

МИНИСТЕРСТВО ОБРАЗОВАНИЯ И НАУКИ РОССИЙСКОЙ ФЕДЕРАЦИИ  
ФЕДЕРАЛЬНОЕ АГЕНТСТВО ПО ОБРАЗОВАНИЮ

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# **АНГЛИЙСКИЙ ЯЗЫК**

МЕТОДИЧЕСКИЕ УКАЗАНИЯ К ПРАКТИЧЕСКИМ ЗАНЯТИЯМ ДЛЯ  
СПЕЦИАЛЬНОСТИ «ТОВАРОВЕДЕНИЕ И ЭКСПЕРТИЗА ТОВАРОВ»

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Методические указания состоят из 6 уроков, каждый из которых содержит тексты и ряд упражнений. Цель методических указаний – познакомить студентов с терминологией по данной специальности, развить у студентов навыки чтения и перевода с целью адекватного понимания аутентичных текстов по специальности.

Данные методические указания предназначены для студентов 2 курса факультета экономики и управления, специализирующихся в области «Товароведение и экспертиза товаров».

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## **Введение**

Данные методические указания предназначены для студентов факультета экономики и управления, специализирующиеся в области «Товароведение и экспертиза товаров».

Методические указания предназначены, в основном, для студентов 2 курса. Основная цель методических указаний – познакомить студентов с терминологией по данной специальности, развить у студентов навыки чтения и перевода для извлечения информации.

Методические указания состоят из 6 уроков, каждый из которых содержит тексты и ряд упражнений. Упражнения направлены на расширение словарного запаса и совершенствование коммуникативных навыков.

# **1 Unit 1. The Faculty of Economics and Management. Specialty Commodity Research and Goods Examination**

## **1.1 Read the text using the active vocabulary**

I study at the faculty of Economics and Management. It was set up in 1991. Nowadays it offers 5 years training in a wide range of economic specialties. I specialize in commodity research and goods examination (qualification of commodity expert).

The main purpose of the faculty is to make students acquire fundamental scientific knowledge as well as practical skills, to do research and develop system thinking. To achieve this, academic curricular implies studying different subjects, such as mathematics, advanced information technologies, humanitarian courses. Humanitarian subjects, like history, philosophy, psychology, politics, studying of arts, help students to form their world outlook and improve their general knowledge and culture. A foreign language is to be studied too. In our future specialty knowing a language is not only a general knowledge. It is a very significant part of our future profession because it's a feature of professional competence. English language is known to be a language of international trade. So, it can help a graduate of our faculty to become more competitive in the labor market. We also study some economic subjects.

Senior students are taught a wide range of specialized courses in chosen fields. They master informatics, economics, marketing, commodity research, examination of goods. Practical work in various computer systems takes considerable part of academic time through the whole course of instruction. Students can learn, apply and examine a variety of programming languages. There are up-to-date laboratories, computer classrooms with access to Internet, which provide efficient computer training.

Teaching and learning methods vary from lectures and tutorials to individual and group activities, applied case studies and practical work. Assessment is both by examination and course work. The faculty and the staff include highly qualified professors and college teachers.

Graduates of the faculty of economics and management are in great demand in our region's economy. They have knowledge and skills required for an interesting and potentially well-paid career.

Those inclined for science can take post-graduate course and continue research work.

So, if you are fond of commodity research, interested in development of commerce in our region and trade international relations this specialty is just for you.

### **1.1.1 Answer the questions**

- 1 What faculty do you study at?
- 2 What do you specialize in?
- 3 What is the main purpose of the faculty?
- 4 What does the academic curricular imply to achieve this purpose?
- 5 Is English language of any significance for your future profession?

- 6 What are senior students taught?
- 7 What can you say about teaching and learning methods?
- 8 Are the graduates of the faculty in great demand in our region's economy?

#### 1.1.2 Match the parts of the sentences according to their meanings

1 Our faculty was	a) help students to form their world outlook.
2 The main purpose of the faculty	b) a wide range of specialized courses in chosen fields.
3 Humanitarian subjects	c) a feature of professional competence.
4 Nowadays English language is	d) set up in 1991.
5 Senior students are taught	e) vary from lectures and tutorials to individual and group activities.
6 Teaching and learning methods	f) are in great demand in our region's economy.
7 Graduates of the faculty	g) to make students acquire fundamental scientific knowledge and practical skills.

#### 1.1.3 Complete the sentences

- 1 I study at... .
- 2 Nowadays it offers 5 years training ....
- 3 The main purpose is to make students
- 4 Academic curricular implies ....
- 5 Senior students master ....
- 6 There are up-to-date ....
- 7 Assessment is both by ... .
- 8 The faculty and staff include ....
- 9 Graduates of the faculty have knowledge .....
- 10 Those inclined for science ....

#### 1.1.4 Translate into English

- 1 В течение первых двух лет студенты изучают математику, продвинутые информационные технологии, гуманитарные предметы, а также экономику.
- 2 Они помогают студентам сформировать их мировоззрение и улучшить общие знания.
- 3 Практическая работа в различных компьютерных системах занимает значительную часть академического времени.
- 4 Имеются современные лаборатории, компьютерные классы с доступом в Интернет, которые обеспечивают эффективную компьютерную подготовку.
- 5 Выпускники факультета экономики и управления имеют знания и навыки, требующиеся для интересной и хорошо оплачиваемой работы.

## 2 Unit 2. Shops and shopping

### 2.1 Memorize the following words and word-groups from the text

A department store – универсамг;  
ready-made clothes - готовая одежда;  
hosiery - чулочно-носочные изделия;  
a wholesaler - оптовый торговец;  
a retailer — розничный торговец;  
a customer – покупатель;  
to purchase – покупать;  
to buy smth. on hire purchase (on the never-never) — покупать что-то в рассрочку;  
a counter — прилавок;  
a shopkeeper – лавочник;  
a shop assistant (salesman, salesgirl) – продавец;  
a cash register - кассовый аппарат;  
a cashdesk – касса;  
a cashier – кассир;  
a receipt – квитанция;  
a change – сдача;  
to wrap up — упаковать;  
to shoot up - быстро повиситься, подскакнвать;  
to shrink – поннжаться;  
to sink in price - поннзиться в цене;  
to pay a deposit - платить задаток;  
an installment - взнос при рассрочке;  
a gadget – приспособление;  
to prevent and detect shop-lifting - предотвращать и обнаружнвать магазинные кражи;  
a stall — киоск;  
a barrow - ручная тележка для уличной торговли;  
an expense – расход;  
to have an eye on smth. — тщательно следить за чем-либо;  
to go window-shopping - рассматрнвать витрнны;  
to bargain – торговаться;  
household necessities - предметы хозяйственного обнхода;  
to be run out of (to be short of) - не хватать, иссякнуть.

#### 2.1.1 Read and translate the text

When we want to buy some goods, we go to the shop where it is sold.

