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"Алтайский экономико-юридический институт"  
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Рабочая программа по дисциплине

**Иностранный язык (английский)**

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## 1. Цели, задачи дисциплины

Целью обучения является не только повышение исходного уровня владения иностранным языком, но и формирование практического владения иностранным языком как вторичным средством письменного и устного общения в сфере профессиональной деятельности, овладение студентами необходимым и достаточным уровнем владения иностранным языком для решения социально-коммуникативных задач в различных областях профессиональной, научной и культурной сфер деятельности, при общении с зарубежными партнерами, а также для дальнейшего обучения в магистратуре и аспирантуре и проведении научных исследований в заданной области.

В процессе достижения этих целей реализуются образовательные, воспитательные и развивающие задачи обучения языку. Задача практического курса иностранного языка – превратить обучение иностранному языку в аналог учебно-познавательной деятельности студентов по специальности и один из источников расширения их культурного кругозора, приобщения к мировой культуре и приближения их образовательного уровня к европейскому стандарту.

В результате освоения дисциплины должны быть сформированы следующие общекультурные (ОК) и профессиональные (ПК) компетенции:

- способность к коммуникации в устной и письменной формах на русском и иностранном языках для решения задач межличностного и межкультурного взаимодействия (ОК-4);
- способность анализировать и интерпретировать данные отечественной и зарубежной статистики о социально-экономических процессах и явлениях, выявлять тенденции изменения социально-экономических показателей (ПК-6);
- способность, используя отечественные и зарубежные источники информации, собрать необходимые данные проанализировать их и подготовить информационный обзор и/или аналитический отчет (ПК-7);
- способность использовать для решения коммуникативных задач современные технические средства и информационные технологии (ПК-10).

В результате изучения дисциплины «Иностранный язык» студенты должны знать:

- лексико-грамматический минимум в объеме, необходимом для осуществления профессиональной деятельности с использованием иностранного языка (работа с иноязычными текстами, устное общение) в сфере коммуникации государственного и муниципального управления;

уметь:

- использовать знание иностранного языка в профессиональной деятельности, коммуникации в области своей профессии и для межличностного общения;

владеть:

- необходимыми навыками речевой деятельности на иностранном языке в сфере профессиональной коммуникации.

## 2. Место дисциплины в структуре ООП, требования в «входным» знаниям, умениям и навыкам студента

Дисциплина «Иностранный язык» принадлежит к базовой части Блока 1 программы бакалавриата, согласно ФГОС ВО.

Через предметное содержание используемых учебных материалов на иностранном языке дисциплина связана с такими дисциплинами, как право, социология, деловая этика, деловое общение, а также микроэкономика, макроэкономика, деньги, кредит, банки, маркетинг, менеджмент, мировая экономика и международные экономические отношения, финансы. Таким образом, изучение иностранного языка в профессиональной деятельности строится на междисциплинарной интегративной основе.

Более того, владение иностранным языком является неотъемлемой частью профессиональной подготовки всех специалистов в вузе. Курс иностранного языка является многоуровневым и разрабатывается в контексте непрерывного образования.

Квалификационная характеристика выпускника высшей школы предусматривает наличие у него общей культуры и знания иностранных языков. Обучение иностранному языку рассматривается как составная часть вузовской программы, как органичная часть процесса осуществления подготовки высококвалифицированных специалистов, активно владеющих иностранным языком, как средством интеркультурной и межнациональной коммуникации в сферах профессиональных интересов и в ситуациях социального общения.

В настоящее время знание иностранного языка становится действенным фактором социально-экономического, научно-технического и общекультурного прогресса нашего общества. Иностранный язык получает статус культурной технологии, которая обладает большим воспитательным, общеобразовательным и культурно развивающим потенциалом, что способствует формированию всесторонне развитой, социально-ориентированной личности. В связи с вышесказанным многократно возрастает необходимость подготовки молодого человека, способного быстро ориентироваться в постоянно изменяющихся условиях современной жизни.

Приобретение коммуникативной и языковой компетенции осуществляется в соответствии с основными положениями теории речевой деятельности на основе коммуникативного системно-деятельностного подхода

в соответствии с принципами единства целей процесса и методики обучения иностранному языку; сочетания практической направленности с систематизацией языкового и речевого материала в сознании обучаемых; соединения активной коммуникативности с сознательно-сопоставительным анализом родного и изучаемого языков и опоры на речевой опыт обучаемых; системности в организации взаимосвязанного обучения всем видам речевой деятельности; эффективного управления контролируруемыми и самостоятельными формами работы; интенсификации учебного процесса на основе активизации речемыслительной деятельности студентов; аутентичности в отборе и организации учебных материалов; соизучения языка и культуры; индивидуализации обучения; использования аудиовизуальной и информационных технологий.

### 3. Объем дисциплины и виды учебной работы

Общая трудоемкость дисциплины “Иностранный язык (английский)” составляет 6 зачетных единиц (216 часов).

№ п/п	Раздел (тема) учебной дисциплины	Виды учебной деятельности, и трудоемкость (в часах)					Контактная работа с преподавателем
		Лекции	Практические занятия (семинары)	СРС	Контроль	Всего часов	
1	Introduction to the module		6	6		12	6
2	What is “management”?		6	6		12	6
3	Banks and banking.		6	6		12	6
4	Forms of business organisation.		6	6		12	6
5	Personell management.		6	6		12	6
6	The recruitment process.		6	6		12	6
	ИТОГО: 2 ЗЕТ		36	36		72	36
	Форма контроля – зачет						
7	Getting a job.		6	6		12	6
8	Business correspondence.		6	6		12	6
9	Marketing management.		6	6		12	6
10	Advertising.		6	6		12	6
11	Business documents. Contracts.		6	6		12	6
12	Internet and E-Business.		6	6		12	6
	ИТОГО: 2 ЗЕТ		36	36		72	36
	Форма контроля – зачет						
13	Types of economies.		4	1	3	8	4
14	Emerging markets.		4	1	3	8	4
15	Money.		4	1	3	8	4
16	Finance.		4	1	3	8	4
17	Accounting.		4	1	3	8	4
18	General business planning		4	1	3	8	4
19	Globalisation.		4	1	3	8	4
20	Management innovations.		4	1	3	8	4
21	Industry.		4	1	3	8	4



ИТОГО: 2 ЗЕТ		36	9	27	72	36
Форма промежуточной аттестации – экзамен						

#### 4. Учебно-тематический план дисциплины

##### 1. Introduction to the module.

###### 1.1. Developing cultural awareness.

- Why is it important to learn about other cultures?

We can find out about other cultures by reading and talking to people with experience. When we visit countries, it is important to be good observers and listeners. We should avoid criticising other cultures and realise that we all have similar problems, but different ways of dealing with them.

- Hidden rules.

The areas which we need to be aware of include body language, gesture, social customs, attitudes to punctuality, dress code, and business practice.

###### 1.2. Discussing cultural issues.

- Customs.

Problems in international business relationships are not always caused by language difficulties.

- Rules of business etiquette.

Shaking hands; business dress code; topics for conversations; socialising after work hours; humour in the business context.

###### 1.3. Corporate cultures.

##### 2. What is “Management”?

###### 2.1. Management.

- Traditional interpretation.

Set of activities and often the group of people involved in four highly intergrated and interrelated general functions, including planning, organising, leading and coordinating.

- Another interpretation.

Variety of views about the term. Focus on leadership skills. More of facilitating, empowering and participating. Getting things done through others.

What is a manager? Types of managers.

- What is manager's role in an organization?

Making and carrying out decisions within a certain system. Almost everything a manager does involves decision-making.

- Personnel manager. Financial manager. Sales manager. Marketing manager. Their responsibilities.

Supervising people. Responsibility for finance. Selling of goods. Promotion of products in the market. Top or executive managers. Middle managers. Project managers.

- Authority delegation.

The right to take decisions and give orders. Hierarchy. Subordinates. Using and delegating authority. Initiative.

What do managers do? Four major functions.

- Planning;

Identifying goals, objectives, methods, resources needed to carry out methods, responsibilities and dates for completion of tasks. For example, strategic planning, business planning, project planning, staffing planning, advertising and promotion planning.

- Organising resources;

To achieve the goals in an optimal way. For example, organising new departments, human resources, office and file systems, re-organising businesses.

- Leading;

To set direction for the organisation, groups and individuals and also influence people to follow that direction. Examples are establishing strategic direction (vision, values and goals) and using methods to pursue that direction.

- Controlling or coordinating.

The organisation's systems, processes and structures to reach effectively and efficiently goals and objectives. This includes constant monitoring and adjustment of systems, processes and structures accordingly. Examples include use of financial controls, policies and procedures, performance management processes, measures to avoid risks.

## 2.2. What is supervision?

- Why supervision is regarded a management activity?

The activity carried out by supervisors to oversee the productivity and progress of employees who report directly to the supervisors. Supervision is a management activity and supervisors have a management role in the organisation.

- Whom do we call a supervisor?

For example, first-level supervisors supervise entry-level employees. Depending on the size of the organisation, middle-managers supervise first-level supervisors, chief executives supervise middle-managers etc.

Responsibilities: using basic management skills; organising their department and teams; designing new job roles in the group if needed; hiring and training new employees; management of employees' performance.

### Difference between managers and leaders.

- Key traits of successful leader.

Effective leader possesses emotional stability, dominance, enthusiasm, conscientiousness, social boldness, practicality, self-assurance, prudence, high energy, intuitiveness, maturity, team orientation, empathy, charisma.

Making people follow you.

## **3. Banks and Banking.**

### 3.1. Structure and function of a bank. Types of banks.

- What does banking business consist of?

Banking is the transactions carried on by any person or firm engaged in providing financial services to consumers businesses. For these purposes there exist commercial banks, central banks, savings banks, trust companies, finance companies and investment banks. Banking consists of safeguarding and transfer of funds, lending or facilitating loans, guaranteeing creditworthiness and exchange of money. In other words, banking is the acceptance, transfer and creation of deposits. The depository institutions are central banks, commercial banks, savings and loan associations, building societies and mutual savings banks.

- What are the aims of banks?

Banks are organisations that carry out the business of banking, taking deposits and then using those deposits to make loans. In essence, a banks aims to make a

profit by paying depositors a lower rate of interest than the rate the banks charges borrowers.

- What are the activities of different types of banks?

Banks in most countries are supervised by a central bank. Retail banks are often referred to as commercial banks. In addition to conventional banking services, such as the provision of checking accounts, they deal in foreign exchange, issue credit cards, provide investment and tax advice, and sell financial products such as insurance. Investment banks act as intermediaries between investors and private or public concerns seeking medium to long-term funds, often acting as underwriters for an issue of shares. Increasingly they have played a fundamental role in advising on mergers and acquisitions and on management buy-outs. Building societies were set up in the UK to take deposits in order to provide long-term loans (mortgages) to homebuyers. They are owned by their members (those who have deposited money with or borrowed money from them).

### 3.2. What is banking?

- Transactions

Every day billions of transactions are made around the world. It's a tremendous and an extraordinary amount of money which is being transferred. The word 'transaction' simply means the process of money transferring from one place to another. Nobody today, especially the corporate world can ever deny that transaction is one of the most critical parts of any business, and therefore the banks all over the world need to be involved in this area, what is called 'transaction/ transactional banking'.

Transaction banking includes commercial banking products and services for corporate clients and financial institutions, including domestic and cross border payments, professional risk mitigation for international trade and the provision of trust, agency, depository, custody and related services.

- Safeguarding and transfer of funds

Vaults and safes are the means for safeguarding of funds. These physical deposits are in most cases insured against theft, and against the bank being bankrupt and unable to repay the funds. Transfer of funds can be handled through written instruments: contracts, checks, or direct transfers performed electronically. Nowadays banks provide the customers with additional ways of gaining access to their funds and using them, e.g. credit and debit cards, electronic cash tills, computer and mobile online banking.

- Lending and loans

Loans to bank customers are drawn on the funds deposited with the bank and yield interest which provides the profits for the banking industry and the interest on savings accounts. These loans may take the form of mortgages or other policies.

### Business banking.

- Bank charges

The banking industry has greatly changed nowadays due to bank mergers and acquisitions. In this new environment banks have to offer more services. The increase in services leads to bank charges for almost everything. However, each bank offers a different array of bank account options. You will need to study each bank's service options to decide what options are crucial for you.

- What are banks charging for?

Banks are now charging for ATM (automatic teller machine) transactions, not maintaining a minimum balance, teller usage, phone transactions, monthly service charges and per check charges. Many banks also require an initial high deposit. They may also set a limit on the number of checks you can process each month. A charge applies for each check above the limit.

- Banks' services

Most banks offer online banking services. What does this mean? You have the ability to pay for bills, transfer money from one account to another, purchase stocks from your work or home. This gives you 24 hour access to your accounts. Depending upon the minimum balance requirement and your cash situation, you may opt to pay a monthly service charge. Make sure that your checking account also gives you interest.

### 3.3. Retail banks.

- Definition and functions

Retail banks primarily serve individuals and small to medium-sized businesses. The major retail banks provide current account facilities, including interest-bearing accounts; deposit accounts; various types of loan arrangement and an extending range of financial services.

- Major British and American banks and their activities.

NatWest, Lloyd's, Barclays, Bank of America, HSBC.

### Building societies.

- Definition and functions

Building societies started in the late 18<sup>th</sup> century to pool money to build houses and to buy land. They currently compete with the retail banks to attract savings from and provide mortgage finance for the private sector. Building societies are “mutual” institutions, owned by their savers and borrowers.

- Savings and Mortgages

Today building societies are substantial lenders for house purchase in Britain, but in recent years the retail banks have caught up after furious competition in the market.

- Extended Services

Addition of extra powers by new legislation had a major affect on the realm of operations. As a result, societies can offer a number of distinct services in line with retail banks.

- Banking services

They can issue cheque guarantee and credit cards and provide competitive cash transmission facilities. Investment services. Insurance services. Trustee services. Executor services. Land services.

### Investment banks.

- Merchant banks

Merchant banks are so called because they originate from large merchants engaging in banking activity. Their traditionally important roles were helping foreign governments to raise loans and accepting Bills of Exchange but they are today involved in a range of services including corporate finance, foreign exchange dealings and securities trading.

- Corporate finance

Today merchant banks are probably best known for their expertise in corporate finance services. In the last 15 years the leading merchant banks have developed special expertise in cross-border transactions serving international businesses. A major part of their business is to provide expert advice and financial services to companies, especially involving mergers, takeovers and other forms of corporate reorganisation.

- Diverse professional services

Merchant banks conduct investment management and the management of unit trusts working on behalf of large corporations, pension funds and individuals. Some offer special professional services in diverse fields such as property asset management and development, insurance and oil exploration. The leading merchant banks have a powerful presence in international securities business after acquiring or creating stockbroking firms. A typical merchant bank will divide its activities into corporate finance, investment management, banking and securities, with the bulk of its income deriving from professional fees charged for these services.

- Supervision

As appropriate the activities of merchant banks in Britain are authorised and regulated through SIB (Securities and Investments Board) and SROs (Self-regulating Organisations).

### 3.4. Investing institutions.

Investing institutions collect savings from the private sector and invest them in securities and other assets.

- Insurance companies

The insurance industry is highly sophisticated and provides all-embracing services to billions of policyholders around the world, which include governments, corporations, companies and individuals. The industry falls into two broad categories. Long-term insurance involves the provision of life policies as well as long-term contracts for savings and investment. Premiums are invested in securities and other assets. General insurance is carried out by insurance companies and involves the provision of cover for fire, accident, general liability, motor, marine, aviation and transport.

- Brokerage firms

A brokerage firm, or simply brokerage, is a financial institution that facilitates the buying and selling of financial securities between a buyer and a seller. Brokerage firms serve a clientele of investors who trade public stocks and other securities, usually through the firm's agent stockbrokers. A traditional, or "full service", brokerage firm usually undertakes more than simply carrying out a stock or bond trade. The staff of this type of brokerage firm is entrusted with the responsibility of researching the markets to provide appropriate recommendations and in doing so they direct the actions of pension fund managers and portfolio managers alike. These firms also offer margin loans for certain approved clients to purchase investments on credit, subject to agreed terms and conditions. Traditional brokerage firms have also become a source of up-to-date stock prices and quotes.

- Pension funds

Deductions paid into pension schemes are free of tax, as are nearly all the returns on investment and on capital gains made by various pension funds. Consequently, virtually all occupational pension schemes are based on trust funds managed to protect the interest of members. Pension contributions are invested through intermediaries in securities and other investment markets.

The largest pension funds are those of the nationalised industries, of former nationalised industries now in the private sector, closely followed by the banks. They are managed mainly by investment management houses which are a powerful international force in fund management.

- Investment Trusts

Investment trust companies are closed-end companies, listed on the London Stock Exchange. Their business is the management of mainly marketable securities.

- Unit trusts

Authorised unit trusts are forms of mutual or pooled investment funds which have been placed in a wide range of securities markets all over the world. They enable unit holders with relatively small funds to benefit from diversified portfolios that are expertly managed.

### 3.5. Britain's banking and financial institutions.

Britain is the world's leading financial centre and the home of thriving international banking and financial markets. The City of London accommodates the world's largest insurance companies and banks and one of the world's largest stock exchanges.

- History

Over the last decade Britain's income from banking, financial and business services, life and general insurance, investment management and leasing has risen sharply. During the 1980s – a decade marked by unprecedented growth and diversification in the financial services sector – Britain's banking and financial institutions entered a new and challenging era. Deregulation and new regulation, starting with the abolition of the exchange controls in 1979, included fundamental reforms in the organisation of the stock market and strengthened Britain's traditionally open-market financial activities.

- The City of London

Britain's leading position owes much to the traditional magnetism of the City and Port of London as a centre for trade, also the City's responsiveness to new



challenges. The operations of governments and sovereign states overseas, international corporations, companies, and individuals continue to be supported by money raised, invested and underwritten in the City. Today the City of London remains the world's leading international financial centre because it offers the world's biggest international financial markets, a time-zone advantage in 24-hour global dealings, comprehensive financial expertise and innovation, international professional advisers, liberal financial regulations, worldwide communications, a stable political climate, a compact location with first rate amenities, new prime office developments near Docklands, world-class cultural entertainment.

### The Bank of England.

The Bank of England is one of the oldest central banks, founded as a corporate body by an Act of Parliament in 1694. Although it started as a commercial bank with private shareholders, it had long behaved as a public institution carrying out public functions and was brought into state ownership in 1946.

- Principle functions

The Bank's principal functions are carried out in pursuit of three objectives: to maintain the value of the nation's money; to ensure the soundness of the financial system; to promote the efficiency and competitiveness of the system.

- Serving special customers

The Bank has three important groups of customers. Commercial banks in the clearing system keep accounts at the Bank of England, using them at the end of each day when money is cleared. Government keeps its main banking accounts at the Bank of England so that payments of taxes to the Government and payments by the Government are ultimately made to and from the Bank. Surplus funds are invested in the money markets or used to reduce the Government's short term debt. Foreign central banks keep accounts and gold at the Bank of England and may conduct foreign exchange and business in London through the Bank.

- Managing the national debt

The Bank is responsible for arranging government borrowing or repaying debt and for managing the national debt. The Bank's principal role in government finance is to act on the Treasury's behalf to borrow money in the markets and from the public. The main forms of borrowing are through Treasury Bills, government bonds known as gilts or gilt-edged stock and occasional foreign exchange borrowings.

- Implementing monetary policy

The Bank is directly involved in executing the Government's monetary policy. Thus providing a framework for non-inflationary economic growth. Unlike some central banks, the Bank of England cannot act independently of government.

