

ENGLISH READING IN

INTERNATIONAL BUSINESS

国际商务英语阅读

主 编：张红梅

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外语教学与研究出版社

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编者寄语

国际商务英语阅读

中国加入世界贸易组织之后，对高层次复合型国际商务人才的需求越来越大，越来越迫切。但是，目前具有广博的国际商务知识并熟练掌握商务技能的高级复合型人才在我国并不多。多数人要么只有国际商务的专业知识而没有良好的语言技能，要么只有良好的语言技能而没有国际商务方面的知识。因此，涉外经济专业既要突出该专业学生具有较高综合素质的特点，更要突出学生适应经济全球化的特点，我们编写《国际商务英语阅读》教材正是为了达到这一目的。

近年来，随着中国经济的高速发展，国内也掀起了学习国际商务英语的热潮，各类有关国际商务英语的教材可谓琳琅满目。这些教材的编写者从不同的角度出发对商务英语进行了归纳和总结，可以说各有所长，互为补充。

到底什么是商务英语，什么是商务呢？编者认为，只有在明确了商务英语和商务这两个概念和范畴以后，商务英语教材的编写才能做到目标明确，有针对性。

从语言载体的角度来讲，商务英语属于专门用途英语，但从内容而言，商务英语又不能脱离商务。商务英语可以说就是一门用英语来讲授商务的课程。只懂英语不懂商务的教师很难教好商务英语，同样，只学英语，不学商务的学生也很难学好商务英语。据编者的陋见，以往的商务英语教材大多偏重于语言也就是英语的教学，真正侧重于商务本身的教材并不多见。

而什么又是商务呢？也许我们很难给商务下个定义，但我们却可以试着勾勒一个框架。当我们谈论商务时往往离不开经济、科技、法律、管理、行业、信息沟通等话题，因此，商务可以说是一个极为广泛的概念，同时更是一个跨学科领域。商务并非简单地做生意，商务领域涉及的知识广博而又精深。

牛津大学的 Mark Ellis 和 Christine Johnson 两位学者曾在其专著《商务英语教学》（上海外语教育出版社，2002 年）一书中指出，近年来国际商务英语教学呈现出一些共同的特征。

一是日益增多的跨学科的阅读活动 (cross-reading from disciplines); 二是日益增多的管理培训 (management training) 的影响; 三是越来越强调商务活动中明确无误的信息沟通 (clear communication) 的重要性。

本书编者正是受到这样一种思路的启发, 在编写过程中遵循了以下几个主要原则:

一、突出商务的跨学科性

商务的跨学科性主要是指商务的背景要素涉及了经济问题、资本市场、行业动态、信息技术、法律法规等领域, 正是这些话题不断构成当今世界国际商务领域的背景或焦点。

二、突出国际商务过程中的管理和沟通

国际商务的经营管理, 包括商务组织、人力资源管理、财务管理、市场营销、生产制造等环节。我们力图较为完整地勾画出国际商务运作的全过程。

在国际商务沟通部分, 重点介绍如何进行有效的商务沟通, 商务沟通的手段、技能和方式, 以及商务沟通中的跨文化意识等。

三、突出中国特色

本书在编写过程中引用了不少真实案例, 其中一部分出自国外教科书, 一部分则摘自国内由中国日报社主办的 *China Business Weekly*。这些反映中国经济最新发展动态的案例可以说是本书的一大特色。因为编者认为, 学习国际商务英语, 不仅应该学习源自国外的一些专业理论知识以及一些经典案例, 更应该学习将这些原理和知识用于分析国内工商界的实例。对这些案例的讨论大多是开放式的, 重在启发学习者的思维。

此外, 本教材在选材方面充分注意到了文章内容的时效性、语言质量和典型性, 以最典型和新鲜的商务语言传递最新的国际商务信息和当今商务热点。本教材重在阅读和讨论, 限于时间和篇幅, 对语言学习过程中其他相关技能的训练涉及不多。需要说明的一点是, 本书练习题中有些问题是开放式的, 供学生讨论用, 故书后未给出答案。本教材可供在校文秘专业、国际贸易专业的大学生、涉外工作人员等使用和参考。

总之, 本书既是编者对实践经验的总结, 也是对商务英语教材编写的一次大胆尝试。但愿本书能抛砖引玉, 起到促进、推动国际商务英语教学与研究的作用。

编者

2003年9月

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Unit 1

INTRODUCTION TO BUSINESS

PREVIEWING

Discuss the following questions.

