to pay debts in case of bankruptcy. Corporations do not operate like other forms of business because the ownership can be easily transferred through stock sales.

There are favorable and unfavorable points to consider with regard to the corporate form of ownership. The corporation has access to large amounts of capital and has limited liability, but its activities are closely monitored by government agencies. A large corporation has a lot of managers who can specialize in different aspects of the business. However, the corporation must have good organization for efficient operation. Another important disadvantage of the corporation is that its profits are taxed twice. The profits are taxed once as corporate profits, and then the individual stockholders pay personal income taxes on their dividends.

The three types of legal organization discussed above show different possibilities and limitations. The best form for a particular enterprise depends on its capital requirements and the number of owners.