- Control and supervision

The Banking Act 1987 created a Board of Banking Supervision and increased the Bank's powers to modify the conduct of banking institutions, to investigate cases of illegal deposit-taking, to block bank mergers and takeovers on prudential ground and to require information from banks. Under the terms of the Financial Services Act 1986, the Bank is also responsible for the supervision of the main wholesale markets in London for money and foreign exchange.

- Note issues

The Bank has the sole right in England and Wales to issue banknotes which are no longer backed by gold but by government stock and other securities (this is known as the fiduciary issue of notes). Scottish and Northern Ireland banks have limited rights to issue notes but their issues, apart from a small amount specified by legislation for each bank, must be covered by holdings of Bank of England notes. The responsibility for providing coins lies with the Royal Mint which became an executive agency in April 1990.

- Dealing on the money market

The Bank's money market operations are designed to smooth out fluctuations in the flow of cash between government and the private sector. Shortages of money are offset by the Bank buying short-dated bills and maturities from the market and lending funds to the market. When there is a surplus of money, the Bank seeks to offset this by selling Treasury and other bills. Normally the pattern of government and Bank operations results in a shortage of cash in the market each day with the result that the Bank is the final provider of liquidity in the system and can help to implement and direct monetary policy by choosing interest rates at which it provides funds.

### 3.6. Financial futures and traded options. Financial markets. Exchange markets.

- Futures and options

Financial futures are legally bounding contracts for the purchase or sale of financial products on a specified future date at a price agreed in the present. The market allows those that could be affected by movements in interest rates or the stock markets either to reduce their vulnerability by hedging or to speculate on the

possibility of making a gain. Fund managers would normally hedge, while individual traders will speculate.

Traded or equity options are contracts giving the right to buy and sell Exchange-listed securities at an agreed price within a particular period of time. This again allows fund managers to hedge on the market. They can buy either “call” options (the right to buy stocks and shares at an agreed price on a future date) or “put” options (the right to sell securities at an agreed price on a future date). The financial futures and traded options market are based on a system of “open outcry” (a kind of auction) conducted on the floor, rather than by computer terminals, but supported by state of art technology.

- The London Stock Exchange

The London Stock Exchange is positioned in the heart of a city unrivalled anywhere in the world for its spread of financial markets and its number of foreign-owned banking, financial and securities businesses. The Exchange has a dominant position in international equities trading. The Exchange’s position in cross-border equities is equally impressive. Around 60 per cent of the world’s equity trading outside home markets passes through London, and this figure rises to more than 90 per cent within Europe.

- The foreign exchange market

Market dealing is conducted entirely through telephone and data links between the banks, other financial institutions and a number of firms of foreign exchange brokers which act as intermediaries. Banks keep close contact with the banking community abroad and quote buying and selling rates on a daily basis for both immediate transactions (“spot”) and future transactions (“forward”) in many currencies. The forward market enables dealers to buy currency at a fixed exchange rate on a particular date in the future. Dealings in foreign exchange provide those engaged in international trade and investment with foreign currency for their transactions and can be used to maintain controls on the costs of imports.

- The Eurocurrency market

This market began with Eurodollars – US dollars lent outside the United States – and has developed into a powerful market in currencies lent outside their domestic marketplace. There are, for example, Euroyen in London and Eurosterling in Tokyo and New York. Dealind centres around Euroloans, involving commercial banks, and Eurobonds which involve investing institutions and banks. Euroloans consist of large tranches of short-term money (usually repayable in three to six months) lent by syndicates of banks and linked to the LIBOR rate. Eurobonds are bearer bonds, requiring no register of holders, issued in currencies other than that of the issuing country and operating over a longer period, usually between five and 20 years. Their

issue is managed by a bank with the aid of underwriters and is placed with investors. Market participants include multinational corporations, non-bank financial institutions, governments and the international banking community. Huge increase in turnover was marked by continued growth in cross-border trading in domestic instruments. As a global market emerges institutional funds will switch relatively smoothly from “domestic” to “international” and vice versa. This trend can be expected to continue.

#### **4. Forms of business organisation.**

- Three principal forms

Sole proprietorship or sole trader. Partnership. Corporation.

- Main features

Sole proprietorship:

- + Easy to organise
- + Owner has complete control
- + Owner receives all income
- Owner has unlimited liability
- Benefits are not business deductions

Partnership:

- + Easy to organise, but needs agreement
- + Partners receive all income
- Partners have unlimited liability
- Partners may disagree
- Life of business may be limited

Corporation:

- + Shareholders have limited liability
- + Can raise funds through sale of stock
- + Life of business is unlimited (continuity of life)
- To incorporate a firm takes time and money
- May result in higher overall taxes

#### 4.1. Sole proprietorship.

The simplest and the most numerous form of business organisation, which is owned by one person. Main features: easy to organise, owner has complete control; owner receives all income; owner has unlimited liability; benefits are not business deductions. The owner has day-to-day responsibility for running the business. Sole proprietors own all the assets of the business. In case of breach of contract the business property and personal assets of the owner may be taken to pay judgements for damages awarded by courts. No charter or permit needed and there are no particular legal requirements for organising or conducting a sole proprietorship.

- Advantages

Easiest and the least expensive form of ownership to organise. Sole proprietors are in complete control of business, and within the law, may make any decisions. Sole proprietors receive all income from the business to keep or reinvest. Profits from the business flow through directly to the owner's personal tax return. The business is easy to dissolve, if desired.

- Disadvantages

Sole proprietors have unlimited liability and are legally responsible for all debts against the business. Their business and personal assets are at risk. Sole proprietors may be at a disadvantage in raising funds and are often limited to using funds from personal savings. Sole proprietors may have a hard time attracting high-caliber employees, or those that are motivated by the opportunity to own a part of the business.

#### Partnership.

In a partnership, two or more people share ownership of a single business. The law does not distinguish between the business and its owners. The partners should have a legal agreement that sets forth how decisions will be made, profits will be shared, disputes will be resolved, how future partners will be admitted to the partnership, how partners can be bought out, or what steps will be taken to dissolve the partnership when needed. They also must decide up front how much time and capital each will contribute.

There exist different types of partnership: general partnership (divided responsibility for management and liability; equal shares are assumed unless stated otherwise); limited partnership or partnership with limited liability (liability limited to the extent of the investment); joint venture (formed for a limited period of time or a single project).

- Advantages

Partnerships are relatively easy to establish; however, partners should develop the partnership agreement. With more than one owner, the ability to raise funds may be increased. The profits from the business flow directly through to the partners' personal tax returns. Prospective employees may be attracted to the business if given the incentive to become a partner. The business usually will benefit from partners who have complementary work skills.

- Disadvantages

Partners are jointly and individually liable for the actions of other partners. Profits must be shared with others. Since decisions are shared, disagreements can occur. The partnership may have a limited life, it may end upon the withdrawal or death of a partner.

#### 4.2. Corporation.

- Description

A corporation is chartered by the state in which it has headquarters. It is considered by law to be a unique entity, separate and apart from those who own it. A corporation can be taxed; it can be sued; it can enter into contractual agreements. The owners of a corporation are its shareholders. The shareholders elect a board of directors to oversee the major policies and decisions. The corporation has a life of its own and does not dissolve when ownership changes.

- Advantages

Shareholders have limited liability for the corporation's debts or judgements against the corporations. Generally, shareholders can only be held accountable for their investment in stock of the company. Corporations can raise additional funds through the sale of stock.

- Disadvantages

The process of incorporation requires more time and money than other forms of organisation. Corporations are monitored by federal, state and some local agencies, and as a result may have more paperwork to comply with regulations. Incorporating may result in higher overall taxes. Dividends paid to shareholders are not deductible form of business income, thus the income can be taxed twice.

### Board of directors.

- What is the purpose of a board of directors?

A company's board of directors helps management develop business plans, economic policy objectives, and business strategy. A board of directors often selects the chief executive of the business, supports him, reviews his performance and may dismiss him. Directors monitor a company's financial performance and the success of its products, services and strategy.

- Major responsibilities

Determine the organisation's mission and purpose. Select the executive. Support the executive and review their performance. Ensure effective organisational planning. Ensure adequate resources. Manage resources effectively. Determine and monitor the organisation's programs and services. Enhance the organisation's public image. Assess organisation's performance.

## **5. Personnel management.**

### 5.1. What is personnel management?

Personnel management is concerned with the effective use of the skills of people. In a business, personnel management starts with the recruiting and hiring of qualified people and continues with directing and encouraging their growth as they encounter problems that arise in working toward established goals.

- Responsibilities of a personnel manager

In addition to recruiting and hiring some of the responsibilities of a personnel manager are: to classify jobs and prepare wage and salary scales; to counsel employees; to deal with disciplinary problems; to develop safety standards and to put them into practice; to manage fringe benefit programs such as group insurance, health and retirement plans; to provide periodic reviews of the performance of each individual employee and recognition of their strengths and needs for further development; to assist individuals in their efforts to develop and qualify for more advanced jobs; to plan and supervise training programs; to be informed of developments in personnel management.

- Personnel department

The personnel department has the responsibility to define and implement policies, procedures and programs for recruitment, selection, training, placement, safety, employee benefits, compensation, labor relations, organisation planning and employee development.

- Functions of personnel management

One function is to hire and train the right people. The second one is the training and development of employees. The third function is raising employee trust and productivity.

#### Hiring of employees.

- Screening of job applicants

The screening process provides information about an individual's skills and knowledge enabling a potential employer to determine whether that person is suited to and qualified for the position. Experience has shown that hiring an overqualified person can be as harmful as hiring an underqualified person.

- Selecting

If the screening process is thorough, selecting the best applicants for the job is easy. However, before making the final selection, one last step should be taken: the top candidate's references should be checked for accuracy.

- Hiring

The hiring process for most organisations is standard – applications are received, either via an online application form, or a postal form or CV. Candidates are shortlisted and invited for an interview. The interview format and number of interviews can vary considerably. Some companies are satisfied with just one interview whereas others make a further shortlist of candidates for one or more interviews. If the applicants are successful at the interview stage then they will receive an official letter offering them the job.

- Orienting

An employee handbook gives important information about the company to the employee. The handbook should cover topics such as pay rates, working conditions and fringe benefits. When an individual is hired, they should receive a comprehensive orientation on the specific nature of the job. Rules should be explained in detail, and any questions answered before the new employee begins work. New employees should be introduced to other employees and made feel welcome.

- Compensation issues

Compensation takes two forms: direct compensation (wages and salaries) and indirect compensation (fringe benefits). Direct compensation: wages and salaries are the compensation people receive on a regular basis (weekly or monthly). Workers are paid on the basis of time (hour, week, month) or on the basis of output (an incentive plan). Indirect compensation: fringe benefits are an important part of the overall



compensation in most small businesses. Employee benefits now account for about 40 per cent of payroll costs.

## **6. The recruitment process.**

### 6.1. Hiring new employees. How to select the “right” person.

- Interviewing job applicants

The objective of the job interview is to find out as much information as possible about the applicant’s work background, especially work habits and skills. The major task is to get the applicants to talk about themselves and about their work habits. The applicants’ replies to specific questions are evaluated and when the interview is over, the applicant is asked to check back later, if that applicant suits the job. The decision is not made until all the applicants have been interviewed. Next, the obtained information is verified. A previous employer is usually the best source. After the information on all applicants is verified, the selection can be made. The result of this selection is the “right” employee. The right employee can help make money. The wrong employee will cost much wasted time, materials and may even drive away customers.

- Key steps to finding the right person

Determining the need to hire a new employee. Conducting a thorough job analysis. Writing a job description and job specification for the position based on the job analysis. Determining the salary for the position. Deciding where and how to find qualified applicants. Collecting and reviewing a fair amount of applications and resumes and then selecting the most qualified candidates for further consideration. Interviewing the most qualified candidates for the position based on the job’s description and specification. Checking references. Hiring the best person for the job.

- Testing of applicants (abstract reasoning; numerical reasoning; verbal reasoning)

A growing number of companies are no longer satisfied with traditional job interviews. Instead, they are requiring applicants for management positions to submit to a series of written tests, role-playing tasks, simulated decision-making exercises. Others put candidates through a long series of interviews by psychologists or trained interviewers. Abstract reasoning test is a test of your skill at finding similarities and differences in groups of patterns. Verbal reasoning test evaluates your skill at making sense of reports that cannot be relied on to be objective, truthful or even consistent. The test consists of a series of short passages, each of which includes a number of short statements intended to convey information or persuade the reader of a point of view. Each passage is accompanied by statements relating to the information or arguments it contains. The candidate then has to decide whether the statement is true, false or they cannot tell and need more information. Numerical reasoning is a

test of your skill at reasoning with numbers. First you are given some information in a variety of forms – text, tables or graphs – followed by the related questions.

## 6.2. Skills needed. Job description.

- Types of skills

The following applicant skills and qualities that are most sought by employers. Communication – ability to communicate orally, in writing or via computer/electronic means. Teamwork – working well with others in order to achieve a common objective. Leadership – being able to motivate and encourage others whilst taking the lead. Initiative – ability to see opportunities and to set and achieve goals. Problem solving – thinking things through in a logical way in order to determine key issues. Flexibility/ adaptability – ability to handle change and adapt to new situations. Self-awareness – knowing your strengths and skills and having the confidence to put these across. Commitment/ motivation – having energy and enthusiasm in pursuing projects. Interpersonal skills – ability to relate well to others and to establish good working relationships. Additionally, employers like to see that applicants have some business awareness – having an insight into what is happening in industry or commerce and the impact this could have on the organisation.

- Writing a catching job description

Job descriptions are lists of the general tasks or functions and responsibilities of a position. Typically they also include to whom the position reports and specifications such as the qualifications needed by the person in the job, salary range for the position etc. Job descriptions are usually developed by conducting a job analysis. Typical job analysis includes the tasks and sequences of tasks necessary to perform the job. The analysis looks at the areas of knowledge and skills needed by the job. A role is the set of responsibilities or expected results associated with a job. A job usually involves several roles. Typically, job descriptions are used especially for advertising to fill an open position, determining compensation and as a basis for performance reviews.

## **7. Getting a job.**

### 7.1. Looking for a job. Application forms.

- CV

The CV (Curriculum Vitae – *lit.* record of life), in US – resume, is presenting your qualifications, skills and attributes to the employer. CV demonstrates the suitability of an applicant for the job. As well as providing an insight into previous qualifications and experiences it should show the employer the skills and qualities the applicant has, that will match the position being applied for. In compiling CV the applicant has one objective only – to get an interview in order to get the job. A CV

must be accurate, interesting and up-to-date. It must be presentable so that it makes the best impression possible and gets noticed. It should be relevant – targeted to the needs of each particular position.

- Cover letter

Cover letter can be as important as CV because it is the first direct contact between a candidate and an employer. If this letter is not well written and presented, it will make a poor impression. The letter of application normally contains four parts in which you should: confirm that you wish to apply and say where you learned about the job; say why you are interested in the position and your interests are the same as those of the company; show that you can contribute to the job by describing your most relevant skills and experience; indicate your willingness to attend an interview (and possibly say when you would be free to attend).

## 7.2. Job interview. Types of interviews.

- One-to-one interviews

This is a meeting between the candidate and one interviewer. Try to develop an understanding between yourself and the interviewer.

- Sequential interviews

In this case you have several interviews in turn with different interviewers. Usually each interviewer asks questions to test different sets of competencies. However, you may find yourself answering the same questions over and over.

- Panel interviews

In this type of interview several people sitting on a panel question you. The actual number of interviewers can vary, but there is usually a chairperson to coordinate the questions, a specialist who knows about the job in detail and a personnel manager.

- Telephone interviews

Most commonly used as a method of initial screening.

- Video interviews

They are used particularly if a person has applied for a position overseas. As far as possible you should treat them as traditional interviews: dress as you would for a conventional interview and address your answers to the interviewer (i.e. to the camera rather than the display screen).

- Interview format

The nature of any interview is determined by the nature of the organisation to which you have applied, but there are various standard forms.

- Chronological interviews

These interviews take you chronologically through your life to date and are likely to be based on CV or completed application form.

- Competency-based interviews

The questions are structured to reflect the competencies sought by an employer for a particular job often detailed in the recruitment information.

- Technical interviews

If you have applied for a job which requires specific technical knowledge (e.g. engineering or IT), it is likely that you will be asked technical questions or have a separate technical interview to test what you know.

## **8. Business correspondence.**

### 8.1. Formal business letters. Letter of application.

- Structure of a business letter

Addresses. Salutation. Opening. The main body. Close.

- Conversation gambits

In salutation to address a person whose name or sex you do not know use “Dear Sir/ Madam”.

Opening says why you are writing: “I am writing to enquire about ...”. “I am writing in connection with ...”. “I am interested in ... and would like to know ...”.

If you are answering the letter, you can start: “I have received your letter of ...”. “Thank you for your letter of ...”.

Main message. Your letter should be neither too long nor too short. The length of your letter will depend on whether the subject of the letter is a simple or a complicated one. You have to decide on the right amount of information to include in your letter. The reader will not be able to understand the message if you leave out important information. If you include too many details, they may be irritated.

Planning your letter in advance is the best thing to do. In this way you will be able to decide what to include, in which order and how you are going to express it. The body of most letters can be divided into three paragraphs.

The close: "I look forward to receiving your reply." "Looking forward to hearing from you soon".

If you give some information in your letter, you can close with: "I hope that this information will help". "Please contact me/let me know if you need any further information." "Please feel free to contact me if you have any further questions".

You also need to include a complimentary close. "Yours faithfully" is used if you begin your letter with "Dear Sir", "Dear Madam" or "Dear Sir or Madam", i.e. when you do not know the name of the person you are addressing. "Yours sincerely" is used if the letter begins with a name. "Yours truly"/ "Truly yours" is used in the USA to close business and formal letters. You do not use these in formal correspondence in the UK.

## 8.2. Telephone conversations.

- Telephone skills

Telephone responsibility. The greeting. Telephone etiquette. Scheduling appointments. Placing callers on hold. Transferring calls. Leaving and taking messages. Handling the unhappy caller. Handling tough questions. Personal calls.

- Standard phrases

Making contact: Hello / Good morning / Good afternoon ... . This is John Brown speaking. Could I speak to ..... please? I'd like to speak to ..... . I'm trying to contact .....

Giving more information: I'm calling from Tokyo / Paris / New York / Sydney ... . I'm calling on behalf of Mr. X ... .

Taking a call: X speaking. Can I help you?

Asking for a name / information: Who's calling please? Who's speaking? Where are you calling from? Are you sure you have the right number / name?

Asking the caller to wait: Hold the line please. Could you hold on please? Just a moment please.

Connecting: Thank you for holding. The line's free now. I'll put you through. I'll connect you now / I'm connecting you now.

Giving negative information: I'm afraid the line's engaged. Could you call back later? I'm afraid he's in a meeting at the moment. I'm sorry. He's out of the office today. He isn't in at the moment. Sorry, I think you've dialled the wrong number. I'm afraid you've got the wrong number.

Telephone problems: The line is very bad ... . Could you speak up please? Could you repeat that please? I'm afraid I can't hear you. Sorry. I didn't catch that. Could you say it again please?

Leaving /Taking a message: Can I leave / take a message? Would you like to leave a message? Could you give him/her a message? Could you ask him/her to call me back? Could you tell him/her that I called? Could you give me your name please? Could you spell that please? What's your number please?

