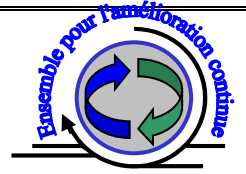




مكتب التكوين المهني وإنعاش الشغل

Office de la Formation Professionnelle
et de la Promotion du Travail



INSTITUT DE TECHNOLOGIE APPLIQUEE
ALADARISSA FES

BUSINESS ENGLISH

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Pour la filière : **TSCO**

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INTRODUCTION

TO THE TRAINEE

- * This reference is for the trainees who are studying commerce in our institutes. But other trainees from other fields of study can read it and develop their english level.
- * This reference is intended mainly for intermediate trainees (those who have already studied the basic grammar of english).
- * This reference is not suitable for elementary trainees who have problems with grammar. This category of trainees is required to ameliorate their level of the english language in order to be able to accompany the general intermediate level required from all the trainees.
- * The content of the reference is rich of many topics which help the trainees to build on to enrich their english vocabulary in general and the business vocabulary in particular.
- * Trainees should prepare the lessons before coming to the classroom. They are required to take enough time to read, to do research to ask questions and to try to find answers many times.
- * Trainees should not in parallel hesitate to ask the help and the advice of their trainers.
- * Trainees should be aware that the study of languages in general and the english language in particular and to be skillful in them is an obligation dictated by the universal and the local geographical, social, historical and economical contexts the influence of which we live under.

TO THE TRAINER

- * «BUSINESS ENGLISH » is a self- vision of the content of a business english reference and program useful for our trainees of the commerce branch.
- * This reference is only a humble effort compared with my ambition to write a more developed one which, sure, requires many means and a lot of time.
- * The units are not ordered according to level of difficulty. So the whole reference might not be worked through from the beginning to end. It could be used selectively and flexibly in accordance with the special vision of each of my colleagues « the trainers ».
- * Individual students can be directed to study certain units of the reference by themselves if they have particular difficulties not shared by other students in their class.

Yours Faithfully

Zakia AZAMI
Trainer of English

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REVIEW

To do this review, trainees should respect the following :

- 1. Review all the language rules.**
- 2. Be aware that a good knowledge of the grammar rules is the key
To use the language in any situation.**

Present and past

- 1.1 '.....this week?' 'No, she's on holiday.'
A Is Susan workin B Does Susan work C Does work Susan ?
- 1.2 I don't understand this sentence. What..... ?
A does means this word B does this word mean C means this word
- 1.3 John..... Tennis once or twice a week.
A. is playing usually B is usually playing C usually plays D plays usually
- 1.4 How.....now ? Better than before ?
A you are feeling B do you feel C are you feeling

Present perfect and past

- 2.1 Jim is away on holiday. Heto Spain.
A is gone B has gone C has been
- 2.2 Everything is going well. We.....any problems so far.
A didn't have B don't have C haven't had
- 2.3 A Linda has lost her passport again. It's the second time this
- 2.4 You're out of breath. ?
A Are you running B Have you run C Have you been running

Future

- 3.1tomorrow, so we can go out somewhere.
A I'm not working B I don't work C I won't work
- 3.2 That bag looks heavy.you with it.
A. I'm helping B I help C I'll help
- 3.3 I think the weatherbe nice later.
A will B shall C is going to
- 3.4 'Ann is in hospital.' 'yes, I know.....her tomorrow.'

Modals

- 4.1 The fire spread through the building quickly but everybody.....
A was able to escape B managed to escape C could escape
- 4.2 The phone is ringing. It.....be Tim.
A. might B can C could
- 4.3 Why did you stay at a hotel when you went to New York ? You.....
With Barbara.
A can stay B could stay C could have stayed
- 4.4 I've lost one of my gloves. I.....it somewhere.
A. must drop B must have dropped C must be dropping
D must have been dropping

Conditionals and 'wish'

- 5.1 I'm not tired enough to go to bed yet. I wouldn't sleep if I..... to bed now.
A. go B went C had gone D would go
- 5.2 If I were you, Ithat coat. It's much too expensive.
A won't buy B don't buy C am not going to buy D wouldn't buy
- 5.3 I decided to stay at home last night. I would have gone out if Iso tired
A wasn't B weren't C wouldn't have been D hadn't
- 5.4 I wish I.....a car. It would make life so much easier.
A have B had C would have

Passive

- 6.1 We by a loud noise during the night.
A woke up B are woken up C were woken up D were waking up
- 6.2 There's somebody walking behind us. I think.....
A we are following B we are being followed C we are followed
D we are being following
- 6.3 'Where.....?' 'In London.'
A were you born B are you born C have you been born
D did you born
- 6.4 The trainarrive at 11.30 but i twas an hour late.
A supposed to B is supposed to C was supposed to

Reported speech

- 7.1 Hello, Jim. I didn't expect to see you today. Sonia said you.....ill.
A are B were C was D should be
- 7.2 Ann..... and left.
A said goodbye to me B said me goodbye C told me goodbye

Questions and auxiliary verbs

- 8.1 'How.....?' 'Nobody knows.'
happened the accident B did happen the accident A
C did the accident happen
- 8.2 'Do you know where.....?' 'No, he didn't say.'
Tom has gone B are we going C has gone Tom A
- 8.3 The police officer stopped us and asked us where
A were we going B are we going C we are going D we were going
- 8.4 'Do you think it's going to rain?' '.....'
A I hope not B I don't hope C I don't hope so.

-ing an infinitive

- 9.1 You can't stop me.....what I want.
A doing B do C to do D that I do
- 9.2 I must go now. I promised.....late.
A not being B not to be C to not be D I wouldn't be
- 9.3 Do you wantwith you or do you want to go alone ?
A me coming B not to be C that I come D that I will come
- 9.4 I'm sure I locked the door. I clearly rememberit.
A locking B to lock C to have locked

Articles and nouns

- 10.1 Call an ambulance. There's been.....
accident B an accident C some accident A
- 10.2 'Where are you going?' 'I'm going to buy.....'
A a bread B some bread C a loaf of bread
- 10.3 Sandra works at a big hospital. She's.....
A nurse B a nurse C the nurse

- 10.4 She works six days.....week.
A in B for C a D the

Pronouns and determiners

- 11.1 I'm going to a wedding on Saturday.....is getting married.
A A friend of me B A friend of mine C One of my friend
- 11.2 What time shall we.....this evening ?
A meet B meet us C meet ourselves
- 11.3 They live on a busy road.....a lot of noise from the traffic.
A It must be B There must be C There must have D It must have
- 11.4 He's lazy. He never does.....work.
A something B Anything C Nothing

