

МИНИСТЕРСТВО ОБРАЗОВАНИЯ И НАУКИ РОССИЙСКОЙ ФЕДЕРАЦИИ

**БРАТСКИЙ ЦЕЛЛЮЛОЗНО-БУМАЖНЫЙ КОЛЛЕДЖ
ФЕДЕРАЛЬНОГО ГОСУДАРСТВЕННОГО БЮДЖЕТНОГО
ОБРАЗОВАТЕЛЬНОГО УЧРЕЖДЕНИЯ
ВЫСШЕГО ОБРАЗОВАНИЯ
«БРАТСКИЙ ГОСУДАРСТВЕННЫЙ УНИВЕРСИТЕТ»**

Для всех специальностей

МЕТОДИЧЕСКОЕ ПОСОБИЕ

***СБОРНИК ДИАЛОГОВ И УПРАЖНЕНИЙ ПО ДЕЛОВОМУ
АНГЛИЙСКОМУ ЯЗЫКУ***

*дисциплина
«ИНОСТРАННЫЙ ЯЗЫК»*

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Содержание

Введение	4
1 Деловоеобщение.....	5
1.1 Job hunting	5
1.2 How to get job.....	7
1.3 Resume.....	8
1.4 A job interview.....	11
1.5 Make your job work for you	12
1.6 About the job.....	15
1.7 Business call.....	16
1.8 Business talk	17
1.9 Business Visits	19
1.10 Talking Business	23
1.11 Telephone conversation.....	26
1.12 At the exhibition.....	28
1.13 Meeting a business partner	29
1.14 Discussing the price problem.....	31
1.15 Discussing the guarantee period	32
1.16 Discussing tests and packing	33
1.17 Contract.....	34
1.18 Drawing up a contract	36
2 Деловая переписка.....	38
2.1 Деловое письмо	38
Заключение	46
Список использованных источников	47
ПриложениеА	48
ПриложениеБ	71

Введение

Данное методическое пособие направлено на обучение деловому английскому языку студентов неязыковых средних специальных учебных заведений на первоначальном этапе обучения.

Целью данного пособия является научить студентов элементам делового английского языка в лексическом и грамматическом плане и навыкам чтения текста с различными информационными задачами: понимание основной идеи текста, нахождение заданной информации в тексте, понимание общего содержания текста и т.д. Тематическое содержание пособия соответствует требованиям современной типовой программы.

Пособие состоит из двух разделов, содержащих лексику делового общения и элементы деловой переписки, дополнительных текстов для чтения и приложений.

В каждом разделе приводится лексический материал, соответствующий теме делового языка, словообразовательные структуры и дополнительная лексика по текстам, а так же упражнения контрольно-обучающего характера. Это дает возможность выполнять упражнения на базе немедленной обратной связи аналитическим путем.

Набор диалогов дает возможность студентам использовать материал с целью закрепления знаний и навыков, полученных на занятиях, а так же повторить ряд речевых ситуаций.

Дополнительно представлены наиболее важные аспекты современной деловой английской речи – устойчивые выражения и фразы, примеры различия британского и американского вариантов английского языка, список основных сокращений, используемых в деловой корреспонденции.

Пособие предназначено для обучающихся с начальным и средним уровнем подготовки, как для занятий с преподавателем, так и для самостоятельных занятий английским языком.

1 Деловое общение

1.1 Job hunting

1) Put in the missing words given below:

Equipment, fortnight's, competitive, because, creative, longer, references, well, do, start, main, obligations, they, questions, responsible, very, English, entrepreneur, want, long

TST Systems was looking for candidates for the position of **Commercial Director**. Three applicants came for an interview after they had submitted their Resumes. The third and the most successful was Mr Klimenko. Here is the interview with him.

- | | |
|--|--|
| - Good morning, sir. | - Доброе утро, сэр. |
| - Good morning. Come in. Mr Klimenko, isn't it? Please take a seat. You will have to excuse me a moment while I finish signing these letters. Meanwhile please fill in the application form... There, that'll do. Now I can concentrate on you, Mr Klimenko. Tell me, how ... ¹ were you in your last job with Alpha? | - Доброе утро. Входите. Вы м-р Клименко, не так ли? Садитесь, пожалуйста. Подождите, пока я не закончу подписывать эти письма. Тем временем заполните, пожалуйста, эту анкету... Ну, теперь все, и я могу заняться Вами, м-р Клименко. Скажите, как долго Вы работали в фирме Альфа? |
| - Five years. I am only leaving ... ² the firm is moving to Sevastopol, but I think a change will do me good. | - Пять лет. Я уйду только потому, что наша фирма переезжает в Севастополь, но думаю, что перемена пойдет мне на пользу. |
| - What ... ³ you know about our company? Have you got any ... ⁴ for me? | - Что вы знаете о нашей фирме? У вас есть какие – либо вопросы ко мне? |
| - I know that this is a very promising company, so I'd like you to inform me what will be the major focus of efforts in the next few years? | - Полагаю, что Ваша фирма имеет большие перспективы. Я хотел бы узнать от Вас, на чем вы собираетесь сосредоточить свои усилия в ближайшие годы? |
| - We plan to expand our activities with English-speaking countries, mainly England, to buy ... ⁵ and technologies from there and run training programs here. We need a | - Мы планируем развернуть деятельность в англоязычных странах, в основном в Англии, закупать там оборудование, технологии, а также |

team of ...⁶ people to make our company ...⁷ in the world market.

- What will my responsibilities and ...⁸ be during the first year?

- Well, first of all to be ...⁹ for our contacts with ...¹⁰ partners. You will need to skillfully negotiate for and buy equipment. The job will involve much travelling. There is likely to be a trade fair in London soon, which we hope you will be able to go to.

- Yes, I see.

- So tell me what are your three ...¹¹ strengths?

- I think ...¹² are: reliability, loyalty and energy.

- OK. Do you work ...¹³ under pressure?

- Yes. I am accustomed to working under pressure.

- Are you a leader, an ...¹⁴ by nature?

- Yes, I think so.

- All right. Now, Mr Klimenko, I am quite prepared to offer you a job with us. You have excellent ...¹⁵ from your previous job. You'll start on \$450 and if you do well we'll review it after three months. The hours are from nine to five thirty, with an hour for lunch and a ...¹⁶ holiday. Does that suit you? Any questions?

- What about travel? Where will I go

организовывать здесь обучение специалистов. Нам нужна сильная творческая команда, чтобы наша фирма со временем стала конкурентоспособной на мировом рынке.

- За что я буду отвечать, и какие у меня будут обязанности в первый год работы?

- В первую очередь Вы будете отвечать за наши контакты с английскими партнерами. Нужно будет вести с ними переговоры, и закупать оборудование. Вам необходимо будет много путешествовать. Кстати, вскоре в Лондоне состоится ярмарка и, возможно, у Вас будет шанс туда поехать.

- Да. Понимаю.

- Итак, назовите свои три основных достоинства?

- Думаю, что это: надежность, лояльность и энергия.

- Ладно. Вы хорошо переносите повседневные нагрузки?

- Да. Я привык напряженно работать.

- Вы по натуре лидер, предприниматель?

- Думаю, что да.

- Хорошо. Теперь, м-р Клименко, я готов предложить Вам работать с нами. У Вас отличные отзывы с предыдущей работы. Думаю, что мы начнем с 450 долларов, а если Вы себя хорошо покажете, то через 3 месяца мы пересмотрим Вашу зарплату. Мы работаем с девяти до половины шестого с часовым перерывом на обед и двухнедельным отпуском. Вас это устраивает? Вопросы есть?

- Как насчёт командировок, их

- | | |
|--|--|
| and for what length of time? | продолжительность, куда? |
| - Mostly to England for not ... ¹⁷ than a month. | - В основном в Англию, и не дольше, чем на месяц. |
| - All right. When do you ... ¹⁸ me to start, sir? | - Хорошо. Когда Вы хотите, чтобы я начал работать? |
| - In a week, if possible. | - По возможности через неделю. |
| - I am afraid I can't ... ¹⁹ working till the 10 th October. | - Боюсь, что я могу начать только с 10 октября. |
| - No problem. We'll be seeing you on the 10 th then? | - Это не важно. Итак, увидимся десятого? |
| - Yes, certainly. Thank you ... ²⁰ much. Goodbye. | - Да, конечно. Большое спасибо. До свидания. |
| - Goodbye. | - До свидания. |

1.2 How to get job:

- Do learn ahead of time about the company and its product. It will be your homework.
- Do apply for a job in person.
- Do let as many people as possible know you are «job hinting».
- Do stress your qualification for the job opening.
- Do mention any experience you have which is relevant to the job.
- Do talk and thing as much as possible about the future rather than the past.
- Do indicate, where possible, your stability, attendance record and good safety experience.
- Do assume an air of confidence.
- Do approach the employer with respectful dignity.
- Do try to be optimistic in your attitude.
- Do maintain your poise and self-control.
- Do try to overcome nervousness and shortness of breath.
- Do answer questions honestly.
- Do have a good resume.
- Do know the importance of getting along with people.
- Do recognize your limitations.
- Do make plenty of applications.
- Do indicate your flexibility and readiness to learn.
- Do be well-groomed and appropriately dressed.

1.3 Resume

Резюме (resume) – так называется письменная сводка Ваших личных, образовательных и профессиональных данных. Оно как бы письменно представляет «товар», предлагаемый будущему работодателю. Резюме должно быть достаточно подробным, но кратким (обычно не превышать одной страницы) и иметь «товарный» вид. Форма его достаточно произвольна. Например:

JohnH.Mill
38 Park Avenue, Ap. 50
New York, N.Y. 11298
Tel. (312) 493-8332
E-mail: johnmill@mid.net

OBJECTIVE	A position as a bookkeeper.
SUMMARY	12 years of experience in all routine work in this field. Perfect knowledge of computers and statistics.
RESPONSIBILITIES	Compiled financial reports, balance sheets and production planning forecasts.
EXPERIENCE 1998-2010	FRISCO DOCKS, Inc. San Francisco, California. Deputy Chief of Planning, Commerce Dpt. In charge of account books, statements, new ideas in planning.
1990-1998	SAKHA Co, Ltd. New York. Accountant. Prepared accounts and balance sheets.
EDUCATION (1990-1994)	LONDON SCHOOL OF ECONOMICS London, Great Britain, Bachelor (Ec.)
PERSONAL	Arrived in the United States January, 1990. British subject. Married, one child.
REFERENCES	Available upon request.

1) Read the resume and make your own using the given one:

2) Translate the dialogue “Applying for a job”:

The Browns are not very rich. Apparently they sometimes can't make both ends meet. So Mary decided to send a letter of application to one of the companies. She wants to start working again. In the evening she decided to tell John about her decision.

M.: Listen, darling. I decided to apply for that job I told you about. Do you remember?

J.: Yes. I remember. What was it? A furniture factory?

M.: No, interior designing company. Rather like the place I worked at when we lived in Glasgow.

J.: Oh, yes, of course. I remember now. Do you feel optimistic about it?

M.: Well, I wouldn't say I exactly feel optimistic, but at least my training and experience have given me a chance. Maybe I'll get short-listed. But the interview — that's difficult.

J.: Why, for goodness sake? You are not scared of interviews, are you?

M.: No. But I don't feel at-my best at interviews. I feel off balance when they start asking me questions.

J.: Oh, I shouldn't worry too much about it if I were you. The job is absolutely made for you. I don't think they'll get many applicants with similar qualifications.

M.: Well. We'll see.

J.: By the way, what's the pay like?

M.: The pay is good. Nearly twice what I used to get in Glasgow.

J.: We'll get a big difference if you get the job. We'll be loaded!

M.: I don't know about loaded. We need twice as much to be loaded!

J.: Is the money the main reason for your applying?

M.: One of the reasons. Probably not the main one.

J.: What was that then?

M.: Well, I don't know. I'd like to put a few ideas into practice. Do you remember Bill: my boss in Glasgow?

J.: Yes. Why?

M.: He was very understanding and pleasant to work for, but it took him so long to come round to a new idea. By the time he decided to try it out it was no longer new.

J.: That didn't suit you.

M.: It didn't really bother me, but I still have a couple of things that I want to put into practice.

J.: Good for you. I hope you fed them everything about your qualifications and experience in your application?

M.: Yes, of course. But one mustn't sound too good, you know. So I tried to be factual and emphasize the most important points.

J.: I'll keep my fingers crossed for you.

M.: Thanks, I need it.

Words:

- **apparently** — очевидно, видимо;
- **applicant** — кандидат;
- **apply for a job** — подавать заявление о приеме на работу (на вакантную должность);
- **to be loaded** — *разг.* завалиться деньгами;
- **to be scared** — быть напуганным, бояться;
- **to emphasize** — подчеркивать, придавать особое значение;
- **experience** — опыт;
- **factual** — Реальный;
- **to feed (fed; fed)** — *зд.* предоставлять информацию;
букв. «скормить»;
- **to feel at one's best** — чувствовать себя "на коне";
- **to feel anticipative** — испытывать радостное предвкушение;
- **to feel apprehensive** — испытывать дурные предчувствия;
- **to feel off balance** — чувствовать себя неуверенно;
- **to feel optimistic** — чувствовать оптимизм, надеяться на что-то;
- **for goodness sake** — ради всего святого; ради бога;
- **to get short-listed** — попасть в число кандидатов для окончательного выбора;
- **interior design** — дизайн интерьеров;
- **interview** — собеседование;
- **to keep one's fingers crossed** — скрещивать пальцы (на удачу);
- **letter of application** — письмо-заявление о приеме на работу;
- **main** — главный;
- **to make both ends meet** — сводить концы с концами;
- **pay** — зарплата;
- **to put into practice** — осуществлять, проводить в жизнь;
- **qualifications** — квалификация;
- **reason** — причина;
- **to submit an application** — подавать заявление;
- **training** — образование, подготовка;
- **to try smth. out** — проверять что-то на практике;
- **twice** — вдвойне, дважды.

1.4 A job interview

1) Дополните диалог глаголами *can, may, must* в положительной и отрицательной форме:

Alice: Good morning. I am about the ad (объявление).

Manager: Which ad?

Alice: This one. «Secretaryurgentlyrequired»
(«Срочно требуются секретари»).

Manager: Oh, good morning. We do need (нам действительно нужен) a secretary. Please sit down. What's your name?

Alice: Alice Middleton.

Manager: _____¹ you spell it, please?

Alice: A-l-i-c-e M-i doubled l-e-t-o-n.

Manager: How old are you, Miss Middleton?

Alice: I'm twenty.

Manager: Is this your first job?

Alice: Yes.

Manager: What foreign languages _____² you speak?

Alice: Italian and Spanish.

Manager: That's good. _____³ you speak German?

Alice: No, I'm afraid I _____⁴. But I _____⁵ read it, a little.

Manager: _____⁶ you operate a computer?

Alice: Sure. I have a computer at home.

Manager: _____⁷ you start tomorrow morning? We _____⁸ wait, you see. There is a lot of work for a secretary here.

Alice: Tomorrow? O.K. But _____⁹ I ask you a question?

Manager: Sure. Go ahead.

Alice: I'd like to ask you about my pay.

Manager: Oh, your pay is \$ 500 a week. Is that O.K?

Alice: Oh, thank you.

Manager: You _____¹⁰ be at the office 5 or 10 minutes to 9. Goodbye, Miss Middleton. See you tomorrow.

Alice: Goodbye. Thank you.

2) Read the dialogue "A job vacancy" and translate:

Victor was watching TV when the telephone rang. It was his American friend Nick Jones.

Nick: Victor, I hope I'm not calling too late.

Victor: No, Nick. I was watching television. How are you?

Nick: I am fine. I'm calling you at such a late hour because there is good news for you. An hour ago, I spoke to a friend of mine. He's on the

board of directors at "A & B Instrument Company". They have an immediate opening for a software programmer. They are looking for a specialist in this field. I told my friend about you. He wants to know if you can come tomorrow for an interview. You shouldn't miss this opportunity.

Victor: Nick, you are absolutely right. I agree with you completely. I realize that I should see the interviewer. But what about my job at the gas station?