## **9. Marketing management.**

### 9.1. What is marketing?

- Definition and key concepts

Marketing is the wide range of activities involved in making sure that you are continuing to meet the needs of your customers and getting value in return. These activities include market research to find out, for example, what groups of potential customers exist, what their need are, which of those needs you can meet, how you should meet them, etc. Marketing also includes analysing the competition, positioning your new product or service (finding your market niche), pricing your products and services, and promoting them through continue advertising, promotions, public relations and sales.

- Marketing process and its phases

As a managerial process, marketing is the way in which an organisation determines its best opportunities in the market place. The marketing process is divided into a strategic and a tactical phase. The strategic phase hs three components – segmentation, targeting and positioning. Segmentation is determining different groups of customers in the market. Targeting is choosing which groups of customers can be served effectively. Positioning is placing the company or brand in relation to competitors. The marketing process includes designing and implementing various tactics, commonly referred to as the “4 Ps”: product, place, price (or distribution) and promotion.

- Product Life Cycle

In problems of market selection and product planning one of the key concepts is that of the Product Life Cycle. Products pas through various stages between life and death (introduction – growth – maturity – decline). Equally accepted is the understanding that a company should have product mix with representation in each of these stages. Companies can make far more effective marketing decisions if they take time to find out where each of their products stands in its life cycle.

- Market research

In order to manage the marketing function successfully, good information about the market is necessary. Frequently, a small market research program, based on a questionnaire given to present customers and/ or prospective customers, can disclose problems and areas of dissatisfaction that can be easily remedied, or new products or services that could be offered successfully.

- Marketing strategy

Marketing strategy consists of identifying customer groups (Target marketing) which a small business can serve better than its larger competitors, and tailoring its product offerings, prices, distribution, promotional efforts and services towards that particular market segment (managing the marketing mix). A good strategy implies that a business cannot be all things to all people and must analyse its markets and its own capabilities so as to focus on a target market it can serve best.

- Target marketing

Owners of small businesses have limited resources to spend on marketing activities. Concentrating their marketing efforts on one or a few market segments is the basis of target marketing. The major ways to segment a market are: geographical segmentation (developing a loyal group of consumers in the home geographical territory before expanding into new territories); product segmentation (extensively promoting existing best-selling products and services before introducing a lot of new products); customer segmentation (identifying and promoting to those groups of people most likely to buy the product; in other words, selling to heavy users before trying to develop new users).

- Managing the marketing mix

There are four key marketing decision areas in a marketing program. They are: products and services; promotion; place (distribution) and pricing. The marketing mix is used to describe how owner-managers combine these four areas into an overall marketing program.

- Products and services

Effective product strategies for a marketing manager may include concentrating on a narrow product line, developing a highly specialised product containing an unusual amount of service.

- Promotion

This marketing decision area includes advertising, salesmanship and other promotional activities. In general, high quality salesmanship is necessary for small

businesses due to their limited ability to advertise heavily. Direct mail is an effective, low-cost medium of advertising available to small businesses.

- Price

Determining price levels and/ or pricing policies (including credit policy) is the major factor affecting total revenue. Generally, higher prices mean volume of trade and vice-versa, however, small businesses can often command higher prices due to the personalised service they can offer.

- Distribution

The manufacturer and wholesaler must decide how to distribute their products. Working through established distributors or manufacturers' agents generally is most feasible for small manufacturers. Retailers should consider cost and traffic flow as two major factors in location site selection. In other words, low cost, low traffic location means you must spend more on advertising to build traffic.

- Marketing performance

After marketing program decisions are made, owner-managers need to evaluate how well decisions have turned out. Standards of performance need to be set up, so results can be evaluated against them. Sound data on industry norms and past performance provides the basis for comparing against present performance. Owner-managers should audit their company's performance at least quarterly. The key questions to ask are as follows. Is the company doing all it can to be customer-orientated? Do the employees make sure the customer's needs are truly satisfied and leave them with the feeling that they would enjoy coming back? Is it easy for the customer to find what he or she wants and at a competitive price?

#### How to develop a marketing concept.

- Sales approach and marketing approach to business

In the classic sales approach, engineers and designers create a product, which is then given to salespeople who are told to find customers and sell the product. In the marketing approach, the first step is to determine what the customer needs or wants. That information is given to designers who develop the product and finally to engineers who produce it. Thus, the sales approach only ends with the customer, while the marketing approach begins and ends with the customer. The second major difference between the sales and marketing approaches is the focus of management. The sales approach always focuses on volume while the marketing approach focuses on profit. In short, under the classic (sales) approach the customer exists for the business, while under the marketing approach the business exist for the customer.



- Successful marketing program

Modern marketing programs are built around the “marketing concept”, which directs managers to focus their efforts on identifying and satisfying customer needs at a profit. The marketing concept is a management plan that views all marketing components as part of a total system that requires effective planning, organisation, leadership and control. It is based on the importance of customers to a firm. All company policies and activities should be aimed at satisfying customer needs. Profitable sales volume is a better company goal than maximum sales volume. In order to conduct a successful marketing program you must be able to answer the following questions. What type of business are you in (manufacturing, merchandising or service)? What is the nature of your product(s) or service(s)? What market segments do you intend to serve (describe age, sex, income level and life-style concept characteristics of each market segment)? What strategies will you use to attract and keep customers? What is your unique selling point (USP)? Who are your competitors and what will you do to control your share of the market?

## **10. Marketing management.**

### 10.1. Marketing concept. Improving brand image.

- Four Ps of marketing

The 4 Ps of Product, Price, Place and Promotion are your marketing mix. They are independent variables, whereas the dependent variable is sales volume. It is the output that you get by defining the inputs – the 4 Ps. These four variables are interdependent. The task is to set these variables in such a way so that sales will take place. You can help your customer in coming to a decision to buy by setting the right price, the retail outlet, the level of advertising and even product attributes such as colour or perceived quality. In defining your marketing mix it is also necessary to take into account your competitor’s mix as well as your overall corporate objectives. The idea is to come up with a mix that will clearly differentiate your products from those of your competitors while considering your corporate goals.

- The past, present and future of marketing

The main new trends in marketing are: from make-and-sell marketing to sense-and-respond marketing; from owning assets to owning brands; from vertical integration to virtual integration (outsourcing); from mass marketing to customised marketing; from operating only in the market place to also operating in cyberspace; from pursuing market share to pursuing customer share; from focusing on customer attraction to focusing on customer retention; from transaction marketing to relationship marketing; from customer acquisition to customer retention and satisfaction; from mediated marketing to direct marketing; from marketer monologue to customer dialogue; from separated planning of communications to integrated

marketing communications; from single-channel marketing to multichannel marketing; from product-centric marketing to customer-centric marketing; from marketing department doing the marketing to everyone in the company doing the marketing; from exploiting suppliers and distributors to partnering with them.

- Challenges

Getting better financial measures of the impact of marketing programs. Developing more integrated information about important customers. Getting marketing to be the company's designer and driver of market strategy. Facing lower-cost/ higher-quality competitors. Coping with the increasing power and demands of mega-distributors.

- Brands and their images

The impression in the consumers' mind of a brand's total personality (real and imaginary qualities and shortcomings). Brand image is developed over time through advertising campaigns with a consistent theme, and is authenticated through the consumers' direct experience.

## **11. Advertising.**

### 11.1. Basic definitions of advertising, promotion, public relations PR and publicity, sales.

- Vocabulary

Advertising is bringing a product (or service) to the attention of potential and current customers. Advertising is typically done with signs, brochures, commercials, direct mail or e-mail messages, personal contact etc.

Promotion keep the product in minds of the customer and helps stimulate demand for the product. Promotion involves ongoing advertising and publicity (mention in press). The ongoing activities of advertising, sales and public relations are often considered aspects of promotions.

Public relations includes ongoing activities to ensure the company has a strong public image. Public relations activities include helping the public to understand the company and its products. Often PR is conducted through the media, i.e. newspapers, television, magazines etc.

Publicity is the mention in the media. Regarding publicity, companies usually have little control over the message in the media, reporters and writers decide what will be said.

Sales involve most or many of the following activities, including cultivating prospective buyers (or leads) in a market segment; conveying the features,

advantages and benefits of a product or service to the lead; coming to an agreement on pricing and services.

- The benefits of advertising

It provides us with information about prices, appearance of certain new goods and services, and their availability. Advertising often results in lower prices. Large-scale production can reduce costs. By creating mass markets, advertising enables producers to reduce the costs of their products and pass those savings on to the consumers. Advertising stimulates competition, and competition benefits all of us. Advertising by one firm puts pressure on others within the industry. Advertising pays most of the cost of magazines and newspapers, and all of the cost of commercial radio and TV. Advertising helps economy as a whole by stimulating consumer demand. Consumer spending has a direct effect on the health of the economy. Advertising helps to keep that spending at healthy levels.

- The price we pay for advertising

Critics have the following points of disadvantages. The information contained in advertising does not inform and often misleads the consumer. Because it costs money to advertise, this cost adds to the price the consumers pay. Consumers are tempted to spend money for products they do not really need. Radio and TV are not really free because the cost of advertising on them is also passed on to the consumer.

- Advertising strategies

**Slogans.** Advertisers often use slogans that sound great but mean little or nothing. But such slogans, when repeated enough, do increase sales.

**Rational appeals.** They rely upon logic or reason to convince the consumer to buy a product. Ads for health foods, pain relievers and home remedies tend to use this technique.

**Emotional appeals.** They rely upon the use of psychology. The following is a sampling of such strategies: testimonials (the advertisements in which famous people claim they use and enjoy a particular product; ads for sports equipment frequently rely on this); the bandwagon (this appeal implies that everybody is using a particular product and that if you do not then you will be left out; the term derives from the practice, during 19<sup>th</sup> century circus or political parades of jumping on or following behind the wagon carrying the band; soft drink and automobile ads use this appeal); popularity (suggests that simply by using the advertised product you will be popular or find romance).

## 11.2. Major methods of advertising and promotion. Advertising mediums.

- How to write ads?

Writing ads is a skill. There are important aspects to think about, including the wording, graphics, arrangement of wording and graphics, colouring, how your audience will interpret the ads, their placement etc. Poorly done ads can hurt you worse than not having ads at all.

- What should you write in your ads?

Before you write your ads, you should carefully think over your unique selling point so that you know what unique features and benefits to convey and to whom. A common mistake of inexperienced ad writers is to write the ad to themselves, rather than to their current and potential customers. Your ads should clearly tell about the benefits of products and services to potential customers. Use the terms that the customer will value, like easy access, low cost, easy to use, reliability etc.

- Newspaper advertising

Accessibility. Reading the newspaper is a habit. You can reach certain types of people by placing your ad in different sections of the paper. Unlike advertising on TV and radio, newspaper advertising can be examined at your leisure.

Advantages: can be made quickly, short notice to insert a new advertisement, large variety of ad sizes offered.

Disadvantages: newspapers are usually read once, print quality can be quite low, your ad has to compete for reader's attention with other ads, reader can skip your ad or miss the section your ad is in.

- Magazine advertising

Magazines are usually weekly or monthly publications unlike daily newspapers and advertisements are usually in colour. Because the ads are not immediate, they require more planning. Trade magazines are publications that go to certain types of businesses, services and industries. Consumer magazines are generally the kind you find on the average newsstand.

- Radio advertising

Radio, as a medium, offers a form of entertainment that attracts listeners while they are working, travelling, relaxing or doing almost anything. Radio offers information such as news, weather reports, advertising and music.

- Television advertising

TV is often called the king of the advertising media, since a majority of people spend more hours watching TV per day than any other medium. TV has proven its persuasive power in influencing human behaviour.

- Cable advertising

Cable advertising is a lower cost alternative to advertising on broadcast television. It has many of the same qualities as broadcast TV, and since it offers more programming, it is even easier to reach a designated audience.

- Outdoor advertising

When people think of outdoor advertising they usually think of the colorful billboards along the streets and highways. Included in the outdoor classification are also benches, posters, signs, ads on buses, subways, taxicabs and trains. Outdoor advertising reaches its audience as an element of the environment.

- Direct Mail

It appeals directly to an individual consumer, just the same as the regular mail. Usually through the mail, but other carriers also participate. Studies indicate that it is the third largest media expenditure behind television and newspaper.

- Specialty advertising

Giveaways (pencils, pens, buttons, calendars, fridge magnets) are specialty advertising. Businesses imprint their names on items and give them away so that you notice their name enough times on the item. So that when you plan to buy something or you need some service you think of their name first. You might also appreciate the goodwill of the company giving you the item and eventually return the favour by giving them some business.

## **12. Business documents. Contracts.**

### 12.1. What is a contract?

Contracts are the foundation on which business is conducted. A contract exists when two or more parties agree to exchange either property (including money) or promises of future performance. Contract is an agreement that creates a binding obligation. Contracts may be written or oral.

- Essential clauses of contract

Some of the items are necessary in any contract: legal title of the contracting parties, subject of the contract, quality, price, delivery and payment terms.

- Subject of the contract

This section names the product for sale or purchase. It also indicates the unit of measure generally employed in foreign trade for specific commodities.

The price stated in a contract may be firm, fixed or sliding.

The quality of machines and equipment is to be in conformity with the technical specification of the contract. The quality of raw materials and foodstuffs is determined, as a rule, by standards, by sample or by description.

- Arbitration

In case of a breach of contract the injured party may go to court or sue for money damages, or for the contract to be rescinded, for injunction, or for specific performance if money damages would not compensate for the breach. Specific performance of a contract is the right of contracting party to have the other contracting party perform the contract according to the precise terms agreed therein.

#### Types of contracts.

- Must contracts be in any special form?

Contracts may be written or oral. They may even be implied from conduct. Sometimes conduct alone is sufficient. However, there are certain important kinds of contracts, which will not be enforced in courts unless some properly signed writing proves their existence. For example, contracts to transfer an interest in real property.

Even when the law does not require a written contract, it is often wise to put the agreement in writing and have a signed copy for each party. Neither party can effectively deny having agreed to particular terms. Also, the process of putting ideas into writing encourages the parties to anticipate and provide for problems that could arise later. Whenever appropriate prudent person seek the aid of a lawyer in the preparation or review of important contracts.

- How are contracts classified?

Contracts can be classified as either unilateral or bilateral, according to whether one or both parties make a promise. Contracts also can be classified according to enforceability as valid, voidable and void or unenforceable.

- Method of creation (express, implied, quasi)

The way a contract comes into being gives some idea of its nature. Thus there are the following contract types. In an express contract the agreement is stated in words – written or spoken. In an implied contract, the agreement is not stated in words. Instead the intend of the parties is shown by their conduct and by the surrounding circumstances. In a quasi contract the parties are bound as though there

were a valid contract even though technically there is none. Thus the law creates an obligation in the absence of an actual agreement between the parties. Strictly speaking no contract exists because some essential element is missing.

- Formality (formal contract, simple contract)

A few contracts must meet strict requirements as to formality. They are called formal contracts. Most contracts need not meet such requirements. They are called simple contracts. So, a formal contract is a written contract that must be in some special form to be enforceable. Examples are commercial paper and contracts under seal. Commercial paper such as an ordinary check must meet certain requirements to be valid. A contract under seal is one with a seal attached or with a similar impression made on the paper.

- Extent of Performance (executed contract, executor contract)

Contracts can be classified as either executed or executory, according to whether or not they have been completed. An executed is one that has been fully performed. Both parties have done all they promised to do. An executory contract is one that has not been fully performed. Something as agreed upon remains to be done by one or both of the parties.

## 12.2. Contract samples.

Приложение 1 (Simple contract), приложение 2 (Employment contract).

“Sellers and Buyers have concluded the present Contract for the following”:

- Subject

Предмет контракта.

“The Sellers have sold and the Buyers have bought on conditions ... . The Sellers will deliver to the Buyers ...”.

- Prices and Total Value

Цены и общая стоимость.

“The total value of the equipment/ spare parts/ tools/ technical documentation/ services in the volume of the present Contact amounts to ...”.

- Terms of Payment

Условия платежа.

“Payment at the rate of ... are to be effected in ... currency within ... days of the receipt by the Buyers of the following documentation ...”.

- Delivery Dates

Сроки поставки.

“The equipment specified in Clause I of the present Contract is to be delivered complete as follows ... . By the time stipulated the equipment is to be manufactured in accordance with the Contract conditions, tested, packed, marked and delivered ...”.

- Packing and Marking

Упаковка и маркировка.

“The packing is to secure the full safety of goods from any kind of damage and corrosion during its transportation. The goods are to be packed as not to allow for the free movement inside the package when it changes position. The Sellers shall be responsible to the Buyers for any damage to the goods owing to the improper packing. The marking should be clearly made. The packages for which special handling is required shall have additional marking.”

- Guarantee

Гарантии.

“The Sellers guarantee high quality of the materials used in the manufacturing of the equipment and high quality of the manufacturing and assemble. The period of guarantee of the normal and trouble-free operation of the equipment is to be 12 months from the date of putting it into operation but no later than 18 months from the date of shipment of the complete equipment. If the defects cannot be eliminated, the Buyers have the right to reject the defective equipment or to request a corresponding reduction from its price.”

- Force Majeure

Форс-мажор.

“The parties are released from responsibility for partial or complete non-fulfillment of their liabilities under the present Contract, if this non-fulfillment was caused by the circumstances of Force-Majeure, namely fire, flood, earthquake, provided the circumstances have directly affected the execution of the present Contract.”

- Sanctions

Санкции.

“In the event of the Sellers’ delay in the supply against the dates stipulated in the Contract the Sellers are to pay to the Buyers penalty at the rate of ... . Should the



delay in delivery exceed four months the Buyers shall have the right to cancel the Contract or a part thereof.”

- Arbitration

Арбитраж.

“All disputes and differences which may arise out of or in connection with the present Contract will be settled as far as possible by means of negotiations between the Parties. If the Parties do not come to an agreement, the matter, without recourse to Courts of Law, is to be submitted for settlement, to Arbitration.”

- Insurance

Страхование.

“The Buyers are to take care of and to cover expenses for insurance of the goods with Insurance Company from the moment of their dispatch from the Sellers’ works up to the moment of arrival of the same at the Buyers’ works.”

- Legal Addresses of the Parties

Юридические адреса сторон.

“The Contract enters into force on the date of its signing.”

### **13. Internet and E-business.**

#### 13.1. The origins of the Internet

- When and how did Internet get started?

The Internet began in the late 1960s as an experiment by the U.S. Department of Defense to see if non-centralised network could be built to withstand the destruction of one or more of its parts. Unlike previous networks this network did not have a single central point. Instead, all sites on the network were interconnected. Out of this network came a protocol for linking computers together. A protocol is a set of standards for how network communication takes place. This protocol is the standard that makes it possible for different computers all over the globe to talk to each other. At first, the Internet was used solely by the US government, but soon universities and other insitutions connected themselves to the Internet to communicate with one another and collaborate on projects. The Internet grew to connect hundreds of different sites all across the world. Each organisation on the Internet was responsible for maintaining its part of the networkm so the Internet was not owned or controlled by any one organisation.

- Who owns the WWW?

The answer is noone, because the WWW is merely a subset of information publishes on the Internet. In order to put up a web page of your own, whether individual or business, you need to get access to the WWW by either renting a space on an existing commercial Web server or by putting up your own Web server.

