

МИНИСТЕРСТВО ОБРАЗОВАНИЯ И НАУКИ РОССИЙСКОЙ ФЕДЕРАЦИИ

Нижегородский государственный университет им. Н.И. Лобачевского

БАНКИ И ФИНАНСЫ
Сборник текстов и заданий по английскому языку

Практикум

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для студентов ННГУ, обучающихся по направлению «Экономика и
бухгалтерский учет» специальность – бухгалтер 38.02.01, по направлению
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Настоящий практикум предназначен для студентов, обучающихся по направлению «Экономика и бухгалтерский учет», специальность – бухгалтер 38.02.01, по направлению «Финансы», специальность – финансист 38.02.06 по направлению «Банковское дело», специальность – специалист банковского дела 38.02.07, и является специализированным дополнением к общему базовому курсу английского языка. Пособие включает в себя 4 раздела: Money, Banks, Banking Products, Finance. Каждый раздел состоит из секций: Word Study, Reading, Bits of Grammar, Speaking, Writing. Тексты, представленные в данном пособии, связаны с различными аспектами деятельности банков и финансирования, содержат специализированные лексические единицы.

Грамматические разделы, включающие в себя ряд упражнений, направлены на отработку грамматики английского языка, раздел "Speaking" имеет целью развитие навыков диалогической и монологической речи, письменные задания направлены на совершенствование навыков письма.

Ответственный за выпуск:
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UNIT I

MONEY

Word study

Упражнение №1. Изучите новые слова.

1. money	деньги
2. banknote	банкнота
3. coin	монета
4. currency	валюта
5. to authorize	уполномочивать
6. government	правительство
7. cashier	кассир
8. Chief Cashier	главный кассир
9. to feature	показывать
10. scientist	учёный
11. discovery	открытие
12. law	закон
13. duke	герцог
14. glimpse	быстрый взгляд
15. glimpses of history	немного об истории
16. commodity	предмет потребления
17. to serve	служить
18. to serve as smth/smb	служить как что-либо/кто-либо
19. to come into existence	возникнуть, появиться
20. to weigh	нагружать
21. to weigh out	взвешивать
22. above-mentioned	вышеуказанный
23. goldsmith	ювелир
24. to supersede	замещать
25. portable	портативный , компактный
26. to underline	подчёркивать, выделять
27. durable	надёжный, длительного пользования

Reading

Упражнение №2. Прочитайте заглавие текста. Как, по-вашему, следующие слова связаны с текстом: *Charles Darwin, jail, Euro*? Прочитайте текст и проверьте свои предположения.

Текст №1

English Banknotes and Coins

The official currency of the United Kingdom is the *pound sterling* which is equal to one hundred pence. The British do not use the Euro. Although a few of the big shops will accept Euro, it is rarely used across Britain.

English banknotes are issued by the Bank of England. As to **coins** they are minted also by this state bank.

The following coins are in circulation: one penny, two pence, five pence, ten pence, 20 pence, 50 pence, 1 pound, and 2 pounds. The singular of pence is "penny". The symbol for the penny is "p"; hence an amount such as 50p is often pronounced "fifty pee" rather than "fifty pence".

There are banknotes of the following denominations: £5, £10, £20, £50 and £100. On the face of English banknotes one can read the denomination given both in figures and in words.

The inscription on the face of the banknote reads: ***I promise to pay the bearer on demand the sum of...*** And then there are two signatures. The first signature is that of the person authorized by the Government and the Bank of England. The second signature is that of the Chief Cashier.

The back of English banknotes, like many other banknotes, feature portraits of different famous people.

The current £5 note features Elizabeth Fry, who made her name fighting for improved living conditions for women in European jails.



The current £10 note features Charles Darwin, the naturalist who developed the theory of evolution.



Look at the face of the banknotes below. Find out whose portraits are on the backside.



Упражнение №3. Найдите в тексте ответы на следующие вопросы:

1. What is the official currency of the U.K.?
2. What is the smallest unit?
3. How many pence are there in one pound?
4. What banknotes and coins are in circulation in the U.K. now?
5. What famous people are featured on the back of various English banknotes?

Speaking

Упражнение №4. Расскажите о следующем:

English banknotes; English coins.

Упражнение №5. Прочитайте и переведите текст “Glimpses of History of Money”.

Текст №2

Glimpses of History of Money

At different periods of time and in different parts of the world many different commodities have served as money. These commodities were: cattle, sheep, furs, leather, fish, tobacco, tea, salt, shells etc. The experts underline that to serve effectively as money; a commodity should be fairly durable, easily divisible, and portable. None of the above-mentioned commodities possessed all these qualities, and in time they were superseded by precious metals.

First they were superseded by silver and later by gold.

When a payment was made the metal was first weighed out. The next stage was the cutting of the metal into pieces of definite weight and so coins came into use.

Paper money first came into use in the form of receipts given by goldsmiths in exchange for deposits of silver and gold coins. After goldsmiths became bankers their receipts became banknotes. That's how the first banknotes came into existence. At first coins were worth their face value as metal. But later token coins of limited value as legal tender were issued. Now smaller denomination coins are made from bronze and are often referred to as *coppers*. Bigger denomination coins are made from cupronickel and are usually called *silver*.

Упражнение №6. Найдите ответы на вопросы в тексте:

1. What commodities served as money in the past?
2. What are the requirements of a commodity to serve as money?
3. Why did precious metals start to serve as money?
4. What precious metal was used first to serve as money?
5. What precious metal was used then?
6. How did coins come into existence?
7. How did paper banknotes come into existence?
8. What coins are called silver?
9. What are coppers?

Упражнение №7. Переведите на русский язык:

face value, legal tender, a new issue, cutting of the metal into pieces, paper money, in exchange for deposits, bigger denominations coins.

Упражнение №8. Вставьте в предложения слова по смыслу:

When a payment was made the metal was first _____ out.

But later token coins of limited value as _____ were issued.

Now smaller denomination _____ are made from bronze.

In time they were superseded by precious _____.

First they were _____ by silver and later by gold.

Speaking

Упражнение №9. Расскажите о:

the money in the past; the way banknotes appeared; the metals of which coins were and are made; the *silver* coins and *coppers*.

Упражнение №10. Прочитайте текст и обсудите на русском языке:

Текст №3

What is Money?

Money is one of the most important inventions of humankind. Without it a complex, modern economy based on the division of labor, and the exchange of goods and services, would be impossible.

When you buy a candy bar, you may pay for it with a coin or paper note. The storekeeper knows that you will eat candy, and that he never will be able to get it back from you. He also knows that he can eat neither the coin nor the note you gave him. Why does he accept the coin or note in trade for candy? It is because the coin is money.

At first sight answering the question what money is seems obvious; the man or woman in the street would agree on coins and bank notes, but would they accept them from any country? What about checks? They would probably be less willing to accept them than their country's coins and notes. What about credit cards and gold? The gold standard belongs to history but even today many rich people in different parts of the world rather keep some of their wealth in the form of gold than in official, inflation-prone currencies. The attractiveness of gold, from aesthetic point of view, and its resistance to corrosion are two of the properties which led to its use for monetary transactions years. In complete contrast, a form of money with virtually no tangible properties – electronic money – seems to gain in popularity.

a candy bar

коробка конфет

tangible properties

осязаемые свойства

Bits of Grammar

Passive Voice

Пассивный залог

• *The passive voice* обозначает действие, направленное на подлежащее. В качестве подлежащего не употребляется неопределенное местоимение: «У меня украли велосипед» по-английски звучит так: «My bicycle has been stolen». Такие предложения показывают, что важнее само действие, а не исполнитель

• *The passive voice* образуется при помощи вспомогательного глагола "to be" в соответствующем времени + *the past participle* (V₃) основного глагола. Только переходные глаголы (имеющие дополнение) могут быть использованы в пассиве. Например, *arrive* и *die* не имеют пассивной формы.

Таким образом, *пассив употребляется*:

• Когда лицо, выполняющее действие неизвестно, неважно или очевидно из контекста

e.g.: *My purse was stolen yesterday, (unknown agent) The shopping centre is cleaned every day. (unimportant agent) The robber was arrested (by the police), (obvious agent).*

• Когда хотим выделить исполнителя действия

e.g.: *Our holiday house was built by my great grandfather in 1897.*

• Чтобы сделать утверждение более вежливым и формальным,

e.g.: *The wedding reception will be held at 9 o'clock at the Town Hall.*

• Когда действие более важно, чем исполнитель (например, новости, инструкции, заголовки, реклама и пр.)

e.g.: *More than twenty-five people were injured because of the earthquake. This book is a best seller; more than 1,000,000 copies have been sold.*

Изменение предложения с глаголом в пассивном залоге

• Дополнение активного глагола становится подлежащим в пассивном предложении.

• Активный глагол переходит в пассивную форму.

• В предложении с пассивным глаголом может указываться исполнитель действия (agent), который вводится предлогом "by" или может опускаться вообще.