Relative clauses

- 12.1 I don't like stories.....have unhappy endings.
A that B they C which D who
- 12.2 I didn't believe them at first but in fact everything.....was true.
A they said B that they said C what they said
- 12.3 What's the name of the man..... ?
A you borrowed his car B which car you borrowed
C whose car you borrowed D his car you borrowed
- 12.4 Colin told me about his new job,very much.
A that he's enjoying B which he's enjoying C he's enjoying
D he's enjoying i

Adjectives and adverbs

- 13.1 Jane doesn't enjoy her job. She's.....because she does the same
Thing every day.
A boring B bored
- 13.2 The woman was carrying abag.
A black small plastic B small and black plastic C small black plastic
D plastic small black
- 13.3 Maria's english is excellent. She speaks.....
A perfectly english B English perfectly C perfect English
D English perfect
- 13.4 He.....to find a job but he had no luck.
A tried hard B tried hardly C hardly tried

Conjunctions and prepositions

- 14.1 I couldn't sleep.....very tired.
A although I was B despite I was C despite of being
D in spite of being
- 14.2 You should insure you bicycle.....stolen.
A in case it will be B if it will be C in case it is D if it is
- 14.3 The club is for members . You.....you're a member.
A can't go in if B can go in only if C can't go in unless
D can go in unless
- 14.4 Angela has been married a long time. She got married.....she was
23 years old.
A when B as

Prepositions

15.1 I'll be at home.....Friday morning. You can phone me then.

A at B on C in

15.2 I'm going away.....the end of January.

A at B on C in

15.3 When we were in Italy, we spent a few days.....Venice.

A at B to C in

15.4 Have you read any booksAgatha
Christie ?

A of B from C by

UNIT 1

Business Vocabulary and The types of the Moroccan companies

1. BUSINESS VOCABULARY

1. General

Achat	purchase
Acheteur	purchaser, buyer
Action	share, stock(US)
Article	item, article
Banque	bank
Bien d'équipement	capital goods
Biens de consommation durable	durable goods, durables
Biens	goods
Bourse de valeurs	stock exchange, stock market
Bourse de marchandises	commodity market, commodity exchange
Caisse d'épargne	savings bank
Capitaux	capital
Client (services)	client
Client	customer
Client régulier	patron
Clientèle	clientele
Commerce	commerce, trade
Commerce de détail	retail trade
Commerce de gros	wholesale trade
Consommateur	consumer
Créance	debt
Créancier	creditor
Créneau (sur un marché)	niche
Débiteur	debtor
Dette	debt
Devise	currency
Distributeur	distributor
Douane	customs
Droit de douane	customs duty
Emprunt	loan
Endettement	debt, indebtedness
Exportateur	exporter
Fabricant	manufacturer
Fièvre d'achat	spending spree
Fiscalité	taxation, tax system
Gérant	manager
Grande distribution	mass retail, mass distribution
Importateur	importer
Intermédiaire	middleman
Investissement	investment
Investisseur	investor
Marchand	shopkeeper, tradesman, dealer, merchant
Marchandise	commodity
Marchandises	goods, merchandise, wares
Marché	market
Obligation	bond, debenture
Placement	investment
Politique douanière	tariff policy

Politique fiscale	fiscal policy, taxation policy
Prêt	loan
Producteur	producer, manufacturer
Production en volume	in bulk production, output
Production intérieur, nationale,	domestic output, national production
Production	output, production
Produit (industriel)	product
Produit agricole	produce
Produit de base	basic commodity
Produit de luxe	luxury goods
Produit fini	finished product
Produit semi-fini	semi-finished product
Produits de grande consommation	mass consumption goods
Produits de première nécessité	staple goods, staples
Produits laitiers	dairy produce
Produits ménagers	household goods
Rente	revenue
Représentant	représentative, agent
Services	services
Sous-traitance	subcontracting
Sous-traitant	subcontractor
Taux d'intérêt	interest rate
Titre	security
Troc	barter
Unité de production	production unit
Valeur(boursière)	security
Vendeur, -euse	salesman, -woman, seller
Vente	sale
Zone, région	area
Accord bilatéral	bilatéral agreement
Bloc	bloc
Cartel	cartel
Accords de compensation, contrepartie	countertrade
Union douanière	customs union
Dérèglementation	deregulation
Industrie nationale	domestic industry
Liberté économique	economic freedom
Pays émergent	emerging country
Concurrence loyale	fair competition
Libre concurrence	free competition
Libre-échange	free trade
Zone de libre échange	free-trade area
Mondial	global
Global (to go)	se mondialiser
Globalization	mondialisation
Devise forte	hard currency
Commerce dirigé	managed trade
Economie de marché	market economy
Etat membre	member state

Barrière non-tarifaire	non-tariff barrier
Economie planifiée	planned economy
Acteur	player
Privatisation	privatization
Secteur privé	private sector
Secteur public	public sector
Privatiser	to privatize
Organisme régulateur	regulatory agency
Anti-concurrentiel	restraint of trade
Pratique concurrentielle,	restrictive practise
Déloyale	
Devise faible	soft currency
Offre and demand	supply and demand
Barrières douanières	tarrif barriers
Barrières douanières	tariff walls
Paradis fiscal	tax-haven
Boc économique/commercial	trading bloc
Partenaaire commercial	trading partner
Trust	trust
Concurrence déloyale	unfair competition
Effréné, sans contôle, sans frein	unfettered
Commerce mondial	world trade
Faillite	bankruptcy
Filiale	subsidiary, affiliate
Firme	firm
Fusion	merger, amalgamation
Gains	earnings
Groupe	group
Grève	strike
Gréviste	stiker
Joint-venture, co-entreprise	joint venture
La base(syndicat)	the shopfloor
La classe aisée	the well-off
La classe défavorisée	the lower classe
La classe dirigeante	the ruling class
La classe moyenne	the middle class
Le Patronat	managament circles, quarters
Les Pouvoirs publics	the public authorities
Main d'œuvre	workforce, manpower

2. Up and down

A/ monter, augmenter

To go up	
To rise	
To icrease	
To move up	
To inch up	augmenter petit à petit
To surge	monter soudainement
To balloon	monter rapidement
To soar	grimper

To skyrocket	monter en flèche
To peak	atteindre son plus haut niveau
B/ baisser	
To go down	
To fall	a fall
To drop	a drop
To decrease	
To sag	fléchir
To slump	dégringoler, s'effondrer
To plunge	plonger, chuter brutalement
To be on the skids	être en perte de vitesse, au bord de L'effondrement

C/ prepositions

- An increase **of** 5 %, or a 5 % increase.
- An increase **in** production, or a production increase.
- It increased by 5%, or (US) it increased 5 %

D/ The use of the coma and point

2,5 pour cent = **2.5** (two point five) per cent

0.5 pour cent = **0.5** (zero point five) **per cent** or **5 %** (point five)

10 000 is written in English **10,000**

5 000 livres = **£ 5,000**

2 millions de dollars = **\$2 million** ou **\$2 m**

Pay attention also to :

Des centaines/milliers/millions/milliards de dollars :

Hundreds, thousands etc. are variable when they are preceded by one number

E/ Job titles

Job titles matter, nowhere more than at the top of a big company. Maybe that is why there is such confusion, about what managers call themselves.

