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UNIT 1. ECONOMICS AND ECONOMY

1. Read the text and take notes in the appropriate section of the outline given after the text.

Adam Smith was born in Kirkcaldy located to the north of Edinburgh in 1723. In 1740, at the age of 17, Smith was sent off to Oxford on scholarship. In 1751 Adam Smith became a professor of Logic at Glasgow. It was his first academic appointment. As a teacher in public he wrote almost nothing, and though at the beginning of a lecture he often hesitated, and seemed not to be sufficiently possessed of the subject, yet in a minute or two he became fluent, and poured out an interesting series of animated arguments. His students loved him, and he acquired a great reputation as a lecturer.

Smith was a curious human being. He treasured his library, and was continually absorbed in abstractions. He was notoriously absent-minded. Smith led a quiet and sheltered life, he lived with his mother and remained a bachelor all his life.

Smith devoted his life to scientific research. An Inquiry into the Nature and Causes of the Wealth of Nations is his magnum opus. Published with great success in 1776 it became the foundation of the science of economics. In his book Smith considered how individual prices are set, studied the determination of prices for land, labour, and capital, and examined the strengths and weaknesses of the free market mechanism.

Adam Smith introduced the term of “invisible hand” that is economic forces that regulate supply and demand of goods in the market. Using his now famous “invisible hand” analogy, Smith argued that the self-interested actions of individuals actually guide market outcomes to yield great economic benefits for the broader society.

Adam Smith became the first political economist the world had ever known. He took his place at the head of the first school of economics, one that continues and is known as the “classical school”.

David Ricardo was born on 19 April 1772 in London. He was the third son (out of 17!) of a Dutch Jew who had made a fortune on the London Stock Exchange. At the age of 14, after a brief schooling in Holland, Ricardo’s father employed him full-time at the London Stock Exchange, where he quickly acquired a knack for the trade. At 21, Ricardo broke with his family and his orthodox Jewish faith when he decided to marry a Quaker called Priscilla Anne Wilkinson; Ricardo then converted to Christianity. His family disinherited him for marrying outside his Jewish faith.

Ricardo had to establish his own business. He continued as a member of the stock exchange. He did so well that in a few years he acquired a fortune. This enabled him to pursue his interests in literature and science, particularly in mathematics, chemistry, and geology.

He became rich in a very short time. When he died, his estate was worth over \$ 100 million in today’s dollars.

In 1799 he read Adam Smith’s Wealth of Nations and got excited about

economics. So for the next 10 years he studied economics. In 1809 he wrote that England's inflation was the result of the Bank of England's propensity to issue excess banknotes. In short, Ricardo was an early believer in the quantity theory of money, or what is known today as monetarism.

In 1819 he became Member of Parliament. His free-trade views were received with respect, although they opposed the economic thinking of the day. In 1817, Ricardo published Principles of Political Economy and Taxation in which he developed the principle of comparative advantage – the main principle of international trade as we know it today.

He died on 11 September 1823 at the age of 51.

John Maynard Keynes (born June 5, 1883, Cambridge, England – died April 21, 1946, Fittlehampton, Sussex) is regarded as the originator of modern macroeconomics.

The son of eminent English economist, Keynes was educated at Eton and Cambridge. While his early interests were in mathematics and theory of probability, Keynes ultimately turned to economics.

In 1935 George Bernard Shaw received a letter from John Maynard Keynes in which Keynes wrote, "I believe myself to be writing a book on economic theory, which will largely revolutionize...the way the world thinks about economic problem". And, in fact, Keynes's The General Theory of Employment, Interest and Money did revolutionize economic analysis and established Keynes as one of the most influential economists of all time. The General Theory attacked the classical economists' contention that recession will automatically cure itself. Keynes analysis suggested that recession could easily spiral downward into a depression. Keynes claimed that modern capitalism contained no automatic mechanism that would propel the economy back towards full employment. The economy might languish for many years in depression of the 1930s seemed to provide sufficient evidence that Keynes was right. His basic policy recommendation for government in these circumstances was to increase its spending to include more production and put the unemployed back to work.

	Adam Smith	David Ricardo	John Maynard Keynes
Date of birth			
Place of birth			
Education			
Scientific Activity			
Works			
Impact on Economics			

2. Insert the following words in the spaces in the text below.

whereas, for example, however (2), while, on the other hand, perhaps, thus

The Leisure Industry

Elasticity is a planning tool for managers. Let us take the leisure industry _____ . When looking at the leisure industry, one would expect people with larger incomes to spend the most on goods and services, and this is indeed the case. _____ , when considering income elasticity we are interested not so much in the amount consumers spend as the percentage they spend. This will tell us if an increase in general levels of income will have a market effect on leisure spending.

_____ surprisingly, the percentage spent on leisure product is fairly constant across the whole income range. Taking all leisure goods, ranging from sports equipment, televisions and videos to books and newspapers, the 10 % of the population with lowest income spend around 4.5 % of their income on such products, _____ the highest 10 % of earners spend around 5.5 %. These figures have been fairly constant for many years.

_____ , leisure services, such as the cinema, concert and holidays, show a market difference. The lowest 10 % of earners spend around 8 % of their income, while the highest earners spend almost 15 % of their income here.

_____ the implications for firms in the leisure industry are fairly clear. If there is a general rise in the level of incomes, there will be a relatively constant rise in the sale of leisure goods, _____ at the same time there will be a larger rise in the sale of leisure services. _____ , if the economy is facing a recession, then the leisure services market is likely to face a greater fall in demand than the leisure goods industry.

3. Analyze the text and prepare a written report on the concept of elasticity as a measure of how much buyers and sellers respond to changes in market conditions.

4. Express in one word.

Involving a greater amount of reading and study than technical and practical work	
Manufacturing	
Extra things that some people get from their job in addition to their salary	
A person who starts or organizes a commercial enterprise	
Expenditure on goods and services for final personal use	
A natural ability to something well	
The place of work	
To watch and check something over a period of time	
To reach the standard of ability	
Knowledge required in order to enter a particular profession	
Working independently for customers or clients and not for an employer	
To say in advance what is expected to happen	
An amount of money needed for a particular activity or purpose, esp. in business	
To make something available for somebody to use by giving it	
The act of distributing	

Words for reference: costs, production, provide, academic, distribution, entrepreneur, self-employed, perks (fringe benefits), monitor, consumption, forecast, job-setting, flair, qualify, skill.

5. Grammar revision: Sentence Types (Simple/Complex).

Theory: A simple sentence has only one clause i.e. contains one verb phrase. We call this a main clause. E.g.: *We must deliver the goods by Friday.*

A complex sentence has more than one clause, i.e. contains more than one verb phrase. E.g.: *We can borrow from the bank **or** raise capital from the shareholders.*

The two clauses are joined with **or**. We call **or** a coordinating conjunction. A coordinating conjunction joins two main clauses. There are three coordinating conjunctions: **and, but, or**.

The two clauses are joined with **because**. E.g.: *We are moving to a new office because the present building is too small.* We call **because** a subordinating conjunction because it depends on the main clause. A subordinating conjunction joins a main clause and a subordinate clause. Typical subordinating conjunctions are: **because, when, though, if, that, who/which**.

Practice:

Label the main clauses and the subordinate clauses in the following. Underline the coordinating conjunctions and circle the subordinating conjunctions.

The Amco 75 went into production in the Spring. Sales were very good and we quickly established a significant market share. We have begun exporting the Amco 75, though early sales are weak. We'll have a satisfactory year if our exports improve. Profit has gone up this year because our domestic sales have increased. Our research has been very productive but costs have risen. Now we have many competitors who are seen as important dangers in some key markets.

Add appropriate conjunctions in the following dialogue.

who	because	or	and	though	if
-----	---------	----	-----	--------	----

– We need more office space _____ our staff want more computer equipment.

– Yes, we have agreed to recruit another secretary, _____ we have not decided when.

– But we need one now. There will be problems _____ we don't get one soon.

– I think there will be resignations _____ everyone is working too hard.

– I agree. People will resign _____ they will simply be less effective at work.

– I'm going to speak to Patrick, _____ will accept that the situation is critical.

6. Circle the correct preposition to complete each sentence.

1. I'm not too worried (about / of / with) the current situation.
2. It's important to be careful (around / on / with) your money.
3. You can see the effect of the recession when you look (about / around / on).
4. The economic situation is controlled (by / of / to) countries like the USA and the UK.

5. What we do with our money has an effect (at / in / on) the economy of the whole world.

6. It's easier (about / for / of) some people than others to earn money.

7. Whatever we do, some people seem (for / to / with) be okay and still have a good standard of living.

8. Instead (about / for / of) worrying, people should just get on with making enough money to survive.

7. Below you are given a summary of information about micro- and macroeconomics. Complete it using words and expressions from the box.

macroeconomics (3), microeconomics (2), a microeconomist, aggregate (3), a local market, GDP (the gross domestic/national product), unemployment, inflation, a macroeconomist, consumption (2)

The study of economics has two basic scopes: _____ and _____. _____ is the study of individual markets and the behavior of individual households and firms within those markets. It is concerned with the actions of individual economic agents rather than how groups of these individuals behave in the aggregate.