• (Subject) (Verb) (Object)

e.g.: *They make cars in this factory. Cars are made (by them) in this factory.*

(Subject) (Verb) (by + agent)

В предложениях с глаголом в пассивном залоге часто имеется предлог *by* или *with*. *By + agent* - указывается, кто выполнил действие,

e.g.: *The little boy was saved by the lifeguard.*

By + agent - опускается, если исполнитель неизвестен, неважен, или указан в активном предложении словами *someone, people, I, you* etc.

e.g.: *These washing machines have been imported from the EC.*

With + instrument/material – указывается, при помощи чего или из чего выполнено действие etc.

e.g.: *The cake was made with bun eggs and flour. The door was opened (by the burglar) with a knife.*

Глаголы, имеющие два дополнения (give, offer, etc.) могут иметь две пассивных формы

e.g.: *Someone gave her a bouquet of roses.*

a) *She was given a bouquet of roses.*

b) *A bouquet of roses was given to her.*

В пассивном залоге предлог, следующий за глаголом (accuse of, speak to etc.) или фразовым глаголом (break into, turn on etc.) обязательно остается на своем месте.

e.g.: *They have pulled the old bridge down. – The old bridge has been pulled down.*

Verbs. Passive Voice

Глаголы в пассивном залоге

Tense/Verb form

Active voice Passive voice

Present Simple make /makes am /is /are made

Present Continuous am/is /are making am /is /are being made

Past Simple made was made

Past Continuous was /were making was /were being made

Present Perfect have /has made have /has been made

Past Perfect had made had been made

Future Simple will make will be made

Conditional would make would be made

Modals must make must be made

Вопросы в пассивном залоге.

e.g. *Have they pulled down the old cinema'– Has the old cinema been pulled down (by them)?*

Вопрос к подлежащему.

e.g.: *Who posted the letters? – Who were the letters posted by? Who repaired my bicycle? – Who was my bicycle repaired by?*

Пассивная форма модальных глаголов (e.g.: can, could, may, might, must, etc.) образуется при помощи глагола **to be** в соответствующем времени и V₃ основного глагола. e.g.: *He must send the parcels. The parcels must be sent. They couldn't repair the car. The car couldn't be repaired.*

Упражнение №11. Преобразуйте следующие предложения из действительного залога в страдательный:

1. People must protect the environment at all costs.

2. Many people attended the music festival.

3. The Minister of Education is making an announcement at the moment.
4. The party organisers set off fireworks.
5. Several reggae bands will play Caribbean music.
6. The local newspaper is publishing colour photos of the carnival.
7. People sang the national anthem at the beginning of the ceremony.
8. They had decorated their house with balloons and streamers.

Упражнение №12. Переведите на русский язык:

1. He published the book last year.
2. We use these clothes only on special occasions.
3. Somebody switched on the light and opened the door.
4. They will give you an answer in some days.
5. Who wrote this novel?
6. They showed her the easiest way to do it.
7. We have looked for the telegram everywhere.
8. Nobody had visited him.
9. They will have finished the work by twelve.
10. We shall not admit children under sixteen.
11. The pupils can do this exercise without any difficulty.
12. You must not leave your bags in the hall.
13. He hasn't slept in his bed.
14. They don't look after the children properly.

Упражнение №13. Преобразуйте вопросительные предложения из действительного залога в страдательный по образцу:

e.g.: Who painted Mona Lisa? – Who was Mona Lisa painted by?

1. Who will make the lanterns?
2. What did they fill the cake with?
3. What did they stuff the turkey with?
4. Who is teaching the children traditional dances?
5. Who is going to open the festival?
6. Who broke the window?

Упражнение №14. Вставьте в предложения предлоги “by” или “with”:

1. This sauce was made _____ fresh tomatoes.
2. Tommy was bitten _____ a mosquito during the night.
3. The old table was covered _____ a tablecloth.
4. The hall was decorated _____ pink and purple balloons.
- 5 His suit was made _____ his mother.
- 6 I was frightened _____ a strange noise coming from the attic.
7. The beautiful poem was written _____ my best friend.
- 8 This pie is made _____ spinach and cheese.
9. This pie is made _____ spinach and cheese.

10. The dining-room was decorated _____ the maids _____ colourful, exotic flowers.

11. The wedding cake made _____ the chef was flavoured _____ vanilla.

12. The eggs were coloured _____ natural dyes _____ the local women.

Упражнение №15. Измените предложения из активного залога в пассивный:

1. Last week we painted our house.
2. The storm has ruined a lot of houses in the village.
3. Students are doing the course paper at the moment.
4. They make the salad with eggs, onions and mayonnaise.
5. The guard will close the door after the lesson.
6. At 6 p.m. yesterday we were sitting at home and watching TV.
7. You can write the letter tomorrow.
8. They saw a man running out of the bank.
9. Mary hasn't written the postcards yet.
10. The mechanic will repair our car on Saturday.
11. Had Jack ordered the pizza?
12. The shop won't deliver our furniture until Monday.

Упражнение №16. Поставьте глаголы в скобках в нужном времени в активном или пассивном залоге:

Chocolate **1)** _____ (*be*) a food that **2)** _____ (*make*) from cocoa beans. It can **3)** _____ (*eat*) or **4)** _____ (*drink*). The cocoa plant **5)** _____ (*first / grow*) by the Mayas, Toltec's and Aztecs more than 3,000 years ago. They **6)** _____ (*prepare*) a drink from the beans and often **7)** _____ (*use*) the beans as currency instead of money. Columbus first **8)** _____ (*take*) the beans to Spain in 1502 and Hernan Cortes later **9)** _____ (*introduce*) the bitter cocoa-bean drink there, too. There, it **10)** _____ (*sweeten*) and **11)** _____ (*flavour*) with cinnamon and vanilla and **12)** _____ (*serve*) hot. This drink **13)** _____ (*remain*) a Spanish secret for almost a hundred years before it **14)** _____ (*introduce*) to France. In 1657, a Frenchman **15)** _____ (*open*) a shop in London selling solid chocolate. Soon, more shops opened in other European capitals. During the 1700s, the English **16)** _____ (*improve*) chocolate by adding milk. Sweet eating chocolate **17)** _____ (*produce*) for the first time in 1847 by the English firm Fry and Sons.

Unit II

BANKS

Bits of Grammar

Adjectives. Degrees of Comparison

Степени сравнения прилагательных в английском языке

Часто нужно сравнить какие-то вещи – например, сказать, что один объект лучше или хуже другого, или вообще самый лучший или самый худший, красивей другого или самый красивый, легче или самый лёгкий и т.д.

Сравнительная степень, это когда мы сравниваем – «легче», «труднее», «зеленее», и т.д.

Если слово короткое (один или два слога), мы просто добавляем окончание **-er**:

soft (мягкий) – **softer** (мягче)

new (новый) – **newer** (новее).

Если слово уже заканчивается на **-e**, то прибавляем только **-r**:

large (большой) – **larger** (больше)

polite (вежливый) – **politer** (вежливее).

Если слово заканчивается на согласную, а перед ней стоит гласная, то согласная удваивается:

big (большой) – **bigger** (больше)

hot (горячий) – **hotter** (горячее)

thin (тонкий) – **thinner** (тоньше).

Если в конце слова стоит **-y**, а перед ней согласная, то **-y** меняется на **-i**:

easy (простой) – **easier** (проще)

dirty (грязный) – **dirtier** (грязнее).

I can't understand which table cloth is **larger**, the green one or the blue one. – Не могу понять, какая скатерть **больше**, зелёная или синяя.

Who is **bigger**, an elephant or a whale? Who is **heavier**? – Кто **больше**, слон или кит? Кто **тяжелее**?

Для длинных прилагательных действует другое правило. Само слово никак не изменяется, но перед ним мы ставим **more** (более):

difficult (сложный) – **more** difficult (более сложный)

interesting (интересный) – **more** interesting (более интересный)

useful (полезный) – **more** useful (более полезный).

I don't think the task to be **more difficult**. – Не думаю, что это задание **более сложное**.

I believe novels will be **more interesting** for your mother than films. – Думаю, романы будут **более интересны** твоей маме, чем фильмы.

Превосходная степень: мы говорим о предмете, что он самый-самый – «самый красивый», «самый простой», «самый опасный», либо «наименее простой, красивый, опасный» и т.д.

К коротким словам добавляем **-est**. С такими словами почти всегда употребляется артикль **the**:

new (новый) – **the newest** (самый новый, новейший)

tender (нежный) – **the tenderest** (самый нежный, нежнейший).

Если слово уже заканчивается на **-e**, то прибавляем только **-st**:

large (большой) – **the largest** (самый большой, наибольший)

white (белый) – **the whitest** (самый белый, белейший).

Если слово заканчивается на согласную, а перед ней стоит гласная, то согласная удваивается:

big (большой) – **the biggest** (самый большой, наибольший)

hot (горячий) – **the hottest** (самый горячий)

thin (тонкий) – **the thinnest** (самый тонкий, тончайший).

Если в конце слова стоит **-y**, а перед ней согласная, то **-y** меняется на **-i**:

easy (простой) – **the easiest** (проще)

dirty (грязный) – **the dirtiest** (грязнее)

happy (счастливый) – **the happiest** (счастливее).

I'm **the happiest** man in the world today! – Сегодня я **самый счастливый** человек в мире!

It's made of **the thinnest** lace. – Это сделано из **тончайшего кружева**.

Длинные слова не изменяем, но ставим перед словом **most** (наиболее):

beautiful (красивый) – **the most beautiful** (самый красивый, красивейший)

difficult (сложный) – **the most difficult** (самый сложный, сложнейший)

interesting (интересный) – **the most interesting** (самый интересный, интереснейший)

dangerous (опасный) – **the most dangerous** (самый опасный, опаснейший).

This information is **the most interesting** for me. Эта информация **наиболее интересна** для меня.

You have chosen **the most dangerous** way. – Ты выбрал **самый опасный** путь.

Бывает, нужно сказать, что предмет не более красивый, умный, и т.д., а менее. Тогда перед словом ставим **less** (для сравнительной степени) или **the least** (для превосходной):

beautiful (красивый) – **less beautiful** (менее красивый) – **the least beautiful** (наименее красивый)

hot (горячий) – **less hot** (менее горячий) – **the least hot** (наименее горячий).

This exam was **less difficult** than the exam I had last year. – Этот экзамен был **менее сложный**, чем тот, который я сдавал в прошлом году.

Sunday is the **least busy** day for me. – Воскресенье для меня **наименее занятой** день.