Nick: Oh, come on. Don't tell them where you are going. Just tell your supervisor you have some personal business to attend to. Promise him to make up the time.

Victor: That makes sense, Nick. But I'm a bit afraid because of my poor English.

Nick: Stop worrying about it. All you have to do is to explain your previous experience. You can do it perfectly well. You have to show your experience but not English stylistic subtleties. Even a few grammatical errors won't harm you. I'm sure you'll feel at ease with the interviewer.

Victor: I hope so. But I'm still confused about the use of English. Never the less I've made up my mind. I'm going to see the interviewer.

Nick: Okay. Would you write down the address?

Victor: All right. I'm listening.

Nick: 620 Broadway, 25th floor. Ask for personnel. Don't leave home without your resume. Good luck.

Victor: Thank you, Nick.

3) Guess the words:

- | | |
|---------------|---------------|
| a) cvancya | f) besnibus |
| b) cidertor | g) posnaler |
| c) satfwore | h) enixpecere |
| d) gramporner | i) sureme |
| e) invertiew | j) serpelonn |

1.5 Make your job work for you

Your job can be a step in the direction of the rest of your life. How you feel about it, what you do with it or what it does to you helps you to decide where you go from there. If you want to get the most out of it, if you want it to lead you down the path of success, there are certain things you should do. Here are some suggestions:

Don't let the salary be your main reason for taking the job. Sometimes a lower paying job with the right company and the right contacts can do a lot more for you than a higher salary. Decide what is the lowest pay with which you can be satisfied. Then decide what other things can be important. How much training and/or experience can you get on this job? Some companies give their new employees priceless training. On-the-job experience can be very valuable to you when you apply for your next job. It gives you the practical experience that no school can offer. This can lead to a much higher salary later. What chances are there for advancement within the company? Sometimes accepting a lower paying job gives you a chance to show your boss how capable you are and how valuable you can be to the company. This will pay off later.

Another very important item for you to think about when you apply for the job is *the type of contacts you can make*. Just as a smart student chooses professors rather than just courses, a smart employee tries to meet and become friendly with the people who help him or her move ahead, either in this company or on the next job. Even if you can't do that, however, just having the opportunity to meet and develop skills that may move you ahead much faster on your next job. Learning about the job from other people, or learning what it takes to move ahead in a company by observing other people, is an extremely valuable skill.

Ok, so now you have the job and you want to make an impression – you want people to notice you. What can you do to become a valuable employee? *Do a little bit more and do it well*. It really isn't that hard to be successful in your life. It's too bad, but many people try to do as little as they can on the job. Take advantage of that – do just a little bit more. This is not to suggest that you should allow anyone to take advantage of you. However, it is suggested that you do your work faithfully and competently and to the best of your ability at all times. There is a saying: "Build a better mousetrap and the world will beat a path to your door." One way to be noticed in a company is to suggest little things that can improve the routine way that things are done. You must be careful here, however. Sometimes a way of doing things has been established that has been carefully thought through and has advantages that you don't realize. The wrong suggestion can hurt you as much as the right suggestion can help you.

Do remember that other employees can be helpful to you. You should at least try not to score points by being critical of a fellow employee who is also doing his or her or her best job. Ambition, jealousy, and personality differences are encountered on any job, but the more friends you make and the fewer enemies, the better position you are in. There are times when you will need the help kind of your fellow employees. It is then that your prior actions can result in the kind of back-stabbing that hurts.

There is another important point to be made. Sometimes you may realize that you made a mistake by taking this job. *Don't feel married to it*. If it will help your career, quit it and look for another. This is the time when the friends you have made, the reputation you have earned on the job and the experience and training you have gotten will be most helpful. No job is ever a waste of time because if you

have given it your best, you have learned something from it. Take all this with you to your next job and continue to move up from there.

First, of course, you have to get the job. When you do, though, it's up to you to become a valuable employee. Good luck!

1) Give the Russian equivalents:

To get the most out of the job, a job with the right company, priceless training, on-the-job experience, chances for advancement, a capable employee, to move ahead, valuable skills, to feel married to the job, fellow employees.

2) Give the English equivalents:

Путь к успеху, низкооплачиваемая работа, высокая зарплата, ценный опыт, способный, продвижение, иметь возможность, умный служащий, произвести впечатление, перехитрить вас, зарабатывать баллы, честолюбие, нуждаться в помощи, зависть, потеря времени, продолжать, меньшее количество врагов, совершил ошибку, бросить, искать, уважая других людей, мышеловка, поговорка.

3) Read the dialogue “What makes a successful person?” and translate it into Russian:

Tom: Hi, Dan!

Dan: Hello, Tom!

Tom: How are you?

Dan: Fine, thanks. And you?

Tom: Me too. You look happy. What are you dreaming about?

Dan: I'm dreaming about how to achieve success in the future. What about you?

Tom: As for me, I don't care about the future. What is the point of thinking about it. I am young. I just want to go for a walk with my friends, doing what I want and have a good time. I can't think about the future until I have some personal achievements.

Dan: What do you think is the most important thing for achieving success in life?

Tom: In my opinion to reach success needs such things as money, someone's support and good luck, of course.

Dan: I'm absolutely against your idea. As for me, I think the most important things are health, talent, personal qualities, hard working and education. Most people succeeded by their efforts alone. I'd like to become a self-made man.

Tom: What traits of character should you develop to become successful?

Dan: I should be sociable, independent, responsible, friendly and creative.

Tom: What traits of character would you like to get rid of?
Dan: I don't want to be shy, rude or unfriendly.
Tom: Could you advice me? I'd like to be successful, too.
Dan: I'd love to. Look here! We are all born equal. But after that we are on our own. Nobody is going to hand you success on a plate. If you want to do well, you will have to make it on your own: your own energy, your own head, your own ambitions. If, at first, you don't succeed, try, try and try again.
Tom: That's very helpful! I'd like to follow it.
Dan: Good luck!
Tom: Bye!

1.6 About the job

1) Заполните пропуски в диалоге предложенными фразами.

- 1) Nothing to boast of.
- 2) Bye!
- 3) None too bright.
- 4) Let's hope for the best.
- 5) Glad to see you!
- 6) Nothing.
- 7) How do you do?
- 8) I think we should go somewhere together.
- 9) I wish you success.
- 10) With great pleasure.
- 11) Give our regards to your family!
- 12) Pleased to meet you.
- 13) Everything is fine.
- 14) Good afternoon!
- 15) It's very good to hear that.
- 16) How's life treating you?
- 17) Thanks a lot.
- 18) What's wrong?

- Good afternoon, Steve!
- **(1)**, George! **(2)**
- As usual. **(3)**
- And how are you getting on, Steve?
- **(4)**, could be better.
- So, anything's wrong with you?
- **(5)**. It's about my job.
- It's a pity. **(6)**.

- Hello, guys!
- Oh, Jim! Hi! (7). We haven't seen you for ages.
- Me too! Let me introduce a colleague of mine. This is Fred Johnson. We both work at the Cable & Wireless Company.
- (8).
- How do you do? (9).
- What's new, Jim? How's your family?
- (10). My wife and kids are visiting our relatives in Scotland now. And I've just come back from Edinburgh. Our company has a new office there and they need a new manager of the engineering service department.
- (11), Jim. Steve has some problems with his job.
- Oh, really? (12).
- I think I should find another job. Our leadership is going to retrench the staff of workers because of the current financial situation in the country.
- Don't worry. If you want, you may try to contact our head of HR Department and leave your personal contact data. I'm sure you'll fit for this position.
- (13). I'll try to do my best.
- (14), Steve. I know, you have a great experience in the field of communications.
- I'm afraid, but Fred and I must be going now. (15), guys.
- (16). We hope to see you soon. (17).
- All the best. Good-bye!
- (18).

2) Переведите диалог на русский язык.

1.7 Business call

1) Read the dialogue and translate it:

- Secretary:** Good morning. Could I speak to Igor Kovrov, please?
- Mr. Kovrov:** Speaking.
- Secretary:** This is Mary Thomas of Metro Data Control. I'm Mr. Dillon's secretary. He's interested in your letter and resume and would like to see you.
- Mr. Kovrov:** Fine. I would like very much to speak to him.
- Secretary:** Let's set up an interview appointment.
- Mr. Kovrov:** Okay.
- Secretary:** How about tomorrow at 10 a.m.?
- Mr. Kovrov:** That's OK with me.
- Secretary:** We are located on 516 Fifth Avenue, 7th floor. Do you know how

to get there?
Mr. Kovrov: Yes, I hope so. I guess I can take the F train. Where should I get off?
Secretary: You should get off at 42nd Street. From there you can walk. It will take you not more than five minutes to get to our place.
Mr. Kovrov: Would you mind repeating the address?
Secretary: 516 Fifth Avenue. 7th floor. Ask for personnel.
Mr. Kovrov: Thank you.
Secretary: You are welcome. See you tomorrow morning.
Mr. Kovrov: Good-bye.

2) Give the equivalents of the following words and expressions:

- | | |
|---------------|-----------------------|
| a) встреча | e) занимать (времени) |
| b) расположен | f) не больше |
| c) полагать | g) возражать |
| d) выйти | h) отдел кадров |

3) Fill in the gaps with the given words and translate the dialogue:

Interview, speak, lunch, to call, phone number, right now, as soon as

Andrey Rudkov: Good morning. This is Andrey Rudkov. I have a letter from Mr. Wood asking me to call him for an (1) appointment. May I (2) to Mr. Wood?
Secretary: I see. He is not in (3). Mr. Wood at (4) now, but he is coming back soon. Maybe it would be better if I ask him (5) you.
Andrey Rudkov: What's your (6)?
Secretary: (718) 459-3243.
Andrey Rudkov: Thank you, Mr. Rudkov. (7) he is back, he will return your call.
Secretary: Thank you.
Andrey Rudkov: Thank you.
Secretary: Good-bye.

1.8 Business talk

1) Put in the missing words given below:

Haven't, how, business, suppose, sufficient, doubled, grateful, affected, lower, thank, usual, weather, afternoon, situation, price, second, can, industry, here, think.

Mr.Petrov, engineer of Soyuzexport, is having talks in Moscow with Mr.Brown of British Asbestos Ltd. The British company is a regular importer of asbestos from Russia.

Mr.Brown: Good ...¹! Nice to see you again, Mr. Petrov! You are looking well, I must say. How are things?

Petrov: Very well, ...² you. And ...³ are you?

Mr.Brown: Fine, just fine. I always feel well in beautiful...⁴ like this. Well, I suppose we had better get down to business.

Petrov: Yes, certainly. You've come to sign another contract, ...⁵ you?

Mr.Brown: That's right. For next year, actually.

Petrov: Are you happy with our ...⁶ terms of delivery and payment?

Mr.Brown: Yes, quite. As a matter of fact, I've come...⁷ to talk about the price. The volume of ...⁸ in the building ...⁹ has dropped considerably. This ...¹⁰ the prices of building materials. In this ...¹¹ it's quite natural we expect you to revise your prices for asbestos.

Petrov: I'm afraid this is not ...¹² reason for us to ...¹³ the price.

Mr.Brown: Mr. Petrov, we've been in business with you for a long time. Also we've ...¹⁴ our purchases over the past two years. Therefore we would be ...¹⁵ to you if in view of all this you could reduce the price.

Petrov: All right. I ...¹⁶ we could reduce it by 2%. But only on condition that the...¹⁷ is subject to

- Добрый день! Я рад видеть Вас снова, мистер Петров. Должен сказать, что Вы хорошо выглядите. Как у Вас дела?

- Спасибо, очень хорошо. А как Вы?

- Прекрасно, просто прекрасно. Я всегда чувствую себя хорошо в такую прекрасную погоду. Ну, я полагаю, нам лучше перейти к делу.

- Да, конечно. Вы ведь приехали подписать еще один контракт, не так ли?

- Вы правы. Действительно, на следующий год.

- Вы довольны нашими обычными условиями поставки и платежа?

- Да, вполне. Фактически я приехал сюда поговорить о цене. Объем бизнеса в строительной промышленности значительно сократился. Это повлияло на цены на строительные материалы. В этой ситуации естественно, что мы ожидаем снижения цен на асбест.

- Боюсь, что для нас эта причина недостаточна, чтобы снизить цену.

- Мистер Петров, мы торгуем с Вами долгое время. Мы также удвоили свои закупки в течение последних 2-х лет. Поэтому мы были бы благодарны Вам, если бы Вы ввиду всего этого смогли бы снизить цену.

- Хорошо. Я думаю, мы могли бы снизить ее на 2%. Но только при условии, что цена послужит темой дальнейших переговоров на 2-е

further negotiations for the ...¹⁸ half of the year.

полугодие.
- Прекрасно. Я полагаю, что это самое лучшее, что мы можем сделать сейчас.

Mr. Brown: That's fine. I ...¹⁹ that's the best we ...²⁰ do today.

2) Answer the questions:

1. What was the purpose of Mr. Brown's visit to Moscow?
2. Why did Mr. Brown draw Petrov's attention to the considerable drop in the building industry?
3. In what way could that factor affect the price of asbestos?
4. On what condition did Petrov agree to reduce the price?

3) Complete the sentences as in the conversation:

1. Well, I suppose ...
2. I've come here ...
3. The volume of business ...
4. This affected ...
5. This is not ...
6. We've been in business ...
7. We've doubled ...
8. I think we could ...
9. I suppose that's ...

1.9 Business Visits

1) У вас назначена деловая встреча с представителем иностранной компании. Как вы будете его приветствовать, если встреча назначена на:

- a) 9 a.m. b) 7 p.m. c) 4.30 p.m. d) 10.15 a.m.

2) Какими должны быть Ваши ответы на следующие, обращенные к Вам реплики:

1. How do you do?
2. Glad to meet you.
3. Good afternoon!
4. Good morning!
5. Goodbye!
6. Hi!

7. How are you getting on?
8. How are you?
9. Thank you very much.

3) Познакомьтесь с новой лексикой к диалогу “Businessvisits”:

- | | |
|---------------------------------|---|
| 1. to talk | - разговаривать |
| talk | - разговор, беседа |
| business talk | - деловая беседа |
| to have talks | - вести переговоры |
| 2. to receive | - получать, принимать |
| to receive businessmen | - принимать бизнесменов |
| to receive the mail | - получать почту |
| receptionist | - администратор (в гостинице), секретарь (в приемной) |
| 3. to have a seat | - садиться |
| 4. to ring (rang, rung) | - позвонить |
| to ring to (through) the office | - позвонить в офис |
| 5. to expect | - ожидать |
| 6. to take smb to the office | - проводить кого-либо в офис |
| to take smb up | - проводить кого-либо наверх |
| to take smb down | - проводить кого-либо вниз |
| 7. straight away | - сразу, немедленно |
| 8. floor | - этаж |
| 9. to move in | - въехать |
| 10. impressive | - впечатляющий |
| 11. We haven't met for ages. | - Мы давно не встречались. |
| 12. trip | - поездка |
| business trip | - деловая поездка |
| to have a good trip | - хорошо съездить |
| 13. smooth | - спокойный |
| 14. nasty | - скверный |
| 15. to hate | - ненавидеть |
| 16. It can't be helped. | - Ничего не поделаешь. |
| 17. to get down to business | - приступить к делу |
| 18. to make an appointment | - назначить встречу |
| 19. to exchange letters | - обмениваться письмами |
| 20. to carry out | - выполнять, проводить |

4) Put in the missing words from the dialogue:

Twentieth, way, with, take, right, hope, tell, moment, are, appointment, moved, impressive, weather, not, should, happy, I, very, smooth, it.

When one businessman wishes to have a business talk with another and to visit him he first is to make an appointment either by telephone or by exchanging letters.

Mr. Hill (H.), Mr. James (J.), Receptionist (R.), Secretary (S.)