For example, a _____ would be interested in why individual consumers choose to buy chocolate instead of strawberries and why firms choose to produce cars instead of motorcycles. This economist would not endeavor to study the _____ effects of this behavior or its effects on the economy as a whole. The microeconomist is interested in how the price of chocolate is determined in a _____, but is not as concerned with how that price factors into the overall level of prices in the economy.

_____ is the study of the economy as a whole. It looks at _____ populations instead of individual actors, and focuses on _____ indicators such as _____, _____ rates, and the _____ to measure the economic performance of national economies.

In the example above, the microeconomist studied the behavior of the individual consumer choosing between chocolate and strawberries. The _____ is more interested in measuring the overall level of _____ in all markets, including those for strawberries and chocolate. Understanding the overall level of _____, how it is affected by other economic variables and its effect on the economy as a whole are questions for the study of _____. Macroeconomic models and their forecasts are used by both governments and large corporations to assist in the development and evaluation of economic policy and business strategy.

UNIT 2. THE WORLD OF WORK

1. Read the text, give it a name.

A business's culture is the culture of the group of people working for that business. It is the set of beliefs and values held by employees that determines how they will respond to a particular situation. Thus, at the very heart of Johnson & Johnson's success is its underlying mission, which it calls 'Our Credo'. It states the company's responsibilities to their customers, employees, communities and their stockholders. This mission statement is shared by all of its businesses and has been translated into 36 languages. It acts as a common bond between the various business units, and the values outlined in it ensure a coherent approach. The Credo also acts as a yardstick against which all decisions can be judged. If the managers are uncertain about the wisdom of a particular course of action they can judge it against the letter and the spirit of the Credo.

Does culture matter? A business may well have objectives it wishes to achieve and policies it wishes to implement, but its success will depend on the extent to which employees embrace these initiatives, and that in turn depends on the prevailing business culture.

Culture is also likely to be felt in terms of attitude towards change and flexibility. A culture of openness to change will assist a firm in responding to the changing needs of the marketplace quickly, which should lead to greater profitability in the longer term. On the other hand, a 'can't do' culture, where employees stick narrowly to their role ('it's not my job') may lead to missed sales and dissatisfied customers.

There is a wide variety of factors that determine the prevailing culture within an organization. These include management style, recruitment policy, reward policy, and stated aims and objectives.

For example, if a firm aims to recruit innovative high-fliers, offering above average salaries, this will tend to create a more dynamic, forward-looking culture than if the firm pays below the industry's average. A firm filled with top-quality graduates aiming to make their mark will have quite a different feel to one in which most employees are clock watching.

Dress-code, timekeeping, hot-desking, time off, reporting procedures, types of meeting, and names are all the elements of a corporate culture. Let us dwell on some of them. The dress code in the workplace is the rules about what kind of clothes employees are allowed to wear there. In some companies employees are allowed to wear clothes that are less smart than usual on Friday. This day is known as a dress-down Friday. Hot-desking is also one of the elements of corporate culture. It is the practice of not assigning particular desks to particular employees in a workplace, so that employees can work at any desk that is available.

The organization's policies and goals, if clearly communicated, influence culture, especially if employees are rewarded for displaying values that the organization considers to be important. The impact of these policies will be reduced, however, if employees are encouraged to break official policy. For example, if the organization's stated policy is that quality is the number one priority, but in practice employees are encouraged to cut corners to hit deadlines (whether deliberately, or simply by the structure of their pay system), then the culture which develops will probably be one of corner-cutting.

Culture is very important – it has a major impact on the behavior patterns of a firm's workforce. It is not something that can be achieved overnight.

2. Complete the sentences with the words in brackets.

Dress Code (uniforms / casual Fridays / weekend clothes)

1. We don't have to wear business suits at the end of the week. My company has a system of

2. In many banks, staff can't wear what they like. They have to wear

Timekeeping (flexible hours / part-time / shift work)

1. For two weeks each month, I work at night. I can't sleep during the day. I hate

2. We have a system in our office. Some people work from 9 a.m. to 5 p.m.; others work from 10 a.m. to 6 p.m

Time off (childcare / annual leave / public holiday)

1. I'm so busy at the moment that I worked on New Year's Day, which is a(n)

2. How many days' do you get in your company?

Reporting procedures (written report / face-to-face / e-mail)

1. We often speak on the phone but never

2. He send us a(n) in the post each month.

Types of meeting (informal / formal / social)

1. Our department starts every day with a(n) meeting. It is very relaxed.

2. Companies have an Annual General Meeting once a year. It is a very meeting, with a lot of people.

Names (job title / first name / family names)

1. In some countries, the company culture is formal. Staff use when they speak to each other.

2. What's your now? Are you 'Chief Executive'?

3. Match the words with their definitions.

	To fix a price for something, say what something is worth
	To judge rightly the value of something; put a high value of something
	To find out by working with numbers
	To form a judgement about, calculate
	To find out, decide the amount or value of something

Words for reference: calculate, appraise, evaluate, estimate, appreciate.

4. Circle the right word in italics.

1. Astronomers can *calculate* / *estimate* when there will be eclipses of the sun and moon.
2. I really *appreciate* / *estimate* your efforts.
3. He was *evaluated* / *appraised* as unfit for military service.
4. The clerk *appraises* / *calculates* property for taxation.
5. I *estimate* / *evaluate* his income at \$300.
6. You can't *appreciate* / *evaluate* English poetry' unless you understand its rhythm.

5. Grammar revision: Subordinate Clauses.

Theory: A subordinate clause depends on a main clause. It cannot stand by itself as a sentence. E.g.: We sold the premises **because** we needed to raise extra capital.

Typical subordinate clauses start with: 1) **that**: E.g.: The MD said **that** the company was making good profits; 2) a subordinate conjunction (**because, if, when, after, while, so that, so, (al)though**): E.g.: **If** sales improve, the company will soon be profitable again; 3) a **wh** words (who, which, what, when, where, why) or **how**-words (how, how much/many/long): E.g.: We don't know **when** the new product will be launched.

Practice:

Identify nine subordinate conjunctions or *wh*-words in the word square below. There are five horizontal, three vertical and one diagonal.

B	E	C	A	U	S	E
T	S	B	L	O	L	R
H	E	M	I	I	F	F
O	M	W	H	A	T	W
U	K	W	H	I	C	H
G	T	H	R	D	P	E
H	S	O	O	X	L	N

Match the main clause on the left with an appropriate subordinate clause on the right.

Main clauses	Subordinate clauses
1. We'll know if there are any problems	a) so it will need a lot of promotion.
2. The product will be launched next week	b) because we need a major new success.
3. It's a new concept	c) after the first six months' sales.
4. We are going to promote it heavily	d) who have always been our key market.
5. We'll target young people	e) though at first only in the home market.

1	2	3	4	5

Complete the following text with the words from the box:

if	though	so	where	which	because
----	--------	----	-------	-------	---------

In an internal meeting, a member of the Board of Valbor Metal is talking about the problems. 'We need to increase our prices _____ our costs are rising. Many companies are in a similar position, _____ our costs are especially high. We have a strong export market _____ our sales are still good. We have identified some key problems _____ make the home market very difficult at present. We'll have continued problems _____ we do not take some difficult decisions. There is no time to lose, _____ we have to do something quickly'.

6. Match the words and their definitions in the columns.

1) salesperson;	a) setting and communicating the value of products and services;
2) segmentation;	b) the ultimate user of a product;
3) promotion;	c) budgeting for marketing activities;
4) marketing;	d) gathering information from people using a carefully planned set of questions;
5) persuasion;	e) collecting information by recording the actions of consumers rather than asking them questions;
6) pricing;	f) activities or techniques intended to create consumer demand for a product or service;
7) financing;	g) the provision of goods or services to meet customer or consumer needs;
8) surveys;	h) the art of making people do what you want them to do;
9) consumer;	i) the breakdown of a market into separate and identifiable elements;

10) observations ;	j) someone whose job is to persuade customers to buy a certain product or service.
--------------------	--

1	2	3	4	5	6	7	8	9	10

7. Complete the sentences using the words given below.

forecasts, perks or fringe benefits, qualify, flair, entrepreneur, costs, provide, tycoon, distribution, consumption
--

1. An is a person who sets up business and business deals.
2. A is a person who is a successful in business and so has become rich and powerful.
3. The industry will have to pass its increased on to the consumer.
4. The management will accommodation, food and drinks for thirty people.
5. He won't as an economist until next year.
6. An individual hoping to start up a new company needs to have entrepreneurial or talent.
7. Unfortunately of higher profit did not come true.
8. Economists are concerned with the production, and of goods and services.
9. The of the job include a car and free health insurance.

UNIT 3. AWAY ON BUSINESS

1. Read the text, give it a name.

The most basic laws in economics are those of supply and demand. Indeed, almost every economic event is the product of the interaction of these two laws. The law of supply states that the quantity of a good supplied rises as the market price rises, and falls as the price falls. Conversely, the law of demand says that the quantity of a good demanded falls as the price rises, and vice versa.