Если слово сложное, состоит из двух элементов, то используем **more / most** или **less / least**:

light-minded (легкомысленный) – **more light-minded** (более легкомысленный) – **the most light-minded** (самый легкомысленный).

She was *the most light-minded* girl I have ever met. – Она была *самой легкомысленной* девушкой из всех, которых я когда-либо встречал.

Слова-исключения:

Слово	Сравнительная степень	Превосходная степень
good (хороший)	better (лучше)	(the) best (самый лучший)
bad (плохой)	worse (хуже)	(the) worst (самый плохой, худший)
little (маленький)	less (меньше)	(the) least (наименьший, самый маленький)
much (много – с неисчисл.) many (многие – с исчисл.)	more (больше)	(the) most (больше всего)
far (далёкий)	farther (дальше – в значении физического расстояния)	(the) farthest (самый дальний)
	further (дальше – в более широком смысле)	(the) furthest (самый дальний)
old (старый)	older (старше, старше по возрасту)	(the) oldest (самый старый)
	elder (старше, старше по старшинству в семье)	(the) eldest (самый старый)
Late	later (более поздний – о времени)	(the) latest (самый поздний)
	latter (последний из двух упомянутых)	(the) last (самый последний по порядку)

It's *the oldest* tree in our garden. – Это самое старое дерево в саду.

I need *more money*. – Мне нужно больше денег.

Yesterday's game was *better* than the day before yesterday's, but today's one is *the best*. – Вчерашняя игра была лучше позавчерашней, но сегодняшняя – лучше всех.

It was *the worst* hotel in my life, it's difficult to find a *worse* one. – Это был самый плохой отель в моей жизни, сложно найти хуже.

Tomorrow is our *last* day in this village. – Завтра наш последний день в этой деревне.

Если слово составное и одна его часть является исключением (из этого списка), то нужно использовать формы этого слова:

good-looking (красивый) – *better-looking* (красивее) – *the best-looking* (самый красивый)

little-significant (мало значимый) – *less*-significant (менее значимый) – the *least*-significant (наименее значимый).

There is a *least-significant* difference between these two models. – Между этими двумя моделями существует *малозначимое* различие.

Упражнение №1. Поставьте прилагательное в правильную форму:

1. I have recently visited one of _____ places in our country. (beautiful)
2. She should be _____ at night. (careful)
3. This is _____ book I have ever read. (bad)
4. Who is _____ worker in your company? (experienced)
5. Today my brother feels much _____. (good)
6. This is _____ story I have ever heard. (funny)
7. The movie is _____ than the book. (interesting)
8. January is _____ month of the year. (cold)
9. Dogs are usually _____ than cats. (clever)
10. This novel is _____ than that one. (exciting)

Упражнение №2. Поставьте прилагательное в правильную форму:

1. Мой лучший друг живёт в этом доме. (good)
2. Кит больше и тяжелее чем слон. (big, heavy)
3. Задайте мне более сложный вопрос, пожалуйста. (difficult)
4. Зимой дни короче, а ночи длиннее. (short, long)
5. Какое самое опасное животное на планете? (dangerous)
6. Это самое старое здание в нашем городе. (old)
7. Мой старший брат немного выше и сильнее меня. (old; tall; strong)
8. Вы выбрали наименее эффективное решение этой проблемы. (effective)
9. Я говорю по-английски хуже, чем мой лучший друг. (bad)
10. Сегодня мой брат чувствует себя намного лучше. (good).

Word study

Упражнение №3. Изучите новые слова.

The Structure and the Functions of the Bank

- | | |
|-----------------------|------------------------------------|
| 1. comprise | включать |
| 2. chair person | председатель |
| 3. board of directors | совет директоров |
| 4. region | область |
| 5. institutions – | учреждение, заведение, организация |
| 6. strengthen | укрепить |
| 7. empower | наделить полномочиями, вдохновить |
| 8. payment system | платежная система |
| 9. ensure | обеспечить |
| 10. representative | представитель |

11. executive bodies	органы исполнительной власти
12. authority	власть
13. treasury	казначейство

Reading

Упражнение №4. Прочитайте и переведите текст, придумайте для него заголовок.

Текст №1

The Bank of Russia has a vertically integrated centralized structure, comprising the central office, territorial institutions, the cash processing centre (CPC), and other organizations. The National Financial Council operates through the Bank of Russia, while the bank's central office includes a board of directors and a chairperson. The Bank of Russia's territorial institutions are autonomous and perform some of the functions of the Bank of Russia across Russia's regions. The regional territorial institutions are based in economic regions and cover several constituent entities of Russia. They comprise the main departments in the regions, territories, and autonomous districts of Russia, in Moscow and St. Petersburg, and national banks in the republics of the Russian Federation.

The main departments take part in the implementation of the state monetary and credit policy, ensuring the banking system's development and strengthening; the efficiency and continuous operation of the settlements system; the regulation and supervision of activities of credit institutions in the securities market; the foreign exchange control; the analysis of the state of the economy and its development prospects, as well as the analysis of regional financial markets. A territorial institution has no legal status and is empowered with authority in accordance with the Bank of Russia's regulation and statutory acts. Cash processing centers (CPCs) are structural units of territorial institutions. The main goal of the CPCs is to ensure the existence of an efficient, reliable and safe payment system in Russia. The CPCs have contractual relationships with credit institutions, representative and executive bodies, local government authorities, federal treasury bodies, and other clients.

Упражнение №5. Найдите ответы на вопросы в тексте:

1. What structure does the Bank of Russia have?
2. Where are the regional territorial institutions based?
3. Where do the main departments take part?
4. What is the main goal of the CPCs?

Упражнение №6. Скажите, какие из высказываний верные, а какие – нет. Исправьте неверные суждения.

1. The Bank of Russia has a horizontally integrated centralized structure.
2. The regional territorial institutions are based in economic regions and cover several constituent entities of Russia.

3. The main departments take part only in the implementation of the state monetary and credit policy.

4. A territorial institution has a legal status.

5. The main goal of the CPCs is to ensure the existence of an efficient, reliable and safe payment system in Russia.

Упражнение №7. Заполните пропуски нужным словом:

Interest rates, approximate, a risk, government, investments, recession, circulation, economy

1. The train's _____ time of arrival is 10.30.

2. It's always a _____ starting up a new business.

3. The government plans to cut taxes in order to stimulate the _____.

4. People are worried about inflation biting into their savings and _____.

5. The _____ is spending millions of dollars in its attempt to combat drug abuse.

6. The _____ has led to many small businesses going bankrupt.

7. Police have warned that there are a lot of fake £50 notes in _____.

8. The bank has plans to cut /raise interest _____.

Speaking

Упражнение №8. Прочитайте и воспроизведите диалог.

— Hello. Can I help you?

— Здравствуйте. Чем могу помочь?

— I want to get a loan at your bank.
What is your interest on the loan?

— Я хочу получить кредит в вашем банке. Какие у вас проценты по кредиту?

— Interest corresponds to the credit term. You can see them on the notice board.

— Проценты соответствуют сроку кредита. Вы можете посмотреть на доске объявлений.

— What are the preconditions for getting a credit card?

— Какие предварительные условия для получения кредитной карты?

— You must sign a contract and open the loan facility account with our bank.

— Вы должны подписать договор и открыть кредитный счет в нашем банке.

— Could you explain your policy to me?

— Не могли бы вы объяснить, на каких условиях это осуществляется?

— You must provide a list of necessary

— Вам необходимо предоставить

documents and confirm your solvency.	перечень необходимых документов и подтвердить свою платежеспособность.
— I want to apply for getting a loan.	— Я хочу подать заявку на получение кредита.
— Right. What amount?	— Хорошо. На какую сумму?
— 1200 dollars.	— 1200 долларов.
— What's credit term?	— Срок кредита?
— Two years.	— Два года.
— Your passport, please?	— Ваш паспорт, пожалуйста?
— Here you are.	— Вот, пожалуйста.
— And your telephone number?	— И ваш номер телефона?
— (524) 905-2861.	— (524) 905-2861.
— Right. Your application will be reviewed in the near term.	— Хорошо. Ваша заявка будет рассмотрена в ближайшее время.

Word study

Упражнение №9. Изучите новые слова.

1. credit –	кредит
2. initially –	изначально
3. preserve –	сохранить
4. scope –	область
5. employee –	сотрудник
6. transparent –	прозрачный
7. lobby –	приёмная
8. preserve –	сохранить
9. equity –	справедливость

Упражнение №10. Прочитайте и переведите текст “Alfa-Bank”.

Текст №2

Alfa-Bank

Alfa-Bank is one of the first non-governmental credit institutions. The Bank was founded in 1991. Its creator is Mikhail Fridman, a prominent Russian businessman.

Alpha Bank was initially designed as a financial institution, servicing the financial interests of one group. However, in future the Bank grew, expanded the scope of its activities and became a full-fledged and even the best classic universal bank.

The ownership structure of Alfa-Bank, to a certain extent, is not transparent. In fact, the bank is owned by OAO AB holding company, which, in turn, is the property of ABH Financial Ltd., registered in Luxembourg. This credit organization often defends not only its interests, but the whole financial industry as a whole.

Today "Alfa-Bank" is a universal commercial bank, serving more than 82 companies and almost 10 million individuals. It has its structural units in a number of countries.

From the point of view of the investors, interested in the following services of Alfa-Bank are deposits, brokerage services on the Russian equity market, as well as services on the Forex market. In addition, this credit organization works with precious metals.

Online reviews of Alpha Bank mostly favorable customers find it convenient, that the credit organization truly universal. It offers a virtually the entire range of possible services. At the same time, online comments can be found. The Bank almost always comes quite tough in its own interests.

Word study

Упражнение №11. Изучите новые слова.

