

Тема 1. Составление вопросов

Дополните вопрос: Was ... a first-year student 5 years ago?

- we
- she
- they
- it

Дополните вопрос: Where ... our grandmother live?

- is
- do
- does
- 

Дополните вопрос: Who ... English in your family?

- study
- studies
- does study
- do study

Дополните вопрос: Is ... in good health?

- I
- my friends
- her parents
- his grandfather

Дополните вопрос: Where ... you 20 minutes ago?

- was
- are
- were
- did

Дополните вопрос: ... Victor the only child in the family?

- Does
- Is
- Do
- Are

Дополните вопрос: My daughter was a housewife 3 years ago, ...

- wasn't she?
- didn't she?
- wasn't he?
- was she?

Дополните вопрос: What Institute ... she submit an application for admission last year?

- does
- is
- did
- do

Дополните вопрос: Peter is in the third form, ...?

- is he
- does he
- doesn't he
- isn't he

Дополните вопрос: ... you an office worker or a soldier?

- Do
- Does
- Are
- 

Дополните вопрос: At the age of seven she didn't begin to attend school, ...?

- didn't she
- did she
- was she
- doesn't she

Дополните вопрос: When did you ... short-time courses training book-keepers?

- took
- taken
- takes
- take

Дополните вопрос: Who ... in this room ten minutes ago?

- is
- were
- was
- did

Дополните вопрос: Does ... dream of becoming a book-keeper?

- I
- you
- he
- we

Дополните вопрос: Last year he became a first-year student of this Institute, ...?

- didn't he

- doesn't he
- did he
- wasn't he

Дополните вопрос: ... they on friendly terms with their cousins last summer?

- Was
- Were
- Did
- Do

Дополните вопрос: ... your sister work?

- Does
- Do
- Did
- Is

Дополните вопрос: ... his brother study at school or at the Institute?

- Do
- Is
- Does
- 

Дополните вопрос: My nephew doesn't take a post-graduate course, ...?

- does he
- doesn't he
- does she
- don't he

Дополните вопрос: My sister isn't two years my junior, ...?

- doesn't she
- does she
- isn't she
- is she

Дополните вопрос: What ... happened?

- has
- did
- were
- was

Дополните вопрос:..... they going to visit grandmother today?

- Are
- Who
- Do
- Have

Дополните вопрос: Could you tell me ....?

- what the time is
- what is the time
- what time

Дополните вопрос: Do you know ... ?

- where the Barkley's Bank is
- where is Barkley's Bank
- where Barkley's Bank

Дополните вопрос: Do you know ... at the next session?

- who is the speaker
- who the speaker is
- the speaker

Дополните вопрос:..... does it cost?

- How much
- What
- Who

Дополните вопрос:..... is the Vice President's name?

- What
- Where
- Who

Дополните вопрос: ... do you take a holiday? – Once a year

- How often
- Where
- Why

Дополните вопрос:.... first stepped on the moon?

- Who
- What
- When

Дополните вопрос:.... bag are you carrying? – Judy's

- Whose
- Who
- What

## Тема 2. Модальные глаголы

Вставьте пропущенный модальный глагол: One of the advantages of the credit card system is that you ... carry cash

- cannot
- don't have to
- shouldn't

Вставьте пропущенный модальный глагол: When the prime rate is small, you ... borrow money from the bank on the easiest terms

—must

—may

—ought to

Вставьте пропущенный модальный глагол: The credit card system is rather new for this country. Some twenty years ago you ... have any credit card

—can not

—may not

—could not

Вставьте пропущенный модальный глагол: When he was young, he ... run a mile in less than five minutes

—can

—may

—was able to

Вставьте пропущенный модальный глагол: We ... meet him at the station at six o'clock, but he didn't come

—had to

—could

—were to

Вставьте пропущенный модальный глагол: You ... get a Higher Education Diploma if you don't undertake a project

—can

—can't

—may

Вставьте пропущенный модальный глагол: You failed your test in English. You ... have studied better

—should

—must

—were to

Вставьте пропущенный модальный глагол: You ... go to the library. I have many books at home, so you're welcome

—must not

—need not

—cannot

Вставьте пропущенный модальный глагол: According to the law, everybody ... pay taxes

—has to

—must

—should

Дополните предложение. You ... wear shoes if you enter a mosque  
—are not allowed to...  
—don't have to  
—should not

Дополните предложение. You ... drive carefully on a busy road  
—should  
—shouldn't  
—may

Дополните предложение. You ... change your money before you go to America, because there are a lot of 24 hour banks there  
—should  
—have to  
—don't have to

Вставьте пропущенный модальный глагол. You .... put your money into deposit account or keep it at home  
—can  
—must  
—ought to

Вставьте пропущенный модальный глагол. You .... pay interest for using the credit card  
—may  
—ought  
—are to

Вставьте пропущенный модальный глагол. This bank is far from here. You...take a bus  
—must  
—are to  
—should

Вставьте пропущенный модальный глагол. .... I help you?  
—Can  
—Must  
—Ought

Вставьте пропущенный модальный глагол. Before you set up your own business, you .... accumulate working experience and business contacts  
—have to  
—may  
—should

Тема 4. Степени сравнения прилагательных

Выберите правильный вариант ответа: The prices for travelling tickets in winter are getting ...

- low
- lower
- the lowest

Выберите правильный вариант ответа: One of ... advantages of credit cards is that you don't have to carry cash, even a checkbook

- big
- bigger
- the biggest

Выберите правильный вариант ответа: New computers can store more information and ...

- fast
- faster
- the fastest

Выберите правильный вариант ответа: Prices have gone up. Things are not as ... as they used to be

- cheap
- cheaper
- the cheapest

Выберите правильный вариант ответа: Investments to the building companies are three and a half times ... than during the previous years

- great
- greater
- the greatest

Выберите правильный вариант ответа: In the USA it's ... to keep the money in the banks, than in Russia

- profitable
- more profitable
- the most profitable

Выберите правильный вариант ответа: The old method was ... effective than the new one

- little
- less
- the least

Выберите правильный вариант ответа: African oil is much ... than Middle Eastern oil

- light
- lighter

—the lightest

Выберите правильный вариант ответа: Everybody is interested in ... possible economic development

—good

—better

—the best

Выберите правильный вариант ответа: Чем быстрее мы закончим нашу работу, тем скорее мы пойдем домой

—As soon as we finish our work, we'll go home

—The quicker we finish our work, the sooner we'll go home

—If we finish our work earlier, we'll go home

Выберите правильный вариант ответа: На следующий урок вы должны выучить как можно больше слов

—For the next lesson you must learn as many words as possible

—For the next lesson you must learn many English words

—For the next lesson you must learn many English words if possible

Выберите правильный вариант ответа: Бензин стал в 2 раза дороже, чем он был в прошлом году

—Petrol is twice more expensive than it was last year

—Petrol is not so expensive as it was last year

—Petrol is twice as expensive as it was last year

Выберите правильный вариант ответа: В этой стране самый высокий уровень занятости

—This country has the highest possible level of employment

—This country has higher level of employment

—The employment in this country is very high

Выберите правильный вариант перевода: Фильм не такой интересный, как книга

—The film is more interesting than the book

—The book is less interesting than the film

—The film is not as interesting as the book

Тема 5. Настоящее время

Выберите правильный вариант ответа: The Board of Directors ... once a month to discuss current affairs

—is meeting

—meets

—has been meeting

Выберите правильный вариант ответа: The company ... in oil for many years



- has been trading
- trades
- is trading

Выберите правильный вариант ответа: The Vice President ... an important position within the corporation

- occupies
- is occupying
- has been occupying

Выберите правильный вариант ответа: We ... our share of the world's cosmetics markets at the moment

- increase
- are increasing
- have been increasing

Выберите правильный вариант ответа: Economically, the country ... steadily these past ten years

- improves
- is improving
- has been improving

Выберите правильный вариант ответа: Every Christmas a company ... its customers gifts

- gives
- is giving
- has been giving

Выберите правильный вариант ответа: Many governments ... expenditure on defense at present

- reduce
- are reducing
- have been reducing

Выберите правильный вариант ответа: Our company regularly ... 20% of its turnover in research and development

- invests
- is investing
- has been investing

Выберите правильный вариант ответа: Capitalism ... the free exchange of goods and services in the world market

- is based upon
- is being based upon
- are based upon

Выберите правильный вариант ответа: How long ... for the manager?

