

# 商务英语

崔长青 张碧竹 编著



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崔长青 张碧竹 著

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# 前言

当今世界,一切社会活动都处在国际化进程之中,商务活动也不例外。随着对外贸易的蓬勃发展,直接用英语表达商务思想,获取商务信息已成为成功企业家的必备素质。

本书熔系统的商务知识与英语语言知识为一炉,是一本具有科学性、系统性、针对性的商务英语实用教材。适用于外企外贸工作人员及有志于从事外企外贸工作的大专院校学生及广大读者。该书对获取国际商务操作等诸多方面均有裨益。

本书第一部分包括国际商务英语课文、练习与译文。材料在成书前均经过试用、取舍。选材突出实用性、针对性,因而对国际商务实际操作有一定的借鉴、指导与参考价值。课后译文可帮助中国学生迅速理解课文大意,克服语言障碍。课后练习均附有答案,目的是便于学习、巩固知识。第二部分分为商务英语语法。它为英语基础薄弱者研修提供方便,也便于广大读者查阅。第三部分是商务英语词汇的用法。本部分例句丰富,详略得当,对起草商务文件有较高的参考价值。

张乃骏、焦淑婷、程秀峰、庄茅、胡晓平等同志参加了本书部分章节的编写。

本书在编辑过程中,承蒙杨敏女士大力帮助,在审改方面做了大量工作,特此致谢。

由于作者水平有限,难免有疏漏之处,恳请读者批评指正。

作者

1995年3月

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# 第一部分 课文、译文、练习与答案

## Lesson One

### Text

#### **The Ownership of a Company**

A company may be owned in different forms. It may be state-owned, collective-owned, individual-owned and privately owned. In China the state-owned companies are the major revenue contributors. The rest are beneficial supplements to the country's economy.

In the United States and most Western countries, however, most businesses are privately owned. They take the form of: the sole proprietorship, the partnership and the corporation.

The sole proprietorship is the oldest and most common form of business in the United States. A sole proprietorship is a business owned by one person. It is the classic example of entrepreneur. Those small businesses include restaurants, beauty shops, repair shops and so on. The owners make their own decisions without consultant partners or board of directors, so that they can put their policies into effect quickly. Yet they have unlimited liability and are responsible for all their business debts. Once the business fails, they have to declare personal bankruptcy and could lose personal assets, too.

A partnership is an association of two or more people to

carry on a business for profit. This may bring in new capital or expertise. A partnership may have unlimited liability as well as limited liability. In Britain, the unlimited liability partnership is just like the sole proprietorship unless it is registered under the British Limited Partnership Act of 1907. In these cases, liability is limited to the amount of their subscribed capital. In most cases, though, a partner is liable for the debts and obligations of the firm while he is a partner. A partnership is formed by agreement, which is usually involved in a written statement in the form of a deed called Article of Partnership. The rights, powers and duties of partners are clearly set out in these Articles. A partnership is legally ended upon the death, withdrawal, or insanity of a partner.

A corporation is a separate and legal entity apart from its owners. There are two types of corporation based on ownership. One is the private corporation which is organized, owned and operated by private investors like the Ford Motor Company. The other is the public corporation which is organized, owned and operated by the government like the Federal Deposit Insurance Company. The owners of a corporation are its stockholders whose shares of ownership are represented by stock certificates. A stockholder owns part interest in the entire corporation. The value of that part varies as the value of the stock changes. This is determined by the supply of and demand for the shares on the market.

The corporation stockholders are not the corporation. The corporation is a separate and legal entity. The stockholders,

therefore, have limited financial liability. This is its advantage over the sole proprietorship and the partnership. If you buy stock in a corporation, the most you can lose is what you pay for your shares, regardless of how much the firm owes its creditors.

Corporations have several advantages over other form of ownership. It can attract large amount of capital, and make large investment in plants, equipment and research. It also enjoys a long life. Since it can offer high salaries, it can attract talented managers.