- **Chairman** : if he is, American and/or of the « executive variety », he/she is the boss. Non executive chairmen are rare in America, but popular almost everywhere else. Their speciality is attending board meetings, and supervising the real boss. Many big companies in continental Europe have two chairmen, because they have two boards, which actually runs the company. In Japan chairmen are most renowned for their golf skills.
- **Vice-chairman** or **deputy chairman**. A title which can mean almost anything from heir to the throne to a former heir headed for retirement.
- **President**. In Japan he is the boss, and sometimes the chairman's son-in-law. In America he is often number two, unless the chairman also wants to be called president. Sometimes the president is chairman-elect. In Britain the title is virtually unknown.
- **Chief executive officer (CEO)**. In America always the boss. That is why the chairman is often also the CEO. In theory, he is held in check by the board's non-executive directors. In practise, many of these are CEOs of other companies and may also be friends of the chairman, so they are loathe to upset the applecart.

- **Chief operating officer (COD).** This is also used mostly in America, where the COD (often the president) runs the company on a « day to day » basis and reports to the CEO. Some big British Companies have recently begun adopting the title.
- **Managing director.** In Britain this is usually a synonym for CEO in other words, the boss. In Japan there is also the « managing director with usual responsibilities »(CEO). Some Japanese firms have several managing directors.

F/ Abbreviations

BROS. = brothers often indicates a partnership

Ltd = follows the name of the firm in the case of a Private limited Company (in the UK)

P.L.C., plc = Public Limited Company (in the UK)

INC = incorporated. Follows the name of a US business corporation.

M.A. = Memorandum of Associations

A.A. = articles of association

A.G.M. = Annual General Meeting, (assemblée générale annuelle).

C.E.O = Chief Executive Officer (Président ou PDG)

C.O.O. = Chief operating Officer

C.L.O = Chief legal officer

C.F.O = Chief Financial Officer

2. Moroccan Business Forms and Structures

A. Companies Laws

A.1. General

Under Moroccan law, the primary types of corporate structures available are : Limited liability companies ; private limited companies ; limited partnerships with shares ; general and limited partnerships ; and joint-ventures, all of the same nomenclature. The two most widely used are the **SA and the SARL** , as described below.

A.2. Limited Liability Company

Limited liability companies(SA) must have a minimum of five shareholders who can be either legal entities or individuals. As with traditional limited liability company, a quarter of the equity capital must be paid in advance if paid in cash contributions. If it is paid in contributions in kind, it must be fully paid upon incorporation. Both bearer and registered shares may be issued by the limited liability company. The minimum share value is 50MDH. The company has no corporate name but a trade name, and there are generally no restrictions on the sale and transfer of shares to the third parties.

A.3. Private limited Company

The Private Limited Company(SARL) is an intermediate type between associations of persons And of capital, bearing resemblance to both partnerships and share copanies. It is always a trading company, regardless its corporate name an dits minimum equity capital is 10,000 MDh. It may be fored by two or more members who are only liable to the amount of their share of the equity capital in the company. Unlike a general partenership, members of a private limited company do not need to be registered merchants.

The private limited company must file a memorandum of association as part of its incorporation process. The capital stock has to be fully described and paid up as the company is formed. Stocks shall have the same face value and are not negotiable ; they may be transferred only through contracts. « Parts sociales » may be transferred to third parties outside the company only with the co-associates' consent.

B. Partnerships

B.1 Γενεραλ Παρτνερσηπτο

In a general partnership, the parteners are jointly and severally liable, without limitation, for the debts of the partnerships. Partners may be individuals or corporations in general partnerships.

B.2 Limited Partnerships with shares

This corporate for mis essentially ajoint stock company wherein the capital is divided into shares to be held by active and inactive partners. These must be at least one active partner who has unlimited liability with regard to the debts of the entity, and three inactive partners who are liable only to the extent of their shares in the equity capital. The limited partnership with shares is operated by the active partners or by external managers. The governing body is board of trustees coposed of at least three of the inactive partners.

C. Joint Ventures

A joint venture does not have a seperate legal personality, an dits existence is not normally disclosed to third parties, except to the tax authorities, Joint ventures are used for financial syndicates or to undertake specific construction contracts

D. Branch offices

The branch affiliate or subsidiary of a foreign corporation is regarded as a separate legal entity. The Moroccan branch, however, has to disclose certain details regarding its parent-company, its representatives and its delegated powers. When registering a branch in Morocco, the foreign parent-company must submit its articles of incorporation along with the incorporation documents of the branch.

E. Sole proprietorships

Foreigners may establish in Morocco sole proprietorships. In a sole proprietorship, the business is conducted under the responsibility of an individual personally liable for the debts of the business to the extent of all business and personal assets. The business must be registered with the Commerce Registry and with the tax authority.

II. General reading comprehension

I- General reading comprehension

1. The globalization of trade
2. The telecommunications explosion
3. Environmental issues
4. New economic sectors
5. Transportation
6. Marketing and distribution
7. Advertising
8. Banking and means of payment
9. Export-Import
10. Insurance
11. Industrial relations and Human Resources
12. Legal forms of Business Organizations

II- Reading comprehension/ exercises

The Globalization Of Trade

The keyword in today's economics is globalization. The development of new transport and telecommunications techniques has sped up the circulation of goods and services, and markets are getting more and more international, or global.

The market economy is spreading from its traditional strongholds to the whole world and new areas are being opened up to the law of supply and demand, and to international competition.

New entrants like the South East Asia countries have now become major players.

The official rule of the game is free trade, which is progressively being introduced in regions that used to be under state-run or planned economies.

... There is no denying, however, that trade is increasingly international, that operators are more interconnected and that the world competition is keener and keener. The consequences are manifold in terms of the reduced economic freedom and scope of action allowed to nation-states, and of the government protection of domestic industries, local firms and labor forces, as against the power of multinationals and the « tyranny of the markets ».

The Telecommunication Explosion

The phenomenon of multimedia on personal computers in the home has done a great deal to erase many once-clear distinctions. Books are published on CD-ROMs, but with sound and video. Christmas cards are e-mailed with digitized family snaps. Grade-school students play computer games that teach them language and mathematics skills, and high-school students build their own virtual-reality societies in order to study politics and economics.