- are you waiting
- do you wait
- have you been waiting

Выберите правильный вариант ответа: Companies ... annual reports to inform the public about the previous years activities

- publish
- are publishing
- have been publishing

Выберите правильный вариант ответа: Internal promotions ... usually on the notice board

- are posted
- are being posted
- is posted

Выберите правильный вариант ответа: During the last few years the plant ... hard to increase its industrial output

- works
- has been working
- is working

Выберите правильный вариант ответа:

- What are you doing here?

I ... some cheques

- am cashing
- cash
- cashes

Выберите правильный вариант ответа: The company presently ... new ways of expanding its market

- looks for
- is looking for
- has been looking for

Выберите правильный вариант ответа: There ... huge price reductions in many shops during the summer sales

- is
- are
- have been

Выберите правильный вариант ответа, чтобы дополнить предложение: As a rule, government ... certain deductions of taxes to stimulate business activity

- introduces
- is introducing
- has been introducing

Выберите правильный вариант ответа: The Director currently ... talks in the USA

- has been having
- has
- is having

Вставьте глагол в соответствующей форме. Mike's plane ... at night

- has been arriving
- is arriving
- arrives

Вставьте глагол в соответствующей форме. The local office of this international company ... at 9 o'clock

- opens
- is opening
- have opened

Вставьте глагол в соответствующей форме. We ... English for 2 years

- are learning
- have been learning
- learn

Вставьте глагол в соответствующей форме. It often ... in autumn

- rains
- is raining
- has been raining

Вставьте глагол в соответствующей форме. He ... home at 9 every day

- is leaving
- has left
- leaves

Тема 6. Прошедшее время

Выберите правильный вариант: When ... these documents?

- you signed
- have you signed
- did you sign

Выберите правильный вариант: Since 1990 both taxes and inflation ...

- have increased
- increased
- has increased

Выберите правильный вариант: The company ... of business when he became the Managing Director

- went out
- has gone out
- have gone out

Выберите правильный вариант: “ ... Robert at his job place lately? ”

- Did you see
- Have you seen
- You have seen

Выберите правильный вариант: Last year the prime rate of the Federal Reserve Bank ... 5%

- were
- was
- has been

Выберите правильный вариант: George never ... on business trips

- went
- have gone
- has gone

Выберите правильный вариант: Yesterday the company ... its first fall in profits

- announced
- has announced
- have announced

Выберите правильный вариант: Unemployment ... recently the 2 million mark

- have reached
- reached
- has reached

Выберите правильный вариант: I ... ever ... anyone work so hard in my whole life

- didn't ... see
- haven't ... seen
- hasn't ... seen

Выберите правильный вариант: When he ... his job he ran into debt

- have lost
- lost
- has lost

Выберите правильный вариант: In 2000 Brazilian companies ... a lot of money into developing advanced technologies

- put
- have put

—has put

Выберите правильный вариант: When Mr. Smith was 30 he finally moved to Paris and ... his own business

—set up

—has set up

—have set up

Выберите правильный вариант: Two months ago the bank ... the house at \$100 000

—valued

—have valued

—has valued

Выберите правильный вариант: I ... just that we won the export award

—have heard

—heard

—has heard

Выберите правильный вариант: I ... already a lot about management at the courses

—learnt

—has learnt

—have learnt

Вставьте глагол в соответствующей форме. While we ... it, our main competitor dropped their prices

—were promoting

—had promoted

—promoted

Вставьте глагол в соответствующей форме. By Christmas I ... it was time to change my job

—had decided

—decided

—have been deciding

Вставьте глагол в соответствующей форме. The computer crashed when I ... the new software

—was loading up

—had loaded up

—loaded up

Вставьте глагол в соответствующей форме. After she ... a few notes, she started writing the introduction to the Annual Report

—had made

—made

—have made

Вставьте глагол в соответствующей форме. Before Thomas became personal assistant he ... already for the company for 2 years

—had worked

—worked

—have worked

Вставьте глагол в соответствующей форме. I ... on the project for 2 months before they decided to cancel it

—had been working

—worked

—have worked

Вставьте глагол в соответствующей форме. I ... about changing my job for some time before I finally decided

—had been thinking

—have been thinking

—thought

Вставьте глагол в соответствующей форме. George ... on business trip

—have never been going

—never went

—has gone

Вставьте глагол в соответствующей форме. I can't get Tessa on the phone. ... all afternoon

—I try

—I tried

—I've been trying

Вставьте глагол в соответствующей форме. There is a new road to the motorway. ... it yesterday

—They'd opened

—They opened

—They've opened

Вставьте глагол в соответствующей форме. The bank told me last week there was no money in my credit card. ... it all

—I had spent

—I spent

—I was spending

Вставьте глагол в соответствующей форме. I wanted to buy some jewellery, but I ... my credit card

—had left

—left

—have left

Вставьте глагол в соответствующей форме. I felt terribly nervous. I ... about it all week

—had been worrying

—have been worrying

—worried

Тема 7. Действия в будущем времени

Вставьте глагол в соответствующей форме: On Monday morning he ... to Berlin. Everything is arranged for his trip

—will fly

—is flying

—is going to fly

Вставьте глагол в соответствующей форме: The plane ... at 18.05

—leaves

—is leaving

—will leave

Вставьте глагол в соответствующей форме: When he arrives, he ... in Plaza Hotel

—is staying

—will stay

—stays

Вставьте глагол в соответствующей форме: I hope the economy of that country ... soon

—recovers

—is recovering

—will recover

Вставьте глагол в соответствующей форме: He ... money in some profitable business. But he still doesn't know what business to choose

—is going to invest

—will invest

—invests

Вставьте глагол в соответствующей форме: The annual meeting of shareholders ... next week

—will hold

—going to be held

—is being held

Вставьте глагол в соответствующей форме: He ... new job. That's why he buys so many newspapers

- is going to find
- finds
- will find

Вставьте глагол в соответствующей форме: I hope the credit system ... in our country soon

- will be introduced
- is introduced
- is introducing

Вставьте глагол в соответствующей форме: The bank ... a new branch next week. Everything has been arranged for that

- opens
- will open
- is opening

Вставьте глагол в соответствующей форме: The local office of this international company ... at 9 o'clock

- opens
- will open
- is opening

??????? Вставьте глагол в соответствующей форме: They ... a joint venture, but the details haven't been discussed yet

- are setting up
- will set up
- are going to set up

Вставьте глагол в соответствующей форме. The Board of Directors ... tomorrow

- is meeting
- will meet
- meets

Выберите правильный вариант ответа. Sam's plane ... at midnight

- will arrive
- is going to arrive
- arrives
- would arrive

Дополните вопрос. What time ... for Bristol?

- will the next bus leave
- does the next bus leave
- is the next bus going to leave

Выберите правильный вариант ответа. Jack ... 14 next year

- will be



- is going to be
- is
- is to be

Выберите правильный вариант ответа. The plane... on Monday

- will be flying off
- is flying off
- flies off
- will fly off

Тема 9. Страдательный залог «Passive Voice»

Заполните пропуск соответствующей формой пассивного залога: Jobs ... where society needs them

- have been created
- were created
- are created
- had been created

Заполните пропуск соответствующей формой пассивного залога: Certificates of ownership of bonds ... from seller to buyer without any formalities

- was being transferred
- is transferred
- can be transferred
- has been transferred

Заполните пропуск соответствующей формой пассивного залога: In a few days possibilities ... for increasing the number of jobs

- are studied
- are being studied
- have been studied
- will be studied

Заполните пропуск соответствующей формой пассивного залога: Two hours later we ... by other students of the group

- have been joined
- will be joined
- were joined

Заполните пропуск соответствующей формой пассивного залога: When ... by your teacher last?

- will you be asked
- were you asked
- are you being asked
- are you asked

Заполните пропуск соответствующей формой пассивного залога: ... the last art exhibition ... by many people?