### 13.2. Creating a web-based business. Selling online.

- E-Business

Offering your customers this option may be an important service for your business and may bring you new sales from around the globe. Shopping cart software allows customers to make selections as they move from page to page on your site. At the end of shopping a completed order form is generated and displayed to your online customers. They either proceed to check out or they have the opportunity to revise the order until it's complete. Transmitting credit card information over the Internet remains somewhat of a barrier to Internet sales. If you offer sales on the Internet you will need to determine whether you would handle international sales. Shipping costs, customs forms and monetary exchange rates are just a few issues to consider. You might consider employing a third party that specialises in collecting, processing and shipping Internet orders for your product. It takes time to build Internet sales. To organise sales on the Internet requires good planning, a well-designed website, careful evaluation of your target market and constant promotion of your website. Some services and products may be more suitable for web sales than others.

- What you would not need

Employees require you to pay them, manage them and many times they need a place to work. To make things easier there is no need for anyone rather than you at least in the beginning. You should not have an inventory that you need to store somewhere and storage space can be expensive. You will also end up with tons of shipping and packing demands. After your business has started it should not require more than a few hours of your time to manage and maintain each month. Your business should not reside anywhere other than in cyberspace.

- What to sell? Physical products, services, intellectual property.

Physical products are food, clothing, appliances, homes and nearly everything that can be touched. As inventory is not necessary there are a couple of ways to handle products without inventory – you can use companies that make drop shipments or you can manufacture on demand. Service businesses can also use Internet. There are some industries that have been gaining some success such as online tutoring, various types of consulting, language translation, computer programming including web design and several others. To have an online-only service business you will need to be able to fulfill the service from your location. You

need to be able to close the sale without a physical meeting. Informational products are perfect for the Internet. This type of intellectual property can be writing, works of art or software.

## **14. Types of economies.**

### 14.1. Economies and manufacturing. Allocation of products and resources.

- Traditional economy

Traditional economies are found in rural, non-developed countries. Some parts of Asia, Africa, South America and the Middle East have traditional economies. Customs govern the economic decisions that are made. Technology is not used in traditional economies. Farming, hunting and gathering are done the same way as the generation before. Economic activities are usually centered toward the family or ethnic unit. Men and women are given different economic roles and tasks.

- Market economy

In a market system the basic economic decisions are based on the economic actions of people and businesses. This is also known as a capitalist economy. What is produced is based on what people are willing to buy and will bring profit to the sellers. The interaction of consumers and producers makes the system work. Cons: rewards only those that are productive. Pros: can adjust to change over time as consumer wants and needs change; freedom for all involved; lack of government control.

- Command economy

In a command system, the basic economic questions of what and how to produce and distribute are made by a central authority. This is sometimes called a directed or planned economy. Two kinds in the world today: strong command and moderate command.

In strong command economic systems the government owns all of the natural and capital resources factors of production. Cons: does not meet consumer needs; lack of incentives to work hard; lack of choice to make their own economic decisions. Pros: can make a dramatic change in a short time; government provides each person with a job and certain medical coverage and social services.

Moderate command economies are also described as socialist. The government owns all major industries. There is however opportunity for private ownership. Government and private owners must work together to make decisions as to what is being produced and how to produce it. Cons: very high taxes discourages private businesses and lessens spendable income for people; lack of choice to make their own economic decisions. Pros: health care, social welfare, social security are provided.

- Mixed economy

No economy is based totally on one of the pure systems described earlier. They are more accurately mixed systems. However, one of the systems has more of an influence and therefore referred to as whichever economic system that has the strongest influence.

#### 14.2. The transitional economy.

- Economics of transition

A transition economy is one that is changing from central planning to free markets. Since the collapse of communism in the late 1980s, countries of the former Soviet Union, and its satellite states, including Poland, Hungary, and Bulgaria, sought to embrace market capitalism and abandon central planning. However, most of these transition economies have faced severe short-term difficulties, and longer-term constraints on development.

- Short-term difficulties and long-term constraints

Rising unemployment.

Many transition economies experienced rising unemployment as newly privatised firms tried to become more efficient. Under communism, state owned industries tended to employ more people than was strictly needed, and as private entrepreneurs entered the market, labour costs were cut back in an attempt to improve efficiency. As the newly established private firms became subject to greater competition some were driven out of the market, which created job losses. In addition, a reduction in the size of the state bureaucracy also meant that many employees of the state also lost their jobs.

Rising inflation.

Many transition economies also experienced price inflation as a result of the removal of price controls imposed by governments. When this happened, the newly privatised firms began to charge prices that reflected the true costs of production. In addition, some entrepreneurs exploited their position and raised prices in an attempt to profit from the situation.

Lack of entrepreneurship and skills.

Many transition economies suffered from a lack of entrepreneurs and entrepreneurship, which make it more difficult to reform their economies and promote market capitalism. In addition, there was also a skills gap with few workers having the necessary skills required by employers in the newly privatised firms.

### Corruption.

It is alleged that corruption was widespread during the early years of transition in many former communist countries, and this inhibited the effective introduction of market reforms. Many products were poorly made and sold in unregulated and illegal markets, and many have claimed that criminal gangs and widespread racketeering filled the vacuum left by the deposed communist regimes.

### Lack of infrastructure.

The transition economies also suffered from a lack of real capital, such as new technology, which is required to produce efficiently. This was partly because of the limited development of financial markets, and because there was little inward investment from foreign investors. Clearly, this has changed as the transition economies have reformed, and joined the global market, which has encouraged inward investment from around the world.

### Lack of a sophisticated legal system.

Under communism, the state owned all the key productive assets, and there was little incentive to develop a sophisticated legal system that protected the rights of consumers, and regulated the activities of producers. Market-driven economies will only develop when citizens are granted extensive property rights, and can protect these rights through the legal process. This was largely absent in the former communist transition economies.

### Moral hazard.

The problem of moral hazard implies that inferior performance can arise when the risks associated with poor performance are insured against. For example, if individuals insure the contents of their house against theft, they are more likely to leave their windows open. In the context of transition economies, under communism people felt that the state would insure them against the risks associated with global competition, including the risk of losing their jobs. The consequence is that many workers remained inefficient and unproductive, knowing that employment prospects would not be reduced.

### Inequality.

Economic transition also led to rapidly increasing inequality as some exploited their position as entrepreneurs and traders in commodities, while others suffered from unemployment and rising inflation.

## 15. Emerging markets.

### 15.1. Terminology.

- Definition

Emerging market is a term that investors use to describe a developing country, in which investment would be expected to achieve higher returns but be accompanied by greater risk. Global index providers sometimes include in this category relatively wealthy countries whose economies are still considered underdeveloped from a regulatory point of view.

Emerging markets (EMs) sit between developed markets – for example, the US, the UK, core European countries and Japan – and 'frontier markets' which are even less developed than EMs. Smaller developed markets can also become 'emerging' - as is about to happen with Greece.

- BRICs

The acronym “BRICs” was coined in 2001 by Jim O’Neill, then chief economist at Goldman Sachs Asset Management, to describe the four titans of Brazil, Russia, India and China. It’s been followed by HSBC’s “CIVETS” – Colombia, Indonesia, Vietnam, Egypt, Turkey and South Africa – and the “Next 11” – Bangladesh, Egypt, Indonesia, Iran, Korea, Mexico, Nigeria, Pakistan, the Philippines, Turkey and Vietnam.

- MINTs

MINTs or Mexico, Indonesia, Nigeria and Turkey, like the BRICs, feature many of the same positives that the original bloc had: growing and young population; rich commodity wealth; nation’s strategic locations; good public finances; easing in doing business in these nations.

### 15.2. Characteristics

- What an emerging market economy (EME) looks like?

EMEs are characterized as transitional, meaning they are in the process of moving from a closed economy to an open market economy while building accountability within the system. Examples include the former Soviet Union and Eastern bloc countries. As an emerging market, a country is embarking on an economic reform program that will lead it to stronger and more responsible economic performance levels, as well as transparency and efficiency in the capital market. An EME will also reform its exchange rate system because a stable local currency builds confidence in an economy, especially when foreigners are considering investing. Exchange rate reforms also reduce the desire for local investors to send their capital abroad (capital flight). Besides implementing reforms, an EME is also most likely

receiving aid and guidance from large donor countries and/or world organizations such as the World Bank and International Monetary Fund.

One key characteristic of the EME is an increase in both local and foreign investment (portfolio and direct). A growth in investment in a country often indicates that the country has been able to build confidence in the local economy. Moreover, foreign investment is a signal that the world has begun to take notice of the emerging market, and when international capital flows are directed toward an EME, the injection of foreign currency into the local economy adds volume to the country's stock market and long-term investment to the infrastructure.

For foreign investors or developed-economy businesses, an EME provides an outlet for expansion by serving, for example, as a new place for a new factory or for new sources of revenue. For the recipient country, employment levels rise, labor and managerial skills become more refined, and a sharing and transfer of technology occurs. In the long-run, the EME's overall production levels should rise, increasing its gross domestic product and eventually lessening the gap between the emerged and emerging worlds.

### 15.3. Surrounding issues.

- Local politics vs. global economy

An emerging market economy must have to weigh local political and social factors as it attempts to open up its economy to the world. The people of an emerging market, who are accustomed to being protected from the outside world, can often be distrustful of foreign investment. Emerging economies may also often have to deal with issues of national pride because citizens may be opposed to having foreigners owning parts of the local economy.

Moreover, opening up an emerging economy means that it will also be exposed not only to new work ethics and standards, but also to new cultures. The introduction and impact of, say, fast food and music videos to some local markets has been a by-product of foreign investment. Over the generations, this can change the very fabric of a society and if a population is not fully trusting of change, it may fight back hard to stop it.

- Portfolio Investments and Risks

The case for investing in emerging markets seems beguilingly simple. They are growing and urbanising fast. They have young populations who aspire to consume like the West does. They generally have sound public finances, with no bloated welfare states or dependency cultures. So companies that are active in those markets should be able to increase profits and dividends rapidly, and their share prices should reflect that. But all too often, it does not work that way.

Because their markets are in transition and hence not stable, emerging markets offer an opportunity to investors who are looking to add some risk to their portfolios. The possibility for some economies to fall back into a not-completely-resolved civil war or a revolution sparking a change in government could result in a return to nationalisation, expropriation and the collapse of the capital market. Because the risk of an EME investment is higher than an investment in a developed market, panic and speculation reactions are also more common. The 1997 Asian crisis, during which international portfolio flows into these countries actually began to reverse themselves, is a good example of how EMEs can be high-risk investment opportunities. However, the bigger the risk, the bigger the reward, so emerging market investments have become a standard practice among investors aiming to diversify while adding risk.

## **16. Money.**

### 16.1. Sources of money.

- Sources and types of funds

A company might raise new funds from the following sources. The capital markets (new share issues, for example, by companies acquiring a stock market listing for the first time; rights issues). Loan stock. Retained earnings. Bank borrowing. Government sources. Business expansion scheme funds. Venture capital. Franchising.

### 16.2. Equity and debt.

- Equity

Ordinary (equity) shares. Ordinary shares are issued to the owners of a company. They have a nominal or “face” value. The market value of a quoted company’s shares bears no relationship to their nominal value, except that when ordinary shares are issued for cash, the issue price must be equal to or be more than the nominal value of the shares.

Deferred ordinary shares are a form of ordinary shares, which are entitled to a dividend only after a certain date or if profits rise above a certain amount. Voting rights might also differ from those attached to other ordinary shares.

Ordinary shareholders put funds into their company: by paying for a new issue of shares or through retained profits. Simply retaining profits, instead of paying them out in the form of dividends, offers an important, simple low-cost source of finance, although this method may not provide enough funds, for example, if the firm is seeking to grow.



Circumstances for a new issue of shares: to raise more cash; partly to raise cash, but more importantly to float its shares on a stock exchange; issue to the shareholders of another company in order to take it over.

A rights issue provides a way of raising new share capital by means of an offer to existing shareholders, inviting them to subscribe cash for new shares in proportion to their existing holdings.

Preference shares have a fixed percentage dividend before any dividend is paid to the ordinary shareholders.

- Debt

Loan stock is long-term debt capital raised by a company for which interest is paid, usually half yearly and at a fixed rate. Holders of loan stock are therefore long-term creditors of the company.

Debentures are a form of loan stock, legally defined as the written acknowledgement of a debt incurred by a company, normally containing provisions about the payment of interest and the eventual repayment of capital.

Security. Loan stock and debentures will often be secured. Security may take the form of either a fixed charge or a floating charge. Fixed charge. Floating charge.

The redemption of loan stock.

As far as companies are concerned, debt capital is a potentially attractive source of finance because interest charges reduce the profits chargeable to corporation tax.

## **17. Finance.**

### 17.1. What is financial management? Financial management planning.

- Defining financial management

Financial management is the use of financial statements that reflect the financial condition of a business to identify its relative strengths and weaknesses. It enables to plan, using projections, future financial performance for capital, asset and credit requirements to maximise the return on shareholders' investment.

- Net working capital

Net working capital is defined as the difference between current assets and current liabilities. The business manager must be attentive to changes in working capital accounts, they must understand the cause of these changes and the importance of these changes for the financial health of the company. Working capital has its major components: cash and cash equivalents (usually marketable securities or short-

term certificate of deposit); accounts receivable (credit to customers); inventories; accounts payable (trade credit); accrued expenses and taxes payable (obligations of the firm on the date of balance sheet preparation, for example, salaries and insurance premiums).

- The necessity of financial planning

Eight out of ten businesses fail primarily because of the lack of good financial planning. Financial planning affects how and on what terms you will be able to attract the funding required to establish, maintain and expand your business. Financial planning determines the raw materials you can afford to buy, the products you will be able to produce and whether or not you will be able to market them efficiently. It affects the human and physical resources you will be able to acquire to operate your business. It is the major determinant of the profitability.

- Tools of financial planning

Basic financial statements – balance sheet and statement of income. Ratio analysis – a means by which individual business performance is compared to similar businesses in the same category. Break-even analysis – a method allowing to calculate the sales level at which a business recovers all its costs or expenses. Cash flow statement. Pricing formulas and policies.

## 17.2. Financial Ratio Analysis.

- Balance sheet

The balance sheet provides a picture of the financial health of a business at a given moment, usually at the close of an accounting period. It lists in detail those material and intangible items the business owns (assets) and what money the business owes, either to its creditors (liabilities) or to its owners (shareholders equity or net worth of the business).

Assets: cash, inventory, land, buildings, equipment, machinery, furniture, patents, trademarks, accounts receivable. Fixed and Current.

Liabilities: funds acquired for a business through loans or sale of property or services to the business on credit. Current and Long-term.

Shareholders equity or net worth or capital: money put into a business by its owners for use by the business in acquiring assets.

Assets = Liabilities + Net worth

- Income statement

The statement of income is a measurement of a company's sales and expenses over a specific period of time. It shows the results of operating during the accounting periods.

Net sales (gross sales less returns and allowances)

( – ) Less cost of goods sold (cost of inventories)

( = ) Equals gross margin (gross profit on sales before operating expenses)

( – ) Less selling and administrative expenses

( = ) Equals operating profit

( + ) Plus other income

( – ) Less other expenses (interest expense)

( = ) Equals net profit (or loss) before tax

( – ) Less income taxes

( = ) Equals net profit after tax

- Ratios

Balance sheet ratio analysis: liquidity ratios; current ratios, quick ratios, working capital, leverage ratio.

Income statement ratio analysis: gross margin ratio, net profit margin ratio.

Management ratios: inventory turnover ratio, accounts receivable turnover ratio, return on assets ratio, return on investment ratio.

## **18. Accounting.**

### 18.1. What is accounting and bookkeeping?

- What is done during the process of accounting and bookkeeping?

Accounting and bookkeeping is the process of identifying, measuring, recording and communication economic information about an organisation. Bookkeeping is the record keeping aspect of accounting.

- Where are accounting principles applied?

Accounting principles are applied in the preparation of financial statements and other financial information.

- Difference between single-entry bookkeeping and double-entry system

Personal record keeping often uses a simple single-entry bookkeeping, in which accounts are recorded in column form. Such entries include the date of the transaction, its nature and the amount of money.

Record keeping of organisations is based on a double-entry system. Each transaction is recorded on the basis of its influence on the organisation's financial position (balance sheet) or operating results (income statement). Data relating to an organisation's liquidity and changes in its financial structure are shown in a financial statement.

## 18.2. Management and financial accounting.

- Two categories of accounting information

Financial accounting includes information distributed to stockholders, creditors, customers, suppliers, financial analysts and trade associations. Such public information relates to the financial position, liquidity and profitability of an enterprise.

Management accounting deals with cost-profit-volume relationships, efficiency and productivity, planning and control, pricing decisions and capital budgeting. This information is not generally distributed outside the company.

- Specialised accounting

Auditing: examination by an independent accountant of the financial data, accounting records, business documents in order to attest to the accuracy of its financial statements. Large private and public enterprises sometimes also maintain an internal audit staff to conduct examinations concerned with operating efficiency and managerial effectiveness.

Income taxation: preparing an income tax.

Accounting for non-business organisations: e.g. universities, hospitals, churches, trade and professional associations differ from business enterprises as they do not have a profit orientation and have no defined ownership interests, hence the difference in record keeping, accounting measurements, format of the financial statements.

## **19. General business planning.**

### 19.1. What is a business plan? Preparing a business plan

- Definition

A business plan is a design of your company, presented in standard business format that is logical and well documented. It is: strategic vision of your company; most important communication tool; document to obtain working capital and/ or investments; tool for planning, measuring and improving performance; basis for sound decision-making; way to motivate employees.

- Importance of a business plan

The success of your business depends largely upon the decisions you make. A business plan distributes resources and measures the results of your actions, helping you set realistic goals and make decisions. Lack of planning does not allow making future decisions and actions you must take to run your business successfully. So a sound plan can act as: a reality check; an operating tool; a message sender; a motivation tool; a management development tool.

### 19.2. The business planning process

- The process

Identify your vision (imagine the future; define your vision; develop a plan; set goals and objectives; identify different ways to reach goals and objectives). Seek agreement (with colleagues and/ or partners). SWOT analysis (Strengths, Weaknesses, Opportunities, Threats). Make assumptions (future performance). Develop operating plans (including key risk assessment). Develop financials (balance sheet, income statement, cash flow statement). Revise the cycle (evaluation).

- Steps

1. Identify your objectives. 2. Outline your business plan. 3. Review your outline. 4. Write your business plan: gather information; prepare drafts; write a summary. 5. Have your plan reviewed.

## **20. Globalisation.**

### 20.1. Globalisation history

- Meaning

This is the integration of economies, industries, markets, cultures and policy-making around the world.

Globalisation describes a process by which national and regional economies, societies, and cultures have become integrated through the global network of trade, communication, immigration and transportation.

In the more recent past, globalisation was often primarily focused on the economic side of the world, such as trade, foreign direct investment and international capital flows, more recently the term has been expanded to include a broader range of areas and activities such as culture, media, technology, socio-cultural, political, and even biological factors, e.g. climate change.

- Development

Global trade has grown enormously since WWII, international trade in manufactured goods alone has grown an estimated 100 times from \$95 billion to \$12 trillion in the 50 years since 1955. However, globalisation is much more than just trade.

In the last twenty years the breadth and depth of links between nations and between regions has grown enormously. Communications costs have declined dramatically allowing easy daily contact via the web and telephone, enabling the outsourcing of IT and other services, to India for example, and the rise in global work teams.

Other critical links are immigration and transportation, particularly airlines. The International Organisation for Migration estimates that there are two hundred million migrants around the world today, they have largely immigrated from the emerging to the developed countries, particularly to the U.S., Canada, Australia, the U.K. and Continental Europe. Though there are tensions at times in Europe and elsewhere this immigration has changed the face of these regions and increased the personal links across borders very considerably.