The Corporate Structure:

Voting stockholders

elect

The board of directors

elect

Chairperson of the board and other board officers such as vice chairperson and a secretary

hire

The corporation's officers, or top management such as president, vice presidents, secretary and treasurer

hire

Middle and lower level managers

hire

other corporate employees

## New Words And Expressions

revenue n. (国家的)岁入; 税收	liability n. 责任; (pl.) 负债, 债务 (opp. assets)
contributer n. 贡献者	subscribe v. 签名; 认购
supplement n. 增补; 补足	obligation n. 职责, 义务, 责任
entrepreneur n. 企业家; 创业人	deed n. ①行为 ②契约
consultant n. 顾问	legally ad. 合法地, 法律上地
debt n. 债务; 借款	insanity n. 精神错乱
declare vt. 声称; 宣布	entity n. 实体
bankruptcy n. 破产; 倒闭	investor n. 投资者
asset n. 财产; 资产	stockholder n. 股东
association n. 联合, 合伙	share n. 股份
profit n. 赢余; 利润	creditor n. ①债权人 ②贷方
capital n. 资本; 本钱	talented a. 有才能的
expertise n. 专门技能	

## Collocations

revenue n.	loan 用银行贷款偿还债务
defraud the revenue 逃(漏)税	external(internal) debt 外(内)债
customs revenue 关税收入	passive(active) debt 无息(有息)债务
national revenue 国家岁入	in debt 负债
loss in revenue 收益损失	out of debt 还清债款
revenue from tax 税收	asset n.
debt n.	assess assets 给资产估价
avoid debt 躲债	capitalize on assets 充分利用资产
clear a debt incurred 还清欠债	freeze assets 冻结资产
collect debt 收回欠款	inherit assets 继承财产
extinguish a debt 偿清债务	tangible assets 有形资产
pay one's debt 还债	profit n.
refund the debt by means of a bank	

chase profit 追逐利润	fixed capital 固定资本
clear a profit of 25% 净得 25% 的利润	foreign capital 外资
divide profit 分红利	working capital 周转资本
extortionate profit 暴利	the relations between labour and capital 劳资关系
gross profit 总利润, 毛利	capital and interest 本金与利息
monopoly profit 垄断利润	capital assets 资本资产
small profits and quick returns 利润微薄与赢利快	capital bonus 红利, 股息
do sth. for profit 为营利而作某事	capital expenditure 基本建设费用
a transaction without profit 无利的交易	capital goods 资本货物
a profit from business 商业利润	capital intensive 资本大量投资的
the profit over cost 扣除成本后的利润	capital structure 资本构成
an annual profit over expenditure of 扣除...支出后的年利润	liability n.
profits upon investments in shares 股票投资的利润	accept liability for damage 承担损害赔偿
capital n.	liquidate one's liabilities 清偿债务
circulating (floating) capital 流动资本	heavy liabilities 沉重的债务
financial capital 金融资本	limited (unlimited) liability 有限(无限)责任
	be under no liability to... 对...不承担责任
	liability for a debt 承担债务

### Conversation:

Jack: Hi, Kathy. How are you?

Kathy: Fine, thanks, jack. How are you?

Jack: Fine. It's good to see you.

Kathy: You, too. I'm glad you have time to have lunch with

me today.

Jack: Sure.

Kathy: I'd like some advice from you.

Jack: Well, I'd be happy to help.

Kathy: You know, I've been a hair — dresser for quite some time. I'm always interested in new hair — styles. I'm thinking of starting my own business—— a beauty parlor.

Jack: That might be a good idea.

Kathy: It's exciting to be one's own boss, is't it? But I need to learn about the responsibilities of going into business.

Jack: Are you going into this business all by yourself?

Kathy: Yes. I'd like to register with my own name.

Jack: Ok, let me tell you something. If you go into business alone, it's called a sole proprietorship. Of course, the local and state law require licenses and permits.

Kathy: OK. What other things can you tell me?