—Is ... attended

—Will ... be attended

—Was ... attended

Заполните пропуск соответствующей формой пассивного залога: The work ... by us tomorrow

—will be finished

—is finished

—has been finished

—is being finished

Выберите точный вариант перевода предложения: Ann is often asked questions

—Аня часто задает вопросы

—Аня часто задавала вопросы

—Ане часто задают вопросы

—Ане часто задавали вопросы

Выберите точный вариант перевода предложения: A liar is believed by nobody

—Лжец сам никому не верит

—Лжецу никто не верит

—Всякий верит лжецу

—Лжецу никто не поверит

Выберите точный вариант перевода предложения: He was forgiven his absence

—Ему простили его отсутствие

—Он простил ему его отсутствие

—Он попросил прощения за свое отсутствие

—Ему не простили его отсутствие

Выберите точный вариант перевода предложения: Your mistakes must be paid attention to

—Ты должен обратить внимание на свои ошибки

—Надо обратить внимание на твои ошибки

—Обрати внимание на свои ошибки

Выберите точный вариант перевода предложения: Weak students must be helped

—Отстающие студенты нуждаются в помощи

—Помогите отстающим студентам

—Помощь надо было оказать отстающим студентам

—Отстающим студентам надо помогать

Выберите точный вариант перевода предложения: The conference was preceded by comprehensive preparation work

- Ведется всесторонняя подготовительная работа к конференции
- Конференции предшествовала всесторонняя подготовительная работа
- Конференция предшествовала всесторонней подготовительной работе
- За всесторонней подготовительной работой последовала конференция

Выберите точный вариант перевода предложения: This financial aid was asked for by the Government

- Правительство попросило о финансовой помощи
- Правительство попросили о финансовой помощи
- Финансовая помощь была оказана правительством
- Правительству оказали финансовую помощь

Выберите точный вариант перевода предложения: His lectures are always listened to very attentively

- Он всегда слушает лекции очень внимательно
- Его лекции всегда нужно слушать очень внимательно
- Нужно было внимательно слушать его лекции
- Его лекции всегда слушают очень внимательно

Выберите точный вариант перевода предложения: Measures should be taken to ensure high reliability of equipment

- В целях обеспечения высокой надежности оборудования были предприняты (определенные) меры
- Для обеспечения высокой надежности оборудования, необходимо предпринять (определенные) меры
- Высокая надежность оборудования обеспечивалась благодаря принятию (определенных) мер
- При условии принятия (определенных) мер будет обеспечена высокая надежность оборудования

Заполните пропуск соответствующей формой пассивного залога. General subjects ... traditionally .... by the first and the second year students

- are ... studied
- is ... studied
- were... studied

Заполните пропуск соответствующей формой пассивного залога. Our yesterday's meeting .... by the dean

- was attended
- has been attended
- is attended

Заполните пропуск соответствующей формой пассивного залога. The new ads campaign ... last year

- has been launched

- was launched
- is launched

Выберите точный вариант перевода предложения. Clients of the bank are sent monthly statement

- Клиенты банка отправляют ежемесячный отчет
- Банк отправляет клиентам ежемесячный отчет
- Клиентам банка отправляется ежемесячный отчет

#### Тема 15. Татарстан

Вставьте подходящее по смыслу слово: The republic is ... in the Middle Volga region

- situated
- established
- founded

Вставьте подходящее по смыслу слово: This country ... a lot of oil

- extracts
- expands
- exists

Вставьте подходящее по смыслу слово: For cattle breeding we need to grow ...

- grain crops
- fodder crops
- spring wheat

Вставьте подходящее по смыслу слово: This motor-car works ... heavy excavators

- manufactures
- works out
- extracts

Вставьте подходящее по смыслу слово: ... sales we rank second in the industry

- In terms of
- In spite of
- In the middle of

Вставьте подходящее по смыслу слово: Last year earnings were 6% less than this year. So we say that they rose ... 6%

- from
- to
- by

Вставьте подходящий предлог: The territory of the republic is divided ... several economic regions

- in
- into
- for

Вставьте подходящий предлог: The local plant which later developed ... a production association is among the largest in Tatarstan

- into
- for
- in

Вставьте подходящий предлог: Our republic is very rich ... oil which made it well-known in the world as a major oil-producing republic

- of
- at
- in

Вставьте подходящий предлог: More than 15% of economically active population are engaged ... the agricultural sector

- in
- at
- on

Вставьте подходящий предлог: 4.5 mln. hectares of land are cultivated which is equal ... 67% of the Republic's territory

- to
- for
- 

Вставьте подходящий предлог: ... the end of the year the company's profits rose by 10%

- In
- At
- 

Вставьте подходящий предлог: Inflation began to level... in the third quarter of the year

- 
- off
- of

Дополните предложение. It is a big city with population of 110000 people. The population is mostly ... in industry

- situated
- engaged
- unemployed

Дополните предложение. The bank ... its interest rate. This made borrowing easier for individuals

- reduced
- declined
- increased

Дополните предложение. Inflation levelled off for a 6 month period and then there was a price rise ... 10%

- on
- of
- by

Из данных вариантов подберите синоним к словам: Average earnings grew steadily during this period

- rose slightly
- increased constantly
- remained constant

Из данных вариантов подберите синоним к выделенному слову: Sales rose sharply last month

- gradually
- dramatically
- slightly

Из данных вариантов подберите синоним к выделенному слову: “Kamaz” is a large capacity lorry

- track
- truck
- cast

Из данных вариантов подберите синоним к выделенной фразе. Tatarstan is known as a major oil-producing republic

- manufacturing
- cultivating
- extracting

Из данных вариантов подберите синоним к выделенному слову: The country has an overall area of 322 km<sup>2</sup>

- whole
- major
- total

## Тема 20. Предпринимательство

Дополните предложение: When the owner of a one-person firm fails, it means that he ...

- is fired
- gets into business
- goes out of business

Дополните предложение: For anyone who has some trade it is easier to ... entrepreneur

- turn into
- turn down
- set up

Дополните предложение: When the government lowers taxes it ...

- respects flourishing business
- runs some promising business
- encourages business

Дополните предложение: He earns very little. So he can hardly ...

- afford to work
- work by himself
- make both ends meet

Дополните предложение: Jake wants to have a business of his own. He is going ...

- to have some trade
- to work for someone else
- to set up a firm

Подберите наиболее точное соответствие данному выражению: Knowledge and skills which you acquire during all your life

- experience
- education
- school background

Вставьте подходящие предлоги: An entrepreneur takes ... responsibility ... other people

- for ... on
- on ... for
- on ... to

Дополните предложение: They offered her the job, but she ... an opportunity

- turned down
- set up
- turned into

Дополните предложение: The economy is booming and small businesses ...

- are flourishing
- are going broke
- are making both ends meet

Дополните предложение: A 10p rise in cigarette prices is not enough ...  
smokers to stop  
—to encourage  
—to borrow  
—to expand

#### Тема 34. Функции инфинитива

Проанализируйте предложения и выберите то, в котором инфинитив следует переводить глаголом в неопределенной форме вместе с союзом "чтобы"

- To run a company effectively became the main objective
- To raise funds for its needs an enterprise issues shares
- To get the state subsidies means to raise additional resources

Проанализируйте предложения и выберите то, при переводе которого следует использовать слово "должен"

- The company was to increase wages and salaries by the end of the year
- Their duty is to provide the best conditions for the work of energy systems
- The main task for the nearest future was to develop these vast territories

Проанализируйте предложения и выберите то, при переводе которого следует использовать слово "должен"

- The ultimate goal of any business is to generate profit
- Funds from the state budget are to be used to finance the construction of this project
- The purpose of the new agreement was to accomplish the work in time

Подберите правильный перевод данного предложения. What does Russia have to do for this to happen?

- Что должно случиться в России для этого?
- Что необходимо сделать России, чтобы это случилось?
- Что сделано Россией, чтобы это случилось?

Проанализируйте предложения и выберите то, в котором инфинитив следует переводить используя слово «который»

- We will buy the goods at a price to be fixed by special agreement
- This technology is to be introduced next year
- It was done to develop new technology

Проанализируйте предложения и выберите то, в которых инфинитив следует переводить, используя слово "который"

- Here is the exercise to be done by the students next time
- He is to come in few minutes
- The economy of our country has a long way to go to catch up the developed countries



Проанализируйте предложения и выберите то, в которых инфинитив следует переводить, используя слово “чтобы”

—To make profits they trade with foreign firms

—The contract was to be signed next week

—These are the shares to be sold

Проанализируйте предложения и выберите то, в котором инфинитив следует переводить, используя слово “должен”

—To be effective the company made its budget realistic

—She is the best employee to report managers

—This problem is to be solved by the end of the year

Проанализируйте предложения и выберите то, в которых инфинитив следует переводить, используя слово “который”

—We improve the quality of goods to be more competitive

—The results of market research are to be taken into consideration immediately

—It was the question to be answered by Sales Manager

Проанализируйте предложения и выберите то, в котором инфинитив следует переводить, используя слово “должен”

—This is the best idea to be discussed at the meeting

—The method is to be used in the production

—To achieve this goal the company established strategic priorities

Проанализируйте предложения и выберите то, в которых инфинитив следует переводить, используя слово “который”

—To reduce costs they use new technology

—These are the key strategic decisions to make as soon as possible

—The annual meeting of shareholders is to begin at 10 o'clock

Проанализируйте предложения и выберите то, в которых инфинитив следует переводить, используя слово “чтобы”

—My children need someone to go to school with

—We are to purchase all the materials necessary for production

—Funds from the state budget were used to finance the realization of this project

### Тема 37. Типы коммерческих предприятий

Подберите продолжение к данному предложению. The Chairman of the Board of Directors is ...