Finally the transportation of people and goods has increased very substantially in the last few decades with great growth on the number of flights across borders. During the 80s and 90s growth rates in the number of airlines seats offered of 5% a year were not uncommon, in 2010 there are over 2.3 million flights per month. With this great growth in flights, this has allowed stronger business and personal links. Today we see a world much more interlinked than in the past.

## 20.2. Characteristics

- Economic trends

Increase in international trade at a faster rate than the growth in the world economy. Increase in international flow of capital. Erosion of national sovereignty and national borders through international agreements leading to organisations like the WTO and OPEC. Development of global financial systems. Increase in the share

of the world economy controlled by MNCs. Increase of economic practices like outsourcing by multinational corporations.

- Cultural trends

Greater international cultural exchange. Spreading of multiculturalism and better individual access to cultural diversity. Greater international travel and tourism. Greater immigration. Spread of local foods to other countries.

### 20.3. Anti- and pro-globalisation

- Arguments for and against globalism

Pros: international trade keeps prices low and quality high; globalization can bring wealth to some of the world's poor; globalization can help bring world peace through interconnection; globalization could help protect the environment.

Cons: globalization has led to greater disparity in wealth within many countries; if a nation finds itself in financial collapse, it has the potential to spread the economic downturn; employment moves to countries with cheaper labour costs; homogenization of the world's cultures; diseases can spread more easily now due to the vast numbers of people crossing international borders.

## **21. Management Innovations.**

### 21.1. Delivering superior shareholder value

- Why create new management techniques and tools?

Investors move their money quickly around the world in the quest for optimum shareholder returns. Companies need to earn at least the minimum level of return required by the providers of capital (cost of capital). Returns to shareholders – dividends or growth in share value. So management teams seek tools to help them measure and deliver value to shareholders.

### 21.2. Business rationale of value-based management

- Value-Based Management

Helps companies create superior shareholder value through aligning the focus of management decision-making with the interests of shareholders.

### 21.3. Measuring value creation.

- Net present value (NPV)

Sum of present values of future cash flows resulting from an investment that is discounted at a given rate of interest, the cost of capital. So it is the sum for the future receipts from the investment expressed in today's monetary values. Less the cost of

the investment. This determines whether again in today's money, there is a surplus or deficit from the investment.

So the NPV represents the present value of the future cash flows less the original cost of the investment. If the NPV is positive then the return from the investment has exceeded the cost of capital and the value of the company should increase by the amount of value created. However, if the NPV is negative the company's value should theoretically decrease.

#### 21.4. A case study on delivering shareholder value – BP (former British Petroleum)

British Petroleum has a worldwide reputation for commitment to knowledge management (KM) (Приложение 3).

Benefits. Example – cost reduction in the construction of European retail sites. The Role of top leaderships. Virtual teamwork project. Knowledge Management Team (KMT). Peer Groups. Enhancing organizational capability. MegaChange – a new capability-based approach. Entrepreneurial leadership of transformational change. Entrepreneurial design driven by consistent decentralization. Single common strategy. A knowledge network of peers across the business units.

As a result of corporate transformation, BP increased the value of its share price by a factor greater than 10 in a period when other companies were seeing marginal improvements in their share prices. The overall benefit of company-wide transformation was measured in billions of dollars.

## **22. Industry.**

### 22.1. Industry analysis. Porter's generic strategies.

- Cost Leadership Strategy

Companies that choose a cost-leadership strategy offer relatively standardised products with features or characteristics that are acceptable to customers, in other words, with a minimum level of differentiation at the lowest competitive price. This means that companies offer standardised products to an industry's typical customer. Customers receive value when a company successfully implements a cost leadership strategy.

Companies that wish to be successful by following a cost-leadership strategy must maintain constant efforts aimed at lowering their costs (relative to competitors' costs) and creating value for customers.

Cost-reduction strategies include: building efficient-scale facilities; establishing tight control of production and overhead costs; minimising the costs of



sales, product research and development, and service; investing in state-of-the-art manufacturing technologies.

Implementing and maintaining a cost leadership strategy means that a company must consider its value chain of primary and secondary activities and effectively link those activities, if it is to be successful. The critical focus in successfully implementing a cost leadership strategy is on efficiency and cost reduction, regardless of the value-creating activity.

- Differentiation Strategy

A differentiation strategy calls for creating a product or service with sufficiently distinctive attributes that sets your business apart from the competition. If your differentiation strategy works, you may be able to charge your customers a premium for your product or service. However, such a strategy may backfire without sufficient market acceptance. You also face other risks that can impact your bottom line.

Every company would like to think that it stands apart from the competition in the eyes of its customers. A company that employs a differentiation strategy does so with the intention of creating a product or service that is valued and perceived by its customers as unique and better than the competition. Companies that succeed in implementing a differentiation strategy have one or a combination of the following attributes: leading scientific research, highly skilled and creative product-development personnel, a strong sales force and a strong reputation for quality and innovation.

One positive of a successful differentiation strategy is that the company may charge a premium for its product or service. The company does so with confidence because of a highly developed and strong corporate identity. The company can readily pass along higher supplier costs to its customers because of the lack of substitute or alternative products on the market. Having a loyal customer following helps stabilise the company's revenue and lessens the impact of market downturns because of customer loyalty in good times and bad.

A company that succeeds in implementing a differentiation strategy should worry about competitors' copying its business methods and stealing away its customers. In addition, implementing a differentiation strategy is costly. It may take years before a company achieves a strong brand image that sets it apart. During that time, the company faces the risk of changing consumer tastes or preferences. In such a case, the company may not have sufficient customer demand to offset its higher costs, which may lead to a loss.

A differentiation strategy may not be ideal for every company. It is difficult to maintain differentiation for an indefinite amount of time because of competition. Many companies attempt to find the right balance by competing on such things as

price, service and quality, or on any combination of attributes that it believes are important to its customers to gain a competitive advantage. For example, a company that differentiates itself based on price may sacrifice quality to attract customers who are price sensitive. During market downturns, the company may enjoy higher sales than one that competes based on differentiation quality.

- Focus Strategy

Firms that are successful in a focus strategy are able to tailor a broad range of product development strengths to a relatively narrow geographic market segment, or to a particular buyer group or segment. They also target market segments that are less vulnerable to substitutes or where a competition is weakest in order to earn above-average return on investment.

Whereas low cost and differentiation strategies are aimed at achieving their objective industry wide, focus is built around serving a particular target or niche extremely well. The strategy is based on the assertion that the firm can serve its narrow strategic target more effectively or efficiently than more broadly based competitors.

The firm may achieve differentiation from better meeting the needs of the particular target or lower costs in serving the target, and may even achieve both. Even though the focus strategy does not achieve low cost or differentiation from the perspective of the market as a whole, it does achieve one or both in its narrow market target.

Often the focus strategy of filling a limited need or offering a product that only a few will purchase, allows for products to be priced at a premium since the firm is satisfying a small group of consumers. Most successful midsize growth companies are leaders in market niches, often in markets they have created through innovation. Such niche strategies are often born of necessity, since these firms lack the resources to fight openly, they succeed by seeking out niches that are too small to be of interest to larger competitors. Alternatively, some firms select niches that can be sustained and protected by serving customers extremely well.

## 22.2. Porter's Five Forces.

Different industries can sustain different levels of profitability, partly because of industry structure. Michael Porter provided a framework that models an industry as being influenced by five forces. In order to develop an edge over rival firms, this model is used to better understand the industry context in which the firm operates.

- Rivalry

In the traditional economic model, competition among rival firms drives profits to zero. But competition is not perfect and firms are not unsophisticated passive price takers. They strive for a competitive advantage over their rivals.

If rivalry among firms in an industry is low, the industry is considered to be disciplined. A larger number of firms increases rivalry because more firms must compete for the same customers and resources. The rivalry intensifies if the firms have similar market share, leading to a struggle for market leadership.

Slow market growth causes firms to fight for market share. In a growing market firms are able to improve revenues simply because of the expanding market. High fixed costs result in an economy of scale that increases rivalry. Low switching costs increase rivalry. When a customer can freely switch from one product to another there is a greater struggle to capture customers. Low levels of product differentiation are associated with higher levels of rivalry. Brand identification, on the other hand, tends to constrain rivalry. Strategic stakes are high when a firm is losing market position or has potential for great gains – this intensifies rivalry.

High exit barriers place a high cost on abandoning the product. High exit barriers cause a firm to remain in an industry, even when the venture is not profitable. When the plant and equipment required for manufacturing a product are highly specialised, these assets cannot easily be sold to other buyers in another industry. A diversity of rivals with different cultures and philosophies makes an industry unstable.

- Threat of substitutes

In Porter's model, substitute products refer to products in other industries. A threat of substitutes exists when a product's demand is affected by the price change of a substitute product. A product's price elasticity is affected by substitute products – as more substitutes become available, the demand becomes more elastic since customers have more alternatives. A close substitute product constrains the ability of firms in an industry to raise prices. The competition engendered by a threat of substitutes comes from products outside the industry.

- Buyer power

It is the impact that customers have on a producing industry. When buyer power is strong, the relationship to the producing industry is near to a monopsony – a market in which there are many suppliers and one buyer. Under such market conditions, the buyer sets the price. In reality few pure monopsonies exist, but frequently there is some asymmetry between a producing industry and buyers.

- Supplier power

A producing industry requires raw materials – labour, components and other supplies. This requirement leads to buyer-supplier relationships between the industry and the firms that provide it the raw materials used to create products. Suppliers, if powerful, can exert an influence on the producing industry, such as selling raw materials at a high price to capture some of the industry's profits.

- Barriers to entry/ Threat of entry

It is not only incumbent rivals that pose a threat to firms in an industry, the possibility that new firms may enter the industry also affects competition. In theory, any firm should be able to enter and exit a market, and if free entry and exit exists, then profits always should be nominal. In reality, however, industries possess characteristics that protect the high profit levels of firms in the market and inhibit additional rivals from entering the market. These are barriers to entry. Barriers to entry reduce the rate of entry of new firms, thus maintaining a level of profits for those already in the industry.

Barriers to exit work similarly to barriers to entry. Exit barriers limit the ability of a firm to leave the market and can exacerbate rivalry – unable to leave the industry, a firm must compete.

### 22.3. Global consolidation threat

- Can East European companies survive?

The East European oil and gas market faces the risk of being completely dominated by foreign companies. Industry leaders like BP or Royal Dutch/ Shell enter the market aggressively and are able to undertake significant financial investments. The Polish or Hungarian markets have already been strongly penetrated by global industry leaders. Former state-owned national oil and gas companies have been attacked by local consolidation on the one hand and acquisition by global majors on the other hand.

But what should be the strategy of East European oil and gas companies to stay in or enter the global premier league? East European oil and gas companies need to understand in which stage of the consolidation lifecycle they are positioned to survive the consolidation threat and even dominate the game.

### 22.4. Understanding the consolidation curve

Economically, it makes common sense that most new industries are fragmented and consolidate as they mature. Once an industry forms or is deregulated, it will move through four stages of consolidation. Thus, an understanding of an industry's position within that cycle should be the cornerstone of a company's long-term strategic plan.

- Stage 1 – Opening

The first stage generally begins with a single start-up or with a monopoly just emerging from a newly deregulated or privatised industry. But this 100% industry concentration quickly drops off. Soon the combined market share of the three largest companies drops to between 30% and 10% as competitors quickly arise to create the frontier of industry consolidation. Companies in Stage 1 should aggressively defend their first-mover advantage by building scale, creating a global footprint and establishing entry barriers. They should focus more on revenue than on profit, working to amass market share.

- Stage 2 – Scale

This stage is all about building scale. Major players begin to emerge, buying up competitors and forming empires. Typical Stage 2 industries include airlines, hotel chains, automotive suppliers, banks and pharmaceuticals. Also oil and gas downstream stays in Stage 2. Due to the large number of acquisitions in this stage, companies must hone their merger-integration skills. These include learning how to carefully protect their core culture as they absorb new companies and focusing on retaining the best employees of acquired companies.

- Stage 3 – Focus

Companies that are in Stage 3 focus on strengthening their core business and continue to aggressively outgrow the competition. This is a period of mega-deals and large-scale consolidation plays and the goal is to emerge as one of a small number of global industry powerhouses with a well-defined business. Typical four-stage industries include steel producers, automotive companies, shipbuilders and distillers – and oil and gas upstream as well as integrated oil and gas.

Companies in Stage 3 industries need to emphasise their core competencies, focus on profitability, and either shore up or part with weak business. The well-entrenched competition at this phase will attack underperformers.

- Stage 4 – Balance and Alliance

Here the titans of industry reign, from tobacco to soft drinks and defense. Large companies may form alliances with their peers as growth is now more challenging. Companies do not move through Stage 4: they stay in it. Firms in these industries must defend their leading positions. They must find new ways to grow their core business in a mature industry and create a new wave of growth by spinning off new businesses. They must be alerted to the industry regulation and the danger of being lulled into complacency by their own dominance.

### 22.5. Consolidation strategy

To survive consolidation, East European oil and gas companies must take into account their specific positioning in the global consolidation curve. While business and portfolio restructuring as well as a consequent focus is the appropriate strategy for local players only few are in the position to compete against global industry leaders today. All companies have to quickly align the strategy to their relative industry position; otherwise they are running the risk of being taken over by industry leaders and becoming part of the oil and gas history. The urgency for East European companies to decide which future strategies they should pursue in the consolidation game is underlined by the fact that foreign companies have already defined their strategies and are on the way to implementing them.

- Global titans about to emerge

Looking at oil and gas, the industry seems to be at consolidation Stage 3. Major M&A activities have been experienced in the recent years. Exxon's acquisition of Mobil (1999) and the merger of Chevron and Texaco (2001) are the most eye-catching events. The three major players in the oil and gas industry – ExxonMobil, Royal Dutch/ Shell and BP – today own roughly 50-55% of the entire industry.

However, an even deeper study of the industry reveals that oil and gas sector is at different stages of its consolidation, depending on the major value chain segment. To analyse the oil and gas industry, three industry segments can be differentiated. Oil and gas downstream is situated in the scale phase. For oil and gas upstream the industry is still relatively dispersed. Integrated oil and gas entered Stage 3 of the consolidation curve. In this segment, the titans of the industry emerge. Here the consolidation is not so much a question of mega-mergers as the selective exchange of business units. The East European market leaders are already identified as preferred targets for some global industry leaders.

## 5. Планы практических занятий.

№	ТЕМА ЗАНЯТИЙ	ТЕМАТИЧЕСКОЕ СОДЕРЖАНИЕ ЗАНЯТИЙ
1	Introduction to the module.	<p>Developing cultural awareness.            Discussing cultural issues. Corporate cultures. Screening of students levels.            Grammar and reading tests.</p> <p>Основная литература:            1. Дворецкая О. Б. Business English for Schools. / О. Б. Дворецкая, Н. Ю. Казырбаева, Н. В. Новикова. – Обнинск: Издательство Титул, 2009. – 124 с.</p> <p>Дополнительная литература:            1. Dean M. Test your. Reading. Penguin English Guides: Pearson Education Limited, UK, 2003.            2. Fried-Booth D. First Certificate Tests. Plus 2.: Longman, UK, 2005.</p>
2	What is “management”?	<p>Management. What is a manager?            Types of managers. What do managers do? Four major functions.</p> <p>What is “supervision”? Difference between managers and leaders.</p> <p>Основная литература:            1. Strydom J. Principles of Business Management. Oxford University Press, 2012.</p> <p>Дополнительная литература:            1. Агабекян И. П. English for Managers. Английский язык</p>

		для менеджеров: Учебное пособие/ И. П. Агабекян. - М.: Проспект, 2007. - 352 с.
3	Banks and banking.	<p>Structure and function of a bank. Types of banks.</p> <p>Основная литература:</p> <ol style="list-style-type: none"> <li>1. Cecchetti S., Schoenholtz K. Money, Banking and Financial Markets. McGraw-Hill, 2010.</li> </ol> <p>Дополнительная литература:</p> <ol style="list-style-type: none"> <li>1. Агабекян И. П. English for Managers. Английский язык для менеджеров: Учебное пособие/ И. П. Агабекян. - М.: Проспект, 2007. - 352 с.</li> </ol>
		<p>What is banking? Business banking.</p> <p>Основная литература:</p> <ol style="list-style-type: none"> <li>1. Cecchetti S., Schoenholtz K. Money, Banking and Financial Markets. McGraw-Hill, 2010.</li> </ol> <p>Дополнительная литература:</p> <ol style="list-style-type: none"> <li>1. Агабекян И. П. English for Managers. Английский язык для менеджеров: Учебное пособие/ И. П. Агабекян. - М.: Проспект, 2007. - 352 с.</li> </ol>
		<p>Retail banks. Building societies. Investment banks.</p> <p>Основная литература:</p> <ol style="list-style-type: none"> <li>1. Шевелева С. А. Английский язык для экономистов. Грамматика: учебное пособие/ С. А. Шевелева. - М.: Проспект, 2014. - 336 с.</li> </ol> <p>Дополнительная литература:</p>



		<ol style="list-style-type: none"> <li>1. Агабекян И. П. English for Managers. Английский язык для менеджеров: Учебное пособие/ И. П. Агабекян. - М.: Проспект, 2007. - 352 с.</li> <li>2. Федорова Л. М. Деловой английский: 30 уроков для студентов-экономистов. / Федорова Л.М., Никитаев С.Н., Лаврененко Л.Я. – М.: Гардарики, 2001. – 222 с.</li> </ol>
		<p>Investing institutions.</p> <p>Основная литература:</p> <ol style="list-style-type: none"> <li>1. Алексеева С. А. Английский язык: фондовый рынок = Englisch: Stock-Market: учебно-методический комплекс/ С. А. Алексеева, А. В. Скурова. – М.: Изд-во МГИМО-Университет, 2010. – 283 с.</li> <li>2. Cecchetti S., Schoenholtz K. Money, Banking and Financial Markets. McGraw-Hill, 2010.</li> </ol> <p>Дополнительная литература:</p> <ol style="list-style-type: none"> <li>1. Федорова Л. М. Деловой английский: 30 уроков для студентов-экономистов. / Федорова Л.М., Никитаев С.Н., Лаврененко Л.Я. – М.: Гардарики, 2001. – 222 с.</li> </ol>
		<p>Britain's banking and financial institutions. The Bank of England.</p> <p>Основная литература:</p> <ol style="list-style-type: none"> <li>1. Cecchetti S., Schoenholtz K. Money, Banking and Financial</li> </ol>

		<p>Markets. McGraw-Hill, 2010.</p> <p>Дополнительная литература:</p> <ol style="list-style-type: none"> <li>1. Федорова Л. М. Деловой английский: 30 уроков для студентов-экономистов. / Федорова Л.М., Никитаев С.Н., Лаврененко Л.Я. – М.: Гардарики, 2001. – 222 с.</li> </ol>
		<p>Financial futures and traded options. Financial markets. Exchange markets.</p> <p>Основная литература:</p> <ol style="list-style-type: none"> <li>1. Алексеева С. А. Английский язык: фондовый рынок = Englisch: Stock-Market: учебно-методический комплекс/ С. А. Алексеева, А. В. Скурова. – М.: Изд-во МГИМО-Университет, 2010. – 283 с.</li> <li>2. Cecchetti S., Schoenholtz K. Money, Banking and Financial Markets. McGraw-Hill, 2010.</li> </ol> <p>Дополнительная литература:</p> <ol style="list-style-type: none"> <li>1. Федорова Л. М. Деловой английский: 30 уроков для студентов-экономистов. / Федорова Л.М., Никитаев С.Н., Лаврененко Л.Я. – М.: Гардарики, 2001. – 222 с.</li> </ol>
4	Forms of business organisation.	<p>Sole proprietorship. Partnership.</p> <p>Основная литература:</p> <ol style="list-style-type: none"> <li>1. Strydom J. Principles of Business Management. Oxford University Press, 2012.</li> </ol> <p>Дополнительная литература:</p>