- R:** Good morning, sir. - Доброе утро, сэр.
- H:** Good morning, I have an ...¹ with Mr. James. My name is Mr. Hill. Could you tell me where his office is? - Доброе утро. У меня назначена встреча с мистером Джеймсом. Меня зовут Хилл. Не могли бы вы сказать мне, где находится его офис?
- R:** Please take a seat for a ...², sir. I'll ring through to his office and ...³ him you...⁴ here. - Пожалуйста, присядьте на минуточку, сэр. Я позвоню в его офис и сообщу, что Вы здесь.
- H:** Thank you so much. I ...⁵ he is expecting me. - Я вам так благодарен. Надеюсь, он ждет меня.
- R:** Mr. Hill, Mr. James is just coming down to meet you. She'll ...⁶ you up to his office. - Мистер Хилл, секретарь мистера Джеймса сейчас спустится, чтобы Вас встретить. Она проводит Вас в его офис.
- S:** Mr. Hill? - Мистер Хилл?
- H:** That's ...⁷. Good morning. - Верно. Доброе утро.
- S:** Good morning, Sir. If you'd like to come...⁸ me, we can go up straight away. - Доброе утро, сэр. Если Вы не против пройти со мной, мы можем подняться немедленно.
- H:** Thankyou. Which ...⁹? - Спасибо. Кудаидти?
- S:** This way, please. - Сюда, пожалуйста.
- H:** Oh, is it the twentieth floor? - О! Это двадцатый этаж?
- S:** Youarequiteright. The ...¹⁰ floor. Wehave ...¹¹thismonth. - Вы абсолютно правы. Двадцатый этаж. Мы переехали в этом месяце.
- H:** It's a very ...¹² building. - Этооченьвпечатляющеездание.
- S:** Here we are. This way, please. Mr. James, Mr. Hill. - Вот мы и пришли. Сюда, пожалуйста. Мистер Джеймс, Мистер Хил.
- J:** Goodmorning. I'm ...¹³ to see - Доброе утро! Я счастлив Вас

you. We haven't met for ages. How are you?

H: Good morning, Mr. James. I'm glad to see you too. I'm fine. And ...¹⁴ hope you quite all right.

J: Thank you. I hope you had a ...¹⁵ good trip.

H: You are quite right. It was very ...¹⁶.
Though when I left London it was rather warm, but here in New York the ...¹⁷ is ...¹⁸ very good.

J: Oh, it's nasty. We hate it. But ...¹⁹ can't be helped.

H: Then we ...²⁰ better get down to business.

видеть. Мы давно не встречались. Как Вы поживаете?

- Доброе утро, мистер Джеймс. Я тоже рад вас видеть. Прекрасно, спасибо. И я надеюсь, что у Вас в порядке.

- Спасибо. Надеюсь, Вы хорошо доехали.

- Вы совершенно правы. Все было очень спокойно. Хотя, когда я уезжал из Лондона, было довольно тепло, но здесь в Нью-Йорке погода не очень хорошая.

- О, она скверная. Она нам не нравится. Но ничего не поделаешь.

- Тогда нам лучше приступить к делу.

5) Answer the following questions:

1. Is there a rule about making appointments? Or can a businessman come to see another businessman without an appointment?
2. Who is Mr. Hill?
3. Had he made an appointment with Mr. James before he came to his office?
4. Did the receptionist know about the appointment?
5. What did she ask Mr. Hill to do?
6. What did the receptionist do then?
7. When did the secretary come?
8. Who took Mr. Hill to Mr. James' office?
9. Was Mr. James happy to see Mr. Hill?
10. Did they speak about the weather before they got down to business?
11. Do people usually speak about the weather before they start discussing business matters?

6) Remember what Mr. Hill said in each case:

Mr. Hill (H.), Mr. James (J.), Receptionist (R.), Secretary (S.).

R.: Good morning, sir.

H.: _____.

R.: Please, take a seat for a moment, sir. I'll ring through to his office and tell him you are here.

H.: _____.

R.: Mr. Hill, Mr. James' secretary is just coming down to meet you. She'll take you up to his office.

S.: Mr. Hill?

H.: _____.

S.: Good morning, Sir. If you'd like to come with me we can go up straight away.

H.: _____.

S.: This way, please.

H.: _____.

S.: You are quite right. The twentieth floor. It's our new office. We have moved in this month.

H.: _____.

S.: Here we are. This way, please. Mr. James, Mr. Hill.

J.: Good morning. I'm happy to see you. We haven't met for ages. How are you?

H.: _____.

J.: Thank you. I hope you had a very good trip.

H.: _____.

J.: Oh, it's nasty. We hate it. But it can't be helped.

H.: _____.

1.10 Talking business

Soyuzimport is interested in buying pumps for a new shop of a large plant in Siberia. The shop is already under construction and the customers require the goods urgently, as they must complete the construction of the shop by the end of the year.

Borisov, a representative of Soyuzimport, who deals in this kind of equipment, got instructions to buy pumps a British company. As soon as he arrived in London he contacted Bond & Co, a leading manufacturer of pumps. Mr Stanley, the manager of the company, invited him to come to his office.

Borisov: Good morning! I'm Borisov. Here is my card.

Stanley: Glad to meet you, Mr. Borisov. Will you take a seat, please.

Borisov: Thank you.

Stanley: Did you have a good trip?

Borisov: Yes, it was quite nice, thank you.

Stanley: Have you seen any places of interest in London yet?

Borisov: Yes, but not many. I arrived in London only two days ago and it has rained all the time.

Stanley: Oh, I hope the weather will **change** for the better and it'll stop raining soon. You'll enjoy sightseeing in London. Well, Mr. Borisov, let's discuss business now. What can I do for you?

Borisov: We know you've started producing a new model of pumps. The quality of the model meets our requirements and we'd like **to place** an order with you. Can you make us an offer for 150 pumps?

Stanley: Sure! When would like to have the pumps?

Borisov: We require the pumps for **immediate** shipment.

Stanley: Well, you see, Mr. Borisov, we're heavy with orders at the moment and can offer you only 50 pumps for now.

Borisov: And what about **the balance** of 100 pumps?

Stanley: We can start **shipping** them six months after we sign the contract. I think we can deliver the pumps in four lots of 25 pumps **each** at **regular** intervals **within** eight months. Is that all right with you?

Borisov: Not **altogether**. We require the pumps earlier. Could you start the deliveries, say, four months after we sign the contract?

Stanley: I'm afraid not. We can **guarantee, however**, that there won't be any delay in shipment.

Borisov: All right. I think we could agree to that.

Stanley: Is there **anything else** you'd like to discuss, Mr. Borisov?

Borisov: Yes, there's another **point**. I'd like to clarify. It's about your delivery terms.

Stanley: As we can **provide shipping facilities** we usually sell our goods on CIF terms.

Borisov: Well, Mr. Stanley, we can accept your delivery terms. When shall we meet discuss the price and terms of payment?

Stanley: Let's meet in two days' time. I've got a crowded programme tomorrow and the day after.

Borisov: Fine. Good-bye, Mr. Stanley.

Stanley: Good-bye, Mr. Borisov.

Notes:

- **you see** – видители;
- **Is that all right with you?** – Васэтоустроивает?

1) Translate the sentences:

1. Borisov knows Mr Stanley very well.
2. Borisov saw a lot of places of interest in London.
3. Mr Stanley could offer Soyuzimport only 50 pumps for immediate shipment.
4. Bond & Co agreed to deliver the balance of the pumps in six month.
5. Bond & Co usually sell their goods on FOB terms.

2) Сопоставьте варианты английской деловой терминологии американскими:

<i>Американский вариант</i>	<i>Английский вариант</i>	<i>Значение</i>
1) Administrator	1) Merchant bank	правительство
2) Around (ten)	2) First-class investments	около (десяти)
3) Blue-chip investments	3) Current account	первокласные инвестиции
4) Call loan	4) Rates	краткосрочный заем
5) Checking account	5) Ordinary share	текущий счет
6) Claim letter	6) Offer	письмо-рекламация
7) Collect on delivery	7) In good condition	оплата при доставке
8) Common stock	8) About (ten)	обыкновенная акция
9) Corporation law	9) Carrier	закон о компаниях
10) Express man	10) To decline an offer	посыльный
11) To fix a meeting	11) Short-term loan	назначать встречу
12) Freight not prepaid	12) Government securities	без оплаты перевозки
13) Freight prepaid	13) Shareholder	с оплатой перевозки
14) Freight train	14) Government in power	товарный поезд
15) Government bonds	15) Carriage forward	государственные ценные бумаги
16) In good shape	16) Letter on complaint	в хорошем состоянии
17) Investment bank	17) Practice (law)	инвестиционный банк
18) Law business	18) Consignment	процессуальное право
19) Local taxes	19) By-law	местные налоги
20) To operate a business	20) Cash on delivery	заниматься бизнесом
21) Operating costs	21) To arrange a meeting	текущие расходы
22) Ordinance	22) Running expenses	постановление, указ
23) To pass up an offer	23) Company law	отклонять
24) Preferred stock	24) Label	предложение привилегированная акция
25) President	25) To run a business	акция
26) Right away	26) Preference share	президент (компания)
27) Shipment	27) Carriage paid	немедленно
28) Stockholder	28) Goods train	партия (товара)
29) Stub	29) Chairman	держатель (акций)
30) Tag	30) Immediately	корешок (чека)
31) Tender	31) By-law	этикетка
32) Way back	32) Counterfoil	предложение некоторое время тому назад

1.11 Telephone conversation

1) Put in the missing words given below:

Delay, remember, Tuesday, discuss, exactly, next, him, you, have, free, contract, spares, agreement, can, us, quite, fault.

Here is a specimen telephone conversation between two businessmen with a secretary answering the call first:

Secretary: Good morning. Consolidated Industries. Can I help you? - Здравствуйте! Consolidated Industries. Чем могу Вам помочь?

Mr. Weston: Good morning. I'd like to speak to Mr. James Marsh, please. - Здравствуйте! Я хотел бы поговорить с мистером Джеймсом Маршем.

Secretary: Who's calling, please? - Скажите, пожалуйста, кто звонит?

Mr. Weston: My name is Weston. I'm from Plant Installations Limited, Manchester. - Меня зовут Уэстон. Я из Plant Installations Limited, Манчестер.

Secretary: Will you hold the ...¹ a moment, Mr. Weston? I'll see if Mr. Marsh is ...². - Минуточку, не вешайте, пожалуйста, трубку, мистер Уэстон. Я посмотрю, свободен ли мистер Марш.

Mr. Weston: Yes, thank you. - Да, спасибо.

Mr. Marsh: Hello, Marsh speaking. - Алло, говорит Марш.

Secretary: Oh, hello, Mr. Marsh, I've got Mr. Weston from Plant Installations Limited on the line. Can you speak to ...³ now? - Алло, мистер Марш, на линии мистер Уэстон из Plant Installations Limited. Можете ли Вы поговорить с ним сейчас?

Mr. Marsh: Oh, yes. Thank you. Put him through, please. - О, да. Спасибо. Соедините его, пожалуйста.

Secretary: You are through now, Mr. Weston. - Я соединяю Вам сейчас, мистер Уэстон.

Mr. Marsh: Hello, Mr. Weston. What ...⁴ I do for you? - Здравствуйте, мистер Уэстон. Чем могу быть полезен Вам?

Mr. Weston: Good morning, Mr. Marsh. I'm phoning to say we ...⁵ problems with the spare parts you sent ...⁶ last week. - Здравствуйте, мистер Марш. Я звоню, чтобы сообщить, что у нас возникли проблемы с запчастями, которые Вы прислали нам на прошлой неделе.

Mr. Marsh: Do you mean those sent under Contract 106?

Mr. Weston: You are ...⁷ right.

Mr. Marsh: And what are the problems? What's wrong with the spares?

Mr. Weston: Well, you see the first problem is that the ...⁸ arrived with a two weeks' ...⁹

Mr. Marsh: Yes, you ...¹⁰ we wrote to you about the delay. It wasn't our ...¹¹. You should take that into account.

Mr. Weston: Still the contract stipulated the damages for delays.

Mr. Marsh: Mr. Weston, I've got an idea. ...¹² week I'm coming to London and I'll ...¹³ you. I hope we shall come to an ...¹⁴.

Mr. Weston: Very good. Then we shall ...¹⁵ both problems. By the way when ...¹⁶ are you coming?

Mr. Marsh: On ...¹⁷ and I'll ring you up as soon as I come to the hotel.

Mr. Weston: Good. I'm looking forward to seeing you. Good-bye.

Mr. Marsh: Good-bye. See ...¹⁸ on Tuesday.

- Вы имеете в виду запчасти, отправленные по контракту № 106?

- Вы абсолютно правы.

- А в чем проблемы? Что случилось с запчастями?

- Ну, видите ли, первая проблема заключается в том, что запчасти прибыли с задержкой в 2 недели.

- Да, Вы, должно быть, помните, что мы писали Вам о задержке. Это была не наша вина. Вы должны принять это во внимание.

- И, тем не менее, контрактом установлена неустойка за задержки.

- Мистер Уэстон, у меня есть идея. На следующей неделе я приезжаю в Лондон и установлю с Вами контракт. Я надеюсь, что мы придем к соглашению.

- Очень хорошо. Тогда мы обсудим обе проблемы. Кстати, когда точно приедете?

- Во вторник и я позвоню Вам, как только я приеду в отель.

- Хорошо, с нетерпением ожидаю встречи с Вами. До свидания.

- До свидания. До встречи во вторник.

2) Find the English equivalents in the conversation:

1. Доброе утро. Чем могу быть полезна?
2. Я хотел бы поговорить с мистером Маршем.
3. Вам звонит мистер Уэстон.
4. Мистер Уэстон, я Вас соединяю.
5. Вы можете поговорить с ним сейчас?
6. Здравствуйте, мистер Уэстон.

7. Чем могу быть полезным?
8. Я узнаю, свободен ли он.
9. Кто его просит?
10. Говорит Марш.
11. Не вешайте трубку.
12. Соедините меня с ним.

3) Complete the sentences, as in the conversation:

1. I'm phoning to say we have problems with
2. Do you mean those sent... .
3. What's wrong with
4. Well, you see, the first problem is that the spares arrived with... .
5. You remember we wrote to you about
6. It wasn't our... .
7. You should take that into
8. Still the contract stipulated... .
9. Next week I am coming to London and
10. I hope we shall come to an
11. By the way when exactly... .
12. On Tuesday and I'll ring... .
13. I'm looking forward to... .

4) Answer the following questions:

1. What problems made Mr. Weston make the telephone call?
2. Did Mr. Marsh admit it was their fault that the goods were not shipped on time?
3. Did Mr. Weston mention that damages should be paid to him?
4. Did they settle the problems during the conversation?
5. Where and when did they decide to discuss the problems?
6. Whose initiative was it?

1.12 At the exhibition

Some engineers from the Russian Trade Delegation saw tools of a British company at an Industrial Exhibition in London.

They were impressed by the fact that the quality of the tools was very high, they had many applications and their finish was extremely good. The engineers decided to buy them.

Some time later the British company sent an offer to the Russian Trade Delegation. After Korolyov had studied the offer he phoned Mr. Stanley to clarify some details.

Korolyov: Good morning. I'd like to speak to Mr. Stanley.

Secretary: Who is that calling, please?

Korolyov: This is Korolyov of the Russian Trade Delegation.

Secretary: Mr. Korolyov, can you hold on for a moment? Mr. Stanley is speaking on another line.

Korolyov: It's all right. I can wait.

Stanley: Good morning, Mr. Korolyov. Very glad to hear you. Is there anything I can do for you?

Korolyov: We've just received an offer from your company, Mr. Stanley. We'd like to know what kind of packing you are going to use.

Stanley: Usually our tools are wrapped up in polythene, put in wooden crates and transported in containers. The kind of packing we propose to use ensures safe delivery of the goods. Our customers find it quite satisfactory.

Korolyov: Thank you. Good-bye.

Words:

- **to propose** — предлагать;
- **container** — контейнер;
- **tools** — станки.

1) Say what you have learned about:

1. the British tools;
2. the kind of packing the British company uses.

1.13 Meeting a business partner

1) Read the dialogue and fill in the gaps with the following words:

Clarify, problem details, equipment, agree, trip, happy, high, technical, seat

The other day Belov, the General Director of Soyuzimport, and Mr Turnbull, a representative of Lindon Tools Ltd, met at the Ministry for Foreign Economic Relations to negotiate the purchase of a Flight Information Display System for a new airport.