—responsible for recruitment and selection of personnel

—in overall control and may not be the head of any one department

—in charge of a department's day-to-day running

Подберите продолжение к данному предложению: The manager of a department is ...

- responsible for strategic planning and for making decisions
- in overall control of the company
- in charge of department's day-to-day running

Подберите продолжение к данному предложению: Marketing Department ... reports to Sales Manager

- keeps a record of all payments made and received
- carries out market research

Подберите продолжение к данному предложению: Personnel Department is ...

- responsible for strategic planning and for making decisions
- responsible for recruitment and selection
- in charge of department's day-to-day running

Подберите продолжение к данному предложению: Accounting Department ...

- reports to Sales Manager
- advises on corporate regulations
- keeps a record of all payments made and received

Подберите синонимы к выделенному слову: If you go into business alone, it is called one-person business

- limited involvement
- sole proprietorship
- leadership

Подберите синонимы к выделенному слову: Partnership is an association of two or more people to carry on business for profit

- to run business
- to go into business
- to get down to business

Подберите синонимы к подчеркнутому слову: The owner's liability in the sole proprietorship is greater than in any other forms of ownership

- interest
- responsibility
- profit

Подберите синонимы к подчеркнутому слову: The company's manager makes a lot of important decisions concerning hiring and firing employees, distributing duties among them, evaluating the company's activities

- profits
- taxes
- responsibilities

Подберите синоним к подчеркнутому слову: Limited liability is sure to be one of the major advantages of any corporation

- factors
- benefits
- needs

Подберите синонимы к выделенному слову: To run a business properly one should hire a professional manager

- employ
- lay off
- control

Подберите синонимы к подчеркнутому слову: It is easy to set up a sole proprietorship, as one has only to purchase a license

- to fix
- to establish
- to introduce

Заполните пропуск подходящим по смыслу предлогом: Like sole proprietorship, partnership is easy to establish, and its profits are not subject ... federal corporation taxes

- to
- on
- for

Заполните пропуски подходящими по смыслу предложениями: In corporations investors can limit their personal liability ... the amount of money they have invested

- by
- for
- to

Заполните пропуски подходящими по смыслу предложениями: The major advantage ... corporate form of ownership ... sole proprietorship and partnership is limited liability of its owners

- of...over
- of...from
- for...over

Заполните пропуск подходящим по смыслу предлогом: Higher interest rates will force small firms go out ... business

- for
- from
- of

Заполните пропуск подходящим по смыслу предлогом: Corporations are

jointly owned by different people who receive shares of stock in exchange ...  
an investment of money in the company

- of
- for
- by

Заполните пропуск подходящим по смыслу предлогом: To get down... business one needs to purchase a license

- in
- for
- to

Определите, какому из видов коммерческой деятельности соответствует данное утверждение. The owner provides complete control over the business, its loans, capital and policies

- sole proprietorship
- partnership
- corporation

Определите, какому из видов коммерческой деятельности соответствует данное утверждение. Having bought a share in business, one risks to lose only the sum of money invested in it

- sole proprietorship
- partnership
- corporation

Определите, какому из видов коммерческой деятельности соответствует данное утверждение. The officers supervise daily management, stockholders having the final authority

- sole proprietorship
- partnership
- corporation

Определите, какому из видов коммерческой деятельности соответствует данное утверждение. It needs at least two partners each of them providing the capital

- sole proprietorship
- partnership
- corporation

Определите, какому из видов коммерческой деятельности соответствует данное утверждение. The owners of this business unit do not directly control its operations

- sole proprietorship
- partnership
- corporation

Определите, какому из видов коммерческой деятельности соответствует данное утверждение. It's a cheap form of business ownership, the purchase of license being the first step for starting it

- sole proprietorship
- partnership
- corporation

Определите, какому из видов коммерческой деятельности соответствует данное утверждение. There is unlimited liability of each partner for the debts of the business, that is complete financial responsibility for losses

- sole proprietorship
- partnership
- corporation

Подберите продолжение к данному предложению. Research and Development department ...

- creates new products
- works with the factory unit
- brings the firm's goods and services to the attention of customers

Подберите продолжение к данному предложению. Legal department ...

- advises on corporate regulations
- organizes quality control
- orders all supplies needed by the firm

### Тема 39. Маркетинг

Закончите предложение. The four controllable factors in marketing are...

- the consumers opinions and interests, hobbies, favourite sports
- introduction, growth, maturity and decline
- price, product, place and promotion

Закончите предложение. Industrial goods are...

- products bought by corporations or institutions
- products bought by individual consumers
- products bought by households

Закончите предложение. Demand analysis is...

- determining the needs of prospective customers
- developing techniques / methods for marketing research
- part of market segmentation

Закончите предложение. The stages of the product life cycle are...

- product, price, place and promotion
- introduction, production, growth and promotion
- introduction, growth, maturity and decline

Закончите предложение. "Distribution" means...

- the movement of goods and services from producers to consumers
- determining the needs of prospective customers
- the satisfaction of customer needs and profitability

Закончите предложение: An important role of marketing is...

- to manufacture something and make another person want it
- to find out what the needs of customers are and to undertake necessary actions to satisfy those needs
- to be constantly engaged in product development

Закончите предложение. The ultimate objective of a business corporation is...

- to negotiate the sale and purchase
- to supply goods reliably
- to generate profits

Закончите предложение. In marketing it is customary to organize different marketing sectors into broad groups:

- product, price, place and promotion
- consumer goods, industrial goods and services
- soft drinks, detergents, pharmaceuticals, electric appliances

Закончите предложение: The product must always perform the function for which it is intended and...

- meet quality standards
- cover costs
- supply reliably

Закончите предложение. Promotion includes ... ..

- product planning, marketing research, pricing
- transporting , storing and selling goods
- advertising, direct mail, customer service, special events

Подберите синоним к слову: rival

- competitor
- supplier
- marketer

Подберите синоним к слову: rapid

- good
- fast
- quite

Подберите синоним к слову: wide range

- multiple choice
- supplies

—overheads

Подберите синоним к слову: items

—stages

—levels

—commodities

Подберите синоним к слову: advantage

—benefit

—drawback

—feature

Подберите синоним к слову: to be engaged in

—to diversify

—to choose

—to be involved in

Подберите синоним к слову: complex

—easy

—complicated

—main

Подберите синоним к слову: delivery

—supply

—development

—sale

Подберите синоним к слову: to promote

—to choose

—to move

—to facilitate

Подберите синоним к слову: prospective (customer)

—potential

—constant

—necessary

Подберите синоним к слову: current

—present

—previous

—modern

Подберите синоним к слову: diversity

—demand

—variety

—delivery

Подберите синоним к слову: to determine (the price)

- to set
- to deliver
- to cost

Подберите синоним к слову: method

- supply
- technique
- analyses

Вставьте пропущенный предлог: In order to win the market the company should be constantly engaged ... product development

- in
- at
- on

Вставьте пропущенный предлог: If you want to succeed you should be guided ... four controllable factors

- from
- by
- for

Вставьте пропущенный предлог: Up-market goods are usually sold ... a very high price

- in
- on
- at

Вставьте пропущенный предлог: Prices ... industrial goods are usually decided by large companies

- at
- for
- in

Вставьте пропущенный предлог: The length of the product life cycle depends on the extent ... which the product is an innovation or a modification

- to
- in
- at

Вставьте пропущенный предлог: To be successful the newcomer must have a compelling offer to make the customer switch ... his product

- for
- on
- to

Тема 41. Биржи



Подберите синоним к слову: Dealings

- categories
- regulations
- transactions

Подберите синоним к слову: Short-fall

- deficit
- abundance
- investment

Подберите синоним к слову: Variety

- personality
- diversity
- security

Подберите синоним к слову: Overseas

- domestic
- foreign
- incorporated

Подберите синоним к слову: To entitle

- to conduct
- to issue
- to give the right

Подберите синоним к слову: Commitment

- spending
- obligation
- opportunity

Заполните пропуск подходящим по смыслу словом. The process of taking part in a capital market begins with a corporation selling...