One function of markets is to find “equilibrium”, or “market-clearing” prices that balance the supplies of and demands for goods and services. An equilibrium price is the one at which each producer can sell all he wants to produce and each consumer can buy all he demands. Naturally, producers always would like to charge higher prices. But even if they have no competitors, they are limited by the law of demand: if producers insist on a higher price, consumers will buy fewer units. The law of supply puts a similar limit on consumers. They always would prefer to pay a lower price than the current one. But if they successfully insist on' paying less (say, though price controls), suppliers will produce less and some demand will go unsatisfied.

Economists often talk of supply “curves” and demand “curves.” A demand curve traces the quantity of a good that consumers will buy at various prices. As the price rises, the number of units demanded declines. That is because everyone’s resources are finite; as the price of one good rises, consumers buy less of that and more of other goods that now are relatively cheaper. Similarly, a supply curve traces the quantity of a good that sellers will produce at various prices. As the price falls, so does the number of units supplied. Equilibrium is the point at which the demand and supply curves intersect – the single price at which the quantity demanded and the quantity supplied are the same.

Markets in which prices can move freely are always in equilibrium or moving toward it. For example, if the market for a good is already in equilibrium and producers raise prices, consumers will buy fewer units than they did in equilibrium, and fewer units than producers have available for sale. In that case producers have two choices. They can reduce price until supply and demand return to the old equilibrium, or they can cut production until supply falls to the lower number of units demanded at the higher price. But they cannot keep the price high and sell as many units as they did before.

2. Fill in the blanks with the words from the text.

1. The most basic laws in economics are _____ of supply and demand.
2. Every economic event is the product of the _____ of the laws of

supply and demand.

3. The law of demand says that the _____ of a good demanded falls as the price rises.

4. One function of markets is to find “_____” prices that balance the supplies of and demands for goods and services.

5. An equilibrium price is the one at which each _____ can sell all he wants to produce and each consumer can buy all he demands.

6. Producers always would like to _____ higher prices.

7. If producers insist on a higher price, _____ will buy fewer units.

8. The law of supply puts a similar _____ on consumers.

9. _____ always would prefer to pay a lower price than the current one.

10. Economists often talk of supply “_____” and demand “_____”.

3. Match the parts of the sentences to each other.

1. A demand curve traces the quantity of ...	a) equilibrium or moving toward it.
2. As the price rises, the number of ...	b) units demanded declines.
3. As the price of one good rises, consumers buy less of ...	c) units supplied.
4. A supply curve traces the quantity of ...	d) a good that consumers will buy at various prices.
5. As the price falls, so does the number of ...	e) the demand and supply curves intersect.
6. Equilibrium is the point at which ...	f) producers raise prices, consumers will buy fewer units that they did in equilibrium.
7. Markets in which prices can move freely are always in ...	g) supply and demand return to the old equilibrium.
8. If the market for a good is already in equilibrium and ...	h) a good that sellers will produce at various prices.
9. They can reduce price until ...	i) that and more of other goods that now are relatively cheaper.
10. They can cut production until supply falls to ...	j) the lower number of units demanded at the higher price.

1	2	3	4	5	6	7	8	9	10

4. Express in one word, use the words for reference.

A person who controls a business.	
The ability to do something expertly and well.	
Managed system designed and operated to achieve a specific set of objectives.	
Job analyzing, recruitment, and hiring individuals for appropriate jobs.	
People who work directly on a job or task and have no responsibility for overseeing the work of the others.	
To have a powerful or ambitious plan, desire, or hope to do or be something.	
Checking progress against plans, which may need modification based on feedback.	
A plan for success in business.	
A guide that stipulates rules, regulations and objectives.	
A specific task or duty assigned to a business.	
The ability of great perception, esp. of future developments.	

Words for reference: vision, manager, monitoring/controlling, organization, strategy, skill, mission, operatives, company policy, to aspire, stuffing.

5. Complete the sentences with these prepositions: from, in, off, on, out, over, to.

1. She was taken _____ to replace Barbara.
2. They're going to lay _____ some of the factory workers.
3. He handed _____ his notice and went off to India to study yoga.
4. She resigned _____ her job because of all the commuting – two hours there and two hours back.
5. I hope I won't be _____ the dole for long.
6. I hope I won't be _____ of work for long.
7. He was passed _____ for promotion – he's very bitter about it.
8. She was promoted _____ Head of Business Development.

6. Grammar Revision: Clauses of Cause or Reason with Because.

Theory: A clause of cause/reason is a type of subordinate clause. Clauses of cause/reason begin with a subordinate conjunction. Because is a subordinate conjunction of cause or reason. E.g.: We manufacture in SE Asia because labour costs are low.

Practice:

Underline the clauses of cause or reason in the following extract.

Our financial position changes during the year because our sales are seasonal. They are seasonal because we have always been specialists in winter clothing. This creates problems because in summer we have a shortage of money. We are planning to enter new markets because, if we do not, we will not survive.

Complete the following by writing clauses of cause or reason based on the prompts below. E.g.: We need a new factory because our plant is too old (our plant/be/too old).

1. We are going to build one next to the sea _____
_____ (our business/need/sea transport).

2. This is also a good location _____
_____ (we/be/near/train station).

3. We need a large development site _____
_____ (we/build/big warehouse).

4. We don't need many staff _____
_____ (the company/have/an automated process).

5. We'll keep costs down _____
_____ (we/plan to employ/few people).

7. Write *S* if the two phrases in italics have the same meaning. Write *D* if they are different.

1. They have recently *taken on/hired* 50 new employees. ____

2. He was *laid off/made redundant* when they moved their Head Office to Geneva. ____

3. They're going to *downsize/close* the company. ____

4. She *left/quit* her job because the pay was so bad. ____

5. I might have to *go on the dole/receive a pension* for a short time until I find another job. ____

6. He's been *out of work/retired* for nearly a year. ____

7. There is a shortage of skilled people in my field, and companies have to make sure they *retain/promote* their staff. ____

8. In my company your management grade and salary depend mainly on the results of the *appraisal meeting/performance review*. ____

UNIT 4. START-UP AND GROWTH

1. Read the text for general understanding. Write about 10 questions to the text covering the main points.

Planning

An entrepreneur sees a gap in the market and wants to found (start) a new company. First some planning is necessary. The entrepreneur has to: 1) do market research and develop the product; 2) Think about pricing, distribution channels, and promotion; 3) Raise capital (money used to start or invest in a business).

The capital might come from the founder's own funds, loans from the bank, or money invested by other people/business partners.

Start-up

The founder is now ready to set up (start) the business. The first steps are to rent premises (the buildings that a company uses), purchase equipment and supplies, and employ and train staff. The company can now begin its operations.

One thing is certain: the first few years will be difficult. Sometimes a start-up company can get help from venture capital (money invested in a new business by a specialist company who work in high-growth areas like new technology). VC money is used to run the business, pay salaries, etc. in the early years. In exchange the VC company will take part ownership of the company and hope to sell it later for a large profit.

Growth

In a successful business the number of customers grows, turnover increases, and eventually the company breaks even and then makes a profit. The company employs more staff and divides them into different functions: operations, sales, marketing, accounts, etc. The company develops a network of suppliers. The brand name starts to become well-known among customers.

What happens if the business needs to raise additional capital to expand its operations? There are various options.

The company can ask the bank for a loan.

The company can issue new shares and sell them to outside investors.

The company can attract private equity. Private equity is very similar to venture capital, but it comes at a later stage in the company's growth.

Maturity

All being well, the company continues to grow. This growth may be organic (through increased sales and developing the product range) or by acquisitions/takeovers (buying other companies).

Exit strategies

There are various exit strategies available to the owners if they want to sell the company.

The business can be sold as a going concern (as an established, profitable business) to other private individuals.

The business can be sold to a competitor, or to a large foreign company wanting to enter the market. The company that is taken over may or may not keep its brand name.

The company goes public. This means it is listed on a stock exchange and its shares are sold to individual and institutional investors. The original owners may continue to run the company.

Risks

The majority of businesses fail (go out of business). There are many reasons.

The founder can't get a loan, perhaps because of insufficient collateral (property you agree to give the bank if you fail to give back the money you borrowed).

The company can't meet its monthly repayments to the bank.

The company fails to get enough customers.

Competition from other companies.

Changes in the market (demand for the products fails).

Poor management of cash flow and/or insufficient capital.

Management problems (e.g.: the founder finds it difficult to delegate work to other people).

Failure to integrate an acquired business after a takeover.

2. Rearrange the letters to make words. Use the definitions in brackets to help you.

- 1. Entrepeenur – _____ (someone who starts a company and makes business deals).
- 2. Citapal – _____ (money used to start or invest in a business).
- 3. Funoder – _____ (someone who starts an organization).
- 4. Prmeeiss – _____ (the buildings that a company uses).
- 5. Puchrase – _____ (*formal* buy something).
- 6. Tunvorner – _____ (the money a business makes = revenue).
- 7. Seahrs – _____ (the equal parts of a company which people can buy and sell).

8. Actisiquion – _____ (buying another company, = takeover).
 9. Cotellaral – _____ (property or money that you promise to give the bank if you cannot pay back a debt).
 10. Damend – _____ (the desire or need that customers have for a product).