1. focus on	обратить внимание на ч–л
2. contribution	вклад
3. exceed	превышать
4. restriction	ограничение
5. current	текущий
6. participation –	участие
7. due to	благодаря ч-л, из-за
8. subsidiary	филиал

Упражнение №12. Прочитайте и переведите текст “Sberbank of Russia”.

Текст №3

Sberbank of Russia

Since its foundation, the bank focused on providing services to people. Moreover, during the reign of Nicholas I acted even restrictions: the minimum contribution was only 50 kopeks, maximum — 300 rubles, and make them available for amounts not exceeding 10 times. The idea was a success: 71 client on opening day the 1st of March 1842 turned into 473 thousand contributors to the 1911.

In 1918 this credit organization was nationalized. Later the company worked under the brand *State labour savings*.

Its current name bank received in 1991 after the privatization. Formally, the "Sberbank of Russia" was established on the 22nd of March 1991. Sberbank of the USSR ceased to exist in January 1992.

50 per cent of shares are traded publicly on the market, including the stock exchange. At the same time, "Sberbank" owns a number of businesses, turned into a kind of holding company with State participation. Among the most important assets of Sberbank can be mentioned the financial sector, "Sberbank investment LTD.", "Sberbank Capital LLC, LLC «asset management company «Sberbank»». This organization has a number of subsidiaries, specializing evaluation activities, bidding, insurance and so on. It has its own pension fund.

In recent years, Sberbank has taken an interest in the construction field. He owns Securities LLC "Crystal Tower", CJSc «Rublevo-Arkhangelskoe ", JSC «Krasnaya Polyana", JSC "Sberbankstroj Holding" (the former "Inteco" LTD).

Упражнение №13. Прочитайте и переведите текст “Sberbank Today”.

Текст №4

Sberbank Today

Currently, "Sberbank of Russia" remains the largest credit institution in the country. Why is "Sberbank" the most trusted financial institution? The history of crises can answer the question. In 1998 the bank's credit dominated by Government securities, which had defaulted. Nevertheless, due to the fairly high commissions, Sberbank has survived and even increased its client base.

To varying degrees, the situation changed in 2014. Sberbank imposed international sanctions.

Nowadays this organization does a lot to gain respect of its clients.

Unit III

BANKING PRODUCTS

“A bank is a place that will lend you money if you can prove you don't need it”.
Bob Hope

Reading

Упражнение №1. Прочитайте, переведите и озаглавьте текст.

Текст №1

If you work, you will probably get a savings bank account. You can keep the money you earn in a box under your bed. Or you can keep it in the cupboard. You can lend it to your friend, but don't lose your friend in this case. Some people hide their money in their refrigerator. But these ways aren't very clever. On the one hand it isn't very safe. If your house is robbed, you will lose everything you've saved. On the other hand your money will lose its value.

After some time, the money from the cupboard won't be able to do a lot of things. However money will earn interest if you make a deposit. The interest will help to compensate for the effect of inflation. But banks are more than just safe places for your money.

Speaking

Упражнение №2. Расскажите о следующем:

Think of different ways of keeping money.

Say how you keep your money.

Exercises

Упражнение №3. Найдите и подчеркните английские эквиваленты следующих слов в тексте:

Сберегательный счёт в банке, хранить, зарабатывать, давать займы (одалживать), безопасный, стоимость (ценность), депозит (депозитный вклад), проценты, компенсировать, инфляция.

Упражнение №4. Ответьте на вопросы:

1. Where is it safer to keep money?
2. Why does money lose its value?
3. What can compensate for the effect of inflation?
4. How can you earn interest?

Упражнение №5. Преобразуйте предложения, используя слова из текста №1:

Can you give me 5 000 rubles for a week?

Increase in prices has risen recently.

This savings account gives higher extra money.

Упражнение №6. Заполните пробелы подходящими словами из текста №1 и переведите предложения:

If you _____, you _____ probably get a bank account.

If your house _____, you _____ lose everything you've saved.

However money _____ earn interest if you _____ a deposit.

Ответьте, к какому времени относятся данные предложения – настоящему, прошедшему или будущему?

Bits of Grammar

First Conditionals

Условные предложения I типа

<p>First Conditionals (real possibility) – условные предложения I типа выражают реальные, возможные ситуации <i>в настоящем или будущем</i>. Вероятность, что действие произойдет, очень велика.</p>	
<p>(If + Present Simple), (Future Simple)</p>	
<p>If you work hard, you will succeed.</p>	<p>Если ты будешь усердно работать, то преуспеешь.</p>
<p>If you ask him, he will help you.</p>	<p>Если ты попросишь его, он тебе поможет.</p>
<p>If you don't have money you will go to bank and take a loan.</p>	<p>Если у тебя не будет денег, ты пойдешь в банк и возьмешь ссуду.</p>
<p>If you have money you will go to bank and make a deposit and get some interest on it.</p>	<p>Если у тебя будут деньги, ты пойдешь в банк сделаешь вклад и заработаешь проценты</p>

Упражнение №7. Вставьте глаголы данные в скобках, используя форму Present Indefinite или Future Indefinite Tense.

1. If Peter _____(come) to my place, we _____(go) to play in the yard.

2. If Peter _____ (not come) to my place, I _____ (watch) TV.

3. If I _____ (finish) my homework, I _____ (go) to the cinema.

4. I _____ (lend) you this book if you _____ (ask) me.

5. They _____ (not let) you into the cinema if you _____ (lose) your tickets.

6. If you _____ (finish) your study I _____ (present) you with a new flat.

Speaking

Упражнение №8. Прочитайте и воспроизведите диалог.

Setting up a Bank Account

A: How are you?

B: I'm fine. Thank you for asking.

A: How can I help you?

B: I need to open a bank account.

A: What kind of account?

B: I just need a checking account.

A: You can open a savings account, too. We have a very high interest rate.

B: All right. I will open both of them.

A: You need to deposit at least \$50 into both accounts.

B: I will deposit \$300 today.

A: I will set your accounts up right now.

B: Please put \$150 in each account for me.

Упражнение №9. Прочитайте, переведите и озаглавьте текст.

Текст №2

The other main service of banks is lending money. Individuals and businesses often need to borrow money, and they need a lender that they can trust. This is exactly what banks are – reliable lenders. In fact, most of the money that people deposit in their bank accounts is immediately lent out to someone else.

Apart from storing and lending money, banks offer other financial services. Most of these are ways of making money more accessible to customers. For example, banks help people transfer money securely. They give customers cheque books and credit cards to use instead of cash. They provide ATM machines so that people can withdraw cash any time of the day or night.

Word study

Упражнение №10. Изучите новые слова.

- | | |
|-----------------------------|--|
| 1. lend [lend] (lent, lent) | одалживать, давать займы |
| 2. lender ['lendə] | заимодавец, кредитор; ростовщик |
| 3. customer ['kʌstəmə] | покупатель; потребитель |
| 4. borrow ['bɔrəu] | занимать, брать на время |
| 5. reliable [rɪ'laɪəbl] | надёжный; проверенный |
| 6. deposit [dɪ'pɒzɪt] | депозит, вклад в банке; делать вклад |
| 7. accessible [ək'sesəbl] | доступный; достижимый |
| 8. transfer [træn(t)'fɜ:] | переводить, перечислять (н-р, деньги и т.п.) |
| 9. securely [sɪ'kjʊəli] | в безопасности; надёжно, без риска |
| 10. cheque book | чековая книжка |

11. credit card	кредитная карта, кредитка
12. cash [kæʃ]	наличные деньги,
13. ATM [ˌeɪti:'em] (Automatic Teller Machine)	банкомат
14. withdraw [wɪð'drɔ:]	снимать (деньги со счета)

Упражнение №11. Составьте 5 вопросов к тексту № 2.

Упражнение №12. Ответьте на вопросы:

1. What is the one of main services of bank?
2. What is the best lender?
3. How can customers send money to another country?
4. How can customers get cash?
5. When can customers use ATMs?

Speaking

Упражнение №13. Прочитайте, переведите и воспроизведите диалог.

Making a withdrawal

A: How are you doing today?

B: Great. Thank you.

A: What can I do for you?

B: I need to withdraw some money.

A: How much would you like to take out?

B: I need to withdraw \$300.

A: Which account would you like to take the money from?

B: I want to take it from my checking account.

A: Here's your \$300.

B: Thanks a lot.

A: Can I do anything else for you?

B: No, thank you. That'll be all.

Reading

Упражнение №14. Прочитайте и переведите текст “What Banks Do”.

Текст №3

What Banks Do

Accept Deposits /Make Loans

At the most basic level, what banks do is simple. Banks accept deposits from customers, raise capital from investors or lenders, and then use that money to make loans, buy securities and provide other financial services to customers. These loans are then used by people and businesses to buy goods or expand business operations, which in turn leads to more deposited funds that make their way to banks.

Word study

Упражнение №15. Изучите новые слова.

1. to accept deposits	принимать вклады
2. capital ['kæpɪtəl]	капитал
3. to raise capital [reɪz 'kæpɪtəl]	привлекать капитал, увеличивать капитал
4. invest [ɪn'vest]	инвестировать, вкладывать деньги, капитал
5. investor [ɪn'vestə]	вкладчик, инвестор
6. large investor	крупный вкладчик
7. small investor	мелкий вкладчик
8. loan [ləʊn]	заём, ссуда
9. take a loan (from)	брать ссуду
10. make loan	предоставлять ссуду
11. securities [sɪ'kjʊərətɪz]	ценные бумаги
12. expand [ɪk'spænd]	развивать, расширять
13. deposited funds (deposited money) –	депонированные денежные средства

Writing

Упражнение №16. Составьте и запишите пять предложений

e.g.: If a bank helps people to expand business operations it will make loans.