- goods
- wealth
- stocks

Заполните пропуск подходящими по смыслу словами. The market value of the ... is about \$ 120 billion

- share index
- borrowers
- securities

Заполните пропуск подходящими по смыслу словами. As a shareholder you are ... of the company

- an owner
- an intermediary

—an agent

Заполните пропуск подходящими по смыслу словами. ... earn a fixed income

- Ordinary shares
- Preference shares
- Equities

Заполните пропуск подходящими по смыслу словами. You can also buy ... which are a form of long-term borrowing

- goods
- bonds
- commitments

Заполните пропуск подходящими по смыслу словами. Generally a share price ... according to interest rate movements

- sets
- gets stability
- fluctuates

Заполните пропуск подходящими по смыслу словами. Some gilts are undated, with no fixed...

- exchange rate
- redemption date
- circulation date

Заполните пропуск соответствующим по смыслу словосочетанием. ... manage the combined assets of many investors, both large and small

- Share holders
- Holding company
- Individual investors

Заполните пропуск соответствующим по смыслу словом. Two prices are always quoted: the ... price and the ... price

- listed ... issued
- offer ... bid
- listed ... bid
- offered ... issued

Заполните пропуск соответствующим по смыслу словом. A broker on the NYSE trading floor executes the trade ... the customer

- in the opinion of
- on behalf of
- due to
- for the sake of

Подберите соответствующее определение к выражению: to raise capital

- to build a city
- to attract funds
- to invest money
- to fail in saving capital

Подберите соответствующее определение к выражению: bear market

- stocks or shares not bearing fixed interest
- a market with a tendency to fall
- a part of the common stock
- a market with a tendency for rise

Подберите соответствующее определение к выражению: exchange member

- a person or a security house which trade on an exchange
- specialist responsible for funds entrusted to them
- shareholder

Подберите соответствующее определение к выражению: bull market

- a market with a tendency for rise
- a public building or place where bull are sold
- a market with a tendency to fall
- a shadow market where illegal goods are sold

Подберите соответствующее определение к выражению: blue chips

- stocks or shares not bearing fixed interest
- shares of secure and successful companies
- ordinary shares
- securities issued by the government

Подберите соответствующее определение к выражению: share index

- last reported price at which a security was sold
- number indicating how prices of shares have fluctuated
- an offer for sale
- different kinds of investments

Соответствует ли содержание данного предложения действительности.

Stockbroker is a person who only buys shares in companies for other people

- да
- нет

Соответствует ли содержание данного предложения действительности.

Commodity exchange is the marketplace where listed securities can be traded efficiently

- да
- нет

Соответствует ли содержание данного предложения действительности.  
Market indexes are indicators used to measure and report value changes in representative stock groupings

- да
- нет

Соответствует ли содержание данного предложения действительности.  
Companies should apply for a place on the “Official list” to be admitted to the stock exchange

- да
- нет

Соответствует ли содержание данного предложения действительности.  
Stock exchange usually deals in raw materials and some items of produce

- да
- нет

Соответствует ли содержание данного предложения действительности.  
The Exchange is a business corporation run by a Managing Director

- да
- нет

## Тема 42. Банки

Выберите подходящее по смыслу словосочетание, чтобы завершить предложение. If a person signs a standing order, the bank .

- keeps enough money on his account
- issues cheques regularly to him
- sees that his regular bills are paid every month

Выберите подходящее по смыслу слово или словосочетание, чтобы завершить предложение. Bank customers who need capital are .

- depositors
- lenders
- borrowers

Выберите подходящее по смыслу слово или словосочетание, чтобы завершить предложение. When you put money into a bank account, you .

- accept money
- deposit money
- withdraw money

Выберите подходящее по смыслу слово или словосочетание, чтобы завершить предложение: British banks dealing mainly with businesses are .

- savings banks
- commercial banks
- merchant banks

Выберите подходящее по смыслу слово или словосочетание, чтобы заполнить пропуск. The value of the money of the country compared to that of another is shown by the ... rate

- interest
- growth
- exchange

Выберите подходящее по смыслу слово или словосочетание, чтобы заполнить пропуск. By using debit or purchases cards customers ... money directly from their bank account to the shop's account

- withdraw
- transfer
- transform

Выберите подходящее по смыслу слово или словосочетание, чтобы заполнить пропуск. Having a ... account, a bank customer can issue personal cheques

- credit
- current
- deposit

Выберите подходящее по смыслу слово, чтобы заполнить пропуск. Borrowers wish to ... capital

- allocate
- obtain
- provide

Выберите подходящее по смыслу слово или словосочетание, чтобы заполнить пропуск. Traveller's cheques are ... by shops in almost every country in the world

- arranged
- allocated
- accepted

Выберите подходящее по смыслу слово или словосочетание, чтобы заполнить пропуск. To obtain cash from the bank at which one has an account means ... cash

- to transfer
- to carry
- to withdraw

Выберите подходящее по смыслу слово или словосочетание, чтобы заполнить пропуск. Interest rate determines the sum which ... pay to creditors for the use of their money

- lenders
- borrowers

—depositors

Выберите подходящее по смыслу слово или словосочетание, чтобы заполнить пропуск. By ... borrowers more than they paid to depositors, bankers made a profit

—lending

—charging

—paying

Подберите соответствующий предлог. Credit card-holders can pay ... all their purchases with one cheque

—out

—

—for

Подберите соответствующий предлог. You may ask a bank clerk about the interest you might get ... your money

—on

—for

—from

Подберите соответствующий предлог. This bank's charges ... all services are rather high

—on

—for

—in

Подберите соответствующий предлог. He would like to change roubles ... dollars

—on

—for

—to

Подберите соответствующий предлог. This is a cheque for 100 dollars ... my name

—on

—to

—in

Подберите соответствующий предлог. If you don't have a credit card with you, you may pay ... cash

—for

—by

—out

Подберите соответствующий предлог. Travellers' cheque can be exchanged ... cash

- to
- by
- for

Подберите соответствующий предлог. ... a current account a customer can issue cheques

- For
- With
- To

Подберите соответствующий предлог. A lot of people have accounts ... banks

- by
- for
- with

Подберите соответствующий предлог. Commercial banks receive money from savers ... current and deposit accounts

- from
- on
- to

Подберите синоним к выделенной фразе. One of the functions of a bank is to make loans

- to lend money
- to borrow money
- to deposit money

Подберите синоним к выделенной фразе. Any minute you can draw money out from your account

- take money from your account
- put money into your account
- deposit money in your account

Подберите синоним к выделенной фразе. If a customer wants to buy something he can issue a cheque

- cash a cheque
- accept a cheque
- make out a cheque

Подберите синоним к выделенной фразе. No interest is paid on current accounts

- checking accounts
- deposit accounts
- loan accounts

Подберите синоним к выделенной фразе. All I want to do is to make out a cheque

- to issue a cheque
- to withdraw a cheque
- to sing a cheque

Подберите синоним к выделенной фразе. It is easier to use cheques to pay for things than to move cash around

- to pay in cash
- to carry cash
- to be short of cash

Подберите синоним к выделенной фразе. If you run out of cash you can use a credit card

- are short of cash
- cash a cheque
- carry cash

Подберите синоним к выделенной фразе. My friend made interest on savings deposits and set up a sole proprietorship

- took interest
- put interest
- earned interest

## 2 часть экзамена - ТЕКСТЫ

1. Even in a bad economy, one truth about marketing stands: you have to spend more to make more. When business drops off, many entrepreneurs listen to their accountant's advice and cut back on advertising and promotion. That's the worst thing you can do. When times get tough, your job is to promote more, not less.

Promotion is a six-week cycle. That means if the company promotes today, business increases six weeks later. Many businesses violate the six-week cycle. They promote for, say, four weeks, and because nothing happens, they stop. Two weeks later, there's a sudden increase in business. For four weeks, business remains strong. Then, just as suddenly, business drops off, because six weeks earlier, the entrepreneur had stopped promoting.