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		<p>Corporation. Board of directors.</p> <p>Основная литература:</p> <p>1. Strydom J. Principles of Business Management. Oxford University Press, 2012.</p> <p>Дополнительная литература:</p> <p>1. Агабекян И. П. English for Managers. Английский язык для менеджеров: Учебное пособие/ И. П. Агабекян. - М.: Проспект, 2007. - 352 с.</p>
5	Personell management.	<p>What is personnel management? Hiring of employees.</p> <p>Основная литература:</p> <p>1. Mathis R., Jackson J. Human Resource Management. Cengage Learning, 2011.</p> <p>Дополнительная литература:</p> <p>1. Агабекян И. П. English for Managers. Английский язык для менеджеров: Учебное пособие/ И. П. Агабекян. - М.: Проспект, 2007. - 352 с.</p>
6	The recruitment process.	<p>Hiring new employees. How to select the “right” person.</p> <p>Основная литература:</p> <p>1. Mathis R., Jackson J. Human Resource Management. Cengage Learning, 2011.</p> <p>Дополнительная литература:</p> <p>1. Агабекян И. П. English for Managers. Английский язык</p>

		<p>для менеджеров: Учебное пособие/ И. П. Агабекян. - М.: Проспект, 2007. - 352 с.</p>
		<p>Skills needed. Job description.</p> <p>Основная литература:</p> <ol style="list-style-type: none"> <li>1. Дворецкая О. Б. Business English for Schools. / О. Б. Дворецкая, Н. Ю. Казырбаева, Н. В. Новикова. – Обнинск: Издательство Титул, 2009. – 124 с.</li> </ol> <p>Дополнительная литература:</p> <ol style="list-style-type: none"> <li>1. Агабекян И. П. English for Managers. Английский язык для менеджеров: Учебное пособие/ И. П. Агабекян. - М.: Проспект, 2007. - 352 с.</li> </ol>
7	Getting a job.	<p>Looking for a job. Application forms.</p> <p>Основная литература:</p> <ol style="list-style-type: none"> <li>1. Дворецкая О. Б. Business English for Schools. / О. Б. Дворецкая, Н. Ю. Казырбаева, Н. В. Новикова. – Обнинск: Издательство Титул, 2009. – 124 с.</li> </ol> <p>Дополнительная литература:</p> <ol style="list-style-type: none"> <li>1. Агабекян И. П. English for Managers. Английский язык для менеджеров: Учебное пособие/ И. П. Агабекян. - М.: Проспект, 2007. - 352 с.</li> </ol>
		<p>Job interview. Types of interviews.</p> <p>Основная литература:</p> <ol style="list-style-type: none"> <li>1. Дворецкая О. Б. Business English for Schools. / О. Б.</li> </ol>

		<p>Дворецкая, Н. Ю. Казырбаева, Н. В. Новикова. – Обнинск: Издательство Титул, 2009. – 124 с.</p> <p>Дополнительная литература:</p> <ol style="list-style-type: none"> <li>1. Агабекян И. П. English for Managers. Английский язык для менеджеров: Учебное пособие/ И. П. Агабекян. - М.: Проспект, 2007. - 352 с.</li> </ol>
8	Business correspondence.	<p>Formal business letters. Letter of application.</p> <p>Основная литература:</p> <ol style="list-style-type: none"> <li>1. Дворецкая О. Б. Business English for Schools. / О. Б. Дворецкая, Н. Ю. Казырбаева, Н. В. Новикова. – Обнинск: Издательство Титул, 2009. – 124 с.</li> </ol> <p>Дополнительная литература:</p> <ol style="list-style-type: none"> <li>1. Агабекян И. П. English for Managers. Английский язык для менеджеров: Учебное пособие/ И. П. Агабекян. - М.: Проспект, 2007. - 352 с.</li> <li>2. Geffner A. Business English: The Writing Skills You Need for Today's Workplace. Barron's Ed, 2010.</li> </ol>
		<p>Telephone conversations.</p> <p>Основная литература:</p> <ol style="list-style-type: none"> <li>1. Дворецкая О. Б. Business English for Schools. / О. Б. Дворецкая, Н. Ю. Казырбаева, Н. В. Новикова. – Обнинск: Издательство Титул, 2009. – 124 с.</li> </ol> <p>Дополнительная литература:</p> <ol style="list-style-type: none"> <li>1. Федорова Л. М. Деловой</li> </ol>

		английский: 30 уроков для студентов-экономистов. / Федорова Л.М., Никитаев С.Н., Лаврененко Л.Я. – М.: Гардарики, 2001. – 222 с.
9	Marketing management.	<p>What is marketing? How to develop marketing concept.</p> <p>Основная литература:</p> <ol style="list-style-type: none"> <li>1. Sheehan В. Basics Marketing: Marketing Management. AVA Publishing SA, 2011.</li> </ol> <p>Дополнительная литература:</p> <ol style="list-style-type: none"> <li>1. Агабекян И. П. English for Managers. Английский язык для менеджеров: Учебное пособие/ И. П. Агабекян. - М.: Проспект, 2007. - 352 с.</li> </ol>
10	Marketing Management.	<p>Marketing Concept. Improving Brand Image.</p> <p>Основная литература:</p> <ol style="list-style-type: none"> <li>1. Sheehan В. Basics Marketing: Marketing Management. AVA Publishing SA, 2011.</li> </ol> <p>Дополнительная литература:</p> <ol style="list-style-type: none"> <li>1. Агабекян И. П. English for Managers. Английский язык для менеджеров: Учебное пособие/ И. П. Агабекян. - М.: Проспект, 2007. - 352 с.</li> </ol>
11	Advertising.	<p>Basic definitions of advertising, promotion, public relations &amp; publicity, sales.</p> <p>Основная литература:</p> <ol style="list-style-type: none"> <li>1. Belch G., Belch M. Advertising</li> </ol>

		<p>and Promotion: An Integrated Marketing Communications Perspective. McGraw-Hill, 2012.</p> <p>Дополнительная литература:</p> <ol style="list-style-type: none"> <li>1. Агабекян И. П. Английский язык для экономистов: учебное пособие/ И. П. Агабекян, П. И. Коваленко, Ю. А. Кудряшова. - М.: Проспект, 2008. - 368 с.</li> </ol>
		<p>Major methods of advertising and promotion. Advertising mediums.</p> <p>Основная литература:</p> <ol style="list-style-type: none"> <li>1. Belch G., Belch M. Advertising and Promotion: An Integrated Marketing Communications Perspective. McGraw-Hill, 2012.</li> </ol> <p>Дополнительная литература:</p> <ol style="list-style-type: none"> <li>1. Агабекян И. П. Английский язык для экономистов: учебное пособие/ И. П. Агабекян, П. И. Коваленко, Ю. А. Кудряшова. - М.: Проспект, 2008. - 368 с.</li> </ol>
12	Business documents. Contracts.	<p>What is a contract? Types of contracts.</p> <p>Основная литература:</p> <ol style="list-style-type: none"> <li>1. Clarkson K., Miller R., Cross F. Business Law: Text and Cases: Legal, Ethical, Global, and Corporate Environment. Cengage Learning, 2012.</li> </ol> <p>Дополнительная литература:</p> <ol style="list-style-type: none"> <li>1. Агабекян И. П. Английский язык для экономистов: учебное пособие/ И. П. Агабекян, П. И. Коваленко, Ю. А. Кудряшова. - М.: Проспект,</li> </ol>

		2008. - 368 с.
		<p>Contract samples.</p> <p>Основная литература:</p> <ol style="list-style-type: none"> <li>1. Clarkson K., Miller R., Cross F. Business Law: Text and Cases: Legal, Ethical, Global, and Corporate Environment. Cengage Learning, 2012.</li> </ol> <p>Дополнительная литература:</p> <ol style="list-style-type: none"> <li>1. Агабекян И. П. Английский язык для экономистов: учебное пособие/ И. П. Агабекян, П. И. Коваленко, Ю. А. Кудряшова. - М.: Проспект, 2008. - 368 с.</li> </ol>
13	Internet and E-Business.	<p>The origins of the Internet.</p> <p>Дополнительная литература:</p> <ol style="list-style-type: none"> <li>1. Агабекян И. П. Английский язык для экономистов: учебное пособие/ И. П. Агабекян, П. И. Коваленко, Ю. А. Кудряшова. - М.: Проспект, 2008. - 368 с.</li> <li>2. Groucutt J., Griseri P. Mastering e-Business. Palgrave, 2004.</li> </ol>
		<p>Дополнительная литература:</p> <ol style="list-style-type: none"> <li>1. Агабекян И. П. Английский язык для экономистов: учебное пособие/ И. П. Агабекян, П. И. Коваленко, Ю. А. Кудряшова. - М.: Проспект, 2008. - 368 с.</li> <li>2. Groucutt J., Griseri P. Mastering e-Business. Palgrave, 2004.</li> </ol>
14	Types of economies.	



		<p>Economies and Manufacturing. Allocation of products and resources.</p> <p>Основная литература:</p> <ol style="list-style-type: none"> <li>1. Sloman J., Norris K., Garratt D. Principles of Economics. Pearson Education, 2010.</li> <li>2. Gaspar J., Bierman L., Arreola-Risa A., Kolari J., Hise R. Introduction to Global Business. Cengage Learning, 2013.</li> </ol>
		<p>The transitional economy.</p> <p>Основная литература:</p> <ol style="list-style-type: none"> <li>1. Sloman J., Norris K., Garratt D. Principles of Economics. Pearson Education, 2010.</li> </ol>
15	Emerging markets.	<p>Terminology. BRICs. MINTs.</p> <p>Основная литература:</p> <ol style="list-style-type: none"> <li>1. Sloman J., Norris K., Garratt D. Principles of Economics. Pearson Education, 2010.</li> </ol> <p>Дополнительная литература:</p> <ol style="list-style-type: none"> <li>1. Пусенкова Н. Н. Английский язык: практический курс для решения бизнес-задач/ Н. Н. Пусенкова. - М.: Эксмо, 2006. - 448 с.</li> </ol>
		<p>Characteristics.</p> <p>Основная литература:</p> <ol style="list-style-type: none"> <li>1. Sloman J., Norris K., Garratt D. Principles of Economics. Pearson Education, 2010.</li> </ol> <p>Дополнительная литература:</p> <ol style="list-style-type: none"> <li>1. Пусенкова Н. Н. Английский</li> </ol>

		<p>язык: практический курс для решения бизнес-задач/ Н. Н. Пусенкова. - М.: Эксмо, 2006. - 448 с.</p>
		<p>Surrounding issues.</p> <p>Основная литература:</p> <ol style="list-style-type: none"> <li>1. Sloman J., Norris K., Garratt D. Principles of Economics. Pearson Education, 2010.</li> </ol> <p>Дополнительная литература:</p> <ol style="list-style-type: none"> <li>1. Пусенкова Н. Н. Английский язык: практический курс для решения бизнес-задач/ Н. Н. Пусенкова. - М.: Эксмо, 2006. - 448 с.</li> </ol>
16	Money.	<p>Sources of money. Trade credit and equity capital.</p> <p>Основная литература:</p> <ol style="list-style-type: none"> <li>1. Алексеева С. А. Английский язык: фондовый рынок = Englisch: Stock-Market: учебно-методический комплекс/ С. А. Алексеева, А. В. Скурова. – М.: Изд-во МГИМО-Университет, 2010. – 283 с.</li> <li>2. Cecchetti S., Schoenholtz K. Money, Banking and Financial Markets. McGraw-Hill, 2010.</li> </ol> <p>Дополнительная литература:</p> <ol style="list-style-type: none"> <li>1. Агабекян И. П. Английский язык для экономистов: учебное пособие/ И. П. Агабекян, П. И. Коваленко, Ю. А. Кудряшова. - М.: Проспект, 2008. - 368 с.</li> </ol>

		<p>Debt types and availability.</p> <p>Основная литература:</p> <ol style="list-style-type: none"> <li>1. Cecchetti S., Schoenholtz K. Money, Banking and Financial Markets. McGraw-Hill, 2010.</li> </ol> <p>Дополнительная литература:</p> <ol style="list-style-type: none"> <li>1. Агабекян И. П. Английский язык для экономистов: учебное пособие/ И. П. Агабекян, П. И. Коваленко, Ю. А. Кудряшова. - М.: Проспект, 2008. - 368 с.</li> </ol>
17	Finance.	<p>What is financial management? Financial management planning.</p> <p>Основная литература:</p> <ol style="list-style-type: none"> <li>1. Brigham E., Houston J. Fundamentals of Financial Management. Cengage Learning, 2011.</li> <li>2. Алексеева С. А. Английский язык: фондовый рынок = Englisch: Stock-Market: учебно-методический комплекс/ С. А. Алексеева, А. В. Скурова. – М.: Изд-во МГИМО-Университет, 2010. – 283 с.</li> </ol> <p>Дополнительная литература:</p> <ol style="list-style-type: none"> <li>1. Агабекян И. П. Английский язык для экономистов: учебное пособие/ И. П. Агабекян, П. И. Коваленко, Ю. А. Кудряшова. - М.: Проспект, 2008. - 368 с.</li> </ol>
		<p>Financial ratio analysis.</p> <p>Основная литература:</p>

		<p>1. Brigham E., Houston J. Fundamentals of Financial Management. Cengage Learning, 2011.</p> <p>2. Алексеева С. А. Английский язык: фондовый рынок = Englisch: Stock-Market: учебно-методический комплекс/ С. А. Алексеева, А. В. Скурова. – М.: Изд-во МГИМО-Университет, 2010. – 283 с.</p> <p>Дополнительная литература:</p> <p>1. Агабекян И. П. Английский язык для экономистов: учебное пособие/ И. П. Агабекян, П. И. Коваленко, Ю. А. Кудряшова. - М.: Проспект, 2008. - 368 с.</p>
18	Accounting.	<p>What is Accounting and Bookkeeping?</p> <p>Основная литература:</p> <p>1. Principles of Accounting website. <a href="http://www.principlesofaccounting.com">http://www.principlesofaccounting.com</a></p> <p>Дополнительная литература:</p> <p>1. Агабекян И. П. Английский язык для экономистов: учебное пособие/ И. П. Агабекян, П. И. Коваленко, Ю. А. Кудряшова. - М.: Проспект, 2008. - 368 с.</p>
		<p>Management and financial accounting.</p> <p>Основная литература:</p> <p>1. Principles of Accounting website.</p>

		<p><a href="http://www.principlesofaccounting.com">http://www.principlesofaccounting.com</a></p> <p>Дополнительная литература:  1. Агабекян И. П. Английский язык для экономистов: учебное пособие/ И. П. Агабекян, П. И. Коваленко, Ю. А. Кудряшова. - М.: Проспект, 2008. - 368 с.</p>
19	General business planning	<p>What is a business plan? Preparing a business plan.</p> <p>Дополнительная литература:  1. Агабекян И. П. Английский язык для экономистов: учебное пособие/ И. П. Агабекян, П. И. Коваленко, Ю. А. Кудряшова. - М.: Проспект, 2008. - 368 с.  2. Haberberg A., Rieple A. Strategic Management: Theory and Application. Oxford University Press, 2008.</p>
		<p>The business planning process.</p> <p>Дополнительная литература:  1. Агабекян И. П. Английский язык для экономистов: учебное пособие/ И. П. Агабекян, П. И. Коваленко, Ю. А. Кудряшова. - М.: Проспект, 2008. - 368 с.  2. Haberberg A., Rieple A. Strategic Management: Theory and Application. Oxford University Press, 2008.</p>
20	Globalisation.	Globalisation history.

		<p>Основная литература:</p> <ol style="list-style-type: none"> <li>1. Sloman J., Norris K., Garratt D. Principles of Economics. Pearson Education, 2010.</li> </ol> <p>Дополнительная литература:</p> <ol style="list-style-type: none"> <li>1. Пусенкова Н. Н. Английский язык: практический курс для решения бизнес-задач/ Н. Н. Пусенкова. - М.: Эксмо, 2006. - 448 с.</li> </ol>
		<p>Characteristics.</p> <p>Основная литература:</p> <ol style="list-style-type: none"> <li>1. Sloman J., Norris K., Garratt D. Principles of Economics. Pearson Education, 2010.</li> </ol> <p>Дополнительная литература:</p> <ol style="list-style-type: none"> <li>1. Пусенкова Н. Н. Английский язык: практический курс для решения бизнес-задач/ Н. Н. Пусенкова. - М.: Эксмо, 2006. - 448 с.</li> </ol>
		<p>Anti- and pro-globalisation.</p> <p>Основная литература:</p> <ol style="list-style-type: none"> <li>1. Sloman J., Norris K., Garratt D. Principles of Economics. Pearson Education, 2010.</li> </ol> <p>Дополнительная литература:</p> <ol style="list-style-type: none"> <li>1. Пусенкова Н. Н. Английский язык: практический курс для решения бизнес-задач/ Н. Н. Пусенкова. - М.: Эксмо, 2006. - 448 с.</li> </ol>
21	Management innovations.	Delivering superior shareholder value.

		<p>Дополнительная литература:</p> <ol style="list-style-type: none"> <li>1. Пусенкова Н. Н. Английский язык: практический курс для решения бизнес-задач/ Н. Н. Пусенкова. - М.: Эксмо, 2006. - 448 с.</li> <li>2. Haberberg A., Rieple A. Strategic Management: Theory and Application. Oxford University Press, 2008.</li> </ol>
		<p>Business rationale of value-based management</p> <p>Дополнительная литература:</p> <ol style="list-style-type: none"> <li>1. Пусенкова Н. Н. Английский язык: практический курс для решения бизнес-задач/ Н. Н. Пусенкова. - М.: Эксмо, 2006. - 448 с.</li> <li>2. Haberberg A., Rieple A. Strategic Management: Theory and Application. Oxford University Press, 2008.</li> </ol>
		<p>Measuring value creation.</p> <p>Дополнительная литература:</p> <ol style="list-style-type: none"> <li>1. Пусенкова Н. Н. Английский язык: практический курс для решения бизнес-задач/ Н. Н. Пусенкова. - М.: Эксмо, 2006. - 448 с.</li> <li>2. Haberberg A., Rieple A. Strategic Management: Theory and Application. Oxford University Press, 2008.</li> </ol>
		<p>A case study in delivering shareholder value – BP.</p>

		<p>Дополнительная литература:</p> <ol style="list-style-type: none"> <li>1. Пусенкова Н. Н. Английский язык: практический курс для решения бизнес-задач/ Н. Н. Пусенкова. - М.: Эксмо, 2006. - 448 с.</li> </ol>
22	Industry.	<p>Industry analysis. Porter's generic strategies.</p> <p>Дополнительная литература:</p> <ol style="list-style-type: none"> <li>1. Пусенкова Н. Н. Английский язык: практический курс для решения бизнес-задач/ Н. Н. Пусенкова. - М.: Эксмо, 2006. - 448 с.</li> <li>2. Haberberg A., Rieple A. Strategic Management: Theory and Application. Oxford University Press, 2008.</li> </ol>
		<p>Porter's five forces.</p> <p>Дополнительная литература:</p> <ol style="list-style-type: none"> <li>1. Пусенкова Н. Н. Английский язык: практический курс для решения бизнес-задач/ Н. Н. Пусенкова. - М.: Эксмо, 2006. - 448 с.</li> <li>2. Haberberg A., Rieple A. Strategic Management: Theory and Application. Oxford University Press, 2008.</li> </ol>
		<p>Global consolidation threat.</p> <p>Дополнительная литература:</p> <ol style="list-style-type: none"> <li>1. Пусенкова Н. Н. Английский язык: практический курс для</li> </ol>



		<p>решения бизнес-задач/ Н. Н. Пусенкова. - М.: Эксмо, 2006. - 448 с.</p> <p>2. Haberberg A., Rieple A. Strategic Management: Theory and Application. Oxford University Press, 2008.</p>
		<p>Understanding the consolidation curve.</p> <p>Дополнительная литература:</p> <p>1. Пусенкова Н. Н. Английский язык: практический курс для решения бизнес-задач/ Н. Н. Пусенкова. - М.: Эксмо, 2006. - 448 с.</p>
		<p>Consolidation strategy.</p> <p>Дополнительная литература:</p> <p>1. Пусенкова Н. Н. Английский язык: практический курс для решения бизнес-задач/ Н. Н. Пусенкова. - М.: Эксмо, 2006. - 448 с.</p> <p>2. Haberberg A., Rieple A. Strategic Management: Theory and Application. Oxford University Press, 2008.</p>
	Всего за IV семестр	
	Итого за курс обучения	

## 6. Самостоятельная работа студентов.

Особое внимание уделяется самостоятельной работе студентов. Эта работа призвана обеспечить:

1) осознанную и систематическую отработку языкового и речевого учебного материала;

2) выработку навыков восприятия и анализа аутентичных иноязычных текстов и отработку формируемых стратегий работы с ними, как на уровне рецепции, так и на уровне продукции;

3) формирование навыков критического мышления, аргументации, поиска путей самостоятельного решения поставленной коммуникативной и/или исследовательской задачи;

4) развитие и совершенствование творческих способностей при самостоятельном изучении и решении коммуникативной задачи;

Для решения первой задачи студентам предлагаются разные типы языковых и речевых заданий, тесты, направленные на отработку изучаемого учебного материала. Результаты работы проверяются и обсуждаются на практических и семинарских занятиях.