- 1 When you see the word *business*, what do you think about? Quickly write down words or ideas as they come into your mind.

Seller, customer, money

Now discuss your notes with your classmates.

- 2 Write your own definition of business in the space provided below. Begin your definition in this way:

Business is

Compare your definition with the one written by the person next to you. Add to your definition if you find any new information.

VOCABULARY

Below is a list of terms that you will find in the text. As you read “What Is Business?”, see if you understand each term. Use this as a working list and add other terms that you do not know.

NOUNS	VERBS	ADJECTIVES	OTHERS
exchange	examine	technical	for instance
production	classify	various	on the other hand
distribution	perform	-----	-----
sale	remain	-----	-----
goods	create	-----	-----
services	-----		
profit	-----		
conversion	-----		
surplus			
expenses			

Text

WHAT IS BUSINESS?

Business is a word that is commonly used in many different languages. But exactly what does it mean? The concepts and activities of business have increased in modern times. Traditionally, business simply meant exchange or trade for things people wanted or needed. Today it has a more technical definition. One definition of business is the production, distribution, and sale of goods and services for a profit. To examine this definition, we will look at its various parts.

First, production is the creation of services or the changing of materials into products. One example is the conversion of iron ore into metal car parts. Next, these products need to be moved from the factory to the marketplace. This is known as distribution. A car might be moved from a factory in Detroit to a car dealership in Miami. Third is the sale of goods and services. Sale is the

exchange of a product or service for money. A car is sold to someone in exchange for money. Goods are products that people either need or want; for example, cars can be classified as goods. Services, on the other hand, are activities that a person or group performs for another person or organization. For instance, an auto mechanic performs a service when he repairs a car. A doctor also performs a service by taking care of people when they are sick.

Business, then, is a combination of all these activities: production, distribution, and sale. However, there is one other important factor. This factor is the creation of profit or economic surplus. A major goal in the functioning of a business company is making a profit. Profit is the money that remains after all the expenses are paid. Creating an economic surplus or profit is, therefore, a primary goal of business activity.

COMPREHENSION

A. Answer the following questions about the meaning of business. Questions with asterisks (*) cannot be answered directly from the text.

1. What is one modern definition of business?
2. *How does this modern meaning of business differ from the traditional one? *What factors have brought about these changes?
3. What does production involve?
4. What example of distribution is given in the reading? *Can you think of another example?
5. In addition to production, distribution, and sale, what other factor is important in defining business?
6. What is profit? *In general, what do companies do with their profits?

B. Determine which of the following statements are true and which are false. Then put T or F in the blanks.

1. _____ Business is not just one activity but a combination of different operations, such as production, distribution, and sale.
2. _____ From ancient to modern times the definition of business has remained the same.
3. _____ Moving a truckload of oranges from the orchard to the supermarket is an example of production.
4. _____ A salesclerk provides a service by answering customers' questions.

ADDITIONAL ACTIVITIES

- ① Ask a business professional to give you a definition of business. Then ask someone who does not work in business to give you a definition. Compare the results.
- ② Create a questionnaire and interview someone from a local business about the areas of production, distribution and sale as they relate to that particular enterprise.

Supplementary Reading

Passage 1

Is Making Money Your Only Business Goal?

To prepare your business for a successful future, chuck the spreadsheets—at least for now. But know that, in the long run, small-business success can mean much more than numbers on a profit and loss report. As a small-business owner, it's also essential that you recognize those other elements that, when pieced together, offer a truly complete picture of where your business may be headed.

Got the Excel stuff in the drawer? Swell. Here are six steps to gaining a comprehensive feel for what success really means to your business and the ways you can put that knowledge to work.

First, decide how you define success. For some businesses, this is about as complex as the plot of a first-grade spring play. More profits, better margins, more customers, year after year. Take some time to hammer out what success genuinely means to your operation. It may simply be numbers on the rise, but chances are good it may take in more—higher-quality products or services perhaps, or an operation that has matured over time and requires less troubleshooting. Indeed, success may mean precisely the opposite of what you might assume. Some businesses grew too fast and too much, and they simply weren't happy with the added responsibility and decided to take a step back.