It is very important to never stop promoting: promote whether the economy is strong or weak; promote even when you may not have the money. If you have no money, stand on a street corner at lunchtime with a sign hanging around your neck promoting your product or service. Not only will you meet new customers, but you might also save money on lunch, lose some weight and get a suntan.

Obviously, it takes more than just promotion to do well. To be successful, a business also requires strong fundamentals and a desirable product or service. During tough economic times, though, even some good businesses fail; some businesses shrink and others grow. When a business closes, its cus-



tomers migrate to the business that fights hard and stays open. Businesses that promote while others cut their ad budgets have a better chance of getting bigger even if the economy is shrinking.

2. All too often, day-to-day responsibilities get in the way of making a business more successful. In today's highly competitive, ever-changing world market, small to midsize manufacturers that want to continue their success need to do more than just build a product and hope people will come. They need to utilize advanced technologies and good business practices, such as market assessments. Manufacturers need to reevaluate their marketing efforts, groom customer lists, and revisit old customers to see about new projects.

Manufacturers Resource Center, a nonprofit organization created to help small and midsize manufacturers grow and remain competitive, recommends an independent market assessment. According to MRC, a market assessment is not just for challenging times; manufacturers should look at doing an assessment on a frequent and ongoing basis to open their eyes to opportunities for growth.

MRC, which is affiliated with Lehigh University in Bethlehem, Pennsylvania, conducts its research in three segments. They interview management team members independently about the company's core competencies, strengths, and weaknesses, in many cases learning what one team member would never share with another. The consultants then interview trusted advisors such as the corporate lawyer or accountant or even family members who influence corporate decisions. In the second segment, the consultants interview the manufacturers' current customers, former customers, and customers it wants to secure. The third segment focuses on secondary database research.

With this information, the MRC consultants look for common points of alignment, for opportunities that match up with the manufacturer's core competencies. Then the consultants provide recommendations to help the manufacturers discover new opportunities, in new markets, sales distribution, and existing or new product lines. An outside, third-party assessment can quickly pay for itself by helping manufacturers keep to a successful path.

3. Brand is a collection of images and ideas that represents a business. When we see a logo, slogan or design and we know immediately what the product is, then the branding is successful. The slogan should be short, a maximum of six words, and easy to understand. We instantly associate the product with ideas such as quality, reliability or performance.

Companies have to identify the qualities associated with their product. They find a name linked to the identity and design a logo and slogan. Packaging is extremely important for communicating brand identity and they must create a marketing strategy and advertisements.

In many cases a brand is the same as a manufacturer, for example GAP or L'OREAL. In other cases the brand is the name of a product e.g. Crest – not a manufacturer. The first case allows the company to promote different products. Some companies, such as Coca Cola or Mc Donald's, have an interna-

tional brand, built up over many years. Their message is the same for every product and in every market around the world.

Most branded goods are expensive, so stores' own brand goods can compete by offering a lower price. Smaller firms make clones of branded products such as computers and clothes. And there is an illegal global trade in pirated copies of branded goods such as DVDs. Negative information about a company, such as unethical behavior, can have a devastating impact on the brand.

4. 1998 was undoubtedly the year of the merger. More companies than ever before joined together in deals that totaled \$2.25 trillion and created the world's largest ever bank and the world's biggest oil company. Faced with plummeting oil prices, oil giants Exxon and Mobil sought to achieve economies of scale through a \$250bn merger.

There are several factors behind the increase in mergers and acquisitions. Firstly, the accelerated rate of globalisation has left companies desperately seeking overseas acquisitions in order to remain competitive. Another factor behind the increase in merger activity is the record performance of stock markets, which has enabled companies to finance major acquisitions on the strength of their inflated share prices.

Not all mergers, however, are the result of global economic trends, political change or technological innovation. BMW's takeover of the Rover Group injected much needed investment into the struggling UK car manufacturer whilst extending BMW's product range. And when the UK pharmaceutical firm Zeneca merged with Swedish drug company Astra, the new company started life with strong combined R&D capabilities, further strengthened by the world's best selling drug Losec in its portfolio of products.

Despite all these potential benefits and their promise of competitive advantage, mergers and acquisitions are not risk-free ventures. Such alliances are more than just financial agreements; they also involve the coming together of different corporate and, in many cases, national cultures. This can have a destabilising effect on a workforce and may mean projected efficiencies are not delivered. A further destabilising effect is the prospect of redundancies.

5. Many businesses as well as political organizations are international, that is to say their activities cover several countries, rather than just one. International business organizations which operate in many countries are called 'multinationals'. A multinational is a parent company with branches or subsidiaries in several countries. It arranges its production, finance and commercial operations in an international way. For example, multinationals can switch production or new projects away from one country which has strong trade unions and a bad history of industrial relations, to another country in which they operate and which may have weaker trade unions.

The operations of multinationals are often harmful to the economic independence of countries in which they have subsidiaries. Some of them are very large, especially in the oil and motor-car industries. Moreover, their activities are very difficult to control and can cause great economic problems to econo-

mies which, in some cases, they dominate. They do, however, have vast financial resources and are able to achieve the economies of large-scale production. Multinationals are a relatively recent phenomenon, and so are international political and economic organizations. In fact, they really began with the end of the Second World War. In 1944 the representatives of many nations gathered to consider solutions to the economic problems which had existed before the war – unstable and limited international trade. The meeting, the Bretton Woods Conference, led to the creation of the International Monetary Fund. The object was to achieve international economic stability, international monetary cooperation, the stabilization of exchange rates and the expansion of world trade.

The IMF operates by lending funds to member countries which have balance of payments difficulties so that they can stabilize their exchange rates. Each of its members pays into a fund in proportion to the importance of international trade in its economy. Members can borrow from the fund. However, there is a limit to the size of the loan and the period of time in which the loans, dictating the way in which the country should attempt to manage its economy.

6. Demand is the quantity of a good that buyers wish to buy at any price. Other things equal, at low prices the demanded quantity is higher. Supply is the quantity of a good that sellers wish to sell at any price. Other things equal, when prices are high, the supplied quantity is high as well.

The market is in equilibrium when the price regulates the quantity supplied by producers and the quantity demanded by consumers. When prices are not so high as the equilibrium price, there is excess demand (shortage) raising the price. At prices above the equilibrium price, there is excess supply (surplus) reducing the price.

There are some factors influencing demand for a product, such as the prices of other goods, consumer incomes and some others. As consumer income is increased, demand for a normal product will also increase but demand for an inferior one will decrease. A normal product is a one for which demand increases when incomes rise. An inferior product is a one for which demand falls when incomes rise.

As to supply, some factors are assumed as constant. Among them are technology, the input price, as well as degree of government regulation. An improvement in technology is as important for increasing the supplied quantity of a good as a reduction in input prices. Government regulates demand and supply, imposing ceiling prices (maximum prices) and floor prices (minimum prices) and adding its own demand to the demand of the private sector.

7. Inflation is a steady rise in the average price and wage level. The rise in wages being high enough to raise costs of production, prices grow further resulting in a higher rate of inflation and, finally, in an inflationary spiral. Periods when inflation rates are very large are referred to as hyperinflation.

The causes of inflation are rather complicated, and there is a number of theories explaining them. Monetarists, such as Milton Friedman, say that inflation

is caused by too rapid increase in money supply and the corresponding excess demand for goods. Therefore, monetarists consider due government control of money supply to be able to restrict inflation rates. They also believe the high rate of unemployment to be likely to restrain claims for higher wages. People having jobs accept the wages they are being paid, the inflationary spiral being kept under control. This situation also accounts for rather slow increase in aggregate demand.

On the other hand, Keynesians, that is, economists following the theory of John Maynard Keynes, suppose inflation to be due to processes occurring in money circulation. They say that low inflation and unemployment rates can be ensured by adopting a tight incomes policy.

The longer inflation continues, the more the economy learns to live with it. Indexation is a means to reduce the costs of some inflation effects. Indexed wages or loans mean that the amount to be paid or repaid will rise with price level. Indexation has already been introduced in countries that had to live with inflation rates of 30 or 40 percent for years. And the more countries adjust their economies to cope with inflation, the closer they come to hyperinflation. Indexation means that high rates of inflation are much more likely to continue and even to increase.

8. Many people argue that globalization has served to bring the world closer together creating a more cooperative environment. The impact of new Information and Communication Technologies has changed the way people learn, work and live. Despite these advantages, the reality is that many people work hard and are underpaid for their labor. The current form of globalization primarily serves the interests of powerful nations and corporations who shape the terms of world trade. Many factory workers and field laborers are exploited by large companies and paid pennies for products that are sold for large profits.