Jack: You pay only personal income taxes on its profits. There is no income tax on the firm as a seperate entity.

Kathy: It sounds good.

Jack: Wait a minute. I have to tell you about some of the risks involved, too.

Kathy: What sort of risks?

Jack: The most important risk to remember is that you have unlimited liability. You risk losing everything you own.

Kathy: Really?

Jack: Suppose you go out of business, you sell your inventory, equipment and other business property. But you still own your creditors \$10,000. Those creditors can legally lay claim on your personal property such as furniture, car, personal savings and even home. This unlimited liability exists because there is no legal distinction between you and your business.

Kathy: It sounds frightening.

Jack: Don't be discouraged. Many successful businessmen start their business from sole proprietorship.

Kathy: As usual, you have good advice, Jack.

### **Work on the Text**

1. What are the three common forms of business ownership in the West?
- (2) What are the advantages of private proprietorship?
- (3) What are the disadvantages of proprietorship?
- (4) What does unlimited liability mean?
- (5) What would happen to a proprietor if his business fails?
- (6) What are the advantages and disadvantages of partnership?
- (7) How is the partnership formed?
- (8) When will a partnership be ended?
- (9) What is a corporation?
- (10) What is the difference between a private corporation and a public corporation?
- (11) Who are the owners of a corporation?
- (12) What determines the value of stock certificates?

(13) What are the advantages of a corporation over a sole proprietorship and a partnership?

## 2. Oral Topics:

Describe the three kinds of ownership in the private owned company.

## 3. Vocabulary

### (1) Translate:

- |                 |                     |
|-----------------|---------------------|
| 1) 公司的所有权       | 13) 一旦合伙人死亡、退出、精神失常 |
| 2) 国有、集体所有、个人所有 | 14) 合营在法律上终止        |
| 3) 国家财政的主要提供者   | 15) 由私人投资者组建、拥有和操作  |
| 4) 业主           | 16) 美国联邦储备保险公司      |
| 5) 伙伴或董事会       | 17) 取决于股票在股市上的供求    |
| 6) 有无限的债务       | 18) 公司股东            |
| 7) 丧失个人财产       | 19) 独立的法律实体         |
| 8) 带来新资本、专家     | 20) 比...有优越性        |
| 9) 债务仅限于注册资本范围内 | 21) 进行大规模投资         |
| 10) 承担公司的债务、责任  | 22) 吸引有才华的经理人员      |
| 11) 通过协议组建      |                     |
| 12) 合营规则        |                     |

### (2) Give the related nouns:

contribute, supply, consult, declare, bankrupt, liable, subscribe, oblige, legal, insane, invest, represent.

### (3) Fill in the blanks:

- 1) I have invested all my money \_\_\_\_\_ cotton.
- 2) She invested \_\_\_\_\_ a house.
- 3) Spring invests the trees \_\_\_\_\_ leaves.



- 4) His investments amount \_\_\_\_ millions of dollars.
- 5) He had run \_\_\_\_ debts totaling more than 2000 dollars.
- 6) The shopkeeper couldn't \_\_\_\_ his debts.
- 7) His losses put him \_\_\_\_ debt.
- 8) He is \_\_\_\_ debt.
- 9) She must be getting \_\_\_\_ debt.
- 10) I wish I could get \_\_\_\_ debt.

### Key to Lesson one

#### 3. Vocabulary

- 1) the ownership of a company
- 2) state owned, collective owned and individual owned
- 3) the major revenue contributors
- 4) the sole proprietorship
- 5) partners or board of directors
- 6) have an unlimited liability
- 7) lose personal assets
- 8) bring in new capital and expertise
- 9) liability is limited to their subscribed capital
- 10) liable for the debts and obligations of a firm
- 11) be formed by agreement
- 12) article of partnership
- 13) upon the death, withdrawal or insanity of the partner
- 14) a partnership is legally ended
- 15) organized, owned and operated by private investors
- 16) the Federal Deposit Insurance Company
- 17) be determined by the supply of and demand for the the