Для решения второй задачи предусмотрено широкое использование учебных и аутентичных печатных, аудио и видео текстов разных типов и жанров, направленные на алгоритмизацию действий, связанных с пониманием текстовой информации в нужном объеме для решения коммуникативной задачи.

Для реализации третьей и четвертой задачи предполагается регулярное использование исследовательских форм работы, кейс методов, связанных с необходимостью самостоятельного поиска, систематизации необходимой информации, определении степени ее достоверности, выбора путей решения поставленной проблемы и аргументации собственной позиции по рассматриваемой ситуации/ проблеме.

Проверка выполнения подобных заданий осуществляется как на семинарских занятиях, посредством устных выступлений/ презентаций студентов и их коллективного обсуждения, так и с помощью письменных самостоятельных (контрольных) работ.

## 7. Образовательные технологии, используемые в преподавании дисциплины.

В преподавании данной дисциплины широко используются интерактивные методы обучения, при которых сам процесс передачи

информации построен на принципе активного двухстороннего взаимодействия преподавателя и студента. Таким образом, при изучении учебной дисциплины “Иностранный язык”, получении знаний и формировании компетенций используются следующие образовательные технологии при проведении практических (семинарских) занятий:

- Дискуссия (в рамках которой студенты высказывают свое мнение по проблеме, заданной преподавателем);
- Дискуссия групповая (с целью интенсивного и продуктивного решения групповой задачи);
- Доклад (презентация, представляющая собой развернутое изложение определенной темы или вопроса программы);
- Тест (компетентностно-ориентированные тесты на оценку, позволяющий проверить знания студентов по пройденным темам).

## 8. Критерии оценки результатов обучения.

Критерии оценки результатов обучения представляет собой дифференциацию оценки знаний студента по балльной рейтинговой системе.

<p>Профессиональный уровень “5” (отлично)</p>	<p>85-100</p>	<p>Задание хорошо структурировано; полное понимание исследуемого вопроса; полный и глубокий анализ конкретного вопроса; критическое использование теории и рекомендуемого материала для чтения; расширение и углубление лекционного материала; аргументированная логика; продуманность, творческий и оригинальный подход к освещению вопроса; иллюстративность массой примеров и данных.</p>
<p>Продвинутый уровень “4” (хорошо)</p>	<p>70-84</p>	<p>Хорошая организация, но ряд несущественных упущений в плане содержания; умение аргументировать и использовать примеры; некоторое расширение и углубление лекционного материала; использование соответствующих концептуальных моделей.</p>

<p>Базовый уровень “3” (удовлетворительно)</p>	<p>60-69</p>	<p>Удовлетворительный уровень, есть ряд существенных упущений; слабые места в стилевом оформлении, структуре и анализе; в основном базируется на лекционном материале; информация представлена четко, но отсутствует оригинальность в ее изложении.</p>
<p>Минимальный уровень “2” (неудовлетворительно)</p>	<p>35-59</p>	<p>Неудовлетворительное выполнение; частичное понимание проблемы; несмотря на наличие ряда весьма удачных мест, работа характеризуется отсутствием тщательного анализа; неадекватность примеров.</p>
<p>Минимальный уровень “1” (неудовлетворительно)</p>	<p>0-34</p>	<p>Отсутствие понимания вопроса, работа не структурирована и не соответствует требованиям; наличие серьезных ошибок и несоответствий; отказ отвечать.</p>

## 9. Материалы для текущей, промежуточной и итоговой аттестации.

Программой дисциплины предусмотрены следующие виды контроля: текущий контроль успеваемости в форме контрольных точек (КТ) (контрольные работы) такие как тестирование (приложение 1), промежуточный контроль в форме зачетов и экзамена.

## 10. Материально-техническое обеспечение дисциплины.

Материально-техническое обеспечение дисциплины “Иностранный язык” включает в себя следующие средства:

- мультимедийный проектор;
- средства аудиовоспроизведения;
- телевизор;
- видеомэгнитофон;
- DVD – проигрыватель;
- книжный фонд библиотеки и компьютерный класс.

## 11. Информационное обеспечение дисциплины.

### 11.1. Основная литература.

1. Алексеева С. А. Английский язык: фондовый рынок = English: Stock-Market: учебно-методический комплекс/ С. А. Алексеева, А. В. Скурова. – М.: Изд-во МГИМО-Университет, 2010. – 283 с.
2. Дворецкая О. Б. Business English for Schools. / О. Б. Дворецкая, Н. Ю. Казырбаева, Н. В. Новикова. – Обнинск: Издательство Титул, 2009. – 124 с.
3. Деловая письменная и устная коммуникация. Business English Communication: учебное пособие/ сост. Я. А. Глухий, А. В. Обсков. – Томск: Изд-во Томского государственного педагогического университета, 2013. – 62 с.
4. Кузьменкова Ю. Б. Academic project presentations: Teacher's book: Презентация научных проектов на английском языке: книга для преподавателя: учебное пособие/ Ю. Б. Кузьменкова. – М.: Изд-во Московского ун-та, 2012. – 140 с.
5. Шевелева С. А. Английский язык для экономистов. Грамматика: учебное пособие/ С. А. Шевелева. - М.: Проспект, 2014. - 336 с.
6. Belch G., Belch M. Advertising and Promotion: An Integrated Marketing Communications Perspective. McGraw-Hill, 2012.
7. Brigham E., Houston J. Fundamentals of Financial Management. Cengage Learning, 2011.
8. Cecchetti S., Schoenholtz K. Money, Banking and Financial Markets. McGraw-Hill, 2010.
9. Clarkson K., Miller R., Cross F. Business Law: Text and Cases: Legal, Ethical, Global, and Corporate Environment. Cengage Learning, 2012.
10. Gaspar J., Bierman L., Arreola-Risa A., Kolari J., Hise R. Introduction to Global Business. Cengage Learning, 2013.
11. Mathis R., Jackson J. Human Resource Management. Cengage Learning, 2011.
12. Sloman J., Norris K., Garratt D. Principles of Economics. Pearson Education, 2010.
13. Strydom J. Principles of Business Management. Oxford University Press, 2012.
14. Principles of Accounting website. <http://www.principlesofaccounting.com/>
15. Sheehan B. Basics Marketing: Marketing Management. AVA Publishing SA, 2011.

### **11.2. Дополнительная литература.**

1. Аванесян Ж. Г. Английский язык для экономистов: Учебное пособие/ Ж. Г. Аванесян. - М.: Омега-Л, 2008. - 312 с. + CD.
2. Агабекян И. П. English for Managers. Английский язык для менеджеров: Учебное пособие/ И. П. Агабекян. - М.: Проспект, 2007. - 352 с.
3. Агабекян И. П. Английский язык для экономистов: учебное пособие/ И. П. Агабекян, П. И. Коваленко, Ю. А. Кудряшова. - М.: Проспект, 2008. - 368 с.
4. Зайцева С. Е. Английский язык для экономистов. English Course for Students in Applied Economics: учебное пособие/ С. Е. Зайцева, Е. С. Шибанова. – М.: КНОРУС, 2008. - 184 с.
5. Комарова А.И. Английский язык через культуры народов мира / А.И. Комарова. – М.: Высшая школа, 2008. – 472 с.
6. Пусенкова Н. Н. Английский язык: практический курс для решения бизнес-задач/ Н. Н. Пусенкова. - М.: Эксмо, 2006. - 448 с.
7. Федорова Л. М. Работа над текстами "Английский для специальных целей". Английский для аспирантов-экономистов: учебное пособие/ Л. М. Федорова, С. Н. Никитаев. - М.: Экзамен, 2007. - 320 с.
8. Федорова Л. М. Деловой английский: 30 уроков для студентов-экономистов. / Федорова Л.М., Никитаев С.Н., Лаврененко Л.Я. – М.: Гардарики, 2001. – 222 с.
9. Adamson D. Practise your Tenses: Longman, UK, 2001.
10. Allison J., Emmerson P. The Business Intermediate. Student's Book. Macmillan Publishers, 2007.
11. Blake D. Financial Market Analysis. – L., 1999.
12. Bris E., Bellah M., Mai H., F. De Varenne. Options, Futures and Exotic Derivatives. – N.Y., 1998.
13. Clark S. In Company Pre-Intermediate (2nd Edition) Student's Book. Macmillan Publishers, 2009.
14. Cordell C. Cambridge Business English Activities. Cambridge University Press, 2000.
15. Cotton D., Falvey D., Kent S., O'Driscoll N. Market Leader. Elementary Coursebook. Pearson, 2012.
16. Cunningham S., Moor P. Cutting Edge. Student's Book: Longman, UK, 2003.
17. Dean M. Test your. Reading. Penguin English Guides: Pearson Education Limited, UK, 2003.
18. Emmerson P. Business English Handbook Advanced. Macmillan Publishers, 2007.
19. Frank J. Fabozzi, Franco Modigliani and Frank Jones. Foundations of Financial Markets and Institutions. Prentice Hall, 2001.
12. Fried-Booth D. First Certificate Tests. Plus 2.: Longman, UK, 2005.
13. Geffner A. Business English: The Writing Skills You Need for Today's Workplace. Barron's Ed, 2010.



14. Groucutt J., Griseri P. Mastering e-Business. Palgrave, 2004.
15. Haberberg A., Rieple A. Strategic Management: Theory and Application. Oxford University Press, 2008.
16. Heaton J. Practise your Phrasal Verbs: Longman, UK, 2001.
17. Intelligent Business Skills Book. Pre-Intermediate Business English. Pearson, 2007.
18. Koester A., Pitt A., Handford M., Lisboa M. Business Advantage Intermediate Student's Book with DVD. Cambridge University Press, 2012.
19. Littlejohn A. Company to Company. Student's Book. Cambridge University Press, 2009.
20. Meir Kohn. Financial Institutions and Markets. Oxford University Press, 2003.
21. Mishkin, Frederic S. The Economics of Money, Banking and Financial Markets. Addison-Wesley, 2007.
22. Prodromou L. Grammar and Vocabulary for First Certificate: Longman, UK, 2001.
23. Robbins S. First Insights into Business. Course Book. Pearson, 2004.
24. Stephen Valdez. An introduction to Global Financial Markets. Palgrave Macmillan, 2007.
25. Sweeney S. Communicating in Business Student's Book. Cambridge University Press, 2005.
26. Walker C. English for Business Studies in Higher Education Studies. Course Book with 2 audio CDs. Garnet, 2008.
27. Walker E., Elsworth S. Grammar Practice for Upper-Intermediate Students: Longman, UK, 2001.
28. Watcyn-Jones P., Allsop J. Test your Grammar and Usage for FCE. Penguin English Guides: Pearson Education Limited, UK, 2005.
29. Wyatt R. Test your vocabulary for FCE. Penguin English Guides: Pearson Education Limited, UK, 2004.

## **12. Методические материалы, определяющие процедуры оценивания результатов освоения программы дисциплины**

### **Текущий контроль успеваемости студентов.**

Текущий контроль успеваемости – это установление уровня знаний, умений, владений студентов по отношению к объему и содержанию разделов (модулей, частей) учебных дисциплин, представленных и утвержденных в учебных планах и учебных программах.

Текущий контроль успеваемости осуществляется через комплекс испытаний студентов в виде устных и письменных опросов, коллоквиумов, контрольных работ, проверки домашних заданий, защиты отчетов,

компьютерного и бланочного тестирования. Возможны и другие виды контроля по усмотрению кафедры, обеспечивающей учебный процесс по данной дисциплине, в том числе, контроль посещаемости занятий.

В систему текущего контроля рекомендуется вводить необязательные мероприятия, позволяющие повысить семестровый рейтинг, например, участие в олимпиадах, научное исследование, участие в научных конференциях с докладом по теме изучаемого предмета и т.д. с назначением определенных баллов, прибавляемых к семестровому рейтингу по дисциплине. При этом рейтинг не должен превышать 100 баллов.

Для текущего контроля успеваемости на кафедрах, осуществляющих учебный процесс, создаются и периодически актуализируются банки тестов, заданий, программы компьютерных проверок и т.п. материалы.

Виды и сроки проведения мероприятий текущего контроля устанавливаются рабочей программой учебной дисциплины.

### **Промежуточная аттестация.**

Промежуточная аттестация студентов – это установление уровня знаний, умений, владений обучаемых, как показателя уровня освоения требуемых компетенций, по отношению к объему и содержанию учебной дисциплины.

Оценка промежуточной аттестации студента по дисциплине формируется на основании семестрового рейтинга текущего контроля и рейтинга экзаменационного испытания. Экзаменационное испытание проводится в сроки, устанавливаемые в соответствии с утвержденными учебными планами, календарными учебными графиками и приказами.

Преподаватель имеет право принять у студента экзамен только при наличии первичных документов по учету результатов промежуточной аттестации. Первичными документами являются экзаменационные ведомости, индивидуальные разрешения на сдачу экзамена. Все первичные документы должны передаваться в деканат преподавателем лично не позднее следующего дня после проведения испытания промежуточной аттестации.

По результатам промежуточной аттестации студенту, кроме итогового рейтинга по 100-балльной шкале, выставляется итоговая отметка: «отлично», «хорошо», «удовлетворительно», «неудовлетворительно».

При аттестации на «отлично», «хорошо» и «удовлетворительно» студент считается получившим положительную оценку и прошедшим промежуточную аттестацию. Положительные оценки и соответствующие рейтинги заносятся в первичные документы и зачетные книжки студентов. Записи в зачетных

книжках студентов должны осуществляться только после оформления первичных документов.

Оценки «неудовлетворительно» проставляются только в первичные документы.

Неудовлетворительные результаты промежуточной аттестации по дисциплине или непрохождение промежуточной аттестации в установленные сроки признаются академической задолженностью. Студенты обязаны ликвидировать академическую задолженность.

Виды и сроки проведения мероприятий промежуточной аттестации устанавливаются рабочей программой учебной дисциплины.

## Приложение 1.

### Test.

1. When I arrived at the party everyone \_\_\_\_ .  
a) danced    b) were dancing    c) was dancing
2. Robert's coming to see us, \_\_\_\_ he?  
a) hasn't    b) wasn't    c) isn't
3. They gave us a \_\_\_\_ party.  
a) welcoming    b) welcomed    c) being welcomed
4. He's keen \_\_\_\_ football.  
a) on playing    b) on play    c) to play
5. If you went there at once, you \_\_\_\_ him at his place.  
a) find    b) will find    c) would find
6. Shakespeare is your favourite poet, \_\_\_\_\_ is Byron.  
a) mine    b) my    c) me
7. Yesterday I had a toothache and \_\_\_\_ go to the dentist.  
a) should    b) might    c) had to
8. She always remembers \_\_\_\_\_ the door.  
a) to lock    b) locking    c) lock
9. The Nile flows into \_\_\_\_ Mediterranean.  
a) a    b) the    c)----
10. He \_\_\_\_ for an hour when he reached the village.  
a) had been driving    b) was driving    c) has been driving
11. My father will meet you ay the station, \_\_\_\_ he?  
a) will    b) won't    c)shan't

12. There isn't \_\_\_\_\_ traffic along the street where I live.  
a) many    b) much    c) not many
13. I don't have enough money, but if I \_\_\_\_ I would buy that CD.  
a) had    b) did    c) have had
14. Have you ever heard him \_\_\_\_ the piano?  
a) play    b) to play    c) to be playing
15. There are \_\_\_\_\_ interesting articles in the journal.  
a) some    b) any    c) anything
16. She won't be ready till five o'clock, \_\_\_\_\_ she?  
a) isn't    b) is    c) will
17. When we returned home, it \_\_\_\_\_.  
a) was still being repaired    b) had already repaired    c) was still repairing
18. \_\_\_\_\_ ticket, we went to the theatre.  
a) Bought    b) Buying    c) Having bought
19. Don't say anything while Kate \_\_\_\_\_ here.  
a) is    b) will be    c) was
20. I object \_\_\_\_\_ like a child.  
a) to be treated    b) being treated    c) having treated
21. There is not \_\_\_\_\_ ink in my pen.  
a) some    b) many    c) any
22. I forgot \_\_\_\_\_ the letter you gave me.  
a) to post    b) posting    c) post
23. If anything \_\_\_\_\_ wrong with the car, they would have gone by the train.  
a) had been    b) was    c) be

24. Can you shut \_\_\_\_\_ door after you, please.

- a) ----      b) the      c) a

25. It's been a long time since you've seen him, \_\_\_\_\_?

- a) hasn't it      b) haven't you      c) isn't it

26. Everybody was \_\_\_\_\_ at hearing about the disaster.

- a) shocking      b) shock      c) shocked

27. We went away without \_\_\_\_\_ good bye.

- a) saying      b) said      c) to say

28. Did you happen \_\_\_\_\_ famous people?

- a) meeting      b) to meet      c) have been meeting

29. I'm awfully sorry \_\_\_\_\_ you waiting.

- a) to keep      b) to have kept      c) keeping

30. The little bird was singing at the top of \_\_\_\_\_ voice.

- a) his      b) her      c) its

31. The boy said that he \_\_\_\_\_ his work tomorrow.

- a) had begun      b) would begin      c) began

32. The students have never been given such a difficult test, \_\_\_\_\_?

- a) have they      b) have been they      c) were they

33. You are only five years old. You \_\_\_\_\_ eat too much ice-cream.

- a) can't      b) mustn't      c) needn't

34. Where does \_\_\_\_\_ Volga flow into?

- a) -----      b) a      c) the

35. \_\_\_\_\_ to the swimming pool on your days off?