If a bank	1. accepts deposits	it	1. raise capital
	from customers	will	2. make loans
	2. raises capital		3. get more deposited funds
	3. helps people to		4. buy securities
	expand business		5. provide financial services
	operations		to customers

Reading

Упражнение №17. Прочитайте и переведите текст “Do you Want to be an Entrepreneur?”

Текст № 4

Do You Want to be an Entrepreneur?

Have you ever considered starting your own business? Can you imagine making a lot of money or being an entrepreneur? Or maybe it is not worth taking the risk?

If you start your own business, you will maybe borrow money from friends or family, or even from a bank. If you choose to borrow from a bank, you should arrange to see a bank manager to discuss the terms of a loan. But, you can expect to

have a lot of work. If you arrange a meeting with the bank, you will have to think over your idea and prepare all your figures.

The bank will certainly want to see a business plan. You will have to prepare a lot of information. You will have to prepare a cash flow forecast which shows how much money you expect to make in the first three years, plus how many customers you hope to win. You will also have to decide what kind of security you want to offer the bank.

If the bank agrees to give you a loan, your problems don't stop there because the bank will often require you to update them on your progress. The business plan allows them to see *if* you are meeting your forecasts and, if you fail, they may want to have the money back. Of course, if you agree to borrow the money, you will have to repay the loan plus interest. That can be the hardest part...

Word study

Упражнение №18. Изучите новые слова.

1. entrepreneur [ˌɒːntreɪprə'nɪz:] – бизнесмен, делец, предприниматель
2. the terms of a loan – условия займа
3. prepare all your figures – подготовить все количественные (аналитические) данные
4. a cash flow forecast – прогноз движения денежных средств (денежных потоков)
5. security – гарантия; залог
6. repay the loan – погашать заём

Упражнение №19. Расставьте предложения в правильном порядке:

1. You have to show the bank your business plan.
2. You have to repay the loan plus interest.
3. You should discuss the terms of a loan with a bank manager.
4. You have to think over your business idea.
5. You should borrow money from a bank.
6. You should prepare a cash flow forecast.

Unit IV

FINANCE. SOURCES OF FINANCE

Word study

Упражнение №1. Изучите определения новых слов.

Asset	Any item owned by a business.
Bank loan	A sum of money provided to a business by a bank for a specific agreed purpose.
Business Angels	Are business individuals who invest in new businesses looking for a higher return. Will also offer expertise, experience and contracts.
Fund raising	Groups or individuals can raise funds by organising events and activities.
Gifts from friends and relatives	Involves no repayment and no interest.
Mortgage	Large loans, normally given for the purchase of property. A typical mortgage will last 25 years and it is always secured on the property that is purchased.
Ordinary share capital	Money given to a company in return for a share certificate which gives part ownership of the firm.
Overdraft	Where a bank allows a business to overspend its current account up to an agreed limit.
Own personal savings	Sole trader will use some of their own money to start the business.
Retained profit	That part of a business's profit that is reinvested in the business.
Venture capital	Investments from groups of investors who specializes in supporting new ventures that may be considered risky by traditional lenders such as banks.

Speaking

Упражнение №2. Ответьте на вопросы:

e.g.: What do we mean by Sources of Finance? – *Sources of finances mean where businesses or individuals get money from, for example, loans, overdraft, credit cards.*

1. Why do businesses need finance?

Starting up; pay Bills; pay wages; expand; takeover

2. What sources of finance are available?

Internal, external, short-term, medium-term, long-term

Word study

Упражнение №3. Изучите определения.

Internal sources of finance

Finance which is raised internally. It does not increase the debts of the business

e.g.: retained profit, own personal savings, sale of unwanted assets

External sources of finance

Finance provided by people or institutions outside the business, creates a debt that will require payment

e.g.: bank loans, overdraft, venture capital, mortgage

Short-term Finance

Finance provided for 0 – 3 years

Medium-term Finance

Finance provided for 3 – 10 years

Long-term Finance

Finance provided for the period of over 10 years

Reading

Упражнение №4. Прочитайте и переведите текст “Loans”.

Текст №1

Loans

You probably would take one of these out from the bank. It could be a mortgage for as long as 20 years. It could be a financial product over a shorter period such as one to two years. This could be classed as a long or medium term source of financing depending on how long it is taken for.

Advantages: Interest rates are likely to be lower than those of shorter term sources of finance such as overdrafts. Interest charges can be fixed over the term of

the loan, this means that monthly payments will always be the same and can be planned for.

Disadvantages: Repayments must be made on time every month or the business could be taken to court. The bank is likely to secure this type of finance against the assets of the business such as machinery. If the payments are missed the business could be forced to hand over these assets.

Word study

Упражнение №5. Изучите новые слова.

- | | |
|-------------------|--|
| 1. mortgage | закладная, кредит под недвижимость, ипотека |
| 2. medium term | среднесрочный |
| 3. interest rates | размер процентной ставки |
| 4. repayment | погашение задолженности |
| 5. to secure | предоставлять обеспечение, обеспечивать долг |

Упражнение №6. Переведите на русский язык:

Source of financing, fixed, monthly payment, assets, machinery, to be forced to, to hand over.

Упражнение №7. Прочитайте и переведите текст “Personal Savings”.

Текст №2

Personal Savings

Many people start up their businesses using this long term source of finance. An example of this source of finance would be if a person was made redundant from their job and received a redundancy payment. They could choose to save this money or invest it into their business idea. In practice most start-ups are financed using this source for at least some of the required finance.

Advantages: It is a big risk to take. If the business fails then you will lose the money that you have invested.

Disadvantages: If the business idea is a success you will not have to share the profits with anyone else. There will also be no loan repayments to worry about.

Упражнение №8. Изучите новые слова.

- | | |
|-----------------------|--|
| 1. long term | долгосрочный |
| 2. to make redundant | уволить в связи с сокращением штата |
| 3. redundancy payment | выходное пособие в связи с сокращением |
| 4. start-up | стартап-компания, начинающая компания |
| 5. to fail | потерпеть неудачу |

Упражнение №9. Ответьте на вопросы:

1. How do people usually start their business?
2. What people can do with redundancy payment?
3. Is it a big risk to use personal savings for starting a business?
4. How most start-ups are financed?
5. What will happen if your business fails?

Упражнение №10. Прочитайте и переведите текст “Profit”.

Текст №3

Profit

This type of business finance takes the money already made by a business and reinvests it in the business. This long term source of finance is the used by over 60% of businesses.

Advantages: No interest needs to be paid and no shares in your business have to be sold.

Disadvantages: Any money re-invested in the business cannot be taken out of the business by the owners as a financial reward.

Упражнение №11. Изучите новые слова.

- | | |
|---------------------|---|
| 1. to reinvest | вновь вкладывать (капитал); реинвестировать |
| 2. share | доля, акция |
| 3. owner | собственник |
| 4. financial reward | финансовое вознаграждение |

Упражнение №12. Прочитайте и переведите текст “Venture Capital”.

Текст №4

Venture Capital

This is a combination of share and loan capital. Providers of venture capital (such as the EBRD venture funds) will take risks as long as they can share in the rewards. Therefore they want a share stake in the business. This is a long term source of finance.

Advantages: For a young growing firm, this type of finance is more likely to be obtained than a bank loan.

Disadvantages: To obtain this type of finance you may need to be willing to part with a larger slice of your business than you would like to.

Упражнение №13. Изучите новые слова.

- | | |
|---|---|
| 1. EBRD (European Bank of reconstruction & development) – ЕБРР, | Европейский банк реконструкции и развития |
| 2. venture fund | венчурный фонд |
| 3. to obtain a loan | получить ссуду, заем |
| 4. a slice of business | часть бизнеса |

Упражнение №14. Переведите на русский язык:

Прибыль, повторно инвестировать, собственник бизнеса, финансовое вознаграждение, заемный капитал, растущая фирма, банковский заем, доля бизнеса.

Упражнение №15. Переведите на русский язык:

“Keep working no matter what happens. If things are good, keep working. If things are bad, keep working”. Moby, Musician

Упражнение №16. Прочитайте и переведите текст “Overdraft”.

Текст №5

Overdraft

This short term financial product is the most common form of finance.

It is usual for a bank to permit a certain level of overdraft when a current account is opened. If a business wants a larger overdraft, it has to negotiate one, for which it may be charged an arrangement fee. If it fails to do this and tries to overdraw more than allowed, the bank may refuse to release the money and any cheques written will bounce. The business will then not be able to make its payments, which could lead it to have a poor reputation as a customer.

Interest on an overdraft is only paid on the amount actually overdrawn. An overdraft is therefore a safety net for a business; it should not be used for the purchase of capital items such as computers or photocopier.

Advantages: This form of interest is very flexible. It is there but if you have enough money in your account then you don't have to use it.

Disadvantages: The interest rate is variable, this means that if the cost of borrowing in the country increases, the bank can increase the interest rate of this form of finance. This means uncertainty for this business which makes it hard for them to plan. The bank can demand full repayment of this source of finance in 24 hours. This could force a business into liquidation.

Упражнение №17. Переведите на русский язык:

Poor, overdraw, current account, cheque, overdraft, arrangement, capital, payments, safety net.

Упражнение №18. Найдите в тексте и запишите эквиваленты слов и выражений:

Перерасход остатка денег в банке, отказаться, чек, осуществить платежи, процентная ставка, гибкий, ликвидация бизнеса.

Упражнение №19. Прочитайте и переведите текст “Share Capital”.
Текст №6

Share Capital

This long term source of finance gives the buyers part ownership of the business. If you buy 100 shares in a business that has a total of 1000 shares then you own 10% of it. This means that the owner is entitled to a 10% share of any dividends paid from the profit.