Before going shopping we make a list of items that we require. We can go to a big department store which sells a variety of goods and has a large selection, a supermarket, or to one of the numerous small retail shops.

Supermarkets are very popular with shoppers because they sell not only food, but also ready-made clothes, hosiery (socks, stockings and tights), toys and other goods.

Wholesalers sell to the shops and stores, and the retailers sell to the customers who purchase or buy. Second-hand shops sell second-hand goods.

Behind the counter, ready to serve you, is the shopkeeper, or shop-assistant or salesman (salesgirl). They put your money in a cash register, give you a receipt and your change, and wrap up the article purchased. You may get some goods free (e.g. free samples of shampoo, etc.)

In some shops there are no salesmen or salesgirls, but only cashiers. The customers choose the goods they want and pay at the cash desk. These are called self-service shops.

In the shops we see women arguing that the price shot up considerably and the goods are too expensive or smiling when the price shrank and something seems to be cheap, and when prices are sinking. The shoppers may pay for something by cheque, in cash or buy it on "hire purchase" (often called the "never-never"). To do this, they pay a deposit and then weekly or monthly installments according to the terms.

But in self-service shops there are sometimes people who do not pay for the things they have taken from the shelves. Security measures and electronic gadgets are installed to prevent and detect shop-lifting (stealing). Many stores install camera scanners, which are quite effective.

Many people prefer to shop in the market where goods are usually cheaper. The owners of the stalls or barrows do not have such large expenses as a shop owner. There we see people with carrier-bags, baskets, parcels, and packets in their hands.

People who cannot afford the things they want, or who have an eye on the household budget, go window-shopping. Some people (browsers) simply enjoy it and spend their spare time window-shopping.

When we buy something, we pay for it with money — banknotes or coins. Cheques, banker's card, and credit cards are being used increasingly.

### 2.1.2 Answer the following questions

- 1 Where do we go when we want to buy something?
- 2 Why are supermarkets a great convenience for shoppers?
- 3 Do you make a list of items required before going shopping?
- 4 What kinds of trade establishments do you know?
- 5 Who serves us at shops?
- 6 Where do we pay for our purchase at?
- 7 Why do many people prefer to shop in the market?
- 8 What helps to prevent and detect shop-lifting in self-service shops?
- 9 Who has larger expenses: a stall owner or a shop owner?
- 10 What forms of payment are used in modern shops?



### 2.1.3 Match the equivalents

a) ready-made clothes	1 квитанция
b) a computer	2 киоск
c) a receipt	3 приспособление
d) a change	4 готовая одежда
e) a customer	5 сдача
f) a cashier	6 прилавок
g) a stall	7 касса
h) a gadget	8 кассир
i) a cash register	9 покупатель

### 2.1.4 Form nouns from

to assist	to keep	to own
to shop	to scan	to serve
to install	to shoplift	to secure

### 2.1.5 Fill in the blanks with prepositions where necessary

- 1 The shoppers may pay ... the goods ... cheques, ... cash or buy it ... "hire purchase".
- 2 But... self-service shops there are sometimes people who do not pay ... the things they have taken ... shelves.
- 3 Please, pay ... cashdesk.
- 4 When we buy something, we pay ... it... money, e.g. we may pay ... pound notes, dollar bills, euro, etc.
- 5 Numbers ... barrow-men stand their barrows ... the street and trade ... the passerby.
- 6 It's possible to imagine a world where "money" ... form ... coins and paper currency will no longer be used.

### 2.1.6 Put questions to the words in bold faced type

- 1 We buy clothes **at the men's or ladies' outfitter's**.
- 2 He paid **for the book** at the cash-desk.
- 3 Camera scanners are installed **to prevent and detect shoplifting**.
- 4 When we buy something, we pay for it **with money**.
- 5 Today filling stations will not accept cash at night **for security measures**.
- 6 This member of the trade delegation comes **from Scotland**.
- 7 **Before going shopping** we make a list of items that we require.

## 2.1.7 Translate into English

- 1 Деньги применяются для покупки или продажи товаров.
- 2 Мы знали, что товары в этом супермаркете высокого качества.
- 3 Где здесь касса?
- 4 Заверните, пожалуйста.
- 1 Чтобы предотвратить кражи, многие магазины устанавливают скрытые камеры.
- 2 Супермаркеты очень популярны среди покупателей, так как там можно купить почти все предметы хозяйственного обихода.
- 3 Из-за инфляции цены значительно подскочили, и товары стали намного дороже.
- 5 Я хочу, чтобы это доставили по указанному адресу к 6 часам вечера.
- 6 Она тщательно следит за домашними хозяйственными расчётами.

## 2.2 Text A. Shopping for Consumer Goods

### 2.2.1 Memorize the following words and word-groups from the text

- a wide network – широкая сеть;
- consumer goods – потребительские товары;
- for cash – за наличные;
- on credit – в кредит;
- durable – длительного пользования;
- to be for sale – быть в продаже;
- hosiery – чулочные изделия;
- leatherware – кожаные изделия;
- drapery – текстильные изделия;
- cutlery – ножи;
- crockery – глиняная, фаянсовая посуда;
- soap – мыло;
- to try on – примерять;
- a fitting-room – примерочная;
- a two-piece suit – женский костюм;
- household – домашнее хозяйство;
- a purchase – покупка;
- to wrap up – завернуть;
- heel – каблук;
- high-grade style footwear – модельная обувь;
- the former ..., the latter ... – первый ..., последний....

### 2.2.2. Read and translate the text

There is a wide network of department stores and specialized shops in every town and city. Customers can buy consumer goods either for cash or on credit.

People need many things for their everyday life. Some of these things serve them for a long time (they are called durable), others are intended for a short period (they are called non-durable). The former are expensive, while the latter are much cheaper.

There are many departments in a department store. Here you can find a haberdashery department, a hosiery department, a leather-ware department, a footwear department, and a textile and drapery department. You can find a department where you can buy all kinds of kitchen utensils: cutlery, pans, crockery, pots, tea-sets and so on.

There is also a perfumery and a gift and souvenir department. The goods to be for sale at these sections are in great demand with the customers, that is why there are always crowds of people there. The perfumery department is very popular both with women and men. There they buy things either for their personal use or for presents. You can find the following things on the counter: various kinds of perfume, shampoo, soap, and cream. Each woman can buy there a suitable lipstick, powder, nail polish, mascara, rouge, and eye shadows.

If you visit a haberdashery department, you will be surprised by a great choice of gloves, scarves, bags, hairbrushes and combs, socks, stockings and panty hoses. The price for some goods is quite reasonable, for others — rather high.

In the men's and ladies' outfitter's you can buy everything in the way of clothes: knitwear, a nice assortment of underwear, dresses, skirts, blouses, coats, pants for women, suits, shirts, trousers, jeans for men. There is also a great variety of furs, fur coats, fur caps and fur hats. You can also have felt and straw hats. In the knitwear section the following articles of clothes are for sale: sweaters, pullovers, jackets, cardigans, and two-piece suits. The ready-made clothes department offers articles of home and foreign production. Clothes in different styles, colors, and sizes are for sale here. If you liked something that you intend to buy, you may try it on in the fitting-room.