Really define your business. Akin to a clear definition of success is a true understanding of what your business is and perhaps what it has become over the course of time. Again, if all you fret over is profit and loss, this may not seem much of a practical concern. But an operation that starts out with a particular vision and morphs into something rather different may suggest

success that's more inadvertent than directed. So, make sure that what you wanted to be successful at is, indeed, what you're doing now, and what you plan to carry into the future.

Define your customers. It isn't many a business that reaches prosperity with an ongoing stream of one-shot clients and customers. Still, truly getting a grasp on your success and detailing plans for the future require knowing your customers and understanding how they've contributed to your business. Check out the volume of repeat business and how that may correlate with changes in your services or products. Understand the volume of referrals that clients may generate and how quickly they pay what they owe you. If possible, get to know at least some of them individually, so you see how their personalities fit what your business provides them.

Define your reputation. Reputation is another central element that defines and boosts your success. Solicit feedback from clients and customers for the buzz on the street. Check out articles in local and national publications that may mention your business and break them down as empirically as possible. Do a content analysis of common words that are used in the articles. See if they're positive or negative. Assign a numerical value to certain words to see where you might be on the reputation continuum.

Define how it all feels to you. We've all heard people whine about their jobs: "I hate it, but the money's great." While that may be endurable for a 9-to-5er, the ongoing immersion that an entrepreneur has with a small business pretty much precludes a grin-and-bear-it attitude—not merely a miserable fate, but something that will likely affect the business as a whole. Make happiness and personal satisfaction as much an ingredient of your success as the most glowing profit margin. Keep a personal journal to see where your head is over time. Assign a number that illustrates how you happen to feel on a given day. Match that to a situation, people or issues that cause that number to go up and down.

Have your people define success, too. A boss for whom sales are everything and a staff that lives and dies by service to the community aren't likely to jibe for very long. Share your definition of success with your employees and solicit their views in turn. Not only can that help an overall view of success mature over time, it can also head off potentially destructive conflicts of interest.

Note

Excel 微软公司生产的表格处理软件

Words

- | | |
|---|---|
| 1. chuck: <i>vi.</i> 抛掷, 丢弃 | 2. spreadsheet: <i>n.</i> [计] 电子制表软件, 电子数据表 |
| 3. stuff: <i>n.</i> 材料 | 4. swell: <i>adj.</i> 极好的, 漂亮的 |
| 5. troubleshooting: <i>n.</i> 故障检修 | 6. akin: <i>adj.</i> 同族的, 类似的 |
| 7. fret: <i>v.</i> (使) 烦恼, (使) 焦急 | 8. morph: <i>vi.</i> 变异 |
| 9. inadvertent: <i>adj.</i> 不经意的, 无意中做的 | 10. one-shot: <i>adj.</i> 只有一次的 |

11. referral: *n.* 被介绍的人
13. buzz: *n.* 议论
15. continuum: *n.* 连续体
17. 9-to-5er: *n.* 朝9晚5的上班族
19. grin-and-bear-it: *adj.* 逆来顺受的
21. jibe: *v.* 嘲笑

12. solicit: *v.* 恳求, 请求, 要求
14. empirically: *adv.* 以经验为主地
16. whine: *v.* 报怨, 发牢骚
18. preclude: *v.* 排除
20. staff: *n.* 全体雇员, 职员

Phrases

1. hammer out 苦心想出, 推敲出
3. take in 包括
5. get a grasp on 深刻了解
7. head off 阻止, 拦截
2. on the rise 在增长
4. take a step back 后退一步
6. as a whole 总体上

Questions

1. What does success in business really mean in your opinion?
2. Why were some business owners not happy after being successful?

Passage 2

How to Build a Business Plan

A business plan is a written description of your business's future. That's all there is to it—a document that describes what you plan to do and how you plan to do it. If you jot down a paragraph on the back of an envelope describing your business strategy, you've written a plan, or at least the germ of a plan.

Business plans can help perform a number of tasks for those who write and read them. They are used by investment-seeking entrepreneurs to convey their vision to potential investors. They may also be used by firms that are trying to attract key employees, prospect for new business, deal with suppliers or simply to understand how to manage their companies better.

So what's included in a business plan, and how do you put one together? Simply stated, a business plan conveys your business goals, the strategies you'll use to meet them, potential problems that may confront your business and ways to solve them, the organizational structure of your business (including titles and responsibilities), and finally, the amount of capital required to finance your venture and keep it going until it breaks even.