Advantages: The business has the capital invested permanently, if shareholders want to cash in their shares they can only do so by finding someone else to buy them. The company does not have to repay them. In a bad year no dividend has to be paid.

Disadvantages: If lots of shares are issued then this lessens the power of the founders of the business. The key to retaining control is to keep hold of more than 50% of the shares.

Упражнение №20. Изучите новые слова.

1. ownership	собственность, владение
2. to invest permanently	инвестировать бессрочно
3. dividend	дивиденд, прибыль по акциям
4. a shareholder	акционер
5. founder	учредитель, основатель
6. to retain a control	сохранить контроль

Упражнение №21. Составьте и запишите 5 вопросов к основному содержанию текста.

Упражнение №22. Переведите письменно слова и выражения:

Asset, bank loan, business angels, fund raising, gifts from friends and relatives, mortgage, ordinary share capital, overdraft, own personal savings, retained profit, venture capital.

Упражнение №23. Ответьте на вопросы письменно:

1. What do we mean by sources of finance?
2. What sources of finance do you know?
3. If you start your own business what source of finance will you use?
4. What is bank loan?
5. What is overdraft?
6. What is mortgage?

Bits of Grammar

The Present Simple Tense Настоящее простое время

Form: V_1 - совпадает с формой инфинитива (без частицы to), кроме 3-го лица ед. числа, принимающего окончание -s:

I, we, you, they – work; he, she, it – works ; have - has

Вопросительная и отрицательная формы образуются при помощи вспомогательных глаголов - do, does (в 3-м лице ед. числе).

Do you work? – I do not (don't) work.

Does she work? – She does not (doesn't) work.

Usage: 1. Употребляется для выражения регулярного повторяющегося действия в настоящем. He works at a hotel. He serves dinner every day.

2. Для обозначения неоспоримого факта, закона природы.

It rarely rains in the desert.

3. Для обозначения действий, осуществляющихся по расписанию.

The train leaves at 2 o'clock.

Time expressions: *always, usually, often, sometimes, rarely/seldom, never; every day / week, on Mondays, in the morning / afternoon / evening, at night / the weekend, etc.*

Упражнение №24. Определите случаи употребления *the Present Simple Tense*. Решите, что это: а) повторяющееся действие, б) общеизвестная истина или закон природы, или с) расписание.

1. The moon goes round the earth.
2. I live in Nizhny Novgorod.
3. The plane to London takes off at 7.20 a.m.
4. I often go to the University by bus.
5. I usually go to the cinema at the weekend.
6. She works at the bank.
7. This shop opens at 8.00.
8. Rice doesn't grow on trees.
9. The postman brings us the newspaper in the morning.
10. Water boils at 100°C.

Упражнение №25. Выберите утверждения, верные для вас.

- | | |
|---------------------------------|--------------------------------------|
| 1. I eat breakfast every day. | I don't eat breakfast every day. |
| 2. I speak English after class. | I don't speak English after classes. |
| 3. I go in for football. | I don't go in for football. |
| 4. I read in bed. | I don't read in bed. |
| 5. I eat in bed. | I don't eat in bed. |
| 6. I have a pet. | I don't have a pet. |
| 7. I have a sister. | I don't have a sister. |
| 8. I have a brother. | I don't have a brother. |

The Present Continuous Tense

Настоящее длительное время

Form: *to be (am, is, are) + V-ing*

The Present Continuous Tense образуется при помощи вспомогательного глагола *to be* в соответствующей форме и смыслового глагола с окончанием *-ing*.

She is cooking dinner. She is not (isn't) cooking dinner. Is she cooking dinner?

Usage: 1. Действие в момент речи или в настоящий период времени.

I am speaking English now. Helen is working hard these days.

2. Часто повторяющееся действие, которое вызывает недовольство, раздражение.

You are always talking at the lesson! – Вечно ты болтаешь на уроке!

3. Планы на ближайшее будущее.

Mary is getting married this afternoon.

Time expressions: *now, at the moment, these days, tonight, at present, still, nowadays, today, Look!... , etc.*

Упражнение №26. Откройте скобки, используя глаголы в Present Continuous в отрицательной или утвердительной форме.

e.g.: *Sue is a secretary. She types letters and documents every day. But today she (not/type). She (shop). – But today she isn't typing. She is shopping.*

1. Nick is a student. He has to study a lot. But at the moment he (not/study). He (listen) to music.

2. Barbara and Mary are shop assistants. They work at supermarket. But today is Sunday, so they (not/work). They (walk) in the park.

3. Irene is a teacher. She gives lessons at London University. But it's 7 o'clock in the evening and she is at home. She (not/give) any lessons. She (watch) TV.

4. My name is Brian. I'm a taxi-driver. But I'm on holiday now. I (not/drive). I (lie) on a beach.

5. Robert is a writer. He writes novels. But right now he (not/write) anything. He and his wife (have) dinner.

Упражнение №27. Составьте верные утверждения (утвердительные или отрицательные), описав происходящее в настоящий момент.

1. I /wait /for a bus

6. I /sit /on a chair

2. I /practice /English grammar

7. I /think hard

3. My teacher /listen /to me

8. My group mates /do /this exercise too

4. Leaves /fall /from trees

9. It /rain /heavily

5. I /watch TV

10. I /have tea /with my friends

The Present Perfect Tense Настоящее совершенное время

Form: *have/has + V₃*

Правильные глаголы образуют 3-ю форму при помощи окончания -ed, неправильные имеют особую форму (см. таблицу неправильных глаголов). Вопросительная и отрицательная формы образуются при помощи глаголов *have, has* (3-е лицо ед. число).

I have finished the work. Have you finished the work? I haven't finished the work.

He has bought a new car. Has he bought a new car? He hasn't bought a new car.

Usage: 1. Present Perfectу потребляется только в контексте настоящего времени! Обозначает действие, которое произошло когда-то в прошлом, и имеет связь с настоящим. Неважно, когда именно произошло действие, важен его результат на момент речи. Present Perfect используется, чтобы сообщить новость.

He has come to see you. (He is here).

2. Обозначает также действие, которое началось до момента речи и продолжалось вплоть до него или все еще продолжается.

They have been friends for twenty years.

3. Обозначает действие, которое происходит в определенный период времени, который не закончился к моменту речи. Сравните:

She has received three faxes this morning. (действие произошло и может повториться, т.к. временной период – утро еще не закончился).

She received three faxes this morning. (утро уже закончилось, сейчас – день или вечер, действие уже в прошлом).

Time expressions: *ever, never, just, already, yet* (в вопросительных и отрицательных предложениях), *today, this morning, so far, lately/recently, since, for, for ages, once/twice, etc.*

Упражнение №28. Вы пишете письмо своему другу и сообщаете ему новости о людях, которых вы оба знаете. Используйте Present Perfect.

e.g.: *Phil / find a new job – Phil has found a new job.*

Dear Chris,

Lots of things have happened since I last wrote to you.

1. Charles /go /to Brazil
2. Jack and Jill /decide /to get married
3. Sue /have /a baby
4. Monica /give up /smoking
5. George /pass /his driving-test

Упражнение №29. Раскройте скобки.

e.g.: *Tom is looking for his key. He can't find it. (lose) – He has lost his key.*

1. Ann's hair was dirty. Now it is clean. (wash)

2. Tom was 80 kilograms. Now he weighs 70. (lose weight)
3. Yesterday Bill was playing football. Now he can't walk and his leg in plaster. (break)

Упражнение №30. Вставьте *for* или *since*.

We use *for* with a period of time. We use *since* with a point in time.

1. I have lived in this village _____ I was born.
2. My father has been a manager of this firm _____ ten years.
3. _____ I moved to York, I have been much happier.
4. She hasn't bought a new coat _____ three years.
5. Karen has been on the phone _____ ages!
6. I have known Neil _____ 1994.
7. Jane has been my best friend _____ many years.

The Present Perfect Continuous Tense
Настоящее совершенное длительное время

Form: *Have(has)+been+ -ing*

He has been reading his newspaper for an hour.

Have you been living here long?

She hasn't been working here long.

Usage: Present Perfect Continuous употребляется для выражения:

1. Действий, которые начались в прошлом и продолжаются в настоящее время. - The children have been watching TV for two hours.
2. Действий, которые завершились недавно и их результаты заметны (очевидны) сейчас. - Jenny's tired. She's been working hard all morning.

Примечание.

1. С глаголами, не имеющими форм группы Continuous (State Verbs), вместо Present Perfect Continuous употребляется Present Perfect Simple.

I've known Sharon since we were at school together.

2. С глаголами *feel, live, work* можно употреблять как Present Perfect Continuous, так и Present Perfect Simple, при этом смысл предложения почти не изменяется.

He has been living/has lived here since 1994.

Time expressions: *for, since, all morning/afternoon/week/day* и т.д., *how long* (в вопросах).

Упражнение № 31. Соотнесите А с В.

А

1. Ann's been sunbathing.
2. She's been shopping.
3. She's been working in the garden.
4. She's been watching a sad film.
5. She's been waiting for a bus for hours.

В

- a. She's furious.
- b. She's crying.
- c. Her back hurts.
- d. She hasn't got any money left.
- e. She's a bit sunburnt.

Упражнение №32. Закончите вопросы. Поставьте глаголы в Present Perfect Continuous Tense.

1. Sorry I'm late. _____ (wait) long?
2. So you play chess, don't you? How long _____ (play)?
3. The streets are wet. _____ (rain)?
4. The children are filthy! What _____ (do)?
5. I didn't know you could speak Chinese. How long _____ (learn) it?
6. Hi! I'm your new neighbour. _____ (live) here long?
7. Why is your hair wet? _____ (swim)?

Упражнение №33. Что делали эти люди? Составьте предложения, поставив глагол в соответствующую форму the Present Perfect Continuous Tense.

e.g.: Catherine went to the supermarket an hour ago. She's still there. Catherine has been shopping for an hour.