In the footwear department there is a wide choice of footwear: leather top-boots, shoes, evening shoes, low shoes, open-toe sandals, slippers, canvas shoes and high-grade style footwear. You can buy footwear on high, medium or low heels. High-grade style footwear is very expensive.

There are many men and especially women at the jewellery counter. You can have silver and golden rings, ear-rings with precious stones, necklaces, bracelets, brooches, chains, lockets and many other fine things.

If you go in for sports you can visit sport goods department where you will find track suits, sport shoes, trainers, ski boots, skates, skis, T-shirts, swimming trunks, vests and so on.

In the department of electric appliances you can buy all things you need for housekeeping: refrigerators, vacuum cleaners, washing machines, dish-washers, and other devices that can be useful in household. People like to buy brand-new goods.

Remember that the department store runs a special service: a customer can have the purchase wrapped up and nicely packed for a low price.

### 2.2.3 Answer the questions

- 1 Do you like to go shopping?
- 2 Where do you usually buy consumer goods, in specialized shops or in department stores?
- 3 What sections of the department store do you have to visit often?
- 4 May a customer try all things on?
- 5 What goods can be purchased on credit?
- 6 What special service do department stores run?

### 2.2.3 On the basis of the questions given above ask indirect questions

### 2.2.4 Name as many things as possible that can be bought

at the haberdashery  
at the perfumery department  
at the men's and ladies' outfitter's  
at the footwear department  
at the gift and souvenir department  
at the department of electric appliances

Use the models: At the ... one can find ... . or

The following goods are for sale at the ... .

### 2.2.5 Translate into English

- 1 Если вы хотите купить дорогую вещь, вы можете приобрести ее в кредит.
- 2 Товары бывают длительного пользования и недолгосрочные; первые стоят дорого, последние значительно дешевле.
- 3 Очень удобно делать покупки в универмаге: там большой выбор товаров широкого потребления.
- 4 Изделия, которые продаются в том или ином магазине, обычно выставляются в витрине.
- 5 В универмаге покупатели могут купить товары, как за наличные, так и в кредит.

## 2.3 Text B. Shopping for Food

### 2.3.1 Memorize the following words and word-groups from the text

bar-code – штрих-код;  
a wire basket – корзина;

to be laid out – быть оборудованным;  
check-out point – касса на выходе;  
collect smth. from the racks – брать что-либо с полок;  
to display – располагать;  
marked prices – наклеенные ценники;  
to pile up – заполнить до верха;  
a transparent wrapping – прозрачная упаковка;  
to compile – составлять;  
pre-planned goods – товары, запланированные до покупки;  
to tempt – искушать, соблазнять;  
lamentable – прискорбный;  
a deceit – обман;  
an expiry date – дата истечения срока хранения.

### 2.3.2 Read and translate the text

People buy foodstuffs at the food stores, at the markets and at the supermarkets. It is more convenient to do shopping at the supermarket: you can find there everything you need. More and more people nowadays prefer to provide themselves with foodstuffs for a long period. As they buy in quantities, they go to the supermarket by car and after having done shopping they load their bags and packets into the luggage compartment.

In supermarkets there are always many customers. They can buy all the necessary foodstuffs.

At the meat counter the customer can buy beef, pork, mutton, veal, poultry and game.

There is a wide choice of fish. There is live carp, pike, bream and sheat-fish, herring keeper, pike-perch and sturgeon. There is much fresh-frozen fish: perch, cod, plaice and some others. Some customers buy tinned fish.

At the dairy department they have a wide choice of milk products: milk, cream, kefir, thick sour cream, cheese, curds, cottage cheese, pot cheese, cream cheese, eggs, butter.

In the grocery aisle there are all kinds of cereals: oatmeal, semolina, rice, buckwheat, millet, pearl-barley, cooking soda, spices, flour, salt, vermicelli, macaroni, noodles and some other products. Everything is sold ready packed.

You go to white and brown bread to the bread section.

There is a wide choice of items in the confectionary: sugar, caramel, rich sweets, bars of chocolate, biscuits, pastry, jam-puffs, fancy-cakes, tarts, tea, coffee, and so on.

Next to this is the delicatessen and smoked meats and sausages. It offers you all kinds of sausages: boiled, half-smoked and smoked, ham, lean boiled pork with spices (buzhenina), tinned beef and pork.

The green grocery and fruit aisles look very attractive. Here you can buy fresh, tinned and dried vegetables and fruit.

Supermarkets play a dirty trick on the customers: practically every shopper is tempted to buy things he or she does not need or cannot afford. The mechanism of this lamentable deceit is simple. Firstly, supermarkets are laid out to make a person pass as

many shelves and counters as possible. Secondly, more and more supermarkets supply customers with trolleys instead of wire baskets: their bigger volume needs more purchases. Thirdly, all products are nicely displayed on the racks and all of them look fresh in their transparent wrappings with marked prices. A normal person cannot ignore attractively packed goods. So, when a simple-hearted customer approaches a check-out, his or her trolley is piled high. One can give a piece of advice to the simple-hearted: compile a shopping list and buy only pre-planned goods.

A lot of people prefer to do their shopping in small shops: baker's, butcher's, grocer's, greengrocer's, fishmonger's and a dairy shop.

### 2.3.3 Answer the questions

- 1 Why is it convenient to buy foodstuffs in a modern supermarket?
- 2 How are supermarkets laid out?
- 3 Why is it so useful to compile a shopping list?
- 4 Do you buy in quantities?
- 5 Do you always look at the expiry date when buying dairy or meat foodstuffs?

### 2.3.4 On the basis of the questions given above ask indirect questions

### 2.3.5 Name as many things as possible that you can buy

At the dairy

At the baker's

At the fishmonger's

At the grocer's

At the greengrocer's

At the butcher's

### 2.3.6 Translate into English

- 1 Покупать продукты в супермаркете очень удобно: все покупки можно сделать одновременно.
- 2 Супермаркеты оборудуют таким образом, чтобы покупатели проходили мимо большого количества полок и видели широкий ассортимент продуктов.
- 3 Рядом с нашим домом есть все магазины: мясной, молочный, овощной, рыбный, а также бакалея и булочная.
- 4 Я никогда не составляю список продуктов, когда собираюсь идти в магазин, но всегда планирую, в какие магазины я пойду.
- 5 В супермаркете некоторые покупатели берут корзину, другие берут тележку.