Sound impressive? It can be, if put together properly. A good business plan follows generally accepted guidelines for both form and content. There are three primary parts to a business plan:

The first is the business concept, where you discuss the industry, your business structure, your particular product or service, and how you plan to make your business a success.

The second is the marketplace section, in which you describe and analyze potential customers: who and where they are, what makes them buy and so on. Here, you also describe the competition and how you will position yourself to beat it.

Finally, the financial section contains your income and cash flow statement, balance sheet and other financial ratios, such as break-even analyses. This part may require help from your accountant and a good spreadsheet software program.

Breaking these three major sections down even further, a business plan consists of seven key components:

1. Executive summary
2. Business description
3. Market strategies
4. Competitive analysis
5. Design and development plan
6. Operations and management plan
7. Financial factors

In addition to these sections, a business plan should also have a cover, title page and table of contents.

Notes

1. cash flow 资金流动

The pattern of income and expenditures, as of a company or person, and the resulting availability of cash.

2. balance sheet 资产负债表

A statement of a business or an institution that lists the assets, debts, and owners' investment as of a specified date.

Words

1. germ: *n.* 萌芽, 雏形

2. venture: *n.* 新的企业, 投资

3. ratio: *n.* 比率

Phrases

1. jot down 草草记下

2. break even 收支相抵, 收支平衡

3. break down 分为细目

4. consist of 包括

Questions

1. What is a business plan?
2. How to build a business plan?

Passage 3

The “Five C’s” of Business Credit Analysis

Owning a business is not easy. Entrepreneurship has its problems, and a critical—and sometimes fatal—one for businesses can be the lack of access to the financial resources.

Getting credit for a business can be a dilemma because until you’ve developed a good track record with business credit, many commercial banks and other traditional lenders will be reluctant to extend credit to you.

Regardless of where you seek funding—from a bank, a local development corporation, or a relative—a prospective lender will review your creditworthiness. A complete and thoroughly documented loan request (including a business plan) will help the lender understand you and your business. The basic components of credit analysis, the “Five C’s,” are described below to help you understand what the lender will look for.

Capacity to repay is the most critical of the five factors. The prospective lender will want to know exactly how you intend to repay the loan. The lender will consider the cash flow from the business, the timing of the repayment, and the probability of successful repayment of the loan. Payment history on existing credit relationships—personal or commercial—is considered an indicator of future payment performance. Prospective lenders will also want to know about your contingent sources of repayment.

Capital is the money you personally have invested in the business and is an indication of how much you have at risk should the business fail. Prospective lenders and investors will expect you to have contributed from your own assets and to have undertaken personal financial risk to establish the business before asking them to commit any funding.

Collateral or guarantees are additional forms of security you can provide the lender. Giving a lender collateral means that you pledge an asset you own, such as your home, to the lender with the agreement that it will be the repayment source in case you can’t repay the loan. A guarantee, on the other hand, is just that—someone else signs a guarantee document promising to repay the loan if you can’t. Some lenders may require such a guarantee in addition to collateral as security for a loan.

Conditions focus on the intended purpose of the loan. Will the money be used for working capital, additional equipment, or inventory? The lender also will consider the local economic climate and conditions both within your industry and in other industries that could affect your business.

Character is the general impression you make on the potential lender or investor. The lender will form a subjective opinion as to whether or not you are sufficiently trustworthy to repay the loan or generate a return on funds invested in your company. Your educational background and experience in business and in your industry will be reviewed. The quality of your

references and the background and experience levels of your employees also will be taken into consideration.

Notes

1. **credit** 信用

Reputation for solvency and integrity entitling a person to be trusted in buying or borrowing.

2. **collateral** 担保物

Property acceptable as security for a loan or other obligation.

Words

1. entrepreneurship: *n.* 工商企业家的身份(或地位、职能、能力、活动)

2. dilemma: *n.* 进退两难的局面, 困难的选择

3. creditworthiness: *n.* 信誉卓著, 有信誉

4. contingent: *adj.* 可能发生的, 附随的, 暂时的

5. commit: *vt.* 信托, 提交

6. guarantee: *n.* 保证, 保证书, 担保, 抵押品

7. trustworthy: *adj.* 可信赖的

Phrases

1. at risk 有危险

2. in case 万一

3. take into consideration 考虑到

Questions

1. What is the importance of business credit?

2. What are the basic components of credit analysis?

Passage 4

How Can Businesses Benefit from the Web

In the old days, small businesses often felt at a disadvantage compared to larger companies with more staff, equipment, and facilities. In the age of the Internet, however, a powerful presence is not dependent on any of these things. Small companies can achieve great things with comparatively little investment. The key is to suit up and dive into the world of the Internet economy. And the good news is that you don't have to start at the deep end of the pool—you can add Internet benefits to your business a little at a time.