Multimedia capacity for home PCs is no longer restricted to traditional « home » purposes- personal finances, address books or games, for example. In a growing number of homes, PCs are being used for business by the ranks of telecommuters and self-employed people who work at home.

Similarly, business-like applications-searchable databases, for instance- are becoming more common in household management. Many families are using new programs to build electronic family trees, with sound and video of oral histories from old-timers.

The reason for the rise of multimedia is simple. In terms of education, multi-media can help most of us learn more easily. A student studying the Great Barrier Reef is more likely to have a vivid memory and better understanding if the text is accompanied by tiny sound bites and snippets of colorful video.

Environmental Issues

Today, environmental issues have such an impact on business and industrial decisions that they have become part and parcel of economics. The preservation of the environment, the conservation of natural resources, and the concern with health hazards have obvious consequences on the economy.

The campaigns against nuclear power, water and air pollution, deforestation, strip-mining, the discharge of noxious effluents, the excessive use of chemicals (fertilizers and pesticides) in agriculture etc have compelled governments to step in and industries to adapt, out of sincere belief or through fear of fines and damage to their image.

Environmentalists and conservationists have sensitized the general public and made it aware that many resources of « mother earth » are finite, and that we should not undo in one generation the work of nature over millions of years. More and more people feel that we have a duty to a future generations to preserve what remains of our natural environment and of wildlife.

New Economic Sectors

All economic sectors have been influenced by the « death of distance ». But special mention has to be made of several areas that have benefited most.

One of the greatest beneficiaries, in terms of revenue, power and job-creation, is the field of « infotainment » (information and entertainment).

The information explosion and its consequences on the printed press, radio, TV and telecommunications has resulted in the creation of vast commercial empires. Articles can be read simultaneously in various countries, films can be seen and music heard by millions of people, sports events can be followed as and when they occur by a large part of the world population. The economic and financial interests involved are such that cultural wars actually become commercial or trade wars.

Transportation

Introduction

In international trade, transport is a complicated business since both the exporter and importer have to comply with a variety of rules and regulations. It also involves a great deal of paperwork. Buyers frequently contact agents or carriers in their own country when goods are to be collected from a harbour, airport or railway station and sellers make arrangement with forwarding agents or shipowners. The seller or buyer-according to which party is responsible for transport arrangement-has to know how much it will cost to have the merchandise delivered.

Air travel

All the evidence shows that demand for air travel will continue to grow well into the next century, fueled by rising living standards and increased leisure time. There will be growth in the long-haul leisure sector. Among traveler groups, young people, women and elderly tourists are expected to fly more.

Research shows « that the expectations of air travelers are growing in areas such as levels of comfort, punctuality, queuing, provision of a wide range of retail services and so on, and that improvements stimulate the demand for even higher standards in the future. The next few years will see airports coming under pressure to respond to these customer expectations as the trend to private sector ownership accelerates.

For business travelers, phones are becoming common-place, and telefax machines are beginning to appear, too, particularly in Europe. The number of non-smoking flights is increasing, along with other services for health-minded passengers, such as the offerings of low-calorie, low-fat and low-sodium meals.

MARKETING AND DISTRIBUTION

Data-base marketing

When it started a century ago, marketing treated all customers as the same. By the 1960s, marketers were able to break that anonymous mass into segments. Now computer databases allow them to treat customers as individuals. They may know consumers names and addresses, what they buy, what they have stopped buying and even how they respond to a rise in the price of dog food.

For big multinational retailers, this is the equivalent of going back to the days of the individual store owner who knew and greeted each customer personally. The benefits are potentially huge : instead of spending millions on advertising beamed at people who may be indifferent or even hostile to it, retailers can use databases to help them hang on to their existing customers and persuade them to spend more. This is important : typically, 20-35% of customers generate 70-80 %of a retailer's profits. But it is not trouble-free : databases are expensive to collect and analyse, and customers may expect big discounts in return for their loyalty. Some may also see such individual marketing as invasion of their privacy.

Retailers traditionally think of themselves as merchants, as buyers and sellers of goods. They have been slow to harness computers to managing customers as well as stock. Manufacturers have been nimbler, and many of them are building databases, offering free samples to persuade customers to fill in questionnaires.

Mail-order firms have a built-in-advantage because they already maintain databases, and so do department stores that issue their own credit cards. But American food and clothing retailers have started to invest in database marketing as well. Supermarket chains offer customers loyalty cards that entitle them to discounts on selected items and give presents to big spenders. They also use clubs to promote higher-margin items and down-label products.

Around a quarter of American shoppers now have access to supermarkets' frequent shopper programmes

Advertising

Advertising, when broadly considered as a means to communicate a message about a product, can be traced back to the emergence of a market economy, to the very beginning of bartering, not to mention buying and selling. The signs used for identifying shops, for instance, can be considered early forms of advertising, as can family names referring to a specific craft or trade.

A more relevant definition of advertising today might be as follows : **any paid form of non-personal communication through the mass media about a product by an identified sponsor.**

The mass media referred to include magazines, direct mail, radio, TV, billboards, newspapers...As for sponsors, they may be a non-profit organization, a political candidate, a company, an individual...

The ultimate goal of advertising being to « sell » a product, the effectiveness of any advertising campaign could be checked against the total number of sales, votes, or calls it has produced. Things, however, are not that simple ; advertising indeed is only one of the many factors that affect sales ; prices, tradition, weather conditions, changes in distribution to supermarkets and in the way the product is displayed as well as many other factors also play a part.

BAKING AND Means OF Payment

Historically speaking, banks can be traced back to the days when religious people lent their assets-often in the shape of perishable goods-to the people who needed them in return for a promise to be « paid » back the goods under consideration along with a slight increase in the amount lent ; this was meant to be a fee of sorts to pay for the service provided. Also, religious people used to collect deposits from the public who thought that belongings would be safest in temples or shrines.

Today, the banking sector still performs such tasks but no longer does it in the name of a god or a divinity. Still, in the same way that the exchange of goods was central in religion, bankers have now become key participants in economic activity.

Banks can be roughly divided in accordance with the type of customers they cater for. Commercial banks, also called high-street banks, are those which develop services tailored to the general public, such as the use of a cheque book, the provision of credit.

EXPORT-IMPORT

I. Establishment of a foreign Relationship

A firm may make an export decision in order to improve its sales, increase its productive and innovative capacity, which may generate the creation of jobs. An opportunity may lead a firm to establish a foreign business relationship. The opportunity may be a business contact supplied by an embassy or a chamber of commerce, a fair, an exhibition or a show. It may also result from an inquiry made to our firm or a similar inquiry on your part made to a foreign firm : finally, it may be the outcome of an unsolicited offer, an advertisement or an international appeal for bids.