## 2.4 Text C. Street Markets

### 2.4.1 Read and translate the text using the active vocabulary

clothing – одежда;  
household necessities – предметы хозяйственного обихода;  
livestock – домашний скот;  
grounds – основания;  
a fair – ярмарка;  
a mart – (разг.) ярмарка, рынок;  
large-scale – крупномасштабный;  
once – один раз, однажды;  
at most – самое большее;  
to be centuries old – иметь вековую историю;  
stock-raising – скотоводство;  
country folk – деревенские жители;  
properly – (здесь) специально;  
to constitute – учредить, организовывать, образовывать;  
a pitch – площадка, место, участок (syn.: a site);  
a hawker – уличный лоточник;  
a barrowman – уличный торговец;  
to shift – менять позицию, переносить;  
an enclosed site – огороженная площадка;  
in the open – под открытым небом (syn.: in the open air, outdoors);  
under cover – крытый рынок, под крышей;

### 2.4.2 Read and translate the text

A street market is usually held once a week, although some street markets are open daily. "Street market" is the term generally used for a market in groceries and provisions, fresh and frozen food, fish, fruit and vegetables, clothing (ready made suits, coats, dresses, knitwear, etc.), and household necessities; weekly markets for sale of livestock are now usually held on properly regulated market grounds and are called "fairs" or "marts". The large-scale market held once or at most two or three times a year is also called a "fair". Some markets held in streets and squares of towns are centuries old, survivals from an age when agriculture and stock raising were the main industries of the country, and when country folk visited their nearest town once a week for shopping, as they still do.

Some street markets are not properly constituted markets, but are merely selected "pitches" where numbers of hawkers or barrow-men stand their barrows and trade with the passerby.

Today street markets are not as numerous as they were some years ago. Many of them have been shifted to enclosed sites, either in the open or under cover, and became private or municipal markets.

2.4.3 Make up five questions to the text

2.4.4 Speak about any street market in your town

2.4.5 Read the dialogues and act them

Model 1 (at the supermarket):

*Shop-assistant:* What can I do for you?

*Customer:* I want a cheese cake, a loaf of brown bread, a box of biscuits...

*Shop-assistant:* Anything else?

*Customer:* No, thank you. How much is it?

*Shop-assistant:* Ten roubles.

*Customer:* Here you are.

*Shop-assistant:* Here is your change. Thank you.

Situations: You are buying: a bottle of oil; a packet of sour cream; ten eggs; a kilo and a half of cucumbers; half a kilo of plums a tin of soft caviar; some spice and seasoning; a jar of horse radish.

- a) in the supermarket;
- b) in the street market.

Model 2:

- I'm looking for a blouse

- What color do you want?

- Something in yellow.

- What size are you?

-14.

- Here's an excellent blouse, not very expensive.

- Can I try it on?

Situations:

You want to buy:

a suit	- brown	- 16
a coat	- light green	- 14
leather gloves	- black	- 8
a two-piece suit	- blue	- 18
a pullover	- grey	- 14
trousers	- white	- 16
jeans	- light blue	- 12



### Model 3 (at the ready made Clothes Department):

#### IN A JEWELLER'S SHOP

- Customer:* I'm trying to find a Christmas present for my wife.  
*Assistant:* Yes, sir. What exactly are you looking for?  
*Customer:* I'm not sure, really. Perhaps you can help me.  
*Assistant:* Right ... I'll show you some bracelets.  
*Customer:* No, I bought a bracelet for our wedding anniversary.  
*Assistant:* Maybe a ring, then. These rings are made of gold.  
*Customer:* Yes ... I like that one. What's the stone?  
*Assistant:* It's a diamond, sir ... and it's only J 2000!  
*Customer:* Ah ... well, perhaps you could show me some earrings, then.

a jeweller's shop – ювелирный магазин  
a Christmas present – рождественский подарок  
a bracelet - браслет  
an anniversary – годовщина, юбилей  
a stone – камень  
a diamond – бриллиант

#### IN A TOY SHOP

- Customer:* Good morning. Perhaps you can advise me ...  
*Assistant:* Yes, madam.  
*Customer:* I'm looking for a toy ... for my nephew.  
*Assistant:* Oh, yes ... how old is he?  
*Customer:* He'll be nine years old on Saturday.  
*Assistant:* Skateboards are still very popular.  
*Customer:* Hmm, I don't want him to hurt himself.  
*Assistant:* What about a drum set?  
*Customer:* I don't think so. His father will be angry if I buy him one of those.  
Have you got anything educational? You see, he's a very intelligent boy.  
*Assistant:* I've got the perfect thing! A do-it-yourself computer kit.

a toy shop – магазин игрушек  
skateboard – роликовый каток  
to hurt oneself (hurt) – разбиться, ушибиться  
a drum set – барабанная установка (комплект барабанов)  
intelligent – умный, смысленный  
a do-it-yourself computer kit – компьютер «Сделай сам»

#### **Additional words and expressions**

How much is it?

What's the price for .. ? Сколько это стоит?

What does it cost?

It suits me perfectly. - Это меня вполне устраивает.  
It isn't quite what I want. - Это не совсем то, что я хочу.  
Have you anything a little cheaper? - У вас есть что-нибудь подешевле?  
You are hard to please. - Вам трудно угодить.

#### 2.4.6 Make up dialogues

1 In a jeweller's shop. The situation is:

You are looking for a birthday- present for your mother (sister, wife, daughter). You want to buy a necklace ([ˈneklɪs] - ожерелье). The shop-assistant is showing one made of gold. It is very expensive. Refuse the idea of buying it. Ask her to show you some beads ([bi:dz] - бусы). There is a great choice of beads made of:

garnet (гранат)  
pearl [pɜːl] (жемчуг)  
emerald (изумруд)  
Choose something.

2 In a toy shop. The situation is:

You want to buy a birthday present for your daughter. She's only six. There are a lot of toys for sale: dolls (куклы), balls, Teddy bears (игрушечные медведи).

Choose something.

3 In a clothes department. The situation is:

You are going to buy jeans (a skirt, a blouse, a dress, trousers, a coat, a suit). Tell the shop-assistant what size and color you need. Ask about the price and if you can try it (them) on.

#### 2.4.7 Translate into English

- 1 Я хочу приобрести цветной телевизор в кредит.
- 2 Мне нужно зайти в сувенирный отдел и купить подарок на день рождения брату.
- 3 По дороге домой не забудь купить мыло, шампунь и зубную пасту.
- 4 Я советую взять вам этот костюм: он модный и хорошо на вас сидит.
- 5 Давай зайдём в галантерею и посмотрим, какие там в продаже сумки.
- 6 Очень удобно делать покупки в универмаге: там большой выбор товаров широкого потребления.
- 7 Товары бывают длительного пользования и недолгосрочные; первые стоят дорого, последние – значительно дешевле.
- 8 Изделия, которые продаются в том или ином магазине, обычно выставляются в витрине.

- 9 Если вы хотите купить дорогую вещь, вы можете приобрести ее в кредит.
- 10 Парфюмерия из Франции пользуется большим спросом у наших покупателей.

#### 2.4.8 Topics for discussion

- 1 My last visit to the department store
- 2 A present for the birthday
- 3 A bargain (выгодная покупка)

#### 2.4.9 Read the dialogues in pairs:

##### **Asking for change**

I

A: Excuse me. Could you oblige me with some change?