- a) Do you go usually      b) You go      c) Do you usually go

36. “We’ll need some Coke for the party.” – “I \_\_\_\_\_ some.”

a) buy    b) have already bought    c) buy

37. John \_\_\_\_\_ very hard at the moment.

a) worked    b) has worked    c) is working

38. Go straight ahead until you \_\_\_\_\_ the traffic lights.

a) will see    b) see    c) won’t see

## Приложение 2.

### **Зачет.**

#### **Содержание зачета.**

1. Прочитайте текст (1000-1200 печатных знаков) профессиональной направленности, ответьте на вопросы и кратко изложите основное содержание текста на английском языке.
2. Объясните грамматические явления, выделенные в тексте.
3. Подготовьте сообщение на английском языке по темам (объем высказывания 20-25 предложений).

#### **Сообщения по темам.**

##### **1 семестр.**

1. My future career.
2. Barnaul is my native town.
3. My Institute.
4. Economics as a science.
5. Adam Smith – the founder of economic thought.
6. Microeconomics.
7. Macroeconomics.
8. Economic systems: traditional, market, planned.
9. The mixed economy.
10. Market and competition.
11. Law of demand and supply.
12. Division of labour.
13. Welfare economics.

14. The role of the government in the economy.
15. Economic problems: inflation and unemployment.

### **2 семестр.**

1. Money: the history of money.
2. Types of banks.
3. Fiscal and monetary policies.
4. International trade: forms and methods.
5. Economic integration.
6. Contemporary Russia and the market economy.
7. Russia's foreign trade.
8. Russian companies: value and development.
9. Business letter (give the example)
10. Business telegram and fax (give the example)
11. CV (give the example)
12. The rules for telephone conversations.
13. Contract (give the example).

## Приложение 3.

### **Экзамен.**

Время на подготовку ответа – 45-60 минут.

1. Чтение и перевод (со словарем) текста по специальности объемом 1500 печатных знаков с английского языка на русский.
2. Объяснение грамматического явления, указанного в билете.
3. Профессиональная терминология (карточка со словами)
4. Устное изложение одной из пройденных специальных тем.

### **Вопросы к экзамену.**

1. Rules of Business Communication.
2. Applying for a job.
3. A Company.
4. Corporate Culture.
5. Company Performance.
6. Retailing.
7. Franchising.
8. Management.



9. A Successful Manager.
10. Marketing.
11. Advertising.
12. Brands.
13. Globalization.
14. Information Age.
15. Business Ethics.
16. Social Responsibility of Business.
17. International Business Styles.
18. Cross-cultural Communication.
19. International Trade.
20. Negotiations.
21. My future career.
22. My Institute.
23. Economics and its great man.
24. Microeconomics.
25. Macroeconomics and its tools.
26. Economic systems.
27. The law of demand and supply.
28. The role of government in the economy.
29. Economic problems: inflation and unemployment.
30. Fiscal and monetary policies.
31. International trade: forms and methods.
32. Contemporary Russia and the market economy.
33. Key traits of the modern manager.
34. Marketing mix.
35. Advertisements and its types.
36. Jack Welch and his leadership principles.
37. Welfare economics.
38. Economic integration.
39. Advertising campaign.
40. Russian companies: value and development.

### **13. Методические указания для обучающихся по освоению дисциплины**

#### **Подготовка к лекциям**

Главное в период подготовки к лекционным занятиям - научиться методам самостоятельного умственного труда, сознательно развивать свои творческие способности и овладевать навыками творческой работы. Для этого необходимо строго соблюдать дисциплину учебы и поведения. Четкое

планирование своего рабочего времени и отдыха является необходимым условием для успешной самостоятельной работы.

В основу его нужно положить рабочие программы изучаемых в семестре дисциплин. Ежедневной учебной работе студенту следует уделять 9-10 часов своего времени, т.е. при шести часах аудиторных занятий самостоятельной работе необходимо отводить 3-4 часа.

Самостоятельная работа на лекции

Слушание и запись лекций - сложный вид вузовской аудиторной работы. Внимательное слушание и конспектирование лекций предполагает интенсивную умственную деятельность студента. Краткие записи лекций, их конспектирование помогает усвоить учебный материал. Конспект является полезным тогда, когда записано самое существенное, основное и сделано это самим студентом.

Не надо стремиться записать дословно всю лекцию. Такое «конспектирование» приносит больше вреда, чем пользы. Запись лекций рекомендуется вести по возможности собственными формулировками. Конспект лекции лучше подразделять на пункты, параграфы, соблюдая красную строку. Этому в большой степени будут способствовать пункты плана лекции, предложенные преподавателям. Принципиальные места, определения, формулы и другое следует сопровождать замечаниями «важно», «особо важно», «хорошо запомнить» и т.п.

Целесообразно разработать собственную «маркографию» (значки, символы), сокращения слов. Не лишним будет и изучение основ стенографии. Работая над конспектом лекций, всегда необходимо использовать не только учебник, но и ту литературу, которую дополнительно рекомендовал лектор.

#### Подготовка к практическим занятиям

Подготовку к каждому практическому занятию каждый студент должен начать с ознакомления с планом практического занятия, который отражает содержание предложенной темы. Тщательное продумывание и изучение вопросов плана основывается на проработке текущего материала лекции, а затем изучения обязательной и дополнительной литературы, рекомендованной к данной теме. На основе индивидуальных предпочтений студенту необходимо самостоятельно выбрать тему доклада по проблеме практического занятия и по возможности подготовить по нему презентацию. Если программой дисциплины предусмотрено выполнение практического задания, то его необходимо выполнить с учетом предложенной инструкции (устно или письменно). Все новые понятия по изучаемой теме необходимо выучить наизусть и внести в глоссарий, который целесообразно вести с самого начала изучения курса.

Результат такой работы должен проявиться в способности студента свободно ответить на теоретические вопросы практического занятия, его

выступлении и участии в коллективном обсуждении вопросов изучаемой темы, правильном выполнении практических заданий и контрольных работ.

**Структура занятия** В зависимости от содержания и количества отведенного времени на изучение каждой темы практическое занятие может состоять из четырех-пяти частей:

1. Обсуждение теоретических вопросов, определенных программой дисциплины.
2. Доклад и/ или выступление с презентациями по проблеме практического занятия.
3. Обсуждение выступлений по теме - дискуссия.
4. Выполнение практического задания с последующим разбором полученных результатов или обсуждение практического задания, выполненного дома, если это предусмотрено программой.
5. Подведение итогов занятия.

Первая часть - обсуждение теоретических вопросов - проводится в виде фронтальной беседы со всей группой и включает выборочную проверку преподавателем теоретических знаний студентов. Примерная продолжительность — до 15 минут.

Вторая часть — выступление студентов с докладами, которые должны сопровождаться презентациями с целью усиления наглядности восприятия, по одному из вопросов практического занятия. Примерная продолжительность — 20-25 минут.

После докладов следует их обсуждение - дискуссия. В ходе этого этапа практического занятия могут быть заданы уточняющие вопросы к докладчикам. Примерная продолжительность - до 15-20 минут.

Если программой предусмотрено выполнение практического задания в рамках конкретной темы, то преподавателями определяется его содержание и дается время на его выполнение, а затем идет обсуждение результатов. Если практическое задание должно было быть выполнено дома, то на практическом занятии преподаватель проверяет его выполнение (устно или письменно). Примерная продолжительность - 15-20 минут.

Подведением итогов заканчивается практическое занятие. Студентам должны быть объявлены оценки за работу и даны их четкие обоснования. Примерная продолжительность — 5 минут.

**Работа с литературными источниками** В процессе подготовки к практическим занятиям, студентам необходимо обратить особое внимание на самостоятельное изучение рекомендованной учебно-методической (а также научной и популярной) литературы. Самостоятельная работа с учебниками, учебными пособиями, научной, справочной и популярной литературой, материалами периодических изданий и Интернета, статистическими данными является наиболее эффективным методом получения знаний, позволяет значительно активизировать процесс овладения информацией, способствует

более глубокому усвоению изучаемого материала, формирует у студентов свое отношение к конкретной проблеме.

Более глубокому раскрытию вопросов способствует знакомство с дополнительной литературой, рекомендованной преподавателем по каждой теме практического или практического занятия, что позволяет студентам проявить свою индивидуальность в рамках выступления на данных занятиях, выявить широкий спектр мнений по изучаемой проблеме.

### Подготовка презентации и доклада

Для подготовки презентации рекомендуется использовать: PowerPoint, MS Word, Acrobat Reader. Самая простая программа для создания презентаций - Microsoft PowerPoint.

Для подготовки презентации необходимо собрать и обработать начальную информацию. Последовательность подготовки презентации:

1. Четко сформулировать цель презентации: вы хотите свою аудиторию мотивировать, убедить, заразить какой-то идеей или просто формально отчитаться.

2. Определить каков будет формат презентации: живое выступление (тогда, сколько будет его продолжительность) или электронная рассылка (каков будет контекст презентации).

3. Отобрать всю содержательную часть для презентации и выстроить логическую цепочку представления.

4. Определить ключевые моменты в содержании текста и выделить их.

5. Определить виды визуализации (картинки) для отображения их на слайдах в соответствии с логикой, целью и спецификой материала.

6. Подобрать дизайн и форматировать слайды (количество картинок и текста, их расположение, цвет и размер).

7. Проверить визуальное восприятие презентации.

К видам визуализации относятся иллюстрации, образы, диаграммы, таблицы. **Иллюстрация** - представление реально существующего зрительного ряда. **Образы** - в отличие от иллюстраций - метафора. Их назначение - вызвать эмоцию и создать отношение к ней, воздействовать на аудиторию. С помощью хорошо продуманных и представляемых образов, информация может надолго остаться в памяти человека. **Диаграмма** - визуализация количественных и качественных связей. Их используют для убедительной демонстрации данных, для пространственного мышления в дополнение к логическому. **Таблица** - конкретный, наглядный и точный показ данных. Ее основное назначение - структурировать информацию, что порой облегчает восприятие данных аудиторией.

Практические советы по подготовке презентации

- готовьте отдельно: печатный текст + слайды + раздаточный материал;

- слайды - визуальная подача информации, которая должна содержать минимум текста, максимум изображений, несущих смысловую нагрузку, выглядеть наглядно и просто;

- текстовое содержание презентации - устная речь или чтение, которая должна включать аргументы, факты, доказательства и эмоции;

- обязательная информация для презентации: тема, фамилия и инициалы выступающего; план сообщения; краткие выводы из всего сказанного; список использованных источников;

- раздаточный материал - должен обеспечивать ту же глубину и охват, что и живое выступление: люди больше доверяют тому, что они могут унести с собой, чем исчезающим изображениям, слова и слайды забываются, а раздаточный материал остается постоянным осязаемым напоминанием; раздаточный материал важно раздавать в конце презентации; раздаточный материалы должны отличаться от слайдов, должны быть более информативными.

Тема доклада должна быть согласованна с преподавателем и соответствовать теме учебного занятия. Материалы при его подготовке, должны соответствовать научно-методическим требованиям вуза и быть указаны в докладе. Необходимо соблюдать регламент, оговоренный при получении задания. Иллюстрации должны быть достаточными, но не чрезмерными.

Работа студента над докладом-презентацией включает отработку умения самостоятельно обобщать материал и делать выводы в заключении, умения ориентироваться в материале и отвечать на дополнительные вопросы слушателей, отработку навыков ораторства, умения проводить диспут.

Докладчики должны знать и уметь: сообщать новую информацию; использовать технические средства; хорошо ориентироваться в теме всего практического занятия; дискутировать и быстро отвечать на заданные вопросы; четко выполнять установленный регламент (не более 10 минут); иметь представление о композиционной структуре доклада и др.

Структура выступления

**Вступление** помогает обеспечить успех выступления по любой тематике. Вступление должно содержать: название, сообщение основной идеи, современную оценку предмета изложения, краткое перечисление рассматриваемых вопросов, живую интересную форму изложения, акцентирование внимания на важных моментах, оригинальность подхода.

**Основная часть**, в которой выступающий должен глубоко раскрыть суть затронутой темы, обычно строится по принципу отчета. Задача основной части - представить достаточно данных для того, чтобы слушатели заинтересовались темой и захотели ознакомиться с материалами. При этом логическая структура теоретического блока не должны даваться без наглядных пособий, аудио-визуальных и визуальных материалов.

**Заключение** - ясное, четкое обобщение и краткие выводы, которых всегда ждут слушатели.

### Подготовка реферата

Реферат - письменный доклад по определенной теме, в котором собрана информация из одного или нескольких источников. Рефераты пишутся обычно стандартным языком, с использованием типологизированных речевых оборотов вроде: «важное значение имеет», «уделяется особое внимание», «поднимается вопрос», «делаем следующие выводы», «исследуемая проблема», «освещаемый вопрос» и т.п.

К языковым и стилистическим особенностям рефератов относятся слова и обороты речи, носящие обобщающий характер, словесные клише. У рефератов особая логичность подачи материала и изъяснения мысли, определенная объективность изложения материала.

Реферат не копирует дословно содержание первоисточника, а представляет собой новый вторичный текст, создаваемый в результате систематизации и обобщения материала первоисточника, его аналитико-синтетической переработки.

Будучи вторичным текстом, реферат составляется в соответствии со всеми требованиями, предъявляемыми к связанному высказыванию: так ему присущи следующие категории: оптимальное соотношение и завершенность (смысловая и жанрово-композиционная). Для реферата отбирается информация, объективно-ценная для всех читающих, а не только для одного автора. Автор реферата не может пользоваться только ему понятными значками, пометами, сокращениями.

Работа, проводимая автором для подготовки реферата должна обязательно включать самостоятельное мини-исследование, осуществляемое студентом на материале или художественных текстов по литературе, или архивных первоисточников по истории и т.п.

Организация и описание исследования представляет собой очень сложный вид интеллектуальной деятельности, требующий культуры научного мышления, знания методики проведения исследования, навыков оформления научного труда и т.д. Мини-исследование раскрывается в реферате после глубокого, полного обзора научной литературы по проблеме исследования.

В зависимости от количества реферируемых источников выделяют следующие виды рефератов:

- **монографические** - рефераты, написанные на основе одного источника;
- **обзорные** - рефераты, созданные на основе нескольких исходных текстов, объединенных общей темой и сходными проблемами исследования.

Структура реферата

1. Титульный лист
2. Оглавление
3. Введение
4. Основная часть
5. Заключение
6. Список использованной литературы
7. Приложения

### Подготовка эссе

Эссе - вид самостоятельной исследовательской работы студентов, с целью углубления и закрепления теоретических знаний и освоения практических навыков. Цель эссе состоит в развитии самостоятельного творческого мышления и письменного изложения собственных мыслей.

В зависимости от темы формы эссе могут быть различными. Это может быть анализ имеющихся статистических данных по изучаемой проблеме, анализ материалов из средств массовой информации и подробный разбор проблемной ситуации с развернутыми мнениями, подбором и детальным анализом примеров, иллюстрирующих проблему и т.п.

В процессе выполнения эссе студенту предстоит выполнить следующие виды работ: составить план эссе; отобрать источники, собрать и проанализировать информацию по проблеме; систематизировать и проанализировать собранную информацию по проблеме; представить проведенный анализ с собственными выводами и предложениями.

Эссе выполняется студентом под руководством преподавателя кафедры самостоятельно. Тему эссе студент выбирает из предлагаемого примерного перечня и для каждого студента она должна быть индивидуальной (темы в одной группе совпадать не могут).

#### Структура эссе

1. Титульный лист.
2. План.
3. Введение с обоснованием выбора темы.
4. Текстовое изложение материала (основная часть).
5. Заключение с выводами по всей работе.
6. Список использованной литературы.

Титульный лист является первой страницей и заполняется по строго определенным правилам.

Введение (вводная часть) - суть и обоснование выбора данной темы, состоит из ряда компонентов, связанных логически и стилистически. На этом этапе очень важно правильно сформулировать вопрос, на который Вы собираетесь найти ответ в ходе своего исследования. При работе над введением могут помочь ответы на следующие вопросы:

1. Надо ли давать определения терминам, прозвучавшим в теме эссе?
2. Почему тема, которую я раскрываю, является важной в настоящий момент?
3. Какие понятия будут вовлечены в мои рассуждения по теме?
4. Могу ли я разделить тему на несколько составных частей?

Таким образом, в водной части автор определяет проблему и показывает умение выявлять причинно-следственные связи, отражая их в методологии решения поставленной проблемы через систему целей, задач и т.д.

Текстовое изложение материала (основная часть) - теоретические основы выбранной проблемы и изложение основного вопроса. Данная часть предполагает развитие аргументации и анализа, а также обоснование их, исходя из имеющихся данных, других аргументов и позиций по этому вопросу. В этом заключается основное содержание эссе и это представляет главную трудность при его написании. Поэтому большое значение имеют подзаголовки, на основе которых осуществляется выстраивание аргументации; именно здесь необходимо обосновать (логически, используя данные и строгие рассуждения) предлагаемую аргументацию/анализ. В качестве аналитического инструмента можно использовать графики, диаграммы и таблицы там, где это необходимо. Традиционно в научном познании анализ может проводиться с использованием следующих категорий: причина - следствие, общее - особенное, форма - содержание, часть - целое, постоянство - изменчивость.

В процессе построения эссе надо помнить, что один параграф должен содержать только одно утверждение и соответствующее доказательство, подкрепленное графическим или иллюстративным материалом. Следовательно, наполняя разделы содержанием аргументации (а это должно найти отражение в подзаголовках), в пределах параграфа необходимо ограничить себя рассмотрением одной главной мысли.

Хорошо проверенный способ построения любого эссе - использование подзаголовков для обозначения ключевых моментов аргументированного изложения: это помогает посмотреть на то, что предполагается сделать и ответить на вопрос, хорош ли замысел. При этом последовательность подзаголовков свидетельствует также о наличии или отсутствии логики в освещении темы эссе.

Таким образом, основная часть - рассуждение и аргументация, В этой части необходимо представить релевантные теме концепции, суждения и точки зрения, привести основные аргументы "за" и "против" них, сформулировать свою позицию и аргументировать ее.

Заключение (заключительная часть) - обобщения и аргументированные выводы по теме эссе с указанием области ее применения и т.д. Оно подытоживает эссе или еще раз вносит пояснения, подкрепляет смысл и значение изложенного в основной части. Методы, рекомендуемые для составления заключения: повторение, иллюстрация, цитата, утверждение. Заключение может содержать такой очень важный, дополняющий эссе элемент,



как указание на применение исследования, не исключая взаимосвязи с другими проблемами.

Таким образом, в заключительной части эссе должны быть сформулированы выводы и определено их приложение к практической области деятельности.

Список использованной литературы составляет одну из частей работы, отражающей самостоятельную творческую работу автора и позволяющей судить о степени фундаментальности данной работы. При составлении списка литературы в перечень включаются только те источники, которые действительно были использованы при подготовке эссе. Список использованной литературы составляется строго в алфавитном порядке в следующей последовательности: законы РФ и другие официальные материалы (указы, постановления, решения министерств и ведомств); печатные работы (книги, монографии, сборники); периодика; Интернет- сайты. По возможности список должен содержать современную литературу по теме. Общее оформление списка использованной литературы для эссе аналогично оформлению списка использованной литературы для реферата.

Приложения могут включать иллюстративный материал (схемы, диаграммы, рисунки, таблицы и др.). При этом приложения являются продолжением самой работы, т.е. на них продолжается сквозная нумерация, но в общем объеме эссе они не учитываются.