Belov: Good morning, Mr Turnbull. ___ (1) ___ to see you in Moscow again.

Turnball: Good morning, Mr Belov. I'm also pleased to meet you.

Belov: Will you take a ___ (2) ___, please. Did you have a nice journey?

Turnball: Yes, thank you. I enjoyed the ___ (3) ___. It was very pleasant indeed.

Belov:I'm glad to hear it. Now I'd like to discuss with you some __ (4) __ of our transaction. Our customers have studied all the __ (5) __ characteristics of your system and concluded that they meet their requirements.

Turnball:I'm happy to hear it. We have been selling our __ (6) __ to many Eastern countries. It's up to world standards and is in great demand on the world market.

Belov:Well, now we can get down to discussing the commercial side of our transaction, can't we? The first thing I'd like to __ (7) __ is the prices.

Turnball:Don't you find them attractive?

Belov:On the hole we do, but the prices for items 3 and 9 are a bit __ (8) __.

Turnball: I'm afraid I can't __ (9) __ with you here. These items are completely new in design and they are thebest on the world market.

Belov:Other companies offer lower prices for such items and they are 30—40% lower than yours. Could you find it possible to give us a discount?

Turnball:Well. I must get in touch with my company and I'll give you my answer tomorrow.

Belov:Good. Now comes the question of payment. Payment for collection suits us.

Turnball:Very well.

Belov:And since your terms of delivery and deliverytime are acceptable, we'd like to offer you our contract form to study. Could you come hereat 10.30 tomorrow?

Turnball:No __ (10) __, Mr Belov. Good-bye.

Belov:Good-bye, Mr Turnball.

Words:

- **FlightinformationDisplaySystem**— система информации дляавиапассажиров;

- **item** — позиция.

2) Practice reading “Who wants to be a millionaire?”the text and translate it into Russian:

“Who wants to be a millionaire? I don't”, says Charles Gray. Sixteen years ago, Charles was a college professor with a huge six-bedroom house and a fortune of \$2 million. Today he lives in a small caravan with only second-hand furniture. There is a small garden outside with a few fruit trees. Charles grows some vegetables and few flowers. He gets his clothes and a lot of other things from charity shops.

But this change is not a tragedy. Charles was happy to give up the lifestyle of a rich man. He was tired of being a person who had everything in a world where many people have nothing. He made the choice to give all his money away. And

this, he says, has brought him happiness. “A few years ago,” says Charles. “I was a millionaire, but I knew there were a lot of hungry people in the world.” So he gave away all his money to charities. When he had two thousand dollars left, he gave away small bank notes in streets of local poor neighbourhood. Did he feel like Father Christmas? “It was a lot of fun,” says Charles.

Charles believes that many people want to earn a lot of money so that they will not have any worries. However, most people never make much money. Charles Gray decided to drop out and has discovered that having only a little money makes you free. Are there any things he misses? “No, I’m much happier now. I wouldn’t go back to being rich for anything – no way”.

Words:

- **caravan** – фургон
- **second-hand** – подержанный, бывший в употреблении
- **charity** – благотворительность, благотворительный
- **lifestyle** – образ жизни
- **choice** – выбор
- **to give away** – раздавать, отдавать.

(When he had two thousand dollars left. – Когда у него осталось две тысячи долларов.)

- **local** – местный
- **area** – район
- **to earn** – зарабатывать
- **to drop out** – *здесь*: поменять образ жизни, бросить прежнюю жизнь
- **to miss** – скучать, тосковать
- **no way** – нивкоем случае

1.14 Discussing the price problem

After Borisov had closely studied the price for the Model R 800 computers he found that it was somewhat higher than the prices of other companies for the similar type of computers. That’s why he invited Mr. Adams to the Russian Trade Delegation to discuss the matter.

Borisov: Mr. Adams, I’m sorry to say we cannot sign a contract with your company at this price. It’s unreasonably high. We are in close touch with the world market and our information is that your competitors are quoting lower prices.

Adams: You are partly right. It’s true, the price is high, but you should take into consideration the fact that this model is the latest word in electronic industry. It is designed on the most modern lines and we can guarantee the high reliability of the computers.

Borisov: We know all that. But nevertheless the price doesn't seem attractive. Will the final price depend on the number of computers we'll buy from you, Mr. Adams?

Adams: Right. If you increase your order to five computers we'll be able to give you a 2% discount on the price.

Borisov: I'm afraid the discount is too small. I expected at least a discount of 4%.

Adams: Let me make some calculations. Well, Mr. Borisov, 3% and not more as this concession leaves only a very small profit for ourselves.

Borisov: In this case I'd like to discuss the matter again with my people and after that I'll be able to give you my final reply.

Adams: Good.

Words:

1. **Ltd** – сокр. От limited – акционерное общество с ограниченной ответственностью.

2. **We shall be obliged if you will send us your quotation.** – В данном предложении глагол Will употребляется как форма вежливости.

1.15 Discussing the guarantee period

1) **Read the dialogue and give the Russian equivalents of the marked words:**

*Borisov studied the **offer** and the **leaflets** very closely. He thought that the technical characteristics of the LS 8 **pump** would suit their customers. He got in touch with Mr. Parks and visited his office. During their talk they discussed some **technical matters**.*

Borisov: Good morning, Mr. Parks. Very glad to see you again.

Parks: Good morning, Mr. Borisov. What terrible weather we are having!

Borisov: Yes, it has been raining since early morning though the radio didn't say it would rain today.

Parks: I hope it will **clear up** by the evening.

Borisov: Perhaps it will. Mr. Parks, the matter I'd like to **bring up** today is the guarantee period. I know it is 12 months from the date of **putting the pumps into operation**, but not more than 18 months from the **delivery date**.

Parks: That's right.

Borisov: Well, I find it rather short. We'd like it **to be extended** by two and three months respectively, as the usual guarantee period for this **type of equipment** is longer.

Parks: Now, look. Model LS 8 is of a new design and only a small number of units have been manufactured so far. Although we have good reports about their **performance** we can't formally guarantee their **reliability** for a longer period.

Borisov: I see. But, Mr. Parks, I believe the contract will specify that if any defects are found during the guarantee period you are to correct them **promptly** and at your expense.

Parks: Yes, this is our usual **obligation**, but of course we do that only if we are **responsible** for the defects, not if they appear through your **fault**.

Borisov: **This seems reasonable.** Let's consider one more possibility. Suppose we would like some **faulty parts** to be replaced, on what terms will you deliver the **replacements**?

Parks: We'll try to supply them immediately and pay the cost of their insurance and transport. Will that suit you?

Borisov: Quite.

Parks: By the way, if you want special service visits of our engineer to be arranged after the guarantee period, we can always do that.

Borisov: Shall we have to pay for such visits?

Parks: Yes. You should authorize such visits and pay the engineer's fare to and in Russia, hotel expenses and the cost of each job he will do.

Borisov: Thank you. I'll have to look into the matter. Could we meet on Thursday, say, at 12?

Parks: Let's make it at 2 if you don't mind. I have an appointment at 12 which I don't want to break.

Borisov: Very good.

Words:

- **to clear up** — зд. проясняться
- **Now, look!** — Послушайте!

1.16 Discussing tests and packing

Borisov was favorably impressed by the technical specifications of the pumps which were given by the company. During his first meeting with Mr. Fox they discussed the terms of delivery and a possible quantity discount. When the two businessmen met again the following conversation took place.

Borisov: Mr. Fox, I want to clarify the question of inspection and tests first. Since this is going to be our trial order, we'd certainly like our inspectors to be present at the tests.

Fox: Naturally. We'll send you our Notification 01 Readiness for the Test well in advance.

Borisov: We'd like it to be sent at least 45 days before the date of the test.

Fox: Why so early?

Borisov: You know, in the past we had some troubles when Notifications were delayed and as a result our inspectors couldn't arrive at the plant in due time.

Fox: I see. In that case the contract will stipulate your requirement. But I can guarantee that we won't let you down, Mr. Borisov. On our part, we expect a Release Note for Shipment to be signed immediately after the tests are carried out and a Test Report is submitted. Otherwise we won't be able to arrange shipment of the goods on time.

Borisov: Our inspectors will do that by all means if the results of the tests are satisfactory.

Fox: Thank you.

Borisov: There is another matter I'd like to bring up, Mr Fox. What kind of packing do you use?

Fox: Oh, we pay special attention to this matter. Our goods need sea-proof packing. So generally some parts are wrapped up in polythene* and the whole units are then put into wooden boxes or crates.

Borisov: I hope this ensures their safe delivery, doesn't it?

Fox: Of course it does. We do our best to satisfy our customers and make our product really competitive and attractive for overseas markets.

Borisov: Thank you, Mr Fox. I think we've settled all the matters. Will it be possible for us to meet tomorrow morning and sign the contract?

Fox: That will be fine.

Words:

- **inductime** — в назначенное время
- **Atestreport** — акт заводского испытания

1.17 Contract

1) Practice reading the dialogue and translate it into Russian:

Mr. Petrov, engineer of Soyuzexport, is having talks in Moscow with Mr. Brown of British Asbestos Ltd. The British company is a regular importer of asbestos from the USSR and has often dealt with the Soviet trading organization. Mr. Brown has been instructed by his firm to sign another contract for asbestos.

Brown: Good afternoon! Nice to see you again, Mr. Petrov! You are looking well, I must say. How are things with you?

Petrov: Not bad, thank you. And how are you?

Brown: Fine, just fine. I always feel well in beautiful weather like this. We're having such a lot of rain in England now. I am happy to be away. Well, I suppose we had better get down to business.

Petrov: Yes, certainly. You've come to sign another contract, haven't you?

Brown: That's right. For next year, actually.

Petrov: Are you happy with our usual terms of delivery and payment?

Brown: Yes, quite. As a matter of fact, I've come here to talk about the price. I'd like to say that the volume of business in the building industry in our country has dropped considerably. This affected the prices of a number of building materials. In this situation it's quite natural we expect you to revise your prices for asbestos.

Petrov: I'm afraid this is not sufficient reason for us to lower the price.

Brown: But may I draw your attention to the fact that we wish to increase the purchases by a few thousand tons if you could offer us reduction in the price.

Petrov: I'm sorry to say, Mr. Brown, but we would not be able to make extra supplies available to you. We're planning to develop more industrial and housing projects. Besides, we're already tied up to contracts with other partners. Taking these factors into account we could offer you the same amount as last year.

Brown: Mr. Petrov, we've been in business with you for a long time. Also we've doubled our purchases over the past two years. Therefore we would be grateful to you if in view of all this you could reduce the price.

Petrov: All right. I think we could reduce it by 2%. But only on condition that the price is subject to further negotiations for the second half of the year.

Brown: That's fine. I suppose that's the best we can do today.

Words:

to tie up – СВЯЗЫВАТЬ

2) Check your comprehension:

1. What do contracts guarantee?
2. Into what 2 groups can contracts be divided?
3. What important items do contracts cover?
4. What are the main items of the above contract?
5. In what way is payment to be made under the contract?
6. What kind of Letter of Credit is to be opened by the Buyer?
7. When is the Letter of Credit to be opened by the Buyer?
8. For what value is payment to be made?
9. How long is the Letter of Credit to be valid?
10. In what case do the contracting parties have the right to renegotiate the price?

3) Say what information the text gives about:

1. the purpose of drawing up contracts in foreign trade;
2. the main types of contracts in business;

3. the object of this particular contract;
4. the terms of delivery stated in the contract;
5. the price and the terms of payment, stipulated in the contract;
6. the factor which may affect the price of the contract.

4) Think and answer:

1. Why did the Sellers have an option to ship 5% more or less of the stated quantity of asbestos?
2. In what case were the Buyers supposed to extend the Letter of Credit?
3. Why did the contract state the right of both parties to renegotiate the price?

5) Check your comprehension:

1. What was the purpose of Mr. Brown's visit to Moscow?
2. Why did Mr. Brown draw Petrov's attention to the considerable drop in the building industry?
3. In what way could that factor affect the price of asbestos?
4. Why did the British firm ask for bigger quantities?
5. Why couldn't Soyuzexport offer a bigger amount of asbestos for sale?
6. On what condition did Petrov agree to reduce the price?

6) Say what information the text gives about:

1. the business relations between Soyuzexport and British Asbestos Ltd;
2. the main point discussed by the representatives of both parties;
3. the reasons why the Buyer asked for a reduction in the price;
4. the economic plans of our country for the future;
5. the factors which allowed Petrov to reduce the price.

1.18 Drawing up a contract.

1) Practice reading the dialogue and translate it into Russian:

Remember: wages – заработная плата

Mr. Brown has come to Moscow to meet Mr. Smirnov of Soyuzimport. They are to discuss a repeat contract machine-tools.

Smirnov: Let's get down to business. I expect you'll want to discuss our new contract.

Brown: That's right. Have you seen our latest price-list?

Smirnov: Yes, and there's one thing in it we can't agree to. That's the seven per cent increase in the price.

Brown: Well, you must try and see it from our point of view. Over the past two years metal prices have gone up. Besides because of the new labor contract, we had to increase wages. Therefore we had increased the price of our machine – tools.

Smirnov: Yes, we've taken this into account and yet your prices seem to be very high. We've been in business with you for a long time and we hoped you would offer us better terms.

Brown: I think if you could accept part of the consignments in the current year we would reduce the price by three per cent.

Smirnov: That's fine, thank you.

Brown: Are you happy with the other terms conditions?

Smirnov: Yes, quite.

Brown: Then I suppose we can start drawing up a contract.

2) Check your comprehension:

1. Why couldn't the Buyers accept the price quoted in the Sellers' latest price-list?
2. What factors made the Sellers increase the price?
3. Why did the Buyers hope the Sellers would meet their request about the price?
4. On what condition did Mr. Brown agree to reduce the price?
5. What allowed both parties to start drawing up a contract?

2 Деловая переписка

2.1 Деловое письмо

1) Расположите части делового письма в правильном порядке:

Food machines

1. Dear Mr. Sawyer,
2. 6 Pine Estate, Bedford Road, Bristol, UB28 12BP
3. Telephone 9036 174369 Fax 9036 36924
4. 6 August 2005

Thank you for your letter. I am afraid that we have a problem with your order.

Unfortunately, the manufacturers of the part you wish to order have advised us that they cannot supply it until November. Would you prefer us to supply a subtitle, or would you rather wait until the original parts are again available?

I look forward to hearing from you.
Yours sincerely,
Simon Tramp
Sales Manager

James Sawyer, Sales Manager, Electro Ltd, Road Estate,
Oxbridge UN54 42KF.

2) Перед вами конверт. Соотнесите информацию под определенным номером на конверте с тем, что она обозначает.

**New Jersey Power Company
5695 South 23 Road
(1) Ridgefield, (2) NJ 08887**

**(3) Mr. Frederick Wolf
Director of Marketing
(4) Smith Printing Company
590 (5) Sixth Avenue
Milwaukee, (6) WI 53216**

Варианты ответов:

1. the street name in the mailing address;
2. the address;
3. the addressee's company name;
4. the ZIP Code in the return address;
5. the ZIP Code in the mailing address;
6. the town the letter comes from.

3) Определите, к какому виду делового документа относится представленный ниже отрывок.

.....
We are a large record store in the centre of Manchester and would like to know more about the CDs and DVDs you advertised in last month's edition of Hi-Fi. Could you tell us if they would be suitable for recording classical music, games and video? We would appreciate it if you send us some samples.....

Варианты ответов:

1. CV
2. Letter of enquiry / request
3. Contract
4. Memo

4) Read the letter:

*Soyuzimport,
Moscow
Russia*

2nd December, 2014

Dear Sirs,

We are pleased to advise you that we have in stock the acrylic sheets you are interested in. We can quote for about 500 acrylic sheets which will be wrapped up in special paper in accordance with your requirements. The price is 50£ per square meter FOB UK port.

The goods can be offered for prompt delivery. Payment is to be made by a L/C which is to be opened within two weeks of receipt of Bill of Lading, Invoice and Packing List¹.