Globalization has opened new possibilities for both employers and job seekers. One off-shoot of this is the practice of outsourcing jobs (hiring lower-paid service workers in foreign countries to do work previously done by higher-paid workers) has been a contentious issue in high-income countries, especially the United States. Many American citizens dispute this industry trend because it takes away jobs for Americans, while others dispute it for the ethical implications of exploiting overseas workers. But even in high-income countries like the United States, millions of workers earn minimum wage at full-time jobs and still cannot afford basic necessities. And when people are forced to work for low wages in poor working conditions, workplace safety and health is severely compromised.

Another facet of this phenomenon is the need for creation of sustainable livelihoods which has become an important factor in the present day world, especially in developing countries and among disadvantaged populations. Sustaining the progress calls for an explicit consideration of future generations. Youth will inherit many of the environmental, economic and social problems created over the past decades and incorporating their opinions and concerns into policies at all levels is critical for a country's progress.

Globalisation also stands as a major cause for unequitable distribution of Resources. Women and children are the major sufferers and are the most economically disadvantaged of all groups. Women's work makes up a large component of the informal economy – work that does not receive compensation, but that is integral to a functioning economy. The Millennium Development Goals (UN campaign to eliminate extreme poverty by 2015) is an international response to improve economic and social conditions including access to early education, gender equality, sustainable development, and extreme poverty.

9. One of the most important concepts in sales management and marketing is product life cycle. This is a historical record of the life of a product, showing the stage the product has reached at a particular time. By identifying the stage that a product is, companies can formulate better marketing plans. All products have 'lives' where they are created, sold with varying profitability over a period of time, and then in the end are replaced or simply no longer produced. A product's sales position and profitability can fluctuate over time. So, at each stage in the product's cycle, it is necessary to adopt different tactics.

The two main features of the product life cycle are unit sales and unit profit. The unit sales figures usually jump on introduction. This is generally followed by a leveling off – the length of this period depends on the use to which the product is put. Then, unit sales rise steadily through the growth phase to the maturity phase, and so on to saturation level. Eventually, the product's sales decline when better versions enter the market and competition becomes too strong.

Most firms know what happened to their products from launch to withdrawal. They can get this information from the records of unit sales. Unfortunately, unit sales are not the complete story and the decisive factor is the unit profit. At launch, the product is accurately priced on the basis of production costs plus selling costs. When a competitor appears, the original firm has to respond to similar products in order to maintain its market position. It can run special sales promotions or sales. Often extra expenditures are not accurately charged to the product. The result is that, long before unit sales are noticeably falling, the unit profit has already fallen.

The product life cycle presents a picture of what happened in the product's 'lifetime' and how can this help management decision-making. Every sales manager has a chart on which the progress of sales is marked and this can be used as a guide to the stage of development each product is currently in. An essential management skill is to be able to interpret sales results and to decide where each stage begins and ends.

10. The amount of money sent home by migrant workers to their families in Latin America has reached more than \$62bn. According to the Inter-American Investment Bank, the figure could reach \$100bn in four years' time.

Money from migrant workers now exceeds the combined total of all direct foreign investment and foreign aid to Latin America - sixty-two-point-three billion dollars. Twenty-three billion dollars of that was sent back to Mexico, mostly

from workers living in the United States. It now ranks along with oil and tourism as Mexico's biggest foreign currency earner.

The Inter-American Development Bank, which supports the region with aid and other help, says the remittances, as they're known, will increase by about fifteen percent a year during the next four years, topping one-hundred billion dollars by 2010. The bank describes the money as a very effective poverty reduction programme because it keeps between eight and ten million families above the poverty line. But it says it also means the economies of the region are not generating enough jobs to keep workers from leaving in the first place. Another problem is that as much of the money is sent back in small amounts, it's difficult to track. The average is between a hundred and a hundred-and-fifty dollars a month. That in turn makes it an unpredictable source of revenue for governments to tap into. The bank says it wants people to get away from what it calls cash to cash flows and into account to account transfers but the bank says the recent crackdown on illegal immigrants by the American authorities could hinder efforts to get migrants to use banks.

## 11. Oil and the Economy

Some of the largest economic fluctuations in the U.S. economy have originated in the oil fields of the Middle East. Crude oil is a key input into the production of many goods and services, and much of the world's oil comes from Saudi Arabia, Kuwait, and other Middle Eastern countries. When some event (usually political in origin) reduces the supply of crude oil flowing from this region, the price of oil rises around the world. U.S. firms that produce gasoline, tires, and many other products experience rising costs.

The first episode of this sort occurred in the mid-1970s. The countries with large oil reserves got together as members of OPEC, the Organization of Petroleum Exporting Countries. OPEC was a *cartel*—a group of sellers that attempts to prevent competition and reduce production in order to raise prices. And, indeed, oil prices rose substantially. From 1973 to 1975, oil approximately doubled in price. Oil importing countries around the world experienced simultaneous inflation and recession. In the United States, the inflation rate exceeded 10 percent for the first time in decades. Unemployment rose from 4.9 percent in 1973 to 8.5 percent in 1975.

Almost the same thing happened again a few years later. In the late 1970s, the OPEC countries again restricted the supply of oil in order to raise the price. From 1978 to 1981, the price of oil more than doubled. Once again, the result was stagflation. Inflation, which had subsided somewhat after the first OPEC event, again rose above 10 percent per year. Unemployment rose from about 6 percent in 1978 and 1979 to about 10 percent a few years later.

The world market for oil can also be a source of favorable shifts in aggregate supply. In 1986 the disagreement took place among members of OPEC. Member countries refused to restrict oil production. In the world market for crude oil, prices fell by about half. This fall in oil prices reduced costs to U.S. firms. As a result, the U.S. economy experienced the opposite of stagflation: output grew rapidly, unemployment fell, and the inflation rate reached its lowest level in many years.

## 12. Talking about my generation.

Do you think you are an individualist? That no one else is quite like you? Well, you may be in for a surprise. You'll find that market researchers and trend spotters have been studying your generation's habits and they have given it a name! If you were born last century between 1978 and 2000 then you belong to Generation Y. You are addicted to all technological things.

Marketers have been identifying groups of people for a long time. The first generation to get a name was the "baby boomers" born in the 1950s, and Generation X, born between 1960 and 1980. And the term Yuppie (young urban professional) appeared in the 1980s to describe a generation of high earning young people who liked to spend money.

So what is Generation Y like? We asked university student, Lauren, "What have you been doing this afternoon?" She replied, "I've been doing a quiz online for my coursework in advertising, I've been writing to classmates on a message board and I've been downloading some new music. But at the same time I've also been watching my favorite soap, and keeping up with my text messages, so I know where to meet my friends later". Lauren is part of a new digital generation which experts have recently called the MySpace generation. They chat together in a huge virtual world on site such as MySpace. They learn about new music from the Net rather than from magazines, TV or shops. For Generation Y there is no real distinction between online and real world interactions. They enjoy socializing on the net as much as face to face. And they multitask on a variety of media at the same time, like Lauren.

Generation Y prefers to find out about things on the Internet. The pop group Arctic Monkeys became famous before they released an album through online file sharing. Even before songs were released officially, fans sang along with the songs at concerts! Big companies are worried by this trend. They use the blog site YPulse, which does market research, to get updates about the most popular websites. And multinationals such as Apple and Coca-Cola are now trying to reach the MySpace generation through a very old technique – word of mouth.

## 13. Employment in manufacturing industry

Factory owners have been adding jobs slowly but steadily since the beginning of the year, giving a lift to the fragile economic recovery. And because they laid off so many workers — more than two million since the end of 2007 — manufacturers now have a vast pool of people to choose from. Yet some of these employers complain that they cannot fill their openings. Plenty of people are applying for the jobs. The problem, the companies say, is a mismatch between the kind of skilled workers needed and the ranks of the unemployed.

Manufacturers who want to expand find that hiring is not always easy. During the recession, domestic manufacturers appear to have accelerated the long-term move toward greater automation, laying off more of their lowest-skilled workers and replacing them with cheaper labor abroad. Now they are looking to hire people who can operate sophisticated computerized machinery, follow complex blueprints and demonstrate higher math proficiency than was previ-

ously required of the typical assembly line worker. Makers of innovative products like advanced medical devices and wind turbines are among those growing quickly and looking to hire, and they too need higher skills. But the problem is the people that are out of work just don't match the types of jobs that are here, open and growing.