I. Definition of strategies

1. Feasibility Studies

The firm will initiate a feasibility study, before trying to take advantage of the opportunities to export. The study in question will assess the firm's industrial capabilities, namely facilities, personnel, industrial capacity, etc. It will estimate its financial position by examining previous years' income statements and balance-sheets. Finally it will appraise its technological capacity : products, quality, new product development and intellectual property.

At the same time it may be advisable to create an organisation that depending on the complexity of the firm and its planned activity, can be a department or division. The principal task of its personnel will be to analyse external markets by asking questions like :

- *Which foreign market should the firm enter ?
- *What is the size and profitability of those markets ?
- *What is the competition in those markets ?
- *Should the firm's products be adapted for export ?
- *Are there products whose exportation is controlled, limited or totally forbidden ?

2. Collecting Data

To make well-informed export decisions involving risks, it is imperative that the firm collect a variety of data on the market it plans to capture.

Insurance

Insurance is a system in which one party, the insurer, against payment of a premium, promises the other party, the insured, a service if the risk becomes a reality.

Thus, insurance is related to hazard. But the insurer will take steps, if not to remove it completely, at least to contain it within reasonable limits. In his firm, he will bring together the largest possible number of similar risks. This is called a community of risks. In the operation of insurance there is a degree of uncertainty involved for each insured. His risk can either occur tomorrow, or the day after tomorrow, or never. As to the insurer, his observation of the past and of the present enables him to forecast with a certain margin of error, how many of the risks he has collated will occur in a given period of time, usually a year.

The cost of claims that occur during any given year is called the incurred losses of the year. Other items of expense are : remuneration of intermediaries who produce business, staff costs and other running expenses. The insurer also has receipts made up of premiums paid to him by the insured, together with returns on investments. Different elements make up the annual accounts of an insurance company : what is paramount, however, is that premiums should be sufficient to meet incurred losses.

The fixing of premium rates, in other words, the working out of tariffs, is determined by actuarial procedures. They process statistical data in order to take into account demographic, technical and economic trends. However reliable statistics may be, and however carefully processed and exploited, differences, known as deviations, will be observed between what is forecast and what occurs. These deviations can pose serious problems to the insurer, yet he has at his disposal a means of lessening or suppressing their most severe consequences : reinsurance.

INDUSTRIAL RELATIONS AND HUMAN RESOURCES

Trade unions in Great Britain

Introduction

A trade union is an association of wage-earners with the object of improving the conditions of their working lives. As long as terms of employment were settled between an employer and an individual workman, the latter's position was weak, especially in times of unemployment.

Trade unionism first appeared in Britain in reaction to the industrial revolution which brought about a strict division between the labour force and the ownership of production tools. Although the first workers' unions were created in the second half of the XVIIIth century, the well-organized trade unions emerged in the XIXth century were marked by violent demonstrations and severe repressions, which eventually led British authorities to repeal the Combination Acts in 1824.

Impact of Unions

Pro-Union supporters often state that the labour movement brought an end to the Child labor practices, improved worker safety, increased wages for both union and non-union workers, raised the entire society's standard of living, reduced the hours in a work week, fought for and won public education for children and brought a host of other benefits to working class families.

This is considered particularly important for groups who are more likely to suffer « labour-market discrimination. » On average, women in Britain earn 20% less than men for the same work but women who are union members earn 24% more than those who are not. In countries that restrict the right of citizens to his form free association economic growth goes not seem to ve enough in itself to correct such problems. In China for example, the pay gap between men and women has actually increased in recent years despite the booming economy.

Legal Forms of Business Organizations

Moroccan Business / Intellectual Property (IPR) Protection

Moroccan **IPR** laws and enforcement of these laws have been sufficient to combat intellectual property theft. Enforcement resources have been inadequate, and civil and criminal penalties have not been stiff enough to provide sufficient deterrence.

The **FTA** (Morocco Free Trade Agreement) addresses many of the the U.S.IPR concerns. The agreement's strong anti-piracy provisions mandate both statutory and actual damages under Moroccan Law for IPR violations. Under these anti-piracy provisions, monetary damages can be awarded even if actual economic harm (retail value, profits made by violators) cannot be determined. Each government also commits to granting and maintaining the right for authorities to seize forfeit, and destroy counterfeit and pirated goods and equipment used to make them. The agreement also requires each government to criminalize end-user piracy.

The FTA further expands the protection of trademarks, copyrights, patents and trade secrets. Protection extends to cover state-of-the-art elements such as trademark disputes used in Internet names and strong anti-circumvention provisions to prohibit the tampering of technologies designed to prevent piracy and unauthorized distribution over the Internet.

II. READING COMPREHENSION

Exercises

Comprehension 1

1. Read the text carefully

Karim Najah is a 32-year old Moroccan. He works in the Foreign Exchange department of an International bank in Casablanca. Before joining the bank, he took a degree in Economics at the University of Fez and also studied Business Administration in a business school. His first job was in the Accounts Department in a large store in Casablanca, but he didn't enjoy the work there very much because he did the same thing day after day and he felt that he didn't have the opportunity to develop professionally. So when he saw the advertisement for the job in the bank, he sent in his application immediately. Karim likes everything about this job except the salary. But he likes the responsibility –a great amount of money moves through his department. He also likes meeting clients and discussing their business or personal financial problems. Most of them are foreigners, so he has the opportunity to practise his English, too. In his free time, he reads the most important financial newspapers and journals and writes reports about the most interesting articles. He also goes through the business news on the Internet everynight.

2. Answer the following questions about the text :

1. Why didn't Karim enjoy his work at the department store ?
2. What are the three things that he likes most about his job ?
3. What does he like least about his job at the bank ?
4. What does he do in his free time ?

3. Go back to the text above and note down the phrases containing prepositions, then compare your answers with those of your partner.

4. Match up these three prepositions with one of the phrases which follow :

In – at – on

a. 1999	f. June	k. midnight
b. Spring	g. March the third	l. the 20th century
c. Saturday	h. five o'clock	m. three weeks
d. night	i. lunchtime	n. midnights
e. the evening	j. the afternoon	o. Christmas

5. Use the appropriate preposition from the list below to fill in the blanks in the following paragraph. (You may use a preposition more than once)

To – for – of – with - on

The demand (1) an increase in salary annoyed the management of the car company in Germany, who didn't want to reply (2) the Union to solve the problem. So in answer (3) the worker's demand, every boss, in every department promised that he/she would listen (4) every worker and that he /she would take the responsibility (5) the failure or the success of talks with the workers.