You will realize that we quote a lower price than our competitors. Therefore our offer gives you an extremely favorable opportunity to obtain supplies of high quality at a very attractive price.

If you are interested in purchasing our goods we shall need your order immediately as it is expected these supplies will not be available on the market at the above price for very long.

We look forward to hearing from you.

*Yours faithfully,
Brown & Co*

Words:

- **acrylicsheets**— акрил в листах (листовой акрил)
- **squaremeter** — квадратный метр

В деловых письмах названия документов обычно употребляются без артиклей.

1. Say what you have learned from the letter about:

- the terms of payment and delivery on which the company proposed to deliver their goods;
- the price which the company quoted for the acrylic sheets;
- the kind of packing the company proposed to use.

2. Summarize the letter.

3. Think and answer.

4. Can the terms of the company be considered favorable "or not? Why? Why did the Seller believe that Soyuzimport people knew the prices of other companies for similar goods? Why was it expected that the price for the acrylic sheets would be revised quite soon?

5) Read the letter:

*Russian Trade Delegation,
London.
Dear Sirs,*

23rd May, 2014.

Further to your telephone enquiry for US pumps we are pleased to submit our quotation for the above units. We are also enclosing leaflets which give the full details of the performance of the pumps. The pumps will of course be tested at our plant and a Notification of Readiness will be sent in due time.

The price is 500£ per unit which includes packing. The prices will be valid within 90 days from the date of this letter. We have the right (иметь право) to quote

for an order which is received after this 90 day period at the prices which are valid then.

Payment: Payment is to be made by a Letter of Credit against shipping documents.

Packing: The goods will be packed in accordance with our standard export packing methods.

Delivery: The pumps we are offering you will be ready for shipment not later than 30 days of receipt of your order. We shall do our best to ship them in accordance with our programme.

We look forward to receiving your further instructions in the near future.

*Yours faithfully,
on behalf of Green and Co
G. Stanley
Export Sales Manager*

1. Summarize the letter.

2. Think and answer:

a) Were our people going to place the first order with the company or had they placed orders with them previously? Why do you think so?

b) Why will it be necessary to make tests of the pumps at the Seller's plant?

c) Why did the company have the right to revise the prices for an order which would be received after a 90 days' period?

6) Here is an offer which was received by the Soviet Trade Delegation from a large British company:

Russia. 25th September, 2015.

London.

For the attention of Mr. Borisov

Dear Sirs,

We thank you for your enquiry of 27th August 19, concerning the supply of pumps and now are pleased to submit our offer.

With this offer we enclose drawings and specifications together with our leaflet.

Price: The total price of a pump is f ... which includes packing and delivery CIF Soviet port. Delivery: Delivery of the pumps will begin three months after the contract is signed and will be completed within a period of four months. Validity: This offer is valid for 90 days from the date of this letter.

Payment: Payment is to be made in cash within 30 days of receipt of the following shipping documents: an Invoice, a Bill of Lading, an Insurance Policy and a Packing List.

We have quoted for the majority of spare parts in accordance with the details in your enquiry. But we cannot guarantee the supply of all items as in some cases our stocks of spares are limited.

We recommend you therefore to place an order as seen as possible to obtain the items you require.

I would personally very much like to visit you at the Trade Delegation and discuss our possible future business relations.

Perhaps you will be kind enough to advise me of a suitable date and time for such a meeting.

*Yours faithfully,
on behalf of Blake & Co
G.E. Fox
Overseas Sales Manager*

1. Give extensive answers:
 - a. What information is included in specifications? When do the Sellers usually enclose specifications with offers?
 - b. What kind of document is a Bill of Lading? Why is it very important?
 - c. What does the validity period of an offer mean?
 - d. When is it necessary for the Buyer's inspectors to be present at the tests at the Seller's plant?
 - e. When can tests be carried out without the Buyer's inspectors?
 - f. What kind of document is a Notification of Readiness for Tests? Why is it to be sent to the Buyer in advance?
 - g. What kind of document is a Test Report?
 - h. What kind of document is a Release Note for Shipment? Why are the Sellers interested in getting a Release Note for Shipment without delay?
 - i. Why do the Sellers always have to pay special attention to packing?

2. Дайте перевод письма "Businessoffer"

The Russian Trade Delegation in London received the following offer:

*Russian Trade Delegation
32 Highgate,
London.*

23rd May, 2014

Dear Sirs,

We would like to introduce ourselves as one of the largest manufacturers of pumps in Great Britain.

We are enclosing leaflets which provide information on a wide range of pumps we manufacture and we feel sure you will agree that there are designs and types to suit different requirements.

We also enclose for your further information our current FOB price-list which may be revised from time to time and we will be pleased to supply you with CIF quotations as well. Deliveries will of course depend on the quantities and the type of pumps you require.

Spare parts can also be supplied and they too are illustrated and described in the leaflets.

If you are interested in our pumps we are prepared to supply you with any model you require on mutually acceptable and profitable terms.

We hope you will let us have your comments on our offer and we look forward to discussing this matter in detail with you at any convenient time.

*Yours faithfully,
for Carston Ltd,
G. Parks
Export Sales Manager*

Words:

- **for**— зд. от имени;
- **Exportsalesmanager**— управляющий экспортным отделом.

7) Прочитайте данные письма, дайте перевод выделенных слов, выполните перевод следующих двух писем:

*Wilson & Co Ltd,
15 Leadenhall Street,
London, E.C.3,
England.*

Dear Sirs,

Further to our **conversation** with your Sales Manager during the **Exhibition of electronic equipment** at Olympia in London we shall **be obliged** if you send us your **quotation** for the Model R 800 computer.

Please let us know if you can supply us with three computers and quote your best prices (зд. самыенизкиецены). Delivery will be required within two months after we place the **order**. If you can guarantee **prompt delivery** and can quote really **competitive prices** we shall be able to place an order with your company. We would also like to know when our specialists could be sent to your country to be trained as operators and programmers.

We are **looking forward** to hearing from you soon and hope that our future **business relations** will be of **mutual benefit**.

*Yours faithfully,
Soyuzimport*

After Wilson & Co had studied the enquiry of Soyuzimport they sent the following reply:

*The Russian Trade Delegation,
32 Highgate, Westhill,
London, N-6,
England.*

Dear Sirs,

Thank you for your **enquiry** of the 20th March 19, in which you inform us that you are interested in **purchasing** the Model R 800 computers from us. We enclose with the letter all **particulars** concerning technical characteristics of this model.

Our company enjoys a **first-class reputation** and our products are exported to many countries. We have had to develop special features in our computers to **satisfy** market **demands**. Now our computers are widely known in many countries of Europe and Asia. We are happy to inform you that we can meet your **quantity** requirements and offer you three computers at the price of 3.000 dollars per unit.

The price includes **packing**. We are sure that at this price our computers are the best on the world market. We can promise delivery in two months if we receive your order **immediately**. We hope the above information will be helpful. However, if the further information is required, please, do not **hesitate** to contact us. We hope you will be able to **accept** our offer and **look forward** to your future cooperation with us.

*Yours faithfully,
Wilson & Co, Ltd*

8) Read the letter “Contract”

*Mr. V.V. Smelov,
Director
Soyuzimport
Dear Mr. Smelov,*

August 11, 2014.

We advised you recently of our intention to raise the price of our Copying Machine 660 from \$... to \$

Our price for this product has remained stable for a considerable period of time. There are two principal reasons for the price increase:

1. Our manufacturing costs have increased in the current inflationary climate.

2. We have incorporated a new drum cleaning system at additional cost.

The advantages of the new drum cleaning system provide the following benefits for the end-user:

a) improved copy quality;

b) longer drum life, because of reduced abrasion;

c) high copy volume (up to 50,000 copies).

We are enclosing our revised export price list which will come into force beginning on the 15th October. Would you therefore, please base all future orders on these new prices which are to be understood FOB.

We shall exhibit at next year's European Fair (25th April until 3rd May) in Hall 1, Stand No 35 a number of entirely new developments.

You will receive from us, under separate cover, literature on this equipment and it would indeed be a great pleasure if you could pay us a personal visit on our stand or, if possible, here in London.

*Yours sincerely,
Smoke
Director*

Words:

- **drum** – барабан;
- **benefit** – преимущество;
- **end-user** – синоним к слову *client*.

1. Think and answer:

a) Why did the Sellers inform the Buyers of their decision to raise the prices?

b) Why did the Sellers indicate the exact date when the new prices would come into force?

c) What factors affect the price?

Заклучение

Данное методическое пособие имеет практическое назначение, так как включает в себя основной языковой лексический материал в рамках тем предложенных типовой программой, подкрепленный упражнениями для применения полученных знаний на практике. Пособие имеет множество деловых ситуаций, что позволяет изучить лексику и терминологию, необходимую для эффективного усвоения материала, с которым сталкивается студент при освоении основной учебной программы по предмету «Деловой иностранный язык».

Пособие может быть использовано студентами очной и заочной формы обучения всех курсов всех специальностей как для работы в аудитории, так и для самостоятельного изучения.

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ПриложениеА

1) Тематический словарь по деловому английскому языку:

- | | |
|---|-------------------------------------|
| - Preliminaries | - Вступительная беседа |
| - How are you getting on? | - Как вы поживаете? |
| - How is business with you? | - Как идут ваши дела? |
| - How is your company doing? | - Как дела у компании? |
| - How was your flight? | - Как вы долетели? |
| - Where are you staying? | - Где вы остановились? |
| - I haven't seen you for ages. | - Не видел вас целую вечность. |
| - I hope everything is OK, isn't it? | - Надеюсь, все в порядке, да? |
| - Is this your first visit to...? | - Вы первый раз в ...? |
| - You like..., don't you? | - Вам нравится, не правда? |
| - How do you like the weather today? | - Как вам нравится сегодня погода? |
| - The weather is wonderful/fine. | - Погода прекрасная |
| - It's nice, isn't it? | - Очень приятно, правда? |
| - What a lovely/marvellous day! | - Какой чудесный день! |
| - It looks like raining. | - Похоже, скоро пойдет дождь. |
| - It's raining cats and dogs. | - Дождь льет как из ведра. |
| - It seems to be clearing up. | - Похоже, погода проясняется. |
| - We have had a lovely summer. | - У нас было прекрасное лето. |
| - We have had no summer at all. | - Зимы у нас совсем не было. |
| - What is the weather like in... now? | - Какая сейчас погода в ..? |
| - How is your family? | - Как поживает ваша семья? |
| - Have you had a holiday this year? | - В этом году у вас уже был отпуск? |
| - Where did you spend it? | - Где вы его провели? |
| - Did you enjoy your holiday? | - Вам понравился отпуск? |
| - Shall we get down to business now? | - Может быть перейдем к делу? |
| - The point /the question/the problem is... | - Вопрос состоит в том, что... |
| - I would suggest... | - Я бы предложил... |
| - I would like to remind you that... | - Я хотел бы напомнить, что... |

Telephoning (Телефонные разговоры)

- | | |
|---|---------------------------------|
| - Mr. Brown's office here, can I help you? | - Офис г-на Брауна, слушаю вас. |
| - Who's calling, please? | - Кто говорит? |
| - This is... | - Говорит.. |
| - Could I speak to...? | - Я могу поговорить с... |
| - Hold on, please. | - Не вешайте трубку. |
| - Just a minute/moment, please. | - Одну минуту. |
| - I'll see if he is in. | - Я посмотрю, на месте ли он. |
| - I'm afraid he is in conference at the moment. | - Он сейчас на заседании. |
| - I'm afraid he is in a meeting. | - Он сейчас на деловой встрече. |
| - I'm afraid he isn't here. | - Его нет на месте. |
| - I'm afraid he isn't free. | - Он сейчас занят. |
| - I'm afraid he isn't available. | - Он сейчас не может с вами |

- | | |
|--|--|
| - I'm afraid he's busy on another line. | - поговорить. |
| - I'm afraid he has a visitor. | - Он сейчас говорит по другому телефону. |
| - Sorry to have kept you waiting. | - У него сейчас посетитель. |
| - Could you call in an hour? | - Простите, что заставил вас ждать. |
| - Can I take a message? | - Не могли бы вы позвонить через час |
| | - Вы хотите что-нибудь передать ему? |
| - What's your number, please? | - Какой у вас номер? |
| - Where can he contact you? | - Где он может вас найти? |
| - I'm putting you through. | - Соединяю вас. |
| - Speaking. | - Слушаю вас. |
| - Thank you for calling me. | - Спасибо за звонок. |
| - to phone/to telephone/
to ring up to/to call somebody | - звонить кому-либо |
| - to dial a number | - набрать номер |
| - receiver | - трубка |
| - to leave a message | - передать кому-либо что-либо |
| - wrong number | - неправильный номер |
| - I'm sorry you have rung the wrong number. | - Извините, вы ошиблись. |
| - Sorry for disturbing you. | - Извините за беспокойство |
| - The line is engaged. | - Линия занята |

Market (Рынок)

- | | |
|------------------------------|------------------------------------|
| - goods/commodity/product | - товар |
| - goods/commodities/products | - товары |
| - to sell | - продавать |
| - to buy/to purchase | - покупать |
| - purchase of something | - покупка чего-либо |
| - seller | - продавец |
| - buyer/customer | - покупатель |
| - a bulk buyer | - покупатель крупных партий товара |
| - to supply something | - поставлять что-либо |
| - supplier | - поставщик |
| - the regular customer | - постоянный покупатель |
| - wholesaler | - оптовый покупатель |
| - retailer | - розничный покупатель |
| - agent | - посредник |
| - principal | - доверитель |
| - associate | - партнер |
| - representative | - представитель |
| - subsidiary | - дочерняя компания |
| - trade | - торговля |
| - Trade Association | - торговая ассоциация |
| - foreign trade | - внешняя торговля |
| - home sales | - внутренняя торговля |

- to import	- импортировать
- imports	- импорт
- importer	- импортер
- to export	- экспортировать
- exports	- экспорт
- exporter	- экспортер
- to be the sole exporters of something	- быть монопольным экспортером чего-либо
- company	- компания
- joint-stock company	- акционерное общество
- on the market	- на рынке
- on the world market	- на мировом рынке
- on the British market	- на рынке Англии
- to develop new markets	- развивать новые рынки
- to launch a product on the market	- начать реализацию какого-либо товара на рынке
- to enter the market	- выйти на рынок
- to introduce something onto the market	- представить что-либо на рынок
- to sell well	- хорошо продаваться
- to be in demand	- пользоваться спросом
- to find a ready market	- найти хороший рынок
- to be in the market for some goods	- хотеть закупить какой-либо товар
- to be interested in some goods	- интересоваться каким-либо товаром
- to require/to need some goods	- испытывать потребность в каких-либо товарах
- requirements/needs	- потребности
- to be in need of something	- нуждаться в чем-либо
- to be in urgent need of something	- остро нуждаться в чем-либо
- to meet somebody's requirements	- удовлетворить чьи-либо потребности
- to stock a product	- складировать/запасать товар
- to hold/to carry a stock of a product	- иметь запас товара
- to do business/to cooperate with somebody	- сотрудничать с кем-либо
- Enquiry	- Запрос
- enquiry/inquiry for something	- запрос на что-либо
- to make an enquiry	- делать запрос
- to send/to forward an enquiry	- направлять запрос
- to study/to consider/to examine an enquiry	- рассматривать запрос
- to reconsider/to reexamine an enquiry	- еще раз рассмотреть запрос
- to ask for/ to request a price-list	- запросить прейскурант
- catalogue	- каталог
- brochure	- брошюра
- booklet	- буклет
- prospectus	- проспект
- leaflet	- брошюра, рекламный лист
- sample	- образец