1. My mum began cooking three hours ago. She hasn't finished yet.
2. The headmaster started speaking two hours ago. He hasn't stopped yet.
3. Bill began building his house six months ago. He hasn't finished it yet.
4. I started doing my homework three hours ago. I haven't finished it yet.
5. The teams started playing football twenty minutes ago. They haven't finished yet.

Упражнение №34. Ответьте на вопросы теста и узнайте, сумеете ли вы накапливать средства.

The Money Quiz

Are you a saver or a spender? This quiz is designed to find out how you manage your money!

1. You are out shopping with one of your mates and you see an expensive pair of trainers that you really want but can't afford. Do you...

- a. You want them now so you ask your parents to lend you the money so you can buy them now and hopefully they won't ask for the money back.
- b. You want them now so you ask your parents to lend you the money and agree that you will pay them back a set amount each week.
- c. You already have some money put away and you will save up for a couple of weeks to get the rest. When you have enough money you will go and buy them.

2. You get 30 000 Rub for your birthday. Do you...

- a. Hit the shops straight away and spend it all.
- b. Spend some of it and save some of it.
- c. Put all of it in your bank/building society account until you know what you want to spend it on.

3. Do you always know how much money you have, how much money you have spent and what on?

- a. No I haven't got a clue. When I get some money I tend to just spend it.
- b. Yes, I've got a fair idea about what I spend my money on.
- c. Yes. I keep myself organised and keep track of my spending.

4. You've borrowed some money from a friend and don't think that you will be able to pay it back by the time you said you would. Do you...

- a. Not worry about it. Hopefully your friend will forget about it.
- b. Speak to your friend and explain the situation telling them that you will pay them back but it might take a bit longer than you first thought.
- c. Sit down and work out how much money you have and how much you owe. Speak to your friend and explain the situation telling them that you still intend to pay them back and suggest that you could maybe repay them in smaller instalments rather than one big lump.

5. Your parents have suggested that you have a look at opening a bank account so you can start to save and earn some interest on your money. Do you...

- a. Ignore the advice - money is for spending not for saving.
- b. Have a think about it. You know it's a good idea and intend to do something about it - but not straight away.
- c. Start doing some research and have a look at the different types of bank accounts available so you make sure that you choose the right bank account for you.

6. You have a friend who is always borrowing money off you and never paying it back. This friend asks to borrow 300 Rub to go to the cinema. Do you...

- a. Lend them the money. You can afford it and it doesn't matter if you get it back.
- b. Lend them the money but explain it is the last time until they have paid some back.
- c. Say no, they owe you too much already.



Results

You answered mostly A's:

You could probably do with a bit of support to help you to manage your finances better. Why not speak to your parent, or an organised friend and ask them to show you what's what. This will help you to make your money go further and stop you getting into debt.

You answered mostly B's:

You have a good understanding of managing your money but sometimes you need to be a bit more organised. Try setting yourself a weekly or monthly budget and sticking to it. You will then know how much money you have, what you spend it on and how much you can save.

You answered mostly C's:

Congratulations – It sounds like you really know what you are doing when it comes down to managing your money. You know how important it is to keep track of your spending and are responsible with your money.

Supplementary Reading

Прочитайте и переведите текст.

Text №1

A Quick Lesson in Ways Businesses Are Organized

Businesses are structured in different ways to meet different needs. The simplest form of business is called an individual or sole proprietorship. The proprietor owns all of the property of the business and is responsible for everything. For legal purposes, with this kind of business, the owner and the company are the same. This means the proprietor gets to keep all of the profits of the business, but must also pay any debts.

Another kind of business is the partnership. Two or more people go into business together. An agreement is usually needed to decide how much of the partnership each person controls. One kind of partnership is called a limited liability partnership. These have full partners and limited partners. Limited partners may not share as much in the profits, but they also have less responsibility for the business. Doctors, lawyers and accountants often form partnerships to share their risks and profits. A husband and wife can form a business partnership together. Partnerships exist only for as long as the owners remain alive. The same is true of individual proprietorships.

But corporations are designed to have an unlimited lifetime. A corporation is the most complex kind of business organization. Corporations can sell stock as a way to raise money. Stock represents shares of ownership in a company. Investors who buy stock can trade their shares or keep them as long as the company is in business. A company might use some of its earnings to pay dividends as a reward to shareholders. Or the company might reinvest the money back into the business. If shares lose value, investors can lose all of the money they paid for their stock. But shareholders are not responsible for the debts of the corporation. A corporation is recognized as an entity – its own legal being, separate from its owners. A board of directors controls corporate policies. The directors appoint top company officers. The directors might or might not hold shares in the corporation. Corporations can have a few major shareholders. Or ownership can be spread among the general public. But not all corporations are traditional businesses that sell stock. Some nonprofit groups are also organized as corporations.

*Adapted VOA Special English Economics Report
from a radio program broadcast 10 Feb 2012.*

Word study

Упражнение №1. Изучите новые слова.

1. Structured – структурно оформлен, сконструирован, организован;
2. to meet needs – удовлетворять потребности;
3. proprietorship – право собственности;

4. individual proprietorship – личная собственность, индивидуальное предпринимательство;

5. sole proprietorship – (1) единоличное владение (форма владения, при которой все активы принадлежат одному владельцу); (2) индивидуальное предприятие (компания, которая находится в собственности и управлении одного человека, отвечающего по обязательствам данной компании личным имуществом; такая юридическая форма предпринимательства избирается для мелких предприятий; ее недостаток заключается в ограниченности финансовых возможностей; индивидуальные предприятия действуют в области розничной и мелкооптовой торговли, оказывают услуги на местном уровне; часто биржевые маклеры организуют свою деятельность в виде индивидуального предпринимательства; согласно американскому законодательству, исполнение каких-л. формальностей по регистрации индивидуальных предприятий не требуется; единственный официальный документ – налоговая декларация; ведение финансового учета не обязательно, но необходимо составление налоговой отчетности; предпринимательские расходы квалифицируются законодательством иначе, чем персональные; для занятия некоторыми видами деятельности требуются лицензии административных органов штата);

6. property – имущество, собственность, права собственности;

7. for legal purposes – с юридической точки зрения;

8. partnership – партнерство, товарищество:

В США – форма предпринимательства, представляющая собой объединение двух или более партнеров, т. е. лиц, совместно осуществляющих коммерческую деятельность; для организации этой формы требуется устное или письменное соглашение партнеров об их вкладах, участии в прибыли, ответственности и т. п.; партнерство не образует юридического лица.

В Великобритании – ассоциация небольшого количества лиц, каждое из которых является агентом всех остальных; не образует юридического лица; английскому праву известны два вида товариществ, создание и деятельность которых регламентируются законодательными актами: general partnership (полное товарищество) и limited partnership (товарищество на вере, коммандитное товарищество, товарищество с ограниченной ответственностью); по общему правилу, количество членов товариществ не должно превышать 20; однако для некоторых видов предпринимательской деятельности, таких, напр., как оказание юридических, аудиторских услуг, это ограничение не действует; в то же время в этих сферах товарищества должны создаваться в форме полных.

9. limited liability partnership – товарищество с ограниченной ответственностью (юридическая форма предпринимательства, характеризующаяся всеми признаками товарищества и отличающаяся от него тем, что партнеры отвечают по обязательствам товарищества только в пределах своего вклада; обычное товарищество может стать товариществом с ограниченной ответственностью, заполнив заявление о соответствии

установленным требованиям; в Великобритании эта организационная форма существует с 2002 г.);

10. full partner – полный товарищ, партнер;

11. limited partner – партнер (товарищ, компаньон) с ограниченной ответственностью; товарищ-вкладчик; коммандитист (участник товарищества, отвечающий по обязательствам товарищества только своим взносом в его капитал и не принимающий личного участия в управлении товариществом);

12. same is true – то же самое верно для ..., то же относится и к ...;

13. corporation – корпорация, акционерное общество (юридическая форма предпринимательства, отличительные черты которой заключаются в следующем: корпорация представляет собой самостоятельный субъект гражданского права, ведущий независимое от своих членов существование; существование корпорации не может быть прекращено иначе, как по решению суда или самих участников корпорации, принятому на основании устава и законов; по обязательствам корпорации исключительную ответственность несет сама корпорация в пределах принадлежащего ей имущества; корпорация является объектом двойного налогообложения, поскольку ее доходы облагаются налогом дважды: как прибыль компании и как доход акционеров, который они получают после ее распределения; капитал корпораций формируется путем размещения (выпуска) акций; порядок создания и основные принципы функционирования корпораций в США определяются на уровне законодательства штатов; в большинстве случаев в основе законодательства штатов лежат принципы принятого в 1946 г. на федеральном уровне примерного закона “О предпринимательских корпорациях”);

14. stock – 1) акция, акции, фонды; 2) облигации; 3) акционерный капитал; 4) основной капитал; 5) облигационный заем; 6) ценные бумаги; 7) инвентарь; 8) запас (товаров на складе); 9) наличный товар; 10) резерв; 11) склад;

15. share of ownership – доля собственности (в чем-либо);

16. share – доля, часть, пай, акция;

17. shareholder – акционер, владелец [держатель] акции [акций] (юридическое или физическое лицо, являющееся собственником акций акционерного общества, т. е. части акционерного капитала);

18. earnings – прибыль, чистый доход (по отношению к предприятию означает чистый доход от какой-л. деятельности: выручка минус затраты); заработок, доход (по отношению к физическому лицу);

19. debt – долг, обязательство;

20. entity – в экономическом смысле: хозяйствующий субъект (физическое или юридическое лицо, занятое экономической деятельностью); юридическое лицо; экономический объект; хозяйственное подразделение;

21. legal being – буквально: юридическое (законное) существо, т.е. субъект права, юридическое или физическое лицо;

22. corporate policies – корпоративные политики, т.е. правила, положения, приказы, инструкции, деловая практика и этические нормы, действующие в корпорации;

23. director – директор, член Совета директоров/Правления;

24. officer – должностное лицо, ответственный сотрудник (обычно в служебной иерархии officer находится выше менеджера, но ниже члена Совета директоров);

25. general public – широкая публика, общественность, неограниченный/неопределенный круг лиц;

26. nonprofit – некоммерческий, не имеющий целью получение прибыли, неприбыльный.