B: I'll see what I've got. What's it for?

A: I need some cigarettes from this machine.

B: I can let you have some tens, if that's any good.

II

A: Sorry to trouble you, but have you change for a 50?

B: I'll have a look. What do you want it for?

A: I have to get a book of stamps.

B: In that case you need silver.

III

A: Excuse me, but could I trouble you for some change?

B: Let me see. Do you want coppers or silvers?

B: I want to make a trunk-call.

B: You'd better have silver then.

IV

A: Excuse me. I wonder whether you could change 50 pounds?

B: Let's see. Copper or silver?

A: It's for a long-distance call.

B: Will tens do?

Could you oblige me with some change? – Не могли бы вы разменять мне деньги?

if that's any good – если это вас устроит

a copper – медь (медная или бронзовая монета)

a silver – серебро (серебряная монета)

#### 2.4.10 Learn the dialogue by heart and act it Bargaining

(Lucy is looking at an antique stall, and she is just seen a brass plate).

Lucy: Excuse me.

Stallholder: Yes, miss? What can I do for you?

Lucy: How much do you want for this plate?

Stallholder: Let me see. Oh, yes.. .that's a lovely example of Victorian brass. It's worth twenty euro.

Lucy: Twenty euro! Oh, that's too much for me. It's a pity. It's really nice.

Stallholder: Ah, I said it's worth twenty euro. I'm only asking fifteen for it.

Lucy: Fifteen euro?

Stallholder: Yes, it's a real bargain.

Lucy: Oh, I'm sure it is... but I cannot afford that!

Stallholder: Well, look... just for you... I'll make it fourteen euro. I can't go any lower than that.

Lucy: I'll give you ten.

Stallholder: Ten! Come on, love. You must be joking! I paid more than that for it myself! Fourteen.

Lucy: Twelve.

Stallholder: Twelve fifty?

Lucy: All right, twelve fifty.

Stallholder: There you are, love. You've got a real bargain there!

Lucy: Yes, thank you very much.

(Lucy was very glad: the plate cost her not too much money).

#### 2.4.11. Act the situation:

##### **Partner A**

You are the chief purchaser for your company. You are interested in ordering a quantity of desks from a new supplier. Here is a summary of your aims:

You need 20 executive desks and 3 super executive desks within 30 days.

You need 50 standard desks within 60 days.

You wish to have a 10% discount (it is a large order, after all). 20% would be better.

You want 30 days` credit.

##### **Partner B**

You are a salesman for a company that produces office furniture. A new customer has asked you to visit them and discuss a possible large order. Here is a summary of your company`s terms of payment and delivery:

Your standard delivery terms are 60 days. This can be changed to 30 days, but this increases the price to the customer by 10%.

Your standard payment terms are 50% on order, and 50% on delivery.

You give discounts on large orders as follows: 100 items – 3%; 200 items – 5%; 300 items – 7%.

Catalogue prices include delivery, but not assembly (3% extra).

### 3 Unit 3. Wholesaling & Retailing

#### 3.1 Memorize the following words and word-groups from the text

wholesaling — оптовая торговля;  
channels of distribution - система сбыта;  
a merchant wholesaler - оптовый торговец;  
a wholesaling middleman — оптовый посредник;  
a middleman – комиссионер;  
to take title to the goods - приобретать на правах собственности;  
small business - малый бизнес;  
a warehouse - складское помещение;  
an assortment – ассортимент;  
retailing - розничная торговля;  
an ultimate customer — конечный потребитель;  
an outlet - торговая точка;  
to promote – продвигать;  
an extending credit — длительный кредит;  
a discount – скидка;  
to implement — выполнять;  
to derive a profit - извлекать прибыль;  
a department store – универмаг;  
a discount house - магазин уценённых товаров;  
a single line retailer - торговец, специализирующийся на одном товаре;  
an addition to price - наценка (syn. extra charge).

##### 3.1.1 Read and translate the text

Wholesaling is a part of marketing system. It represents channels of distribution for goods' delivery to the market. It's not a direct system. Commodities are delivered from a manufacturer to a wholesaler, from a retailer to a customer, or through more complicated channels of distribution. This system includes merchant wholesalers, wholesaling middlemen and middlemen. They take title to the goods. Wholesaling belongs to the sphere of small business. Wholesalers facilitate the process of trade because, dealing with regular wholesalers, a shop owner needn't keep big warehouses with a wide assortment of commodities. They act through their wholesale units.

Retailing is a selling goods to an ultimate customer. Retailing implements many important functions and is the most valuable link in the chain of distribution. First, retailers set up outlets convenient for consumers. Second, they guarantee the quality of goods. Third, they help promote a product to the market. Fourth, they can partly

finance a customer through a system of extending credits and discounts. Being middlemen, retailers derive a profit through the system of addition to price of a commodity, which can amount to 5 % or higher.

There are different types of retailing shops: department stores, discount houses, cooperatives, single line retailers. But nowadays there is a tendency of integrating and merging of small shops.

### 3.1.2 Answer the questions

- 1 What is wholesaling?
- 2 What is retailing?
- 3 How does the system of wholesaling work?
- 4 Who implements wholesaling?
- 5 In what way do wholesalers facilitate the process of selling goods?
- 6 What functions does retailing implement?
- 7 What types of retailing shops do you know?

### 3.1.3 Give English equivalents to the following

система сбыта; оптовые торговцы; оптовые посредники; приобретать товар на правах собственности; содержать складские помещения; конторы по оптовой продаже; конечный потребитель; выполнять важную функцию; продвигать товар на рынок; длительные кредиты и скидки; получать прибыль; система наценок; укрупнение и слияние; торговец, специализирующийся на одном товаре

### 3.1.4 Give synonyms for

a storehouse; a market; an extra charge; a gain; an agent; to perform; goods; a commission-agent

### 3.1.5 Put questions to the words in bold faced type

- 1 Wholesaling represents channels of distribution **for goods' delivery to the market.**
- 2 The system delivers commodities **from a manufacturer to a wholesaler.**
- 3 **Wholesaling** system includes merchant wholesalers, wholesaling middlemen and middlemen.
- 4 Retailing is **a selling goods to an ultimate customer.**
- 5 Retailers set up outlets **convenient to customers.**

### 3.1.6 Restore the sentences

- 1 Wholesaling is часть системы маркетинга.
- 2 Товары поставляются от производителя to a wholesaler, from retailer to a customer.
- 3 Работая с постоянными оптовыми продавцами, a shop owner needn't keep big warehouses.
- 4 Retailing is a selling goods конечному потребителю.
- 5 Retailers set up удобные для покупателей торговые точки.
- 6 Retailer finance customers through a system длительных кредитов и скидок.
- 7 An addition to price of a commodity can составлять до 5 % or higher.
- 8 There are different types of retailing shops: универмаги, магазины уценённых товаров, кооперативы, торговцы, специализирующиеся на одном товаре.
- 9 Nowadays there is a tendency of укрупнении и слиянии of small shops.