- | | |
|--|--|
| - Please could you send us details of something advertised by... | - Просим направить нам подробную информацию о рекламированном в... |
| - Our company specializes in... | - Наша фирма специализируется в... |
| - We are interested in... | - Мы интересуемся... |
| - You were recommended to us by... | - Вас рекомендовали нам.. |
| - Please send us your offer by return mail. | - Просим направить ваше предложение незамедлительно. |
| - We look forward to hearing from you very soon. | - Надеемся получить от вас сведения в ближайшем будущем. |
| - Offer | - Предложение |
| - offer of/for something quotation of/for something | - предложение чего-либо |
| - to make an offer | - сделать предложение |
| - to send/to forward an offer | - направить предложение |
| - the goods offered | - предложенный товар |
| - to accept an offer | - принять предложение |
| - to decline an offer | - отклонить предложение |
| - to withdraw an offer | - отозвать предложение |
| - the original offer | - первоначальное предложение |
| - detailed offer | - детальное предложение |
| - Please find enclosed herewith our offer. | - При сем прилагаем наше предложение. |
| - Our offer is valid till... | - Наше предложение действительно до... |
| - We have studied your offer and... | - Мы изучили ваше предложение и... |
| - Your offer suits us and... | - Ваше предложение нам подходит и... |
| - We are prepared to make an | - Мы готовы разместить |
| - order or a contract with you... | - у вас заказ или заключить с вами контракт... |

Order (Заказ)

- | | |
|--|--|
| - Order No... | - заказ № |
| - large order | - большой заказ |
| - small order | - маленький заказ |
| - official/formal order | - официальный заказ |
| - repeat order | - повторный заказ |
| - trial order | - пробный заказ |
| - The total amount of the order is... | - Общая сумма заказа составляет... |
| - to confirm the acceptance of the order | - подтвердить принятие заказа к исполнению |
| - formal confirmation of the order | - официальное подтверждение заказа |
| - to fulfil/to execute an order | - выполнять заказ |
| - under Order No... | - по заказу № |
| - the position/progress of the order | - состояние выполнения заказа |
| - the balance of the order | - оставшаяся часть заказа |
| - to be in full conformity with the | - быть в полном соответствии с |

order	заказом
= to be in strict accordance with the order	
= to be in line with the order	
- in final execution of the order	- для окончательного выполнения заказа
- to cancel an order	- аннулировать заказ
- to cancel an order in whole	- аннулировать заказ полностью
- to cancel on order in part	- аннулировать заказ частично
- to withdraw an order	- отозвать заказ

Contract (Контракт)

- draft contract	- проект контракта
- contract form	- стандартная форма контракта
- contract for some goods	- контракт на такой-то товар
- to negotiate a contract	- провести переговоры о заключении контракта
- negotiation on a contract	- переговоры по контракту
- to prepare a contract	- подготовить/составить контракт
- to make/to conclude a contract with somebody	- заключить контракт с кем-либо
- to sign a contract	- подписать контракт
- party to a contract	- сторона, заключившая контракт
- Messrs.... hereinafter referred to as the Sellers on the one hand and	- Фирма..., именуемая далее Покупатель, с одной стороны и
- Messrs.... hereinafter referred to as the Buyers on the other hand	- Фирма..., именуемая далее Продавец, с другой стороны
- have concluded the present Contract on the following:...	- заключили настоящий контракт о следующем:...
- subject of a contract	- предмет контракта
- clause/article/provision of a contract	- статья контракта
- value of a contract	- стоимость контракта
- total value of a contract	- общая стоимость контракта
- validity of a contract	- срок действия контракта
- terms and conditions of a contract	- условия контракта
- wording of a clause	- формулировка статьи
- obligations/undertakings/ commitments	- обязательства
- specification	- спецификация
- to form an integral part	- составлять неотъемлемую часть контракта
- to state/to specify/ to provide for/to stipulate in the contract	- указывать в контракте
- to amend a contract	- контракт
- to make/introduce amendments in a contract	- дополнять контракт
	- делать дополнения к контракту

- | | |
|--|---------------------------------|
| - to infringe/to violate a contract | - нарушить контракт |
| - infringement/violation of a contract | - нарушение контракта |
| - slight infringement | - небольшое нарушение контракта |
| - gross infringement | - серьезное нарушение контракта |
| - to cancel a contract | - аннулировать контракт |

Terms of delivery (Условия поставки)

- | | |
|---|--|
| - fob (free on board) | - фоб (свободно на борт): условия поставки, при которых продавец несет ответственность за товар до момента его поставки на борт судна/самолета |
| - cif (cost, insurance, freight) | - сиф (стоимость, страхование, фрахт)' условия поставки, при которых продавец отвечает за транспортировку и страхование груза |
| - c&f (cost and freight) | - каф (стоимость и фрахт) условия поставки, при которых продавец отвечает за транспортировку груза |
| - free on rail | - франко рельсы/вагон: условия поставки, при которых продавец отвечает за груз до момента доставки на железную дорогу |
| - ex works | - франко завод: условия поставки, при которых продавец должен поставить товар для самовывоза покупателем |
| - to deliver goods on fob terms | - поставить товар на условиях фоб |
| - to deliver goods fob London | - поставить товар на условиях фоб Лондон |
| - The goods are to be delivered fob London. | - Товар поставляется на условиях фоб Лондон. |
| - The prices are understood fob London. | - Цена понимается как фоб Лондон. |
| - The price is... fob London. | - Цена составляет... фоб Лондон. |

Prices (Цены)

- | | |
|---------------------------------|--------------------------------|
| - current price | - текущая цена |
| - good/low price | - низкая цена |
| - competitive price | - конкурентоспособная цена |
| - non-competitive price | - неконкурентоспособная цена |
| - high price | - высокая цена |
| - at the price of... per... | - по цене... за... |
| - price-list | - прейскурант |
| - to give the idea of the price | - назвать приблизительную цену |
| - to calculate a price | - рассчитать цену |

- to quote a price
 - to confirm a price
 - to change a price
 - to revise a price
 - to cut a price
 - to agree on/about the price
 - to accept a price
 - to raise/to increase a price
 - rise/increase/advance in prices
 - difference in prices
 - to reduce the price by...%
 - to reduce the price to *GBP*...
 - to give a discount of...% off the price
 - quantity discount

 - prices are based on-
 - prices are subject to revision
 - to finalize a price
 - to include something into the price
 - to deduct... from the price
 - deduction from the price
 - prices are going up
 - prices are going down
 - prices have gone up
 - prices are fluctuating
 - upward trend in prices

 - downward trend in prices

 - Execution of a contract
 - to execute /to fulfil/ to carry out/to perform a contract
 - execution/fulfilment/ performance of a contract
 - under Contract No...
 - in accordance with Contract No...
 - to observe all the terms and conditions of a contract
 - in due course
 - in the course of the execution of a contract
 - consignment/lot/cargo/shipment
 - to deliver goods
 - to ship/dispatch goods
 - to ship goods in... lots
 - of... tons each
 - to ship goods in the time
- назвать цену
 - подтвердить цену
 - изменить цену
 - пересмотреть цену
 - уменьшить цену
 - согласовать цену
 - принять цену
 - увеличить цену
 - увеличение цены
 - разница в цене
 - уменьшить цену на...%
 - уменьшить цену до... ф. ст.
 - дать скидку с цены в размере... %

 - скидка при покупке большой партии товара
 - цены основаны на...
 - цены могут быть пересмотрены
 - окончательно согласовать цену
 - включить что-либо в цену
 - вычесть что-либо из цены
 - исключение из цены
 - цены увеличиваются
 - цены понижаются
 - цены возросли
 - цены колеблются
 - повышательная тенденция изменения цен
 - понижительная тенденция изменения цен
 - Выполнение контракта
 - выполнять контракт

 - выполнение контракта
 - по контракту №...
 - в соответствии с контрактом № .
 - соблюдать все условия контракта
 - должным образом
 - в ходе выполнения контракта

 - партия товара
 - поставить товар
 - отгрузить товар
 - отгрузить товар ..
 - партиями по .. тонн в каждой
 - отгрузить товар в срок,

- stipulated by the contract
- to load goods
- to unload goods
- partial shipment
- prior shipment
- timely shipment
- overdue shipment
- complete shipment
- delay in shipment
- The delay occurred through
- no fault of ours.
- to delay shipment
- to suspend shipment
- to speed up/to expedite/ to accelerate shipment
- port of loading
- port of unloading
- port of destination
- shipping documents
- air waybill
- bill of lading
- railway bill
- receipt
- clean bill of lading
- claused/dirty bill of lading
- during the transportation
- to complete the execution of a contract
- to fail to execute the contract in the time stipulated by...
- to make a claim on somebody because of something
- to make a claim for GBP...
- dissatisfied party
- responsible party
- to study a claim
- to decline a claim
- to settle a claim amicably
- Payments and trade finance
- to make/to effect payment
- оговоренный в контракте
- погрузить товар
- выгрузить товар
- частичная отгрузка
- досрочная отгрузка
- своевременная отгрузка
- просроченная отгрузка
- полная отгрузка
- задержка отгрузки
- Задержка произошла не по нашей вине.
- задержать отгрузку
- приостановить отгрузку
- ускорить отгрузку
- порт отгрузки
- порт разгрузки
- порт назначения
- отгрузочные документы
- авианакладная
- коноссамент (товарораспорядительный документ при отгрузке товара морем)
- железнодорожная накладная
- получение; квитанция; расписка
- чистый коноссамент (без отметок капитана о каких-л повреждениях груза)
- коноссамент с пометками о повреждениях груза
- во время транспортировки
- закончить выполнение контракта
- не выполнить контракта в срок, оговоренный в...
- предъявлять кому-либо претензию из-за чего-либо
- предъявлять претензию на сумму... ф. ст.
- пострадавшая сторона
- сторона-ответчик
- рассмотреть претензию
- отклонить претензию
- урегулировать претензию дружеским путем
- Платежи и кредитование/финансирование торговли
- производить платеж

- to guarantee/to secure payment
 - terms of payment
 - manner /method/ mode of payment
 - letter of credit

 - collection

 - open account

 - to pay by a letter of credit
 - to pay for collection
 - to pay on an open account
 - to pay cash against documents

 - payment in cash

 - to open/to issue a letter
 - of credit in favour of somebody
 - to fail to open a letter of credit in
 - the time stipulated by...
 - issuing/opening bank
 - to draw... from a letter of credit

 - documentary letter of credit

 - revocable letter of credit

 - irrevocable letter of credit

 - confirmed letter of credit

 - divisible letter of credit
 - transferable letter of credit

 - validity of a letter of credit
 - to extend the validity of a letter of credit
 - draft
- гарантировать платеж
 - условия платежа
 - способ платежа
 - аккредитив: документ, направляемый одним банком другому с указанием произвести платеж при отгрузке товара
 - инкассо: форма оплаты, при которой платеж производится/или от него отказываются в установленный краткий период после получения отгрузочных документов
 - открытый счет: форма расчета между продавцом и постоянным покупателем, при которой товары отправляются без подтверждения оплаты, а покупатель в оговоренные сроки должен оплатить товар
 - платить по аккредитиву
 - платить по инкассо
 - платить на открытый счет
 - платить наличными против документов
 - платить наличными (не в счет кредита)
 - открыть аккредитив в пользу кого-либо
 - не открыть аккредитив в срок, оговоренный в...
 - банк, открывающий аккредитив
 - использовать/снять с аккредитива... сумму
 - документарный аккредитив: используемый при получении отгрузочных документов
 - отзывный аккредитив: может быть отозван после его открытия
 - безотзывный аккредитив: не может быть отозван после его открытия
 - подтвержденный аккредитив: как правило, подтверждается первоклассным банком
 - делимый аккредитив
 - аккредитив, который можно передавать третьим лицам
 - срок действия аккредитива
 - продлить срок действия аккредитива
 - тратта: письменный приказ

- | | |
|--------------------------------------|---|
| - sight draft | - выплатить предъявителю указанную сумму |
| - to pay by drafts | - тратта, оплачиваемая сразу при предъявлении |
| - to issue drafts | - платить траттами |
| - to present drafts | - выписывать/оформлять тратты |
| - to honour drafts | - предъявлять тратты |
| - to dishonour drafts | - оплачивать тратты |
| - to accept drafts | - не оплатить тратты |
| - to accept | - акцептовать тратты |
| - to extend/to grant a credit | - акцептовать- принять к платежу |
| - to buy on credit | - предоставить кредит |
| - to pay by installments | - покупать в кредит |
| - advance/down payment | - платить по частям |
| - to pay in advance | - авансовый платеж |
| - overdue payment | - платить авансом |
| - outstanding invoice | - просроченный платеж |
| - to adjust payment | - неоплаченный счет |
| - to transfer/to remit the sum of... | - урегулировать платеж |
| - transfer/remittance | - перевести сумму.. |
| - proceeds | - перевод |
| - to pay by a bank transfer | - полученные средства |
| - for somebody's account = at | - оплачивать банковским переводом |
| - somebody's expense | - за чей-либо счет |
| - | - |
| - to credit somebody's account | - кредитовать счет на |
| - with the sum of... | - сумму ... (перевести сумму... на счет) |
| - | - |
| - to debit somebody's account with | - дебетовать счет на сумму |
| - the sum of... | - (списать сумму... со счета) |
| - to add the sum of... | - приплюсовать сумму |
| - to deduct the sum of... | - вычесть сумму... |
| - settlement | - урегулирование |
| - in full settlement | - для полного урегулирования |
| - to finance trade | - кредитовать/финансировать торговлю |
| - | - |
| - to finance projects | - кредитовать/финансировать проекты |
| - | - |
| - to finance overseas transactions | - кредитовать/финансировать внешнеторговые сделки |

Insurance (Страхование)

- | | |
|---|--|
| - to insure goods with an insurance company | - страховать товар в страховой компании |
| - Lloyd's == Society of Lloyd's | - Ллойд: Ассоциация страховщиков, занимающаяся преимущественно |

морским страхованием Создана в Лондоне в 1688 г/ Edward Lloyd был владельцем кофейни, расположенной на том месте, где долгое время затем стояло здание Ассоциации Ллойд В этой кофейне заключались первые сделки между торговцами товаров и судовладельцами для перевозки грузов. Недавно Ассоциация переехала в другое здание в центре Лондона.

- | | |
|--|---|
| - to insure goods for the sum of... | - застраховать товар на сумму... |
| - to insure goods for somebody's account | - страховать товар за чей-либо счет |
| - to insure goods against war risks | - страховать груз против военных рисков |
| - marine risks | - морские риски |
| - fire | - пожар |
| - breakage | - поломка |
| - damage | - повреждение |
| - force majeure | - форс-мажор: обстоятельства непреодолимой силы (война, пожар, аварии на заводе или складе, эпидемии, поломки на железной дороге и т. д.) |
| - cost of insurance | - стоимость страхования |
| - insurance policy | - страховой полис |
| - insurance certificate | - страховой сертификат |
| - insured goods | - застрахованный груз |
| - insurance compensation | - компенсация по страхованию |
| - insurance broker/agent | - страховой агент |
| - | - |
| - insurer | - страхователь |
| - insured | - застрахованный |
| - premium | - ставка по страхованию |

Balance sheets and accounting (Балансибухгалтерскийучет)

- | | |
|---------------------------------|---|
| - balance | - баланс, остаток |
| - balance with the Central Bank | - остатки в центральном банке с |
| - balances with other banks | - остатки на счетах других банков |
| - balance sheet | - баланс: документ, представляющий все активы и пассивы компании по установленной форме на определенную дату (за квартал, за год) |
| - consolidated balance sheet | - консолидированный баланс: общий баланс корпорации и ее дочерних компаний |

- assets
- liabilities
- receivables
- items of a balance sheet
- cash in vaults
- cash due from banks, companies etc.
- earnings
- to earn interest
- to pay interest
- interest paid
- interest earned
- interest charged
- to retain
- retained earnings
- retained profit
- to make/to earn a profit
- equity
- share
- ordinary share
- preference share
- stock
- shareholder/stockholder
- to invest
- investment
- return on investments
- to record transactions
- the amount of...
- активы: собственность, включая строения, оборудование, кредитные требования по должникам, ценные бумаги, наличные средства
- пассивы: все что подлежит оплате компанией/предприятием, включая счета на различные приобретения, зарплату сотрудников, дивиденды, объявленные к выплате, долгосрочные обязательства, банковские кредиты и т.д.
- причитающиеся суммы
- статьи баланса
- наличные в хранилище
- причитающиеся наличные средства от банков, компаний и т.д.
- общая выручка
- получать проценты
- выплачивать проценты
- выплаченные проценты
- полученные проценты
- взимаемые проценты
- удерживать, оставлять у себя
- выручка, оставшаяся в распоряжении компании
- нераспределенная прибыль
- зарабатывать прибыль
- простая акция, капитал
- акция, ценная бумага, свидетельствующая о внесении определенной доли в капитал акционерного общества и дающая
- обыкновенная акция: акция, дающая дивиденды, размер которых завист от размера прибыли, а также право голоса в управлении акционерным обществом
- привилегированная акция: акция, дающая фиксированные дивиденды (в % на вложенный капитал) независимо от прибыли, но не дающая права голоса в управлении
- запасы, акции, фонды
- акционер
- инвестировать
- инвестиция
- прибыль на вложенные средства
- учитывать сделки
- сумма в...