3. Match an item in part A with an item in part B to make phrases.

A: 1) start-up; 2) exit; 3) brand; 4) a going; 5) private; 6) a gap in the; 7) do; 8) employ; 9) fail; 10) make; 11) raise; 12) rent;

B: a) equity; b) name; c) company; d) market; e) concern; f) strategy; g) a profit; h) capital; i) staff; j) some market research; k) to get enough customers; l) premises.

1	2	3	4	5	6	7	8	9	10	11	12

4. Complete the sentences with phrases from exercise 3.

- The founder of the company is going to retire next year. I think he'll probably sell the business as _____. But first he needs to _____ to see who might be interested in taking over the business.
- If the company is going to expand, they will need to _____. They can either ask the bank, issue new shares, or try to attract _____.
- She wants to start her own business and she thinks she can see _____. She has money of her own, so the first steps are to _____ in a suitable location, purchase equipment and employ staff.

5. Grammar Revision: Relative Clauses with Who and Which.

Theory: A relative clause is a type of subordinate clause. Relative clauses begin with a relative pronoun. Who and which are typical relative pronouns. E.g.: I can't find the annual report which they sent to us.

There are two types of relative clauses: – defining relative clauses and – non-defining relative clauses. E.g.: The case which I left at the airport has all my papers in it. (defining) Your case, which has all your papers in it, is at the airport. (non-defining).

Practice:

Combine the sentences below into single sentences with a relative clause.

E.g.: Our clothes are very fashionable. They are popular with young people. – Our clothes, which are very fashionable, are popular with young people.

1. The woman said our collection was wonderful. She is the editor of Style.

2. We use the best agencies to show our collection. They charge a lot of money.

3. We depend on magazine publicity. This increases our international reputation.

4. Many important magazine editors attend the fairs. They have massive influence.

5. The design team is very experienced. They plan our participation.

Write sentences with the prompts below. Include relative clauses using the words in brackets. E.g.: Our company (makes floors) grow/by 10 % per year. – Our company which makes floors, is growing by 10 % per year.

1. The Director (came here yesterday) be/Italian.

2. Our main clients (in Europe) be/sports clubs.

3. In 2008 (record year) we/supply/floors/for the Olympic Games.

4. Our R and D institute (based at Newtown University) develop/new floor materials.

5. The floors (we/send/to Finland/last year) are specially for outdoor use.

6. Complete the word grid using the clues below, as in the example. All the vocabulary is connected with computers (spreadsheet, mouse, modem, save, print, hard disk, search, database, folder, screen, paste).

1. You use a scanner to copy images into a computer.
2. Making changes to a letter is easy. Just cut and p_____.
3. You should not work in front of a computer s_____ for too long.
4. The m_____ is used to move the cursor on your screen.
5. We keep records of all our customers on d_____.
6. You should keep documents in a f_____ so you know where to find them.
7. Yahoo is a s_____ engine.
8. Most applications are kept on the h_____ d_____.
9. I forgot to s_____ my document and I lost it.
10. To send an e-mail you have to connect your m_____.
11. You can p_____ documents in black and white or colour.
12. I calculate all my tax with a simple s_____.

UNIT 5. PROFESSIONAL ABILITIES IN MONEY MANAGEMENT



Look before you leap

1. Before reading

Reading skill

Skim the article. Read only the title, the first paragraph, the first sentence of the middle paragraphs, and the last paragraph. Don't worry about words you don't know. Then write out the answers to the following questions.

1. What kind of people would be interested in reading this article? _____

2. Where would you see this article? _____

3. The main idea of this passage is _____

a) the high cost of a university education;

b) how to pay for a university education;

c) living on a student budget.

Reading Passage

A Student Budget

University is an exciting time to learn and to make friends that will last a lifetime. Many students do not like to **worry** about money, and would rather not think about it. However, it doesn't matter whether a student's parents pay for everything, or whether the student works part-time to help pay for his or her **education**. All students can get into money trouble if they're not careful.

In English-speaking countries, the **average** cost at university education **per** student per year can be \$20,000 to \$30,000, or more. Students must also pay for books, paper, pens, etc. These can – cost \$500 to \$1,000 per year. Students must also pay thousands more per year for room and board¹. Add money for clothes, travel, and other **personal** expenses.

So, students need to spend their money carefully. At most universities, councilors can give students **advice** on how to budget their money.

This is what they suggest: At the start of a school semester, write down your income—for example, money you will get from your family or from a part-time job. Then **list** all of your expenses. Put your expenses into two groups: those that change (food, phone, books, travel), and those that will stay the same (tuition, room and board). Add together all of your expenses. Are they more than your income? Will you need to **borrow** from family or friends, or will you need to get more money by doing part-time work? Often, students find it is easier to plan out their own budget, and save their own money, rather than trying to borrow from others.

2. Understanding the text.

Write out the correct answers for the following questions.

1. According to the passage, what do many students think very little about?

_____.

a) studying; b) parents; c) money.

2. Students pay about _____ for books and other things they will need in class.

a) \$500 to \$1,000 per year; b) \$10,000 per year; c) \$20,000 per year.

3. On a list of expenses, advisors say that the cost of food and tuition should be

_____.

a) grouped together; b) in different groups; c) left out.

4. The cost of _____ is NOT a personal expense.

a) clothes; b) travel; c) room and board.

3. Complete the words in bold from the word bank with the correct definitions (a-h).



per **education** **list** **borrow** **worry** **average** **personal** **advice**

1. _____ a) about one person, not everyone;

2. _____ b) to think about things you are afraid of;

3. _____ c) helpful ideas you get from someone;

4. _____ d) usual, normal;

5. _____ e) to write down a series of items in a column;

6. _____ f) for each or every;

7. _____ g) learning;

8. _____ h) to ask smb to give you smth that you will give back later.

4. Vocabulary Building.

Match each word in the box with its opposite.

expense **inhale** **exclude** **import** **introverted**

1) export _____;

4) include _____;

2) exhale _____;

5) extroverted _____.

3) income _____;

5. Write the words from exercise 4 next to the correct definition.

1) _____ to bring things into a country;

2) _____ to breathe;

3) _____ to leave out;

- 4) _____ money that you make;
 5) _____ shy, quiet.

6. Searching for data

Look at the expenses on the Student Budget Worksheet below. How much do students in your country pay for these things? What other expenses do students have?

STUDENT BUDGET WORKSHEET (one year)

Expenses ¹		Income ²	
Tuition ³	\$18,000	Money from parents	\$20,000
Books and supplies	\$900	Part-time work ⁵	\$5,700
Housing and food	\$4,010	Total Income	\$25,700
Phone, cable TV, Internet	\$640		
Clothing	\$800		
Entertainment ⁴ and personal	\$1,220		
Transportation	\$1,460		
Other	\$500		
Total Expenses	\$27,530		

Note

¹**Expenses** are things you spend money on.

²**Income** is money that comes to you.

³**Tuition** is money used to pay for teaching.

⁴**Entertainment** refers to things you do for fun.

⁵**Part-time work** is less than 35, 40 hours.

7. Discussion & Writing

Using the Income section of the worksheet from the exercise 6, fill in the gaps with your data.

BUDGET WORKSHEET (one year)

Expenses		Income	
Tuition	_____	Money from parents	_____
Books and supplies	_____	Part-time work	_____
Housing and food	_____	Total Income	_____
Phone, cable TV, Internet	_____		
Clothing	_____		
Entertainment and personal	_____		
Transportation	_____		
Other	_____		
Total Expenses	_____		



8. Read the sentences below. Check (✓) true (T) or false (F). If the sentence is false, change it to make it true, write it out. If the sentence is true, you can add your own tips.

	T	F
1. All students can get into money trouble.	<input type="checkbox"/>	<input type="checkbox"/>
<hr/>		
2. Most universities have advisors who can help students to budget their money.	<input type="checkbox"/>	<input type="checkbox"/>
<hr/>		
3. Students must borrow money if their expenses are more than their income.	<input type="checkbox"/>	<input type="checkbox"/>
<hr/>		
4. Costs for clothing and travel should be part of a student's budget.	<input type="checkbox"/>	<input type="checkbox"/>
<hr/>		
<hr/>		

9. Language Focus



Complete the sentence with **what**, **which**, or **who**, or **tick** (✓) the space if the sentence is already correct.

1. There's a lot of noise from the builders ✓ working next door.
2. Mike doesn't really know what he wants in his career.
3. I was talking to a man _____ going to the same conference as us.
4. I was talking to a man _____ is going to the same conference as us.
5. I asked her _____ she was thinking.
6. This is a new medicine _____ was developed at our Cambridge laboratories.
7. This is a new medicine _____ developed at our Cambridge laboratories.
8. This medicine, _____ was developed at our laboratories, is fantastic.
9. This medicine, _____ developed at our Cambridge laboratories, is fantastic.
10. _____ we need now is better brand recognition.
11. The 'assets' include everything _____ owned by the company.
12. I didn't really understand _____ how is talking about.

UNIT 6. HOW TO BE A SUCCESSFUL BUSINESSPERSON



If at first you don't succeed, try, try again.