On the other hand, the trade union stated that the decision belonged (6) the workers and that the Union would speak on behalf (7) the whole workforce. So to avoid a quarrel (8) the management and to prove that the trade union was qualified (9) finding solutions to any problem, the Union leaders wrote a memo to all workers saying that there was an urgent need (10) a massive meeting to put an end to all these problems.

Comprehension 2

1. In small groups, discuss the following questions :

1. What are the products that you think our country imports ?
What are the reasons ?
2. Which products does Morocco export ? Is there any benefit for the country in exporting these products ?
3. Is importing products good or bad for a country ? Prepare your arguments and be ready to report to the class.

2. Survey the text by reading the first sentence of each paragraph. Then for each Sentence ask one or two questions which you think the paragraph will answer.

INTERNATIONAL TRADE

1. International trade is concerned with the buying and selling of goods and services between different nations. Only a few countries would be able to provide all their needs themselves. Most countries rely on others to provide them with supplies of many raw materials and foodstuffs and manufactured goods which they cannot produce themselves. In turns, these countries rely on other countries to buy their own products, For example, Morocco relies on other countries for petrol but it also needs to sell its leather and canned sardines to other countries. Trade is particularly important to most countries.

2. The reasons are as follows :

- Most countries have important populations and produce only part of their foodstuff. That means that the home-produced food must be supplemented by imports such as tea, coffee, sugar, wheat and so on, purchased from foreign countries.
- Most countries cannot satisfy all their requirements for raw materials such as iron, copper, raw cotton. These are needed to produce the finished goods like cars, televisions, refrigerators, textiles, and other products. These raw materials have to be imported from all parts of the world.
- A large number of jobs in all countries depend on the import/export trade of goods and services. Many people are employed in producing cars and trucks, TVs, radios and shoes, and in providing services for other countries, such as accounting, banking and insurance. Without international trade, an important sector of employment would be lost. Without international trade, the standard of living of people in all countries would be lower.

3. Free Trade allows countries which do not have the right climate, or which do not possess the necessary raw materials, to produce certain commodities. It allows them to specialize in certain products and trade with countries of their choice. This allows these countries to have a larger market and therefore produce larger quantities of their goods. The greater the production, the more competitive and more efficient is the trade. A direct consequence of large markets and large production (and therefore cheaper goods and services) is the increase in the standard of living of the people who buy them.

However, in order to avoid abandoning important sectors like agriculture and other strategic industries, some governments restrict trade and impose some means of protection :

4. Trade restrictions may be introduced for the following reasons :

- to make import products expensive and avoid deficits as far as possible.
- to protect infant industries which have just started, from world competitors.
- to prevent dumping(which means a foreign product is sold at a very low price in a Country that produces that same product)
- to protect declining industries (industries which are not doing very well), jobs(people who work in those declining industries) ; and key industries(for example, agriculture, which is relied upon in case of a war of international crisis)
- to counter restrictions imposed by other countries

5. Some of the methods of protection used by these governments are :

- Tariff –a type of tax imposed on imports which come into the country. This tax allows to increase the revenue for the government and it raises the price of imports, which limits the quantities of imports being purchased.
- Quota –a restriction on the quantity of goods which can be imported.

- Exchange control- a way of restricting imports by restrictin the amount of foreign Currency used for payment.

3. Read the text and check whether any of your questions have been answered.

4. Read the text again, and as you read, match these titles / questuins with their corresponding paragraphs :

	paragraph
a/ What is free trade ?	
b/ Why are trade restrictions introduced ?	
c/ What is international rade ?	
d/ What methods of protection are used ?	
e/ Why is trade important to many countries ?	

5. Correct these false statements.

1. International trade means buying goods and services from other coutries..
2. Only a small number of coutries need to trade internationally.
3. once a country has manufactured googs, it rarely needs to sell them to other countries.
4. The only goods that most coutries import are raw mataterials.
6. Services in international trade are limited to the banking sector.
7. The more goods a country produces, the more expensive they get.
8. Agriculture is not considered important by the governments.

6. What do the following words or expressions in the text refer to ?

- a. the countries (paragraph1)
- b. these (paragraph2)
- c. an important sector of employments(paragraph2)
- d. this (paragraph 3)

UNIT 3

TRANSLATION

TRANSLATION 2

THE GLOBALIZATION OF TRADE

THE INTERNATIONAL DIVISION OF LABOUR

THE TELECOMMUNICATIONS EXPLOSION

Translate into french the following extracts :

For a variety of reasons, but most importantly
Because of rapid technological progress,
the world is on its way to becoming a single market for goods,
capital and commercial services. That is what is known as globalization

The international Division of labour
The growth of world population in the 20th century is made obvious from the following
figures :

* 1900 : 1.650 ;

* 2000 : approximately 6 billion.

This is due for a large part to the drop in infant mortality and to the rise in life
expantancy thanks to the progress of medicine and sanitation.
Whereas in most developed countries the population is now stable, it is groing fast in
many developing countries.

*Thanks to the e.mail, sending a document to the other end of the world
only costs the price of the local call between the
Subscriber and his/her Internet service provider. The price for
The remaining distance is included in the subscription fee*

TRANSLATION 3 EXPORT-IMPORT
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Translate into french

1. Key sentences

1. Are you intending to bid on this project ?
2. The loans should cover all our needs.
3. There seem to be market opportunities for our products abroad.
4. The main terms of quotation are FOB and CIF.
5. Government spending abroad is an invisible import.

2. Reply to an inquiry

We acknowledge and thank you for your inquiry dated January 199, concerning our best terms for X.

In reply thereto, it is with pleasure we enclose a proforma invoice from which you will see that the price for X is £ x. The price is subject to 5 % discount for payment within one month. The price quoted compares favorably with those of our competitors and the equipment is for the very best workmanship. We hope we may be favored with an order from you

UNIT 4

BUSINESS LETTERS WRITING

What are Business letters ?

Business letters are formal paper communications between, to or from businesses and usually sent through the Post Office or sometimes by courier. Business letters are sometimes called « snail-mail » (in contrast to e.mail which is faster)

Who writes Business letters ?

Most people who have an occupation have to write business letters. Business people also read letters on a daily basis. Letters are written from a person/group, known as the **Sender** to a person/group, known in business as the recipient.

Here are some examples of senders and recipients :

- business/business
- business/consumer
- job applicant/company
- citizen/government official
- employer/employee

Why write Business letters ?