- | | |
|--------------------------------|---|
| - to amount to GBP... | - составлять... ф. ст. |
| - Our expenses amount to... | - Наши расходы составляют... |
| - income | - доход |
| - net income | - доход за вычетом всех налогов |
| - net income per share | - чистый доход на 1 акцию |
| - worth | - стоящий |
| - They hold 2 billion dollar | - Они владеют ценными |
| - worth of securities. | - бумагами на 2 блн. долларов. (Ам. 1блн.=1млрд.) |
| - to increase/to rise/to go up | - расти |
| - increase/rise | - рост |
| - increase of 10% over the | - рост на 10% выше |
| - previous year | - уровня прошлого года |
| - fee and commission earnings | - поступления от сборов и комиссионных |
| - fee and commission charges | - сборы и комиссионные |
| - costs | - затраты |
| - staff costs | - затраты на персонал |
| - to reduce costs | - сокращать затраты |
| - The costs increased by...%. | - Затраты увеличились на... % |
| - debt | - долг |
| - bad debt | - плохой долг (очевидно, он не будет возвращен) |
| - doubtful debt | - сомнительный долг |
| - provisions for bad and | - резервы для покрытия |
| - doubtful debts | - смешанных долгов |
| - depreciation | - амортизация |
| - depreciation on assets | - амортизация оборудования и недвижимости |
| - depreciation on premises | - амортизация строений |

Banking (Банковские услуги)

- | | |
|---|--|
| - to provide/to offer various services | - предоставлять различные услуги |
| - a variety of services =a wide range of services | - широкий спектр услуг |
| - services provided/offered by banks include... | - услуги, предоставляемые банками, включают... |
| - wholesale banking | - оптовый банковский бизнес: крупные операции между банками и другими кредитно-финансовыми институтами |
| - wholesale bank | - оптовый банк |
| - retail banking | - розничный банковский бизнес: работа с мелкими и средними клиентами |
| - retail bank | - розничный банк |
| - corporate banking | - банковский бизнес, обслуживающий |

- | | |
|---|---|
| <ul style="list-style-type: none"> - private customer banking - customer-tailored services = customer-oriented services - deposit - deposit taking - to take in deposits - advising bank - to advise - advice - credit-advice - debit-advice - to negotiate documents
 - negotiable - non-negotiable - without recourse
 - to protect buyers and sellers - to guarantee payment - bank guarantee - first class bank guarantee - loan - to extend/to grant a loan - to repay a loan - syndicated loan
 - loan capital
 - to borrow - borrower
 - to lend (lent, lent) - lender | <ul style="list-style-type: none"> компания, фирмы и другие юридические лица - банковское обслуживание частных лиц - услуги, ориентированные на частных клиентов - депозит, вклад - прием депозитов - принимать депозиты - авизирующий банк - сообщать, авизовать - сообщение, авизо - кредитовое авизо - дебетовое авизо - обращаться, передавать документы, финансовые инструменты из рук в руки - передаваемый, обращаемый - непередаваемый, необращаемый - без права регресса: без оборота, без обязательства при принятии векселей об их погашении при наступлении срока - защищать продавца и покупателя - гарантировать платеж - банковская гарантия - гарантия первоклассного банка - кредит - предоставить/дать кредит - выплатить кредит - синдицированный кредит' кредит, предоставленный двумя или более банками, один из которых является менеджером - заемный капитал банка/компании-состоит главным образом из долгосрочных облигационных займов - заимствовать - заемщик: юридическое или физическое лицо, которое привлекает заемные средства путем получения кредита или выпуска ценных бумаг - предоставлять кредит - кредитор, заимодавец: юридическое или физическое лицо, предоставляющее деньги на срок за определенное вознаграждение |
|---|---|

- lending rate
- to establish correspondent relations with...
- to run an account
- overdraft
- credit
- credit policy
- credit officer
- credit risks
- credit risk analysis
- to assess credit risks
- to assess a bank's performance
- to manage assets
- assets under management by...
- to manage money
- to manage investment portfolio
- to manage resources
- money market transactions
- capital market transactions
- to handle commercial papers
- to handle government bonds
- to handle foreign exchange
- кредитная ставка: ставка вознаграждения кредитору за предоставление кредита
- устанавливать корреспондентские отношения с...
- вести счет
- овердрафт: получение кредита путем выписки чека или платежного поручения на сумму, превышающую остаток средств на счете; кредит по овердрафту оговаривается при открытии счета и не может превышать фиксированной суммы
- кредит: сделка ссуды, кредитор предоставляет заемщику на фиксированный срок наличную сумму или соглашается на отсрочку платежа за товар за вознаграждение в форме процента
- кредитная политика
- специалист по вопросам кредитования
- кредитные риски: риски не возврата кредита
- анализ кредитных рисков
- оценивать кредитные риски
- дать оценку финансовой деятельности банка
- управлять активами
- активы, находящиеся в управлении...
- управлять денежными средствами
- управлять инвестиционным портфелем (включающим ценные бумаги, недвижимость, товары, депозиты и т.д.)
- управлять денежными ресурсами
- операции на рынке среднесрочного и краткосрочного капитала
- операции на рынке долгосрочного капитала
- работать с документацией по торговым сделкам
- работать с правительственными облигациями
- вести валютные операции

Foreign exchange (Валютный обмен)

- | | |
|------------------------------|---|
| - trading | - торги: операции с ценными бумагами и другими финансовыми инструментами |
| - trading floor | - операционный зал биржи |
| - floor trader | - член биржи, участвующий в торговых операциях с финансовыми инструментами за свой счет |
| - foreign exchange dealing | - валютный дилинг: покупка и продажа валюты |
| - foreign exchange market | - валютный рынок |
| - rate of exchange | - обменный курс |
| - rates go up | - курсы растут |
| - rates go down/fall | - курсы падают |
| - to fluctuate | - колебаться |
| - fluctuations | - колебания |
| - exchange rate fluctuations | - колебания курса |
| - to adjust exchange rates | - корректировать курсы |
| - adjustment | - корректировка |
| - boost/advance/gain | - повышение (курса) |
| - the rally of the pound | - повышение курса фунта после падения |
| - quotation | - котировка цены, курса, ставки (цена продавца или покупателя) |
| - to buy and sell currency | - покупать и продавать валюту |
| - demand for a currency | - спрос на валюту |
| - delivery | - передача валюты или ценной бумаги новому владельцу |
| - delivery notice | - уведомление о поставке валюты/ценных бумаг по срочному контракту |
| - delivery risk | - риск поставки |
| - spot | - валютная сделка с расчетом на второй день после ее заключения |
| - settlement | - расчет |

Taxes (Налоги)

- | | |
|-------------------------|--|
| - taxation | - налогообложение |
| - taxation system | - система налогообложения |
| - income tax | - подоходный налог |
| - property tax | - налог на недвижимость |
| - inheritance tax | - налог на наследство |
| - corporation tax | - налог с прибыли предприятий и компаний |
| - capital gains tax | - налог на прирост капитала |
| - value added tax (VAT) | - налог на добавленную стоимость |
| - taxable | - налогооблагаемый |
| - liable to tax | - подлежащий налогообложению |

- taxable income	- налогооблагаемый доход
- taxable profits	- налогооблагаемые прибыли
- tax rate	- ставка налога
- income tax rate	- ставка подоходного налога
- standard rate	- обычная ставка
- small companies tax rate	- ставка для малых предприятий
- marginal rate	- максимальная ставка
- allowance/relief	- уменьшение налога
- to be tax exempt	- быть освобожденным от уплаты налога
- tax exemption	- освобождение от уплаты налога
- to charge/to levy taxes	- взимать налог
- tax return/declaration	- налоговая декларация
- Inland Revenue	- Налоговое ведомство Великобритании

2) Самые распространенные фразы делового английского языка:

1. What's the matter? – В чем дело?
2. Don't worry. - Не беспокойся.
3. I'm crazy about jazz. - Я без ума от джаза.
4. Are you kidding? - Вы шутите?
5. By no means. - Ни в коем случае.
6. It's your turn now. - Сейчас ваша очередь.
7. I get the message. - Намек понял.
8. That's a good idea. - Хорошая мысль.
9. No Problem. No sweat. - Нет проблем.
10. What about champagne? – Как насчет шампанского?
11. I'll take care of that. – Я позабочусь об этом.
12. Thank God! - Слава Богу!
13. Do you mind if I open the window? – Вы не против, если я открою окно?
14. In fact... - В действительности...
15. Go ahead. - Говорите. Действуйте.
16. Never mind. – Ничего, не беспокойтесь.
17. That sounds fine! – Звучит прекрасно!
18. If you say so. – Как скажете.
19. Take it easy. – Не принимайте это близко к сердцу.
20. Could you do me a favor? – Вы не могли бы оказать мне услугу?
21. Make yourself at home. – Чувствуйте себя как дома.
22. In any case... - Во всяком случае...
23. Me too. Same here. - Я тоже. /Me neither/ - /Я тоже нет/.
24. Keep in touch. - Не теряйся /звони, заходи, пиши/.
25. I see. I get it. - Понимаю.
26. What would you recommend? - Что бы Вы порекомендовали?
27. By the way... - Кстати...
28. Let me see. - Дайте подумать.
29. I'll do my best. - Я сделаю все от меня зависящее.
30. Excuse me? What did you say? - Простите? Что Вы сказали?
31. Don't count on me. - На меня не рассчитывайте.

32. What are you doing tonight? - Что Вы делаете сегодня вечером?
33. I don't think so. - Я так не думаю.
34. Sorry to bother you. - Простите за беспокойство.
35. Really? - Правда? В самом деле?
36. Frankly speaking... - Откровенно говоря...
37. What do you mean? - Что Вы имеете в виду?
38. It's a deal. - Договорились.
39. The sooner the better. - Чем скорее, тем лучше.
40. It depends. - Трудно сказать/зависит от обстоятельств/.
41. Why? - А что?
42. This way, please. - Сюда проходите, пожалуйста.
43. With pleasure! - С удовольствием!
44. I'm told that... - Мне сказали, что...
45. Good luck. - Желаю удачи.
46. You are very kind. - Вы очень любезны.
47. Your health! - Ваше здоровье!
48. What's on TV today? - Что сегодня по телевизору?
49. Fill out this form, please. - Заполните этот бланк, пожалуйста.
50. Sign here, please. - Распишитесь здесь, пожалуйста.
51. Why not? - Почему бы нет?
52. I can't believe it! - Не может быть!
53. It turned out that... - Оказалось, что...
54. Very likely. - Вполне возможно.
55. Here you are. Here you go. - Вот, возьмите, пожалуйста.
56. I can keep you company. - Я могу составить Вам компанию.
57. That's too bad! - Очень жаль!
58. I'm afraid we ran out of money. - Боюсь, у нас кончились деньги.
59. I'll be back in a jiffy. - Я сейчас вернусь.
60. You are fired. - Вы уволены.
61. Hang up. - Повесьте трубку.
62. This job is no picnic. - Это нелегкая работа.
63. You better believe it. - Можешь в этом не сомневаться.
64. Where are you calling from? - Откуда Вы звоните?
65. Never heard of it. - Никогда не слышал об этом.
66. Big deal! - Подумаешь!
67. There're rumors that... - Ходят слухи, что...
68. Keep your shirt on. - Не будь таким нетерпеливым.
69. That makes sense. - Это разумно.
70. Cool. Far out! - Сногсшибательно!
71. No idea. - Понятия не имею.
72. Is that convenient for you? - Это удобно для Вас?
73. What would you like? - Что бы Вы хотели?
74. It's up to you. - Ваше дело/как хотите/.
75. I'll miss you. - Я буду скучать по тебе.
76. Gee, it would be terrific! - О-о, это было бы замечательно!
77. I give up. - Сдаюсь.
78. Be my guest. - Попробуй, /иронич./
79. How long will it take? - Сколько это займет времени?
80. No big deal. - Ничего страшного.
81. No way. Forget it. - Низачто. Забудь об этом.
82. Thank you for calling. - Спасибо, что позвонили.
83. Yummy, I love shrimps! - М-м, обожаю креветки!

84. I get the picture. - Я все понял.
85. Take care. - Пока. Будь здоров.
86. I'll pick you up at seven. - Я заеду за Вами в семь.
87. Let me know when you arrive. - Дайте мне знать, когда приедете.
88. This book isn't worth a dime. - Эта книга не стоит и ломаного гроша.
89. You look like a million bucks, honey! - Ты выглядишь просто великолепно, дорогая!
90. In the first /second/ place... - Во-первых /во-вторых/...
91. Nothing of the kind. - Ничего подобного.
92. Relax. - Успокойся. Расслабься.
93. The deadline is Friday. - Последний срок - пятница.
94. Hold it! Hang on! - Подождите!
95. You are a finicky. - Ты слишком привередливый.
96. I have a date at noon. - У меня свидание в полдень.
97. Give my best to John. - Передайте от меня привет. Джону.
98. Nonsense! - Глупости!
99. How are you doing? - Как поживаете? Как дела?
100. Nice to meet you. - Приятно познакомиться. Likewise. - Мне также.
101. Got you. - Вас понял.
102. I'm sick of these talks. - Меня уже тошнит от этих разговоров.
103. That's my boy /girl! - Молодец! Умница!
104. I've got to go. - Мне надо идти.
105. I'll keep it in mind. - Я буду иметь это в виду.
106. Take your time. - Не спешите, Не суетитесь.
107. Put yourself in his shoes. - Поставьте себя на его место.
108. I can't wait to see you! - Не могу дождаться встречи с Вами!
109. Come on! - Да ну, бросьте!
110. I can't afford it. - Мне это не по карману.
111. Let alone... - Не говоря уж о...
112. Are you satisfied? - Вы удовлетворены?
113. — Definitely. — Определенно.
114. How come? - Как так?
115. Lay off! Bug off! - Отстань! Отвали!
116. I'll try to find it out. - Я попытаюсь это выяснить.
117. That won't work. - Из этого ничего не выйдет.
118. As far as I know... - Насколько знаю...
119. Congratulations! - Поздравляю!
120. If I were you, I'd... - Я бы на Вашем месте...
121. Makes no sense. - Это бессмысленно.
122. I doubt it. - Сомневаюсь. Вряд ли.
123. Have a nice day! - Всего хорошего!
124. Thanks. The same to you. — Спасибо, и Вам того же.
125. The point is that... - Дело в том, что...
126. I was wondering if I could rent a car here. - Я хотел бы узнать, мог бы здесь взять машину на прокат?
127. Cheer up. - Не унывай. Не падай, духом.
128. I don't care. - Мне все равно.
129. Let's talk business. - Давайте поговорим о деле.
130. That's incredible! - Это невероятно!
131. I'd love to, but... - Я бы с удовольствием, но...
132. Everything is great for the time being. - Все пока прекрасно.
133. Don't give me that. - Так я тебе и поверил.