1. Before you read

Skim the first paragraph of the passage on the next page to answer the following question. You will have to infer information from the passage. Which is considered the most common career path? _____

- a) go to university, then get a job afterwards;
- b) start a business while in university;
- c) start a business after university.



2. Reading skill

Skim the rest of the passage, then read the sentences below. Write out the sentence that best describes the secret behind each person's success.

Brian Laoruangroch

- a. Sell products from your own store or website to save money.
- b. Find the simplest way to sell your products, even if you have to pay extra for the service.

Whitney Williams

- a. Fall in love with someone who has the same interests as you.
- b. Spending time on your work now will help you be successful later.

Zac Workman

- a. Start small and let your company grow.
- b. Think big and don't listen to people who tell you "No".

Reading Passage

College Start-Ups

Most college students see their time at university as the first step in their career path; afterwards, they will go out into the working world and get a job. However, some students have great ideas that simply cannot wait until graduation day. With many free resources and technologies available to them, more and more university students are finding ways to start small businesses while they are still in school. Let's take a look at a few enterprising undergraduates and their companies.

Green Mobile

As a student at the University of Missouri, **Brian Laoruangroch** used to sell refurbished cell phones on eBay as a hobby. But when Brian realized how much money he could make by buying, fixing, and reselling phones, he decided to create

his own website to resell the phones. His parents loaned him money, and he received money from his local government to found a company called Green Mobile, which now has local **retail** stores and about 20 employees.

Whitney Williams Collection

Whitney Williams has always been creative, and she enjoys making things in her spare time. While in elementary school, she sold handmade **stationery** to people in her neighborhood, and later she expanded her offerings to include one-of-a-kind purses. When Whitney visited Italy as a student at Texas Christian University, she fell in love with the handmade jewelry she saw there. It inspired her to start her own jewelry business. Instead of partying with friends or traveling, Whitney spent most of her weekends for the next two years selling her high-quality jewelry at small shows and private sales. As a result, the Whitney Williams Collection is now produced and sold around the world.

Punch

As a competitive swimmer, **Zac Workman** became very familiar with energy drinks. However, Zac found problems with most energy drinks. They either tasted bad, used chemicals that weren't healthy, or made the user feel tired again when its sugary energy was used up. This **spurred** Zac to do some research when he got to the University of Indiana. Using an old family recipe for fruit punch, Zac developed an energy drink with natural ingredients, and found a partner to produce it. His energy drink, called Punch, became popular on his **campus**. As his business grows, Zac says he's learning on the job. "People would think it would be difficult to balance class and a business," he said, "but I'm learning more now than I ever have in the classroom".

3. Understanding the text

Write out the correct answers for the following questions.

1. According to the article, how many employees does Green Mobile have?

-
- a) only; b) about 20; c) over 30.

2. Who did Whitney sell her first products to?

-
- a) her neighbors; b) her classmates; c) her teachers.

3. Which best describes Zac's energy drink Punch?

-
- a) a drink made especially for swimmers;
b) an all-natural drink that helps athletes;
c) a fresh sports drink that Zac made every day.

4. Complete the characteristics of Zac, Whitney and Brian using the phrases from the word bank.



- turned a hobby into a business;
- developed a product for athletes;

- used family money to start the company;
- creates new and original products to sell;
- says lessons learned in school have helped in managing a business;
- started the company while still in university;
- worked weekends and did not see friends very often when starting the company.

Zac _____

Whitney _____

Brian _____

5. Building Vocabulary

Complete the words in bold from the word bank with the correct definitions (a-h). The words in bold are from the passage.



retail enterprising expand spur campus resource stationery concept

1. _____ a) able to make money from new, interesting ideas;
2. _____ b) products used for writing letters and notes;
3. _____ c) money, skills, or time that is available when needed;
4. _____ d) to get bigger;
5. _____ e) the land and buildings of a university or college;
6. _____ f) concerning the sale of things to people in stores;
7. _____ g) motivate, inspire;
8. _____ h) an idea about how something is or should be done.

6. Making inferences

An inference is a good guess or conclusion you can make from the facts you have. *Examples:*

Fact
Mr. Adams owns 150 restaurants.

Inference
→ He's probably very busy.
He has a lot of employees.

Fact
Mr. Adams wanted a job in the airplane industry but he took a job with a car rental company.

Inference
→ Mr. Adams probably couldn't find a job in the airplane industry.

What can you infer about Mr. Adams from each statement below? Write your ideas.

1. Mr. Adams started with very little money, but he now owns 150 restaurants.

You can infer that _____

2. Mr. Adams very little money when he came to the United States.

You can infer that _____

3. When the owners needed a manager for their new restaurant, they gave the job to Mr. Adams


You can infer that _____

7. Discussion & Writing

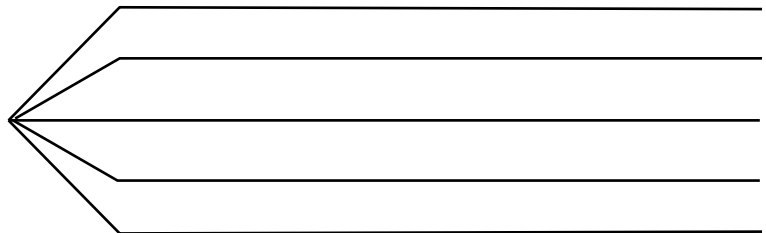
Complete the following statements using as many adverbs as you can think of.

E.g.: *empathetically, openly, nonjudgmentally*. You can use intensifiers: *very, quite, totally, seriously, absolutely, partly, somewhat, moderately, extremely*.

A good supervisor listens



An effective communicator speaks



8. Language Focus



Rewrite each pair of sentences by including the word given in brackets.

1. Last year we introduced a new line. It's aimed at the youth market. (that)
The new line ***that we introduced last year*** is aimed at the youth market.

2. I'd like you to meet a colleague. He could be a useful contact for you. (who)
I'd like you to meet a colleague

3. A candidate's CV is on your desk. She deserves an interview. (whose)
The candidate deserves an interview.

4. A visitor is coming next week. She's from our Paris office. (who)
The visitor is from our Paris office.

5. Tom took me to a restaurant. It was called 'Noodle Heaven'. (that)
The restaurant was called 'Noodle Heaven'.

6. I heard a man's presentation. He was an investment banker. (whose)
The man was an investment banker.

7. Here is a mobile phone. I was telling you about it. (that)
Here is the mobile phone

8. Over there is a site. They're going to build a new factory. (where)
The site is over there.

UNIT 7. THE POWER OF THE PRINTED WORD



“There are three things to remember when making a speech: Be brief, be brilliant, and be gone.”

1. Reading Passage

HOW TO MAKE A SPEECH

How to Plan What to Say

Research your topic thoroughly. Check the library for facts, quotes, books, and timely magazine and newspaper articles on your subject. Get in touch with experts. Write to them, make phone calls, get interviews to help round out your material. In short, gather-and learn-far more than you'll ever use. You can't imagine how much confidence that knowledge will inspire. Now start organizing and writing. Most authorities suggest that a good speech breaks down into three basic parts: an introduction, the body of the speech, and the summation.

Introduction: An audience makes up its mind very quickly. Once the mood of an audience is set, it is difficult to change it, which is why introductions are important. If the speech is to be lighthearted in tone, the speaker can start off by telling a good-natured story about the subject or himself.

Main body: There are four main intents in the body of the well-made speech. These are to entertain, which is probably the hardest; to instruct, which is the easiest if the speaker has done the research and knows the subject; to persuade, which one does at a sales presentation, a political rally, or a town meeting; and finally, to inspire, which is what the speaker emphasizes at a sales meeting, in a sermon, or at a pep rally.

Summation: An ending should probably incorporate a sentence or two which sounds like an ending—a short summary of the main points of the speech, perhaps, or the repeat of a phrase that most embodies what the speaker has hoped to convey. It is valuable to think of the last sentence or two as something, which might produce applause. Phrases which are perfectly appropriate to signal this are: “In closing...” or “I have one last thing to say...”.

How to Sound Spontaneous

The best speakers are those who make their words sound spontaneous even if memorized. I've found it's best to learn a speech point by point, not word for word. Careful preparation and a great deal of practicing are required to make it come together smoothly and easily. Mark aim once said, “It takes three weeks to prepare a good ad-lib speech¹”.

Brevity Is an Asset²

A sensible plan, if you have been asked to speak to an exact limit, is to talk your speech into a mirror and stop at your allotted time; then cut the speech accordingly. The more familiar you become with your speech, the more confidently you can deliver it. As anyone who listens to speeches knows, brevity is an asset. Twenty minutes are ideal. An hour is the limit an audience can listen comfortably.

Note

a good ad-lib speech¹ public talk that is not carefully prepared in advance;
brevity is an asset² shortness is a good thing.

2. Interpreting figures of speech

A **figure of speech** (metaphors and similes) is a way of using words creatively. Replace the underlined figures of speech (in **boldface**) with the correct definitions (a-c). Use context to help you understand the meaning of the term.

1. Knowledge is (**the stuff**) _____ from which new ideas are made.
a) the hardware; b) the raw material; c) the creativity.