There are many reasons why you may need to write business letters or other correspondence :

To persuade

To inform

To request

To express thanks

To remind

To formalize decisions

1. **DEANS BOOKS**
8 Dukery Gate
London
SW 2P 4YX

Director : Michael C Dean
Tel 031 557 4571

2. Ref : DT/HS

3. 21 April 2006

4. Bertram Schultz
Medical Book Shop
Siegesdenkmal
7800 FREIBURG
Germany

5. Attention : Ms Helmtraud Schultz

6. Dear Ms Schultz

7. **DEANS MEDICAL DICTIONNARY**

8. Thank you for letter of 18 April asking for an advance copy of
Our above publication to be released shortly.

I am sending you a copy under separate cover along with our
Advertising material and 2006 catalogue. As you will see, we have
Widened our range to clude popular psychology and esoteric books.

If you have any questions or would like more information on any
Of our publications, please do not hesitate to get in touch. I look
Forward to hearing from you soon.

9. Yours sincerely

Doris tate

10. Doris Tate

11. Export Manager

1. sender's address and contact
2. reference
3. date
4. address
5. attention
6. salutation
7. subject
8. body of the letter
9. complementary close and signature
10. Sender's name and his job

Some useful vocabulary and key expressions

IN COMMERCIAL OFFERS

- We think you may be interested in.....
- I am writing to call your attention to our new.....
- We have in stock
- We are prepared to make you special offer.....
- We grant a discount of% on the catalogue prices.....
- We offer you the goods you specify as follows.....
- Our prices are marked on the samples.....

IN ENQUIRIES AND ASKING FOR INFORMATION

- Is your catalogue available in English ?
- Please send us your new brochure
- Can you allow us a special discount ?

IN ORDERS

- We wish to order, on the basis of the samples sent to us
- The items in your catalogue meet our requirements

UNIT 5

BUSINESS DIALOGUES

Meeting people in business

BUSINESS DIALOGUES

Meeting people in business

Exchanging information

Hone your Communication Skills for Greater Effectiveness and Influence

The way you communicate with colleagues, customers and coworkers can make or break your workplace relationships and your personal career success. Become a more assertive or persuasive presenter, a more attentive listener, a clearer writer and a strong communicator ...no matter what your position or profession.

1. Business conversation skills when English is a Second language

When English is your second language, simply learning how to write business documents is not enough. The challenge is knowing how to express ideas directly and clearly in any business conversation....with confidence.

2. Some steps to start with :

- Be able to express yourself in a way that will increase self-confidence in speaking to upper management and colleagues on a daily basis.
- Recognize what some business conversational pitfalls are and how to avoid them.
- Develop skills to recognize different styles and guidelines in business conversations.
- Gain the ability to become assertive and focus on the issues being addressed.
- Increase your knowledge of body language and non-verbal communication.

3. Learning objectives :

- Understand Cultural Differences in Conversation.
- Set Realistic Conversational Goals
- Use simulating language
- Use Dozens of Techniques for Effective Business Conversation.
- Understand and Overcome Barriers in Nonverbal Communication
- Master Problems in listening to and Understanding Others.
- Develop Your Own Plan for improving Your Business Conversation Skills.

-

4. Words to use and Avoid in Business Conversation

- Understand the basic Goals of Business conversation and the pitfalls of Fancy words and Technical Terms.
- Avoid Overused Slang words, Jargon, and clichés in Business Conversation.
- Choose simple & straightforward vocabulary instead of More Formal language.
- Avoid using unnecessary words in Business Conversation.

- Know the difference between words that are often confused for one another.
- Use Translation words and phrases where appropriate.
- Use Humor in Business conversation in a Mild Manner that does not offend people.

5. Techniques for Effective Business Conversation

- Speak clearly and Emphasize key points in a Business Conversation.
- Quickly Establish Positive relationships with others in the conversation.
- Establish your credibility.
- Influence listeners to be on your side.
- Follow Effective Guidelines.
- Overcome nervousness and deal with Ange rand Accusations.

6. Nonverbal Communication : The Impression you Give

- Measure the importance of nonverbal communication.
- Strengthen the power of your eye contact .
- Use tone of voice and pauses to add Emphasis to what you say.
- Use posture, movement, and a Broad smile to give energy and confidence to your business conversations
- Identify and eliminate any nervous gestures you may have.

7. Problems in listening in a business conversation

- Adjust your listening to overcome the gap between the speed of talking and listening.
- Use self-discipline to control your Business conversation listening to allow for efficient understanding of key ideas.
- Avoid distractions in listening from being tired, focusing in personal thoughts, or playing more attention to the speaker than the facts and ideas.
- Clearly convey what you Mean when you are speaking and assure that you are understood by your listeners.

8. Cross Cultural Communication

The advent of the global economy is changing the fundamental nature of our governments, businesses, organisations and populations. In short, we are no longer constrained by state boundaries but have all become part of an independent international network..

One of key changes this has triggered is the need to communicate effectively with different people in different languages and from different cultures.

It is now recognised that linguistic and cultural knowledge that organizations must come to acquire if they are to integrate, progress and succeed in the market place. Cross Cultural communication is a must.

8. Some aspects of Moroccan Business as seen by foreign eyes :

8. A. Business Attire in Morocco

- Business attire is formal and conservative.
- Men should wear dark colored conservative business suits to initial meeting. Women should wear elegant business suits, dresses or pantsuits.
- Avoid wearing expensive accessories.
-

8. B. Meetings, Presentations, and Negotiation Tactics

- In business it is extremely important to verify anything that has been agreed to in front of others as it may not have been a sincere agreement and the person may have no intention of following through.

- Moroccans prefer to do business with those they know and respect, therefore expect to spend time making a personal relationship before business is conducted.

- Since Moroccans judge people on appearance, dress and present yourself well.

- Appointments are necessary and should be made in advance and confirmed a day or two before the meeting.

- It is best to avoid scheduling meetings on Friday between 11 :15 a.m. and 3p.m. since most companies close for prayers.

- Companies are hierarchical. The highest ranking person makes decisions, but only after obtaining a group agreement.

- Do not use high-pressure tactics as they will work against you.

- Business cards are given without formal ritual. Have one side of your business card translated into French or Arabic.

9. Business conversations

1. Self-introduction

1.1 a Dialogue 1.

A : Let me introduce myself. My name is Paul Smith. I'm the Financial Controller of Hi Tech systems consultancy.

B : Nice to meet you, Mr.Smith. I'm Heidi Chan. I work for Sunny Side Up Design Company.

A : How do you do, Ms. Chan. And you are.....

B : I'm the chief Designer. I am the head of a team of five designers.

1.2 Dialogue2

A : Hi, I'm Kenneth Pong, and you ?

B : Hi, kenneth. My name's Wendy Williams. Just call me Wendy.