### 3.1.7 Fill in the gaps with prepositions where necessary

Goods can be moved directly ... the producer ... the consumer, but generally manufactured consumer goods are delivered ... consumers ... indirect and more complicated channels. Wholesaling is a part ... the marketing system standing ... the manufacturer and the retailer and providing channels ... goods distribution. Wholesalers buy goods ... large quantities and sell them ... small quantities ... retailers, thus they simplify the distribution process. Dealing directly ... diverse producers and trading ... a large assortment of items, wholesalers ... the same time trade ... numerous independent retailers, so wholesaling is ... great importance both ... manufactures and retailers. Small businesses are known to participate ... the field of wholesaling, about one-fourth ... wholesaling units accounting ... one-third of total sales.

### 3.1.8 Write five questions to this text

### 3.1.9 Answer the question

What is the role of wholesalers in trade?

## 4 Unit 4. International Trade

### 4.1 Memorize the following words and word-groups from the text

to enable – давать возможность;

to expand – расширять;

particular – индивидуальный, взятый в отдельности, особый;

a relation – отношение, связь, зависимость;

in turn – в свою очередь;

to lead – вести, руководить;  
comparative advantage – сравнительное преимущество;  
to compare with smth. – сравнивать с чем-либо;  
to compare to smth. – уподоблять чему-либо;  
in comparison with smth. – в сравнении с чем-либо;  
competitive advantage – преимущество, основанное на конкуренции;  
a competition – конкуренция;  
a competitiveness – конкурентоспособность;  
to compete – соревноваться, конкурировать;  
to compete in smth. – конкурировать в чем-либо;  
to compete with smb. – конкурировать с кем-либо;  
to compete for smth. – конкурировать ради чего-либо;  
an acceptance – одобрение, принятие;  
throughout – через, по всей территории; все время, в течение всего времени;  
a customer – заказчик, покупатель, клиент;  
to promote – способствовать, содействовать, продвигать;  
an absolute advantage – абсолютное преимущество;  
to gain – выигрывать, получать, извлекать выгоду;  
a gain – прирост, прибыль, выигрыш;  
gains – доходы, выручка, прибыль;  
to aid – помогать.

#### 4.1.1 Read and translate the text

International of foreign trade has existed for thousands of years ago. International trade means the exchange of goods and services between nations. But now we say that *international trade* isn't between nations, it is between producers and consumers or between producers in different parts of the globe.

International trade enables a nation to specialize in those goods it can produce most cheaply and efficiently. It is one of the greatest advantages of trade. On the other hand, trade enables a country to consume more than it can produce if the country depends only on its resources, aids economically depressed sectors. Finally, trade expands the potential market for the goods of a particular economy. Trade has always been the great force in economic relations between nations.

The main difference between domestic trade and international trade is the use of foreign currency to pay for the goods and services crossing international borders. Different aspects of international trade and its role in the domestic economy have been studied by many famous economists. International trade began in its present form in the 17<sup>th</sup> and 18<sup>th</sup> centuries. There appeared new theories of economics, in particular the theory of international trade.

In 1776 the Scottish economist Adam Smith in “The Wealth of Nations”, proposed that a country should specialize in those goods which it can produce more cheaply and efficiently than its trading partner can. He called it an *absolute advantage*. Exporting those goods, the country can in turn import goods that its trading partners produce more cheaply. Smith's theory of international trade is still accepted by most modern economists.



Then the theory was modified by the English economist David Ricardo and the principle of comparative advantage came into being. The principle of comparative advantage means that a country should gain from trading certain goods. If each country specializes in producing the goods in which it has a comparative advantage, more goods are produced and the wealth of both the buying and the selling nations increases.

Trade exchange based on a principle of competitive advantage began in the 19<sup>th</sup> century. Competitive advantage began to play a more important role in trade after some countries of Europe and North Africa became highly industrialized. *Comparative advantage* is based on location; *competitive advantage* is based on quality and customer acceptance. For example, German automakers sell cars in the United States and American automakers sell cars in Germany and both countries are competing for customers throughout the world.

Thus, international trade leads to more efficient production, allows countries to consume a larger amount of goods, expands the number of potential markets. In turn, it leads to more expensive use of raw materials and labor, which means the growth of domestic employment. Competition can force domestic firms to become more efficient through modernization and innovation. Foreign trade is considered as a means to promote nation's economic growth.

Some trade barriers will always exist as long as any two countries have different sets of laws. If there are no trade barriers between countries, international trade will make everyone better off.

In interlinked global economy consumers are given the opportunity to buy the best products at the best prices. In an open market citizens can produce and export those goods they are best at and import the rest.

#### 4.1.2 Answer the questions

- 1 What is the basic idea of international trade?
- 2 What is the role of trade in economic development of the world?
- 3 What is the difference between domestic and international trade?
- 4 What are the main advantages of trade?
- 5 How did Adam Smith explain the role of foreign trade?
- 6 What is the main principle of Ricardo's theory?
- 7 Why did the trade based on competitive advantage appear as late as in the 19<sup>th</sup> century?
- 8 What is the role of international trade nowadays?
- 9 How can you consider trade barriers?
- 10 Are developing or developed nations more interested in foreign trade?

#### 4.1.3 Give the definitions

- 1 International trade ...
- 2 Absolute advantage ...
- 3 Comparative advantage ...
- 4 Competitive advantage ...

#### 4.1.4 Fill in the gaps with new vocabulary

- 1 Trade ... domestic producers to export manufactured goods in order to have additional ... .
- 2 Trade plays a great role in developing of a ... economy, because it helps to ... the potential market and allows the country to consume more goods than it can produce.
- 3 Trading countries ... the economic growth of nations.
- 4 U.S. and German automakers compete for ... in Europe and Latin America.
- 5 International trade leads to more efficient and increased production of goods ... the world.

#### 4.1.5 Fill in the prepositions where necessary

Thousands ... retailers are known to compete ... each other ... consumers ... the market and their major purpose is “to have the right goods ... the right place ... the right time”. To be successful a retailer should distinguish itself ... others and carry ... a strategy ... meeting the demands ... a specific consumer group. This strategy includes ... careful consideration ... the following questions: 1) the quality ... the product to be sold; 2) the available quantity ... the product; 3) the location ... the selling place; 4) the time to make the product available; 5) the pricing ... the product; 6) product advertising (зд. Рекламирование). Many kinds ... retailers such as department stores (универмар), specialty stores (специализированный магазин), discount stores (магазин, торгующий по сниженным ценам) and others compete ... providing consumers ... a convenient time and place to buy needed goods. As retailers are able to contact ... consumers directly, the former can study and influence ... the needs and preferences ... the latter.