2. Your crazy, foolish, and impractical ideas (**as stepping stones**) _____
_____ to practical new ideas.

a) answers to problems; b) keys to happiness; c) ways to achieve a goal.

3. We are creatures of habit when it comes to (**the business**) _____
_____ of living – everything from doing paperwork to tying our shoes to haggling with telephone solicitors.

a) profession or occupation; b) the processor activity; c) the topic or subject.

3. Comprehension

Complete each sentence with a word from the box.

affect	bring	digress	divide	have	notice
	show	start	stress	take	

1. Let me by saying a few words about myself.

2. My presentation will around 30 minutes.

3. I'ved my talk into three parts.

4. This is an issue thats us all.

5. I'd like to one very important point.

6. And in a moment I will take you on a tour of the factory. To
for a moment, can I just check that you've all signed in at reception?

7. Thats me to my next point.

8. a look at this next slide.

9. You'll on the diagram that there is very little space available
for the cooling fan.

10. The figures clearly that demand for oil is still rising.

4. Building Vocabulary

Complete the words in bold from the word bank with the correct word line, and then cross out the word that is not similar in meaning to the other three. Use your dictionary if you need help.

persuade, articulate, inspire, emphasize, incorporate, convey, enliven, instruct

- | | | | |
|----------|-----------------|---------------|---------------|
| 1. _____ | a) convince; | b) talk into; | c) deny. |
| 2. _____ | a) talk about; | b) reject; | c) express. |
| 3. _____ | a) excite; | b) motivate; | c) bore. |
| 4. _____ | a) minimize; | b) stress; | c) highlight. |
| 5. _____ | a) include; | b) integrate; | c) forget. |
| 6. _____ | a) communicate; | b) excite; | c) transmit. |
| 7. _____ | a) jazz up; | b) stimulate; | c) satisfy. |
| 8. _____ | a) give; | b) teach; | c) educate. |

5. Match the beginning and end of each phrase.

It's always _____	in a little more detail
I'll give _____	free to ask questions
I'll talk _____	→ a pleasure
Please feel _____	you an overview
I'd like to move _____	me to the end
That brings _____	to stress
The figures _____	on now
And I'd like _____	you an example
To give _____	clearly show that

6. Discussion & Writing

Prepare a five-minute presentation that addresses your question. Use this outline to help you.

Introduction

“My name is _____ and I’m delighted to be here to be here today. I’d like to speak to you about _____

Organization

“I’ve divided my talk into three parts: _____

Main parts

1. "First _____

2. "That brings me to _____

3. "Finally _____

Conclusion

"I closing _____

7. Language Focus



Complete the sentence with **it** or **there**.

- a. **There** is a problem with the computer. Can you help?
- b. Will _____ be a party at the end of term?
- c. _____ is a pity she wasn't here to get her prize.
- d. 'Who's at the door?', _____ is me.'
- e. _____ is a very good restaurant not far from my house.
- f. _____ is a long time since I went to the dentist's.
- g. _____ is easy to book a ticket on-line.
- h. If you want to look up a _____ is a list in the back of the book.
- i. Hello, Sue _____ is really good to see you.
- j. _____ is no point in phoning him again. He must be out.

UNIT 8. CAREER PATHS



Work is good, provided you do not forget to live

Reading Passage

1. Recruitment

The process of finding people for particular jobs is **recruitment** or, especially in American English, **hiring**. Someone who has been **recruited** is a recruit, or in AmE, a hire. The company **employs** or **hires** them and they **join** the company.

A company may recruit employees directly or use outside **recruiters**, **recruitment agencies** or **employment agencies**. Outside specialists called **headhunters** may be used to find people for very important jobs and to persuade them to leave the organizations they already work for. Key people recruited like this are **headhunted** in a process of **headhunting**.

Applying for a job

Fred is an accountant, but he was fed up with his old job. He looked in the **situations vacant** pages of his local newspaper, where a local supermarket was advertising for a new accountant's position. He **applied for** the job by completing an **application form** and sending it in.

Harry is a reseller. He'd been working for the same company for ten years, but he wanted a change. He looked at jobs with different e-commerce companies on a **jobs website**. He **made an application**, sending in his **CV (curriculum vitae** – a document describing your education, qualifications and previous jobs, that you send to a prospective employer) and a **covering letter** explaining why he wanted the job and why he was the right person for it.

Selection procedures

Dagmar Schmidt is the head of recruitment at a German telecommunications company. She talks about the **selection process**, the methods that the company uses to recruit people.

'We advertise in national newspapers and on the internet. We look at the **backgrounds of applicants** – their **experience** of different jobs and their educational **qualifications**.

'We invite the most interesting **candidates** to a **group discussion**. Then we have individual **interviews** with each candidate. The head of the department is also present. We also give the candidates written **psychometric tests** to assess their intelligence and personality.

'After this, we **shortlist** three or four candidates. We check their **references** by writing to their **referees** – previous employers, teachers, and so on that candidates have named in their applications. If the references are OK, we ask the candidates to come back for more interviews. Finally we **offer** the job to someone, and if they **turn it down** we have to think again. (Some applicants may get other **job offers** at the

same time as ours.) If they accept it, we hire them. We **appoint** someone only if we find the right person’.

Note

Situation, post and **position** are formal words often used in job advertisements and applications. BrE: CV; AmE: résumé or resume BrE: covering letter; AmE: cover letter.

2. After reading

Replace the underlined phrases with correct forms of words and expressions from the passage.

Fred had already (**refused**)¹ _____ two job offers when he went for (**a discussion to see if he was suitable for the job**)² _____. They looked at his accountancy degree and contacted (**previous employers Fred had mentioned in his application**)³ _____.

A few days later, the supermarket (**asked him if he would like**)⁴ _____ the job and Fred (**said yes**)⁵ _____.

Harry didn’t hear anything for six weeks, so he phoned the company. They told him that they had received a lot of (**requests for the job**)⁶ _____. After looking at the (**document describing his education, qualifications and previous jobs**)⁷ _____ of the (**people asking for the job**)⁸ _____ and looking at (**what exams they had passed during their education**)⁹ _____ the company had (**chosen six people to interview**)¹⁰ _____ and then given them (**tests on their personality and intelligence**)¹¹ _____. They had then given someone the job.

3. Building Vocabulary

Use a phrasal verb from the box to complete each of the sentences below.

pay off stamp out ~~give up~~ lay on put up with take care of

Example: Although Sung-Ho was making a lot of money, he decided to **give up** his job.

1. He did not want to _____ the stress any longer.
2. After Sheila graduated, she had to _____ her college loans.
3. It’s not easy to _____ young children and hold down a full-time job.
4. Large companies sometimes _____ benefits such as free meals and travel.
5. Some employees are so devoted to their jobs that they _____

the desire for a personal life outside the office.

4. **Over to you**

If you work, answer these questions.

• Where did you see the jobs advertised? _____

• What did you send to apply for the job? _____

• What was the selection procedure? _____

If you're a student, answer these questions.

• When you applied for your course did you use an online application form or send an application in? _____

• Did you need to provide referees? _____

• Did you have an interview? _____

5. Discussion & Writing

According to you, what are the things you should, and, shouldn't do when writing a letter of application? Group the seven ideas below into the correct columns in the chart. Then, try to add your own ideas to each column.

be original

mention money

give references

sell yourself

pat yourself on the back

talk about good and bad former jobs

make sure your letter stands out

make sure your letter stands out

SHOULD

be original

SHOULDN'T

6. Language Focus



Change the verb in boldface to a gerund. Then rewrite each of the Sentences below so that it begins with a subject gerund.

Example:

It's relatively easy for small groups of students to **get** together outside of class.

Getting together outside of class is relatively easy for small groups of students.

1. An important thing to remember when forming a team is to **find** fellow students who are bright and motivated.

2. An effective way to divide the work on a large research project is to **form** library research teams.

3. If you are shy, it maybe easier to **see** an instructor in the company of other students.

4. It's every team member's responsibility to **make** sure each individual does his or her work.

5. It's a good idea to **team** up with other students before an exam to review lecture notes.

UNIT 9. TECHNOLOGY CHANGES THE WORLD

1. Write 3 advantages for each job below if it is done either by a human or a technology (see the *example*).

	HUMAN	TECHNOLOGY
Cashier	1) <i>friendly talk</i> 2) 3)	1) <i>speed of service</i> 2) 3)
Manager	1) 2) 3)	1) 2) 3)
Cleaner	1) 2) 3)	1) 2) 3)
Security	1) 2) 3)	1) 2) 3)

2. Write 5 or more words in each category which you associate with the word “ONLINE”:

Noun: *e.g.: online shopping*

Verb: *e.g.: sell online*

3. Choose the right word from the box.

giant, retail, outlet, cashier, calculates, allow, deducted, employee, ceiling,
detects, bills, receipt, complain, automation

a. A store offering things for sale:

b. A very, very large company or organization:

c. A person handling payments and receipts in a store, bank, or other business:

d. Finds out the total or amount of something using maths:

e. The sale of goods to the public in relatively small quantities:

f. Took away something from another thing:

g. Let happen:

h. The top part of the inside of a room or building:

i. A piece of paper that shows that you have paid for something:

j. A worker in a company or organization:

k. Finds out; senses:

l. Say you are unhappy about something:

m. Charges someone some money for goods or services:

n. The use of robots or machines in a system that makes or does something:

4. Put the words from the box into the spaces in the article below.

scan, cost, detects, remove, fewer, own, giant, amount, online, focus, instead, calculates, outlet, ceiling, complain, allow

The online retail (1) _____ Amazon will start selling its cashier-less technology to any store or retail (2) _____ that wants it. The software is called "Just Walk Out". The software means stores do not need any cashiers. Shoppers simply (3) _____ a smartphone app when they arrive at a store and then put their shopping in their bag and... just walk out of the store. The software automatically (4) _____ the cost of the customer's shopping and charges the (5) _____ of their shopping to the customer's Amazon account. The new software will (6) _____ customers to have their credit card or other payment card deducted (7) _____. Amazon has been using the software for the past two years in its (8) _____ Go Grocery stores.