Прочитайте и переведите текст.

Text №2

Gold Keeps Shining, 40 Years After Nixon Ended Gold Standard

The best example of something is often called the “gold standard.” It sets the standard against which other things are measured. In economics, the term describes how major trading nations once used gold to set currency values and exchange rates. Many nations continued to use the gold standard until the last century.

In the United States, people could exchange paper money for gold from the eighteen seventies until nineteen thirty-three. President Richard Nixon finally disconnected the dollar from the value of gold in nineteen seventy-one. Some politicians from time to time call for a return to the gold standard. But in nineteen seventy-eight the International Monetary Fund ended an official gold price.

The IMF also ended the required use of gold in transactions with its member countries. Since that time, gold prices have grown, but unevenly. Prices – uncorrected for inflation – have hit record highs recently above fourteen hundred dollars an ounce. But people keep buying. Neang Chan Nuon is a gold shop owner in the Cambodian capital, Phnom Penh, and says: “Some of my customers have even bought more as they believe the price will probably go higher. I sell more gold at these higher prices.” Some people are “gold bugs.” These are investors who say people should buy gold to protect against inflation. People have valued gold for thousands of years. The soft, dense metal polishes to a bright yellow shine and resists most chemical reactions. It makes a good material for money, political power – and, more recently, electrical power. If you own a device like a mobile phone or a computer, you might own a little gold in the wiring.

The gold standard was the subject of one of the best-known speeches in American political history. It took place at the eighteen ninety-six Democratic National Convention in Chicago. William Jennings Bryan wanted the country to use both gold and silver as money. The idea was to devalue the dollar and make it easier for farmers to pay their debts. Bryan said: “You shall not press down upon the brow of labor this crown of thorns. You shall not crucify mankind upon a cross of gold.” The speech made William Jennings Bryan famous. He was a presidential candidate three times. But he never won.

*Adapted by VOA Special English Economics Report
from a radio program broadcast 15 April 2011*

Word study

Упражнение № 2. Изучите новые слова.

1. Gold standard – золотой стандарт – денежная система, при которой национальные денежные единицы имеют установленное законом золотое содержание и подлежат свободному размену на золото. Впервые был введен в 1717 г. по инициативе Исаака Ньютона, с 1834 г. стал применяться в

США, а остальные крупные страны присоединились к стандарту в 1870-х гг. Действовал до 1933 г.;

2. against which – в сравнении с которым, против которого;
3. to set – установить, назначить, определить;
4. value – ценность, стоимость;
5. currency value – стоимость валюты;
6. exchange rate – обменный курс;
7. paper money – бумажные деньги, купюры, банкноты;
8. from time to time – время от времени, периодически;
9. call for – призывать к чему-либо;
10. International Monetary Fund (IMF) – Международный валютный фонд (МВФ) – международная валютно-финансовая организация, учрежденная ООН в 1944 г. как орган регулирования международной валютной системы; осуществляет программы льготного кредитования, а также программы технической помощи; осуществляет надзор за экономической политикой стран-членов и развитием международной экономики;
11. price – цена;
12. transaction – сделка, деловая (финансовая, хозяйственная) операция;
13. uncorrected – нескорректированный;
14. ounce – унция – мера веса, равная 28,35 г., однако золото измеряется в тройских унциях – 31,1 г.;
15. buy – купить, покупать;
16. owner – владелец;
17. customer – клиент;
18. sell – продать, продавать;
19. gold bug – «золотой жук» – сторонник идеи сохранения денежных функций золота;
20. device – электронное устройство;
21. own – владеть, быть владельцем;
22. take place – иметь место, состояться, произойти;
23. devalue – девальвировать, обесценить, снизить ценность;
24. debt – долг;
25. labor – труд, работа, рабочие, рабочая сила, трудящиеся

Прочитайте и переведите текст.

Text №3

Rebalancing the World Economy

In September, the Group of 20 met in Pittsburgh, Pennsylvania. It was the third Group of 20 summit in less than a year. Leaders of the major developed and developing economies discussed ways to fix the world financial system.

In April they had agreed to do everything necessary to prevent a collapse. This time they noted their success, but warned that the “process of recovery and repair remains incomplete.”

The presidents and prime ministers launched what they called a Framework for Strong, Sustainable and Balanced Growth. At the same time, they agreed to make the G20 the main group to guide international economic cooperation.

For years that has been a job for the Group of 8: Britain, Canada, France, Germany, Italy, Japan, Russia and the United States.

But the world’s economic power structure has changed. The G8 leaves out developing nations with big populations and growing economies like China, India and Brazil.

In Pittsburgh, rich nations agreed to also give up some of their representation in the International Monetary Fund. And they called for more voting power for developing nations in the World Bank.

Ghiyath Nakshbendi is a professor of international business at American University in Washington, D.C. He said the decision to cooperate on economic policy is important, given how much Gross Domestic Product the G20 represents.

He said that when you talk about the G20, you are talking about nineteen countries plus the European Union that produce ninety-five percent of the G.D.P. in the world.

Martin Edwards is an assistant professor at Seton Hall University in New Jersey who has written about the I.M.F. He says increasing the influence of developing nations will increase the standing of the fund and the World Bank.

But he notes that having more players at the table could also mean more disputes.

In terms of financial reforms, experts say there is widespread support for some proposals to control risks. But others are unpopular in America and Britain. These include linking the pay of bankers to their bank’s long-term performance.

G20 leaders plan to meet next in Canada in June and in South Korea next November. They face many hard choices in the coming months. Professor Nakshbendi says the biggest question is to what extent are they willing to follow their own advice.

*(Adapted by VOA Special English Economics Report
from a radio program broadcast 09 Oct 2009)*

Word study

Упражнение № 3. Изучите новые слова.

1. Rebalancing – восстановление баланса, равновесия;
2. World Economy, world's economic – мировая экономика;
3. Group of 20 (G20) – Группа двадцати, «Большая двадцатка» – объединение стран, созданное в 1999 г. для координирования решения вопросов, касающихся валютного регулирования; состоит из 19 стран и представительства Европейского Союза (для стран ЕС, не входящих в большую семерку); на встречах группы также присутствуют должностные лица из Европейского центрального банка, Международного валютного фонда и Всемирного банка; страны-участницы: Аргентина, Австралия, Бразилия, Канада, Китай, Франция, Германия, Индия, Индонезия, Италия, Япония, Мексика, Россия, Саудовская Аравия, ЮАР, Южная Корея, Турция, Великобритания, США; в рамках группы проводятся ежегодные встречи, посвященные обсуждению финансовых и иных экономических вопросов;
4. to fix – укреплять, приводить в порядок, налаживать, ремонтировать и т.п.;
5. recovery – восстановление, выздоровление, лечение;
6. launch – начинать, запускать, приступать к выполнению;
7. framework – каркас, остов, конструкция, рамки, основа и т.п.;
8. economic cooperation – экономическое сотрудничество;
9. Group of 8 (G8) – «Большая восьмерка», Группа восьми – группа восьми ведущих индустриальных стран мира; образована в 1998 г. в результате присоединения России к «Большой семерке»; в рамках группы ежегодно проводятся встречи на высшем уровне для обсуждения экономических и политических вопросов;
10. leave out – не включать, пропустить, не учитывать и т.п.;
11. International Monetary Fund (I.M.F.) – Международный валютный фонд, МВФ – международная валютно-финансовая организация, учрежденная ООН в 1944 г. как орган регулирования международной валютной системы; осуществляет программы льготного кредитования, а также программы технической помощи; осуществляет надзор за экономической политикой стран-членов и развитием международной экономики;
12. World Bank – Всемирный банк – название, используемое для обозначения финансовой группы, состоящей из Международного банка реконструкции и развития (МБРР) и Международной ассоциации развития (МАР); иногда используется для обозначения только МБРР; Международная финансовая корпорация, Многостороннее агентство по гарантированию инвестиций, Международный центр урегулирования инвестиционных споров, МБРР и МАР образуют Группу Всемирного банка;

13. D.C. (District of Columbia) – округ Колумбия – специально созданный федеральный округ для столицы США – города Вашингтон. Обычно пишется: Washington, D.C. (Вашингтон, округ Колумбия);

14. given – здесь: с учетом, учитывая;

15. Gross Domestic Product (G.D.P.) – валовой внутренний продукт, ВВП – совокупная стоимость товаров и услуг, созданных внутри страны за определенный период, обычно за год;

16. assistant professor – старший преподаватель (США), в иерархии преподавателей следует за «full professor» и «associate professor»; «full professor» – профессор, должность преподавателя в американском ВУЗе, соответствует должности профессора в российском ВУЗе; «associate professor» – адъюнкт-профессор, примерно соответствует доценту в странах Европы;

17. standing – положение, ранг, статус, финансовое положение;

18. in terms of – здесь: относительно, касательно;

19. pay – здесь: заработная плата, вознаграждение;

20. long-term – долгосрочный;

21. performance – здесь: результаты деятельности;

22. to face – встретиться, столкнуться лицом к лицу.

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БАНКИ И ФИНАНСЫ
Сборник текстов и заданий по английскому языку

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