#### 4.1.6 Retell this text in brief

#### 4.1.7 Translate sentences into English

- 1 Международная торговля является неотделимой частью экономики любой страны.
- 2 Международная экономика, включающая обмен товарами и услугами между странами, привела к большей взаимозависимости между экономиками разных стран.
- 3 Международная торговля позволяет стране специализироваться на тех товарах, которые она может производить дешевле и эффективнее, чем партнеры.
- 4 Конкуренция на мировом рынке заставляет производителей улучшать качество товаров через модернизацию производства, чтобы привлечь больше потребителей.
- 5 Развитие международной торговли позволяет стране расширить рынок товаров, более эффективно использовать сырье и трудовые ресурсы, а также помочь ослабленным секторам экономики.

## 5 Unit 5. Advertising

### 5.1 Memorize the following words and word-groups from the text

an advertising – реклама;  
to flourish – процветать;  
a free-market – свободная (рыночная) экономика;  
profit-oriented – ориентированный на прибыль;  
to accelerate – ускорять;  
a distribution – сбыт;  
to create an awareness – сообщать;  
an objective – цель, задача;  
a preference – приоритет;  
an established customer – постоянный покупатель;  
to encourage – поддерживать, поощрять;  
a billboard – рекламный щит.

#### 5.1.1 Read and translate the text

Advertising is any paid form of non personal presentation and promotion of products, services or ideas by an individual or organization. It flourishes mainly in free-market, profit-oriented countries. It is one of the most important factors in accelerating the distribution of products and helping to raise the standard of living. Advertising cannot turn a poor product or service into a good one, but what it can do and does is to create an awareness about both old and new products and services. So the three main objectives of advertising are: 1) to produce knowledge about the product or service; 2) to create preference for it; 3) to stimulate thought action about it.

Advertising can be defined as commercial messages both to individuals and firms to inform potential and established customers and to encourage sales for the advertiser. Advertising can be either institutional (designed to sell the firm's name) or direct-action (designed to sell the firm's product or service).

#### *Types of advertising media*

Among the media generally used in advertising are: television, radio, newspapers, magazines, outdoor billboards, specialty advertising (distribution of such items as notebooks, pencils, calendars, blotters, gummed labels, telephone pads, shopping bags), public transportation, yellow pages, direct mail, other media (catalogues, samples, handouts, leaflets, etc.).

#### 5.1.2 Answer the questions

- 1 What is advertising?
- 2 What are objectives of advertising?
- 3 What types of media are used in advertising?

5.1.3 In each of the following select the word or phrase that best completes the sentence or answers the question

1 Which one of the following departments usually has the responsibility in a company for the development of a favorable image for the business?

- a) the advertising department
- b) the personnel department
- c) the public relations department
- d) the purchasing department

2 Which one of the following media is usually the most expensive?

- a) radio
- b) newspapers
- c) outdoor advertising (billboards)
- d) television

3 When designing an advertising layout you should use...

- a) large headlines since big print is easy to read
- b) as many ideas as possible since space is expensive
- c) a series of elements which draw attention
- d) startling proportions so that the advertising attract attention

4 Which one of the following elements of an advertising layout would be a problem for you if you couldn't draw or sketch?

- a) headlines
- b) copy
- c) illustration
- d) media

5 Which one of the following recommendations offers poor advertising advice?

- a) The advertiser should spend as much as the budget will allow.
- b) The advertiser should periodically evaluate the effectiveness of advertisements.
- c) The advertiser should vary media from time to time to reach different markets.
- d) The advertiser should read the results of research and polls of buying habits in the area.

#### 5.1.4 Advertising a New Product

**Fill in the product specification form with as much information as possible:**

Name of product \_\_\_\_\_

Model \_\_\_\_\_

Purpose \_\_\_\_\_

Manufactured by \_\_\_\_\_

Made of \_\_\_\_\_  
Components \_\_\_\_\_  
Weight \_\_\_\_\_  
Dimensions \_\_\_\_\_  
Normal retail price \_\_\_\_\_  
Introductory price \_\_\_\_\_  
Introductory offers \_\_\_\_\_  
Guarantee period \_\_\_\_\_  
Service requirements \_\_\_\_\_  
Other features \_\_\_\_\_  
Would you like to buy this product?

### 5.1.5 Write an advertisement for any product – real or imagined

#### Useful expressions:

- We are attaching some information about ... – Приводим некоторую информацию о ...
- We enclose the description of ... – Прилагаем описание ...
- We would like to draw your attention to ... – Хотелось бы обратить Ваше внимание на ...
- As you requested, we are enclosing a copy of our latest catalogue. – По вашей просьбе прилагаем экземпляр нашего последнего каталога.
- We are enclosing our price-list so that you can see whether or not we could be of service to you. – Прилагаем наш прейскурант, чтобы Вы смогли получить представление, можем ли мы быть полезными для Вас.
- We appreciate your cooperation. – Мы бы высоко оценили наше сотрудничество.
- Thank you for your interest in ... – Благодарим Вас за интерес к ...
- I wish to thank you for ... – Я хотел бы поблагодарить Вас за ...
- If you have any other questions, please get in touch with ... – Если у Вас появятся какие-либо другие вопросы свяжитесь, пожалуйста, с ...
- If you require further information, we would be most pleased to supply it. – Если Вам понадобится дополнительная информация, мы будем счастливы ее предоставить.
- I hope that this information will be of some assistance to you. – Надеюсь, что данная информация будет полезна для Вас.

## **6 Unit 6. Supplementary reading**

### **6.1 Text A. Small business**

total assets – общая стоимость имущества, сумма баланса;  
net worth – собственный капитал;  
gross profits – валовая прибыль;  
net profits – чистая прибыль;

payroll – платежная ведомость;  
net receipt – чистая выручка;  
total sales – общий объем продаж, товарооборот;  
returns – возмещение;  
allowances – начисление (напр.: сумма накладных расходов);  
to keep records – вести учет.

Today small business is the heart of the market economy. There are a great variety of small businesses. People become owners of small business firms in one of three ways: start a new firm, buy a franchise, buy or inherit an existing firm.

Small firms have been established to manufacture and distribute goods, to sell them at retail and to provide all kinds of needed services.

A small business possesses at least two of the following four characteristics:

- 1 management of the firm is independent, usually the managers are also the owners;
- 2 ownership is held by an individual or a small group;
- 3 the workers and owners live in one home community;
- 4 the relative size of the firm within its industry must be small when compared with the biggest units in its field.

Most scholars believe that the fourth, relative size is the most important.

The following terms can be used to describe a business: total assets, net worth, gross profits, net profits, payroll, net receipts, the total sales, returns, allowances, discount.

It is necessary to keep records of a business for tax purposes.

Business operations are subject to review by local, state and federal authorities. Some of the operations are:

Income. Business income must be reported for tax purposes.

Working conditions. Clean and safe working conditions must be provided for employees.

Wages and hours. Employers must pay at least the minimum wage and keep to working hours.

Advertising, labeling, packaging. Manufacturers must be responsible for them, not businessmen.

Unfair practices. Laws prevent business persons from engaging in any practices, restraining trade.

Discriminations. Employees can not be discriminated against because of color, race, sex, religion or national origin.