A number of manufacturers say that even if demand surges, they will never bring back many of the lower-skilled jobs, and that training is not yet delivering the skilled employees they need. Employers say they are looking for aptitude as much as specific skills. They are trying to find people with the right mindset and intelligence. A significant portion of applicants fail tests and companies are disappointed by the quality of graduates from training programs.

Employers are worried that the skills shortage now will be exacerbated once baby boomers start retiring. About 30 percent of manufacturing workers will be eligible for retirement by 2016.

#### 14. Inspirational leadership

Firstly, good leaders have to be trustworthy and honest – they earn respect by being fair. Secondly, they must really like people and be good at communicating – they need to have emotional intelligence and be able to listen to their staff.

Good leaders are committed to excellence and believe that their staff can deliver it. They must be enthusiastic so that they become a source of inspiration, and calm in a crisis. They work as a part of the team, and encourage all their staff to work towards the same goal, asking their employees' opinions and actively involving them. However, good leaders must be confident about their decisions – it is difficult to follow someone who seems unsure. And they must also be able to take risks without being afraid.

Good leaders give their staff the freedom to make their own decisions, but also create a sense of structure and order. They are good at delegating. They praise people's achievements - this is essential to getting good results and motivating people. Staff enjoy what they are doing, and are willing to do extra to make the company a success.

Bill Gates believes that leaders have to develop their staff so the staff do their jobs better than their managers. This can be threatening for managers, but gets great results. A leading basketball coach, Pat Summit, advises, 'See in others more than they see in themselves. Your job as a manager is to identify the potential of others and make sure they fulfil it.'

#### 15. The Global Money Market

Foreign exchange trading in Britain is centered in London. The London foreign exchange market is a telephonic market consisting of 3 groups: authorized banks, 11 foreign exchange brokers and the Bank of England. British operations are to some degree overseen and controlled by the Bank of England, which limits outstanding positions and calls regular returns. Sterling is thereby protected against undesirable speculations. This control has never pre-



vented the involvement in world money operations necessary to strengthen the commercial base.

Continuous contact between dealers in banks in many cities around the world is, in essence, the international market. They fix the international conversion value of one currency against another and conflicting opinions are swiftly ironed out by the movement of funds. At any one moment of time, the value of sterling against the American dollar is the same, whether you deal in London, Germany, Tokyo or San Francisco.

The major controlling factors that affect exchange rates are speculation, interest rates and the balance of payments. In the past, speculation against the dollar in favour of other currencies has led to the sale of dollars and the consequent purchase of other currencies. Interest rates dictate the flow of money from one foreign centre to another as money seeks higher yields. So the impact of a balance of payments surplus or deficit is quite apparent. It follows that the currency of a country with a constant surplus will always be in demand. But other things quite apart from financial factors affect the foreign exchange market. Political events can move the market quite significantly.

At one point exchange rates were controlled and monitored by the central banks under the Bretton Woods Agreement. This affected member countries of the International Monetary Fund, which meant simply that all such countries would have a parity for their currency against the American dollar, itself tied to gold, and their currency would be protected against the dollar to a maximum spread of 3/4 per cent either side of this parity. All commercial companies working on a wider commercial profit margin could rely on the rate movement staying within agreed boundaries.

## 16. Bullying

Has anyone ever criticized you all the time, ignored you or made you feel small in front of other people? Then you have experienced bullying. We often think that bullying only happens in school, but it is very common in the workplace as well. In fact studies show that about one in five people have been bullied at work. Bullies are often managers but they can be co-workers. They make their victims look incompetent, feel a failure and lose all belief in themselves.

Bullying consists of threatening or offensive behaviour, constant criticism, unrealistic or changing goals and not being included in work and social events. It is a form of psychological and emotional violence which affects people's health and career prospects and can cause depression.

Bullying reduces companies' profits. There are huge losses each year due to absenteeism and resignations, all the result of bullying. Eighty-two percent of people who are bullied leave their workplace. Companies need to make sure they have policies to fight bullying.

Firstly, you need to get support from a colleague or a trade union. Secondly, keep a written record of what is happening to you. Then you need to confront the person and say you don't like the way you are being treated. This is best done with someone else present or in writing. Nowadays bullying is recognized as a problem, and there are many organizations that can help. So if you are bullied, just remember you are not alone.

## 17. Franchising and how you can benefit from it

Franchising is a system of business that has grown steadily in the last 50 years and is estimated to account for more than one-third of the world's retail sales. There are few of us now who are not touched by the results of franchising. Franchising is not restricted just to fast food outlets and gardening contractors. There are now franchises for mentoring managers and sportspeople and franchises for internet shopping. Why, over the last 10 to 20 years, has franchising become the fastest growing way of doing business in just about every country in the world?

Franchising may be defined as a business arrangement which allows for the reputation (goodwill), innovation, technical know-how and expertise of the innovator (franchisor) to be combined with the energy, industry and investment of another party (franchisee) to conduct the business of providing and selling of goods and services. In franchising, a franchiser by building a successful brand through marketing, good practice and innovation creates goodwill which is utilised by the franchisees to further add value to the business. The franchisor in order to successfully impart his knowledge and to assist franchisees will communicate his methods via basic operating procedures manual, quality assurance manuals and training manuals. The franchisee will undoubtedly pay for this attractive force and the immediate customer recognition that it brings to a "new" business in the franchise arrangement.

There are a number of reasons why franchises have become the fastest growing way of doing business but the most worthy explanation is that franchising and franchises are simply filling a market need. The 1980's and 1990's brought radical changes to the employment market and the way people worked. A series of oil-shocks and severe stock market corrections, a freeing up of the world economy, reduction in subsidies, government deregulation and downsizing has thrust into the job market capable, energetic and resourceful people who want to work for themselves.

The main advantage of owning a franchise is the feeling of freedom that being self-employed brings. Owning a franchise should also provide a semi-monopoly environment in which to conduct business in a particular area. Generally, there is also a ready-made customer base. Besides, you usually have exclusive rights in your territory. The franchisor won't sell any other franchises in the same territory. And financing the business may be easier. Banks are sometimes more likely to lend money to buy a franchise with a good reputation. A franchise also offers the franchisee the ability to capitalise on the know-how and systems that have been proven to be successful. The quality of the product or service provided is therefore in many ways guaranteed.

## 18. Leadership Styles for a good leader.

Leadership is a process whereby an individual influences a group of individuals to achieve a common goal. One of the ways for leaders to carry out this process is to use leadership styles. Leadership style is the manner and approach of providing direction, implementing plans, and motivating people.

Kurt Lewin (1939) led a group of researchers to identify different styles of leadership. This early study has been very influential and established three major leadership styles:

Authoritarian or autocratic

Participative or democratic

Delegative or Free Reign

Authoritarian (autocratic)

This style is used when leaders tell their employees what they want to be done and how they want it to be accomplished, without getting the advice of their followers. Some of the appropriate conditions to use it is when the leader has all the information to solve the problem, he is short of time, and his employees are well motivated. Some people tend to think of this style as a vehicle for yelling, using demeaning language, and leading by threats and abusing their power. This is not the authoritarian style, rather it is an abusive, unprofessional style called “bossing people around.”

Participative (democratic)

This style involves the leader including one or more employees in the decision making process (determining what to do and how to do it). However, the leader maintains the final decision making authority. Using this style is not a sign of weakness, it is rather a sign of strength that employees will respect. This is normally used when the leader has part of the information, and employees have other parts. A leader is not expected to know everything — this is why he employs knowledgeable and skillful employees. Using this style is of mutual benefit — it allows subordinates to become part of the team and allows the leader to make better decisions.

Delegative (free reign)

In this style, the leader allows the employees to make the decisions. However, the leader is still responsible for the decisions that are made. This is used when employees are able to analyze the situation and determine what needs to be done and how to do it. The leader must set priorities and delegate certain tasks. This style can be used when the leader fully trusts and is confident in people below. A good leader uses all three styles, depending on the situation.

Ко всем текстам относятся следующие типовые вопросы (задания):

определите, является ли утверждение:

определите, является ли утверждение:

определите, является ли утверждение:

укажите, какому из абзацев текста (1,2,3,4) соответствует следующая идея:

укажите, какому из абзацев текста (1,2,3,4) соответствует следующая идея:

ответьте на вопрос

определите основную идею текста