The Just Walk Out software will reduce the (9) _____ of employees a store needs. Instead, the store will need to put hundreds of small cameras on the (10) _____. The cameras link to software that (11) _____ what customers have put into their bag. The software then bills the customer and issues a receipt (12) _____. An industry expert expects Amazon to make a lot of money from selling the software to other stores. Many stores want to (13) _____ one of the biggest things customers (14) _____ about - slow checkouts. Amazon said the software will allow store staff, "to (15) _____ on more valuable activities". However, a retail expert worries that, "there will be (16) _____ jobs as automation comes in".

5. Read the text again and correct the sentences accordingly.

Amazon will not sell its cashier-less technology to its rivals.

Correct answer: _____

Amazon's cashier-less technology is called "Just Talk Over".

Correct answer: _____

Shoppers put shopping in their bag and wait in the queue.

Correct answer: _____

The new Amazon technology only accepts payment in cash.

Correct answer: _____

The technology makes use of dozens of cameras.

Correct answer: _____

Shoppers receive a notification for their shopping.

Correct answer: _____

Many stores want to keep checkouts.

Correct answer: _____

An expert is worried the software will increase the number of jobs.

Correct answer: _____

UNIT 10. CREDIT AND DEBIT CARDS

1. In 3-5 sentences describe the logo of the following companies:

Microsoft, Google, World Wildlife Fund, Apple, Nike

1. _____

2. _____

3. _____

4. _____

5. _____

2. Write 5 or more words in each category which you associate with the word "CASH":

Noun: *e.g.: cash money* _____

Verb: *e.g.: pay in cash* _____

Adjective: *e.g.: plenty of cash* _____

3. Choose the right word from the box.

the likes of, symbol, overlapping, drop, brand, spontaneously, recognize, conducted, extensive, strategy, transition, prime, expert, real estate

a. Covering part of the same area:

b. Someone or something regarded as a (similar) type:

c. Abandon; no longer use:

d. A type of product manufactured by a particular company under a particular name:

e. A shape or sign used to represent something such as an organization:

f. Identify someone or something from having encountered them (it) before:

g. As a result of a sudden impulse and without thinking or planning first:

h. Covering or affecting a large area:

i. Of first importance; main:

j. Organized and carried out:

k. A plan of action or policy designed to achieve a major or overall aim:

l. A person who has a comprehensive and authoritative knowledge of or skill in a particular area:

m. Undergo or cause to undergo a process or period of change:

n. Property consisting of land or buildings; and area of something (valuable) that people own:

4. Put the words from the box into the spaces in the article below.

digital, prime, estate, overlapping, advertising, extensive, monster, likes, symbol, recognized, contain, strategy, maximizing, removing, wordless, drop
--

The world-famous credit card company Mastercard is (1) _____ its name from its company logo. It will follow the (2) _____ of Apple and Nike to have a logo that has a (3) _____ only and no writing. Mastercard had traditionally used a logo that had (4) _____ yellow and red circles with the word "Mastercard" written over the top. The company has decided to (5) _____ the word "Mastercard" and use just the two intersecting circles as a (6) _____ logo. The new logo will be used as the brand's symbol on credit cards and in stores, as well as on (7) _____ at sports and other events. The

company's marketing officer said over 80 per cent of people spontaneously (8) _____ the new symbol without the word "Mastercard".

Mastercard conducted (9) _____ research for more than 20 months on how recognizable the new logo would be without its name being on it. The new logo is part of a wider (10) _____ to transition from being a credit card company to a (11) _____ payments and financial services company.

The world is now full of instantly recognizable logos that (12) _____ no words. Apple's bitten apple logo and Nike's swoosh are (13) _____ examples. Most of the logos of apps on people's smartphones are just symbols. A design expert spoke about (14) _____ the effect of a small logo on a phone or watch. He said: "You're trying to optimize for a very small piece of real (15) _____ on a very small piece of glass....A 10-letter name is kind of a (16) _____."

5. Read the text again and correct the sentences accordingly.

Mastercard is following the likes of Apple by having a colorless logo.

Mastercard's logo has a red square and a white oval.

Mastercard's new logo will not be used on its products.

Less than 50 % of people recognized Mastercard's new wordless logo.

Mastercard spent 20 years doing research on its new logo.

Mastercard wants to change to be a credit card company.

Most of the logos on apps on our smartphones contain both words and symbols.

A design expert said a wordless logo is like a monster.

UNIT 11. DATA PROTECTION

1. Describe dangers or vulnerabilities of the technologies below. Give your advice how to avoid them.

Viruses

Dangers: _____

Advice how to avoid: _____

Firewalls

Vulnerability: _____

Advice how to avoid: _____

Passwords

Vulnerability: _____

Advice how to avoid: _____

Online shopping

Vulnerability: _____

Advice how to avoid: _____

Backing up data

Vulnerability: _____

Advice how to avoid: _____

Spam mail

Dangers: _____

Advice how to avoid: _____

2. Give your solution to the problems below (70 words minimum).

HACKERS _____

HIJACKING _____

ADDICTION TO SURFING _____

3. Choose the synonym from the box.

surfing, open, flaw, confidential, sizeable, patch, measures, monitor, caution, alternative
--

- a) fault _____
- b) care _____
- c) big _____
- d) different _____
- e) browsing _____
- f) actions _____
- g) keep an eye on _____
- h) exposed _____
- i) private _____
- j) remedy _____

4. Put the words from the box into the spaces in the article below.

trust, measures, steal, surfing, black, hijack, alternative, monitor, sizeable, systems, emergency, actively, few, open, affected, protect

People (1) _____ the web using Microsoft’s Internet Explorer need to be extra careful. A hole has been found in the browser’s security (2) _____. The anti-virus software maker Trend Micro Inc. said the problem leaves people’s computers (3) _____ to hackers. Trend Micro spokesman Paul Ferguson warned the hole could let in criminals who want to (4)_____ computers. He said security holes like this are “a goldmine for criminals because users have (5) _____ ways to fight off attacks”. Explorer’s flaw tricks users into visiting websites that then (6) _____ passwords and other personal and confidential information. The hackers then sell this for big money on the (7) _____ market. It is a (8) _____problem because most of the world’s computers use Internet Explorer.

Microsoft says it is investigating the flaw. Its website states that it is considering creating an (9) _____ software patch to fix the hole. The company is advising users to try a complicated series of (10) _____ it calls “workarounds”. Microsoft said: “We are (11) _____ investigating the vulnerability that these attacks attempt to exploit. We will continue to (12) _____ the threat.” The software giant assured people that it would “take the appropriate action to (13) _____ our customers”. A Microsoft anti-virus blog said 0.2 % of computer users may be (14) _____. Its advice was to “always exercise caution when browsing and try to go to sites that you (15) _____”. Other experts advise switching to (16) _____ browsers such as Firefox, Google Chrome or Opera.

5. Read the text again and correct the sentences accordingly.

Microsoft has created the most secure Internet software in the world.

An anti-virus company said Internet Explorer is the most protected web-browser.

The anti-virus company said hackers are looking for online gold.

Hackers never steal your personal info and sell it illegally for large sums.

Microsoft refuses to believe there is a problem with Internet Explorer.

Microsoft’s advice is to walk around your PC and measure any holes.

DEVELOPING WRITING SKILLS

About Words

1. We use **opportunity** to talk about a situation in which we can do something that we want to do. **Opportunity** is most commonly followed by a verb in the *to*-infinitive form, or *of* + *-ing* form:

*I had the **opportunity** to go to university when I was younger but I didn't. Now I wish I had gone.*

Not: ~~I had the possibility ...~~

A:

*I've been waiting for an **opportunity** to talk to you privately. Are you free now?*

B:

Yes. What is it about?

Not: ... ~~waiting for a possibility to ...~~

*This walk provides the **opportunity** of seeing some beautiful countryside.*

2. We use **possibility** to talk about something that may happen or be true. **Possibility** is normally followed by *of* + noun phrase or *of* + *-ing* form, or by a *that*-clause:

*I had never even thought of the **possibility** of working in China until I was offered a job there in 2023.*

Not: ... ~~the possibility to work in China ...~~

*The **possibility** that there is life on other planets in the universe has always inspired scientists.*

Warning:

We don't say 'have the possibility':

*I would love to have an **opportunity** to meet the Prime Minister.*

Not: ~~I would love to have the possibility to meet ...~~

Нюансы перевода *En – Ru*

Слова **possibility** и **opportunity** могут переводиться на русский язык одинаково – «**возможность**», но синонимами не являются и используются в разных контекстах.