Liability and compensation. Employers are required to carry insurance and provide compensation for workers injured on the job.

## **6.2 Text B. A comprehensive plan**

accounting records – бухгалтерские счета;  
merchandising – коммерческое планирование производства;  
break-even point – точка нулевой прибыли;

inventory valuation method – метод оценки товарно-материальных ценностей;

commitments – затраты, вложения (капитала);

desired income approach – подход получения желаемого дохода;

layout – схема расположения;

markup – наценка, повышение (цены);

markdown – снижение цены;

to estimate – предварительно подсчитывать, оценивать;

sales on account – продажа по открытому счету;

to be subject – подвергаться;

to cope with – справляться;

at the outset – вначале.

Chances of success for any new business are greatly increased when attention is directed to a comprehensive business plan. There is no one sequence of steps in planning. The most important thing in planning a new small firm is to consider all the ideas about profits, financing, accounting, records, merchandising plans, location, market and customers, advertising and promotion, amount of expenses, break-even point, legal form of organization, depreciation policies, inventory valuation methods.

No commitments, contracts, or obligations should be undertaken without a clear idea of what profits are possible over at least the first year of operation.

Using the desired income approach, there are 14 major steps in planning:

Step 1: Determine what profit you want from the business and calculate the sales volume.

Step 2: Test the intended market area.

Step 3: Prepare a statement of assets to be used.

Step 4: Prepare an opening day balance sheet.

Step 5: Study the location of the firm.

Step 6: Prepare a layout for the space to be used for business activity.

Step 7: Choose your legal form of organization.

Step 8: Review all aspects of your merchandising plan.

Merchandising is a broad term. It is known as “the total marketing concept”. It covers many things – plans for presenting products to customers, sales promotion, advertising plans, pricing policy, public relations, markups, markdowns, seasonable variations in business, planned special sales and other activities.

Step 9: Analyze your estimated expenses.

Step 10: Determine the firm’s break-even point.

Step 11: Consider sales on account, review the advantages and establish a credit policy.

Step 12: Review the risks to which you are subject and how you plan to cope with them.

Step 13: Establish a personnel policy at the outset.

Step 14: Establish an adequate system of accounting records, because they are essential to decision making in any business.

### 6.3 Text C. Franchising

franchising – торговля с использованием льготных условий;  
franchisee – торговое предприятие, пользующееся правом торговать продуктами промышленного предприятия на льготных условиях;  
franchisor – компания, имеющая патент на деятельность;  
parent company – материнская компания;  
marketing procedures – методики продаж;  
franchise – особый контракт;  
in accordance with – в соответствии с ...;  
straight-product-distribution franchise – франшиза, предусматривающая непосредственное распределение продуктов;  
product-license franchise – франшиза на лицензионный выпуск продукции;  
to comply with – отвечать, исполнять;  
trade-name franchise – франшиза на торговый знак;  
flat fee – одинаковая плата;  
low interest – низкий процент;  
expenses – расходы.

Franchising became very popular in 1970s and 1980s. Franchising is a system of distributing products or services through associated resellers. The franchise gives rights to the franchisee to perform or use something that is the property of the franchisor. The small business owner who buys franchise is the franchisee.

The objective of franchisees is to achieve efficient and profitable distribution of a product or service within a special area. Both franchisees and franchisors contribute resources. The franchisor contributes a trademark, a reputation, known products, managerial know-how, procedures, and perhaps equipment. The franchisee invests capital in the purchase of the franchise and provides the management of the operation in accordance with rules set down by the franchisor.

Most franchises can be classified into one of the three categories:

1) straight-product-distribution franchises. – This type of franchise is the most popular today. The franchisors earn their profit from the price at which they sell their products to the franchisee.

2) product-license franchises. In these cases the franchisees use the franchisor's name but manufacture their products to comply with the franchisor's requirements.

3) trade-name franchises. Under this type of franchise the franchisor licenses its trade name to the franchisee but seldom exercises any control over the product or service being marketed.

Franchising offers some advantages and disadvantages.

The advantages are as follows: 1) expanded distribution without increased capital investment; 2) monthly flat fees collected from franchisees; 3) provided promotion and advertising programs; 4) financial aid from a franchisor at low interest; 5) available credit and so on.



Some disadvantages also exist. For example: 1) long distance control over franchisees; 2) much freedom in management decisions; 3) expenses of training supervisory personnel; 4) obligatory purchases from franchisor; 5) profits of franchisees always share with franchisor, etc.

Franchising is very popular in recent years and takes an important place in small business.

#### **6.4 Text D. Selling on credit**

a trade credit – торговый кредит;  
a consumer credit – потребительский кредит;  
total retail sales – общий объем розничный продаж;  
a transaction – сделка;  
credit standing – кредитоспособность;  
a credit account – кредитный счет;  
to grant credit – выделять кредит;  
an open account – открытый счет (амер.); текущий счет (англ.);  
a statement – выписка счета, расчет;  
a charge account – кредит по открытому счету;  
a revolving account – автоматически возобновляемый счет;  
an external indebtedness – внешняя задолженность;  
an installment account – счет для уплаты в рассрочку;  
a down payment – первый взнос;  
a budget account – бюджетный счет, счет потребительского кредита;  
a loss – убыток;  
delinquent – неуплаченный, просроченный;  
to pick the credit consumer – выбрать клиента для кредитования.

There are few axioms in the world of business, but one of them is “if you sell on credit you will increase sales, even to the same customers to whom you previously sold for cash only”. Sales are the foundation of profits.

Trade credit is credit extended from one business firm to another. Consumer credit is credit given by retailers to their customers, who are the final users of the products. Sales by manufactures and wholesalers are almost always made on a credit basis. Retail sales amount to nearly 50% of the total retail sales in the country.

Our business world can't operate without credit because there is not enough currency and coin in the country to finance business transactions. A good credit standing is essential to business success. Business owners must look for good credit standing of firms or individuals to whom they grant credit.

There are at least four basic types of consumer credit account:

- Open accounts are ordinary charge accounts. With this type of account the customer charges all purchases throughout the month and is expected to pay the total charges when a statement is sent by the firm.

- Revolving accounts. This type of account was designed for customers who live with external indebtedness. The customer must pay a certain amount of the total charges at the end of each month.
- Installment accounts were specifically designed to make possible the sale on credit of larger purchases. The customer makes a down payment, preferably at least 20% of the total purchase price, and the balance is spread over a monthly payment plan. Good business practice limits such payment to not more than 3 years.

Budget accounts require no down payment, and customers are normally given 3 months to remit the total price in equal payments. Customers are expected to make payments without reminders in the form of statements from the seller.

Credit customers who do not pay on schedule cause the firm some problems. Small firm owners usually have an advantage over large firm owners in this situation, since they know their customers better. They can usually accomplish more through personal contact with the customer in order to avoid losses. But the best way to anticipate the possible delinquent situation is to pick the right credit customer in the first contact.

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