134. No chance. - Это бесполезно.
135. Without a doubt. - Вне всякого сомнения.
136. Shut up! - Заткнись!
137. It's a waste of time. - Это пустая трата времени.
138. Take it or leave it. - Хотите - берите, не хотите - не надо.
139. That's just what I thought. - Так я и думал.
140. Thank you in advance. - Благодарю Вас заранее.
141. I'll try to talk him into it. - Я постараюсь уговорить его.
142. Leave me alone. - Оставьте меня в покое.
143. What is going on here? - Что тут происходит?
144. Basically... - В сущности...
145. Keep cool. - Не горячись. Не злись. Успокойся.
146. What is he like? - Что он за человек?
147. Hurry up. - Поторопитесь.
148. That's bullshit! - Это вранье!
149. How much did it cost you? - Сколько это Вам стоило?
150. I'll be paying cash. - Я буду платить наличными.
151. Are you tired? - Not a bit. Вы устали? - Ничуть.
152. Fill'er up, will you? - Полный бак, пожалуйста.
153. It's a real steal! - Это выгодная покупка - просто даром!
154. She didn't figure on so many guests. - Она не рассчитывала на такое количество гостей.
155. I really appreciate your help. - Я очень ценю Вашу помощь.
156. Let's put it off till tomorrow. - Давайте отложим это до завтра.
157. Hold the line, please. - Не бросайте трубку, пожалуйста.
158. Is there any message? - Что-нибудь передать?
159. I'll call back later. - Я перезвоню попозже.
160. Sorry to have troubled you. - Простите, что побеспокоил Вас.
161. Could you take a message? - Вы не могли бы кое-что передать ему?
162. The line is busy. - Линия занята.
163. Is that it? - Это все?
164. I'd like to get a haircut. - Я бы хотел подстричься.
165. Unfortunately... - К несчастью /к сожалению/...
166. Keep me updated. - Держите меня в курсе дела.
167. Lookout! Watchout! - Осторожно! Берегись!
168. He changed his mind. - Он передумал.
169. I get your point. - Я понимаю Вашу мысль.
170. Your daughter will get a big kick out of this toy. - Ваша дочь получит огромное удовольствие от этой игрушки.
171. Best chance. - Желаю успеха, /иронич./
172. Don't let me down. - Не подведи меня.
173. I'm afraid you're out of luck. - Боюсь, Вам не повезло.
174. The train has already gone. - Поезд уже ушел.
175. Drop in when you are in our neighborhood. - Заглядывайте, когда будете в нашем районе.
176. Exactly. Precisely. Right on. - Именно. Точно.
177. Well, you're a character! - Ну ты артист!
178. We'll see. - Посмотрим.
179. This hot coffee really hits the spot. I'm cold like hell.
180. - Горячий кофе - это как раз то, что нужно. Я чертовски замерз.
181. What's new? - Что нового?
182. It's on me today. - Сегодня плачу.

183. Wow! - Ого! Вот это да!
184. She seems to be out of sorts. - Она, кажется, невдухе.
185. He is quite at home in English. - Он неплохо владеет английским.
186. Watch my lips. - Слушай меня внимательно.
187. After all /Eventually/... - В конце концов...
188. You have a point. - В Ваших словах есть доля истины.
189. I'm not feeling too hot. - Я себя не очень хорошо чувствую.
190. Hope you're in good shape. - Надеюсь, у тебя все в порядке
191. That won't do. - Это не подойдет.
192. You bet! - Еще бы!
193. I'll give it a try. - Я попытаюсь.
194. He is drunk as a skunk. - Он пьян в стельку.
195. Bluntly speaking... - Если уж говорить начистоту...
196. It serves them right. - Такиминадо.
197. In my opinion... - По-моему мнению...
198. Cross my heart and hope to die! - Да чтоб мне провалиться на этом месте!
199. Glad you looked me up. - Рад, что заглянул ко мне.
200. Gee, how could you arrange that? - О-о, как ты смог это устроить?
201. I'm starving. - Я умираю с голоду.
202. You won't regret it. - Вы не пожалеете.
203. It is quite obvious that... - Совершенно очевидно, что...
204. Politics is out of my line. - Я не занимаюсь политикой.
205. Skip it. - Не обращай внимания.
206. I'm dying for a shower. - Как бы я хотел сейчас принять душ!
207. We'd rather hit the road. - Мы, пожалуй, пойдем.
208. It doesn't matter. - Это не имеет значения.
209. Watch your step. It's slippery here. - Смотрите под ноги. Здесь скользко.
210. Hold on to the rails. - Держитесь за перила.
211. The meeting is cancelled /called off/. - Собрание отменили.
212. It has nothing to do with... - Это не имеет ничего общего...
213. I'll call you in any event. - Я позвоню Вам в любом случае.
214. Keep an eye on my suitcase, will you? - Присмотрись за моим чемоданом, хорошо?
215. That will do. - Достаточно. Хватит.
216. Oh boy, that's fun! - О, это так увлекательно!
217. Some more fruit? - No, thanks, I'm full. - Еще фруктов? - Нет, спасибо, я сыт.
218. I get along with her. - У меня с ней хорошие отношения.
219. You'd better get in touch with that guy right away. - Вамлучше связаться с этим человеком прямо сейчас.
220. Such music gets on my nerves. - Такая музыка действует мне на нервы.
221. I can't figure out why we failed. - Я никак не могу понять, почему мы потерпели неудачу.
222. The concert will be over soon. - Концерт скоро закончится.
223. Catch up with them! - Догони их!
224. I'm fed up with this life. - Я сыт по горло этой жизнью.
225. Did anybody see you off at the airport? - Тебя кто-нибудь провожал в аэропорту?
226. In other words... - Другими словами...
227. We've got to talk this matter over. - Нам нужно обсудить этот вопрос.
228. I turned down their offer. - Я отклонил их предложение.

229. Would you turn down the radio? - Пожалуйста, сделай радиопотише.
230. You should give up smoking. - Вам следует бросить курить.
231. What a coincidence! - Какое совпадение!
232. I'm broke. - Я на мели.
233. There's no rush. - Неторопитесь. Это не к спеху.
234. All the very best. - Всего самого наилучшего.
235. Make sure that the door is locked. - Проверь, заперта ли дверь.
236. Excuse the mess. - Извиняюсь за беспорядок.
237. No wonder that... - Неудивительно, что...
238. It's none of your business. - Это не Ваше дело.
239. She is on cloud nine. She is in orbit. - Она на седьмом небе от счастья.
240. Just in case. - На всякий случай.
241. In short... - Короче говоря...
242. In a nutshell... - В двух словах...
243. Don't take me for a fool. - Не принимайте меня за дурака.
244. Where did the accident take place? - Где произошла эта авария?
245. Thanks to Jerry, the exhibition is a great success. - Благодаря Джерри, выставка пользуется огромным успехом.
246. Otherwise... - Иначе /в противном случае/...
247. Could you turn on the light? - Не могли бы вы включить свет?
248. You'll get used to our climate. - Вы привыкнете к нашему климату.
249. I couldn't talk Bill out of that trip. - Я не мог отговорить Билла от этой поездки.
250. What a cute shirt! - Какая симпатичная рубашка!
251. Maybe some other time. - Может быть, как-нибудь в другой раз.
252. I'll think your offer over. - Я обдумаю Ваше предложение.
253. I'm looking forward to hearing from you. - С нетерпением жду Вашего ответа.
254. Your time is up. - Ваше время истекло.
255. I took it for granted. - Я считал это само собой разумеющимся.
256. I'll bet the flight will be delayed. - Дерзупари, что рейс будет отложен.
257. That would be out of this world! - Это было бы просто здорово!
258. Were you at the banquet? - No, I fell behind the group and got lost. - Вы были на банкете? - Нет, я отстал от группы и заблудился.
259. Will do. - Сделаю.
260. Sure thing. - Разумеется.
261. I hope I didn't hurt you. - Надеюсь, я Вас не ушиб?
262. I meant well. - Я хотел как лучше.
263. On the other hand... - С другой стороны...
264. Do you have change for a dollar, by any chance? - Вы случайно не разменяете мне доллар?
265. Help yourself, please. - Угощайтесь, пожалуйста.
266. I can take your bag if you like. - No, thanks, I'm fine. - Я могу взять Вашу сумку, если хотите. - Нет, спасибо, я справлюсь сама.
267. Thanks anyway. - Все равно спасибо.
268. Something is wrong with the engine. - Что-то не в порядке с двигателем.
269. Blast! Damn! Shit! - Черт побери!
270. It's not the whole story. - Это еще не все.
271. I'm afraid I'll have to take a rain check. - Я бы с удовольствием, но в другой раз - не сейчас.
272. Drop me a line when you get back home. - Черкни мне пару строк,

когда вернешься домой.

273. I can't stand such hot weather! - Не выношу такой жары!
274. We had a great time. - Мы прекрасно провели время.
275. Sorry, I didn't catch that. - Простите, я не совсем понял.
276. It looks like it will rain. - Похоже, будет дождь.
277. It's a piece of cake. - Это пара пустяков.
278. To tell the truth... - По правде говоря...
279. You'd better make up with her. - Тебе лучше помириться с ней.
280. Make up your mind. - Решайтесь.
281. That's not fair. - Это несправедливо.
282. What are you driving at? - Куда это ты клонишь? На что вы намекаете?
283. I didn't mean to hurt your feelings. - Я не хотел Вас обидеть.
284. Check these people out. - Проверьте этих людей.
285. On the average... - В среднем...
286. That's fine with me. - Меня это вполне устраивает.
287. We have no option. - У нас нет выбора.
288. Take my tip. - Послушайте мой совет.
289. This movie is worth seeing. - Этот фильм стоит посмотреть.
290. You have a champagne taste on a beer budget. - Ты живешь не по средствам.
291. It's a rip-off! - Обдираловка!
292. Okay, let's bargain. - Ладно, давай поторгуюемся.
293. I've got a hunch that... - У меня предчувствие, что...
294. I'm flattered. - Польщен.
295. Don't make a federal case out of it. - Не делайте из мухи слона.
296. It's Greek to me. - Это для меня китайская грамота.
297. Sounds exciting! - Звучит заманчиво!
298. Leave it to me. - Предоставьте это мне.
299. What's the weather gonna be like today? - Какая будет сегодня погода?
300. We can do it without you. - Мы можем обойтись без тебя.
301. Let's call it a day. - Давайте на сегодня закончим.
302. Get lost! - Исчезни!

Приложение Б

1) Различия между британским и американским вариантами английского языка

<i>Американский вариант</i>	<i>Английский вариант</i>	<i>Значение</i>
Administrator	Government in power	правительство
Around (ten)	About (ten)	около (десяти)
Blue-chip investments	First-class investments	первоклассные инвестиции
Call loan	Short-term loan	краткосрочный заем
Checking account	Current account	текущий счет
Claim letter	Letter of complaint	письмо-рекламация
Collect on delivery	Cash on delivery	оплата при доставке
Common stock	Ordinary share	обыкновенная акция
Corporation law	Company law	закон о компаниях
Express man	Carrier	посыльный
To fix a meeting	To arrange a meeting	назначать встречу
Freight not prepaid	Carriage forward	без оплаты перевозки
Freight prepaid	Carriage paid	с оплатой перевозки
Freight train	Goods train	товарный поезд
Government bonds	Government securities	государственные ценные бумаги
In good shape	In good condition	в хорошем состоянии
Investment bank	Merchant bank	инвестиционный банк
Law business	Practice (law)	процессуальное право
Local taxes	Rates	местные налоги
To operate a business	To run a business	заниматься бизнесом
Operating costs	Running expenses	текущие расходы
Ordinance	By-law	постановление, указ
To pass up an offer	To decline an offer	отклонять предложение
Preferred stock	Preference share	привилегированная акция
President	Chairman	президент (компания)
Right away	Immediately	немедленно
Shipment	Consignment	партия (товара)
Stockholder	Shareholder	держатель (акций)
Stub	Counterfoil	корешок (чека)
Tag	Label	этикетка
Tender	Offer	предложение
Way back	Some time ago	некоторое время тому назад

2) Список основных сокращений, используемых в деловой корреспонденции:

- A/C, a/c, acc. (*account current*) – текущий счёт
- Adsd (*addressed*)-адресовано
- Adse (*addressee*)-адресат, получатель
- Ad (*advertisement*)-рекламное объявление (множ. число-ads)

- a.m. (*ante meridiem*)-дополудня
- app. (*appendix*)-приложение
- Attn. (*attention*)-вниманию (кого-либо)
- В/Е, В.Е., b.e. (*bill of exchange*)-переводной вексель, тратта
- В/Л, b/l, В.Л., b.l. (*bill of lading*)-коносамент
- cc., cc (*copies*)-указание на адресатов копий письма
- CEO (*chief executive officer*) – исполнительный директор
- cf. (*confer*) - сравните
- Co. (*company*) - компания
- contr. (*contract*) - контракт
- Corp. (*corporation*) - корпорация
- cur. 1. (*currency*) - валюта; 2- (*current*)-текущий
- CV (*curriculum vitae*) – резюме
- dd. 1. (*dated*)- датированный ; 2. (*delivered*) - доставленный
- Dep., Dept. 1. (*department*) –отдел; 2 –министерство
- doc. (*document*) – документы (множ. число – docs.)
- doz., dz. (*dozen*)-дюжина
- eaon (*except as otherwise noted*) – если не указано иначе
- e.g. (*exempli gratia, лат.*) - например
- enc., encl. (*enclosed, enclosure*)-вложенный, прилагаемый, вложение, приложение(к письму и т.п.)
- exc., excl. (*except, excluding, exception, exclusion*) - исключая, исключение
- expn (*expiration*)-истечение (срока)
- fig. (*figure*)-1-цифра; 2- рисунок, схема
- FY (*fiscal year*)-финансовый год
- h.a. (*hoc anno, лат.*)-в текущем году
- hf. (*half*)-половина
- H.Q., HQ, h.q. (*headquarters*) - главное управление (компании, организации)
- Id. (*idem, лат.*)-тот же
- i.e., ie (*idest, лат.*)-то есть
- inc., incl. (*including*)-включая
- Inc., inc. (*incorporated*)-зарегистрированный как юридическое лицо (корпорация)
- info (*information*)-информация
- inv. (*invoice*) - счёт-фактура
- IOU (*I owe you*) – долговая расписка
- L/C, l.c., l/c (*letter of credit*) –аккредитив
- LLC (*limited liability company*) – компания с ограниченной ответственностью
- Ltd., ltd. (*limited*) – сограниченной ответственностью
- LOC (*letter of commitment*) - гарантийное письмо
- mdse (*merchandise*) – товары
- мемо (*memorandum*) –записка
- М.О., m.o. 1. (*mail order*) – почтовый перевод; 2 (*money order*)-денежный перевод, платёжное поручение
- М.Т. (*metric ton*)-метрическая тонна
- MV (*merchant (motor) vessel*) –торговое (моторное) место
- N/A (*not applicable*) –не применимо (напр., пункт в анкете)
- N.B., NB (*notabene, лат.*) – важное замечание
- NC., N.C., n/c (*no charge*)-бесплатно

- o/l (*our letter*)-(ссылаясь на) наше письмо
- PA (*power of attorney*)-доверенность
- p.a. (*per annum*, лат.) –вгод
- par. (*paragraph*)-абзац, параграф, пункт
- Plc, PLC (*public limited company*)-открытая акционерная компания с ограниченной ответственностью
- PO (*post office*)-почтовое отделение
- pp. (*pages*)-страницы
- pp, p.p. (*per pro*, лат.)-от имени и по поручению
- qv (*quod vide*, лат.) - смотри (там-то)
- R&D (*research and development*) - научно-исследовательские и опытно-конструкторские работы (НИОКР)
- rct (*receipt*)-расписка, квитанция
- rept. (*report*)-отчёт
- re (*regarding*)-относительно
- ref. (*reference*)-ссылка
- RMS (*root-mean-square*) - средне-квадратический
- Shipt (*shipment*)-отгрузка, отправка
- Sig. (*signature*)-подпись
- tn. (*ton*)-тонна
- urgt (*urgent*)-срочный
- v., vs. (*versus*, лат.)-против
- VAT (*value-added tax*)-НДС
- V.I.P, VIP (*very important person*)-особо важное лицо
- v.s. (*vide supra*, лат.)-см. выше
- v.v. (*vice versa*, лат.)-наоборот
- w/o (*without*)-без
- & (*and*) - и (союз)
- @-коммерческое at
- # (*number*) - номер (амер.)