- ✓ **Possibility** – шанс того, что может произойти или оказаться правдой. На русский язык можно перевести как «возможность, вероятность, перспектива»:

There's a strong possibility that he will tell the truth.

Существительное **possibility** часто употребляется с прилагательными **strong** / **distinct** (большая вероятность, явная / реальная возможность), **remote** / **slight** / **slim** (призрачная, минимальная вероятность)

- ✓ Opportunity – шанс сделать / предпринять что-то или ситуация, в которой легко сделать что-то / достичь чего-то. Это возможность, благоприятный случай, удобный момент.

The program gives students the opportunity to learn more about the green economy.

Ex.1. Complete the sentences with *opportunity* or *possibility*.

1. This job was a good _____ to earn some money and get some experience.
2. Maria grabbed the _____ to change the subject.
3. There is a strong _____ that I will not be chosen for the job.
4. There's a small _____ of Tom being underpaid.
5. I'm glad to have this _____ to work with you.
6. According to the weather forecast, there's a distinct _____ of rain tomorrow.
7. If you travel abroad, you should take every _____ to learn the language.
8. The top managers try to ensure that all the employees have an equal _____ to get promoted.
9. If you are not lucky enough to see him tomorrow, don't worry. You'll have the _____ to meet next week.
10. I think there's a real _____ that I'll get this job.
11. Your interview is on Monday, so this weekend is the last _____ you'll have to prepare.
12. After the lecture the professor gave the students a(n) _____ to ask questions.
13. There are a lot of _____ for specialists in computer science nowadays.
14. Tony never misses a(n) _____ of practicing the piano.
15. Andrew loved his work and he counted himself fortunate to have such a(n) _____ so early in his career.
16. There is a(n) _____ that the stock market will crash.

MONEY collocations

Ex.3. Match the collocation with the correct definition.

1) borrow	a) not have any longer; not gain
2) donate	b) use money on something you don't ne
3) earn	c) receive money from somebody who has died
4) find	d) get money from people for a purpose
5) inherit	e) get money in the lottery, quiz show etc.
6) invest	f) have to pay sb the money they gave you
7) lend	g) give/pay money for something
8) lose	h) give money to an organization
9) owe	i) discover by chance
10) pay back	j) get money from sb that you must return
11) raise	k) take money out of a bank account
12) save	l) give money back to sb you borrowed from
13) spend	m) keep money for future use
14) steal	n) buy e.g. shares in a company
15) waste	o) take money from sb without permission
16) win	p) give sb money that they must return
17) withdraw	q) get money by working

Ex.4. Fill in the gaps with some of the verbs in the required form below.

*make win earn raise donate find inherit withdraw steal save lose
spend owe invest lend waste borrow inherit pay back*

1. Could I _____ some money for this weekend?
2. Excuse me, it's none of your business how much money I _____.
3. How much money did your parents _____ on your car?

4. How much of my income should I _____ into this new project, and how much should I put into savings?
5. I can't believe I _____ so much money on a calculator that doesn't even work!
6. I lent Bill a little money; he says he'll _____ me back next week.
7. I really admire rich people who _____ a large portion of their wealth to charity.
8. I try not to eat out at restaurants too often; I'm trying to _____ money.
9. I'll _____ you some money until next month.
10. Jessica _____ some money in the book she had taken from the library.
11. My son _____ some money for taking care of the neighbour's dogs over the weekend.
12. My uncle _____ money for rainy days all his life. He _____ as little as possible.
13. Peter _____ jackpot and he _____ all the money within a year.
14. When her aunt died, she _____ a great sum of money.
15. When I was a student, I had to _____ lots of money from the bank. I _____ all the money back last year, so now I don't _____ the bank anything.
16. You should be careful when you _____ money from an ATM, because someone might be behind you planning to _____ it from you.

Ex.5. Expand the idea below using money collocations.

*make win earn raise donate find inherit withdraw steal save lose
 spend owe invest lend waste borrow inherit pay back
 + MONEY*

*It's not the money that changes people, it's what they choose to do with it that defines them.*_____

to sacrifice anything more as he would lend me rest of the money. I was so glad and felt that how difficult it is to save money. It felt so good after buying laptop from the money I saved with so much of struggle. I bought latest laptop with top configuration as it would help run every type of software and games. So, this is one occasion on which I saved money for a long time to buy something.

a) _____

b) _____

Ex.9. Write an essay to answer the following questions ‘Do you ever save money to buy special things? Why/Why not?’

Useful Vocabulary

- Personally, I ...
- Frankly speaking, ...
- to economize
- to make / earn money
- to keep an eye on my wallet
- to cost a fortune
- to save money for a rainy day
- A penny saved is a penny earned.

Useful Grammar

Present perfect simple (e.g. I’ve always/ never had ...)

Ex.17. Read the answer to the following task ‘What will you do if you win a huge sum of money?’. Divide it into some logical parts and a) write down one question to each part to point out the main idea; b) give a suitable name to each part to make a plan of the piece of writing below.

I would like to thank God if I win a huge sum of money. I have a lot of dreams to full fill. First, I would like to make a written plan about spending my money. My biggest dream in life is to travel the world so I would keep a chunk of money for that sake in a separate account. After keeping that money, I would like to offer some of the cash to my parents so that they can wave off any liabilities that they have. After that, I will give some portion of money to my sister/brother. He/she is very fond of shopping so I think that it will be a great idea to give some money to him/her. After distributing money to my family members, I will start spending money for my requirements. The first thing I would like to buy is a car for myself. I will buy Toyota Fortuner as it’s a muscular car. I am in love with that car since I drove it for the first time. Then, I will look to buy a new duplex house. I am very fond of this type of house. I would like to choose a house in a posh area. Next, I will invest some money in mutual funds in which I can get good returns. After distributing the cash and spending money on all these things, I will buy flight tickets to Singapore from there I will board the cruise ship that travels all over the world in 4 months. This is the dream from my childhood and would like to achieve it if I get a lot of money.

a) _____

b) _____

Ex.18. Write an essay to answer the following questions ‘Would winning a lot of money make a big difference to your life? Why/Why not?’

Useful Vocabulary

- I wish I (had/did) ...
- Frankly speaking, ...
- to be lucky
- to make a fortune
- to make my/your dreams come true
- to save up
- to invest in
- to save money for a rainy day
- to get an opportunity

Useful Grammar

- Second conditional (e.g. If I did ..., I would have ...)
- Present perfect simple (e.g. I've always/ never had ...)
- Past perfect continuous (e.g. I had been doing ... before I went ...)
- Modal verbs (e.g. would, can, should, must)
- used to (do) smth
- Relative clauses (e.g. ...which/who/where ...)
- Comparative adjectives (e.g. better than...)
- Superlative adjectives (e.g. the best...)
- The Gerund (e.g. enjoy going...)

Linking Devices

- | | |
|-------------------------|--|
| First of all, ... | Compared to ... |
| What's more, ... | However, ... |
| At the same time, ... | Moreover, ... / Furthermore ... |
| Last but not least, ... | Although ... / Despite the fact that ... |

To go shopping for .../ to pay for ...
the most / least secure payment method is ...
to withdraw cash from an ATM
to purchase smth inexpensive / affordable / costly
Time is money.
everyday essentials
convenient
time-consuming

Useful Grammar

to be used to (doing) smth
used to (do) smth
Modal verbs (e.g. would, can, should, must)
Relative clauses (e.g. ...which/who/where ...)
Comparative adjectives (e.g. better than ...)
Superlative adjectives (e.g. the best ...)
The Gerund (e.g. enjoy going ...)
Zero conditional (e.g. If I do..., I have ...)

Linking Devices

First of all, ...	Compared to ...
What's more, ...	However, ...
At the same time, ...	Moreover, ... / Furthermore ...
Last but not least, ...	Although ... / Despite the fact that ...

Ex.25. Read the answer to the following question ‘What is more important, health or wealth?’. Divide it into some logical parts and a) write down one question to each part to point out the main idea; b) give a suitable name to each part to make a plan of the piece of writing below; c) write down what you think of the importance of health and wealth for any person.

I think both are integral in life. Health comes first because a healthy person can enjoy all the stages of life. Wealth is also one of the most important aspects in human’s life. So, I feel that health and wealth are not equally important, health comes first and then wealth. How will you spend 1 crore rupees? If I am given this much money, I will like to make my dreams true. First, I will donate ten percent of money to a charity. Then I will buy a small house for myself. With the remaining money, I will tour the whole world. Why do you think wealth is important? I think that wealth is the only thing that can make our dreams true. If we want good education, great medical care or want to travel the world, wealth is required. Wealth fulfills most things in life. What are the advantages and disadvantages of being wealthy? There are many advantages such as one can travel the world, one can buy whatever he or she wants. Wealth can let you buy big houses and cars. But I don’t think that there is any disadvantage of being wealthy.

a) _____

b) _____

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