Here are five different ways that a small business can reap big benefits by using the Internet.

1. Getting your message out to a potentially global audience

The Internet is where everyone goes to shop, research, and be entertained. Every small business should have a Web site that provides information about their products and services to

customers and suppliers. With a Web site, even a company with two people can make the same impression as its largest competitor worldwide, and reach a targeted audience or a potentially global market for its products and services.

2. Providing goods and services online

If your mother does her holiday shopping on the Internet and then goes to the office and orders all of her supplies over the Internet, that should tell you something. The odds are good that your customers or prospective customers would want to do business with you on the Internet too.

Electronic commerce (e-commerce), sometimes called electronic business (e-business), is part of the vocabulary of all modern companies, regardless of size. With the right network foundation, you can offer your customers fast, secure, and reliable commerce with your company around the clock and around the globe.

3. Improving employee productivity with Internet access

By giving your employees access to the Internet, they can track competitors, research potential customers, download and share useful news and information, and use e-mail to keep in touch with teammates, customers, suppliers, and other important business contacts.

4. Improving employee and partner collaboration through Internet tools

The Internet is an incredible tool for one-to-many communication, but it's equally powerful for promoting one-to-one collaboration and team collaboration as well. Once you're on the Internet, you have at your fingertips tools like instant messaging, virtual meetings, and videoconferencing, all of which enable online collaboration and e-learning. This collaboration can apply to internal teams or extend to external business partners and even customers.

5. Expanding your business and markets with the Internet

Small-business owners can take their companies to new heights by harnessing the power of the Internet. No matter what size, industry, or competitive landscape, any company has the power to transform its business using the Internet. Once you have the right foundation in place, there's no limit to where you can take your business.

Note

instant messaging 即时讯息

Instant messaging (sometimes called IM or IMing) is the ability to easily see whether a chosen friend or co-worker is connected to the Internet and, if they are, to exchange messages with them. Instant messaging differs from ordinary e-mail in the immediacy of the message exchange and also makes a continued exchange simpler than sending e-mail back and forth. Most exchanges are text-only.

Words

1. reap: *v.* 收获
3. fingertip: *n.* 指尖
5. harness: *v.* 利用

2. odds: *n.* 机会, 可能性
4. videoconference: *v./n.* 视频会议
6. landscape: *n.* 情形, 前景

Phrases

1. at a disadvantage 处于不利地位
2. suit up 穿上特种用途的全套衣装
3. keep in touch 保持联络

Questions

1. What difference does the age of the Internet make to small businesses?
2. How can small businesses benefit from the Internet?

Passage 5

Innovating Your Way to Business Growth

In a difficult economy, when small businesses have trouble finding capital, health insurance and nearly everything else, there is one element of business success that can still be had on the cheap: innovation. According to most economists, innovation remains probably the most important component of small-business success. Despite the downturn, smart companies are pouring more into research and development, and small businesses that continue to innovate, even in highly competitive fields, don't only survive, but thrive.

Here, then, is some advice of innovation every entrepreneur should consider.

Create a new product.

Allow everything in the environment around you to trigger ideas. In November 1981, Rangaswamy Srinivasan, the inventor of laser eye surgery, was working for IBM, working with lasers, cutting organic plastics. He sat at his Thanksgiving dinner table, staring at the turkey, and suddenly wondered how a laser would cut organic matter like a turkey—or a person. He stashed a turkey leg and went into his office the next day. With no one around, he used the laser to slice through the turkey leg and then looked at the results under a microscope. He found it cut right through and could remove tiny bits of material without causing heat burns to the tissue. From there, he developed the idea of using lasers to cut eyes.

Learn to anticipate the future.

Let the consumer lead you in anticipating the future. So many entrepreneurs come up with a technology and become wedded to it and wedded to how consumers should use it. But they don't anticipate that consumers might use it in different ways than they had intended. The makers of baking soda made it as a baking product. But they knew that consumers could help them anticipate the future, so they put a note on the sides of baking soda cans that said "If you have other ideas for how to use this product, let us know." And that's how we wound up also using baking soda to fight odors.