A : What line of business are you in, Wendy ?

B : I'm a marketing manager with Cybertact computers. What about you, kenneth ?

A : How do you do, Ms.Chan. Andy ou are.....

B : I'm the chief Designer. I am the head of a team of five designers.

2. TALKING ABOUT YOUR JOB

Jack : Hi Peter. Can you tell me a little bit about your current job ?

Peter : I work as a computer technician at Schuiller's and Co.

Jack : What do your responsibilities include ?

Peter : I'm responsible for systems administration and in-house programming.

Jack : What sort of problems do you deal with on a day-to-day basis ?

Peter : Oh, there are always lots of small system glitches. I also provide information on a need-to-know basis for employees.

Jack : What else does your job involve ?

Peter : Well, as I said, for part of my job I have to develop in-house programs for special company tasks.

Jack : Do you have to produce any reports ?

Peter : No, I just have to make sure that everything is in good working order

Jack : Do you ever attend meetings ?

Peter : Yes, I attend organizational meetings at the end of the month.

Jack : Thanks for all the information, Peter. It sounds like you have an interesting job.

Peter : Yes, It's very interesting, but stressful, too.

UNIT 5

TELEPHONING

Business Phone Etiquette

Etiquette is in essence about proper conduct and presenting yourself favourably. Demonstrating good etiquette is important if one seeks to be successful. An area in which this is essential is the business phone call.

1. Telephone English – The Phrases

There are a number of phrases and idioms that are only used when telephoning. Let's first take a look at an example dialogue : here are the most common :

Operator : Hello, Frank and Brothers, How can I help you ?
 Peter : This is Peter Jackson. Can I have extension 3421 ?
 Operator : Certainly, hold on a minute, I'll put you through.....
 Frank : Bob Peterson's office, Frank speaking.
 Peter : This Peter Jackson calling, is Bob in ?
 Frank : Im afraid he's out at the moment. Can I take a message ?
 Peter : Yes, could you ask him to call me at. I need to talk to him about Nuevo line, it's urgent.
 Frank : Could you repeat the number please ?
 Peter : yes, that's, and this is Peter Jackson.
 Frank : Thank you Mr Jackson, I'll make sure Bob gets this asap.
 Peter : Thanks, bye.
 Frank : Bye.

As you can see, the language is rather informal and there are some important differences to everyday English. Look at the Chart below for key language and phrases used in telephone English.

Introducing Yourself

This is Ken.
 Ken speaking.

Asking who is on the telephone

Excuse me, who is this ?
 Can I ask who is calling, please ?

Asking for someone

- Can I have extension 321 ?
(extensions are internal numbers at a company).
- Could I speak to... ? (can I.- more informal/may I-more formal)
- Is Jack in ? (informal idiom meaning : is Jack in the office ?°)

Connecting someone

- I'll put you through (put through. Phrasal verb meaning 'connect')
- Can you hold the line ?
- Can you hold on a moment ?

How to reply when someone is not available.

- I'm afraid....is not available at the moment.
- The line is busy....(when the extension requested is being used)
- Mr Jackson isn't in... Mr Jackson is out at the moment....

Taking a message

- Could (can, may) I take a message ?
- Could (can, May) I tell him who is calling ?
- Would you like to leave a message ?

2. Success on the telephone

You have few problems reading the language or understanding others. But telephoning in English ? That's when you start to panic. This is understandable. You can't see the other person, and voices are often more difficult to understand on the phone. All is not lost, however, there are some simple steps you can take to improve your telephoning :

1. **Don't panic :** This is easier said than done, but really is the key to success. You must lose your fear of the phone. Make at least one call a day in English to a friend just to practice. Repeat to yourself « telephoning in English is easy. » Positive thinking can work.
2. **Learn key vocabulary :** Learn the vocabulary listed below. Alternatively, copy them and put them next to your phone at work, or take them with you when you're travelling.
3. **Learn some key phrases :** As well as key words, there are certain standard phrases that come up again and again on the phone. Learn them and use them. Don't try to be too clever on the phone ; stick to the standard phrases.
4. **Start and finish well :** A confident opening is important. Say clearly and not too quickly, who you are and you are calling : « This is Boris. Schroder from Dusseldorf. I'm calling about your order for.... Try to avoid saying « My name is... », this sounds less professional. At the end of the call, remember to thank the other person : « Thanks for your help. » If they thank you, the answer is « you're welcome » not « please. »
5. **Learn to control the call :** Native speakers of English speak too quickly and not clearly enough. Make sure you know how to stop them or slow them down. Phrases such as : « I'm sorry, I didn't catch that » and « I'm sorry, could you speak a little more slowly » will help you to control the situation. Don't be embarrassed to stop your partner, remember, your English is almost certainly better than their speaking of your mother-tongue.

3. Leaving a message

Sometimes, there may not be anyone to answer the telephone and you will need to leave a message. Follow this outline to make sure that the person who should receive your message has all the information he/she needs.

1. **Introduction...** Hello, this is Ken. OR Hello, My name is Ken Beare (more formal).
2. **State the time of day and your reason for calling....** It's ten in the morning. I'm phoning (calling, ringing) to find out if.... to see if... / to let you know that... / to tell you that....
3. **Make a request** Could you call (ring, telephone) me back ? / Would you mind ?
4. **Leave your telephone number** My number is..... / you can reach me at..... / call me at.....
5. **Finish.....** Thanks a lot, bye. / I'll talk to you later, bye.

4. Example of message

Telephone : (Ring...Ring...Ring...) Hello, this is Tom. I'm afraid I'm not in at the moment. Please leave a message after the beep....(beep).

Ken : Hello Tom, this is Ken. It's about noon and I'm calling to see if you would like to go to the Mets game in Friday. Could you call me back ? you can reach me at 367-8925 until five this afternnon. I'll talk to you later, bye.

5. A telephone communication

Telephone Banking

Representative : Hello. How can I help you today ?

Customer : Hello. I'd like some information on the telephone banking services Offered by your bank.

Representative : Certainly. What is your account number ?

Customer : At the High Street Branch.

Representative : Just let me know, I'll sign you up immediately

Customer : Can you tell me how the telephone banking services work ?

Representative : You can do all your day-to day banking over the telephone, 24 hours a day.

Customer : That's great. How do I access my account ?

Representative : Just call the bank, key in your « PIN number » and listen to the menu of options available.

Customer : How do I choose which option I want ?

Representative : You can check your balance, pay bills, order a statement or even transfer money to another bank.

Customer : That's fantastic. What about getting help if I have any Problemes ?

Representative : There is an automated answering machine and staff available 9 to 5 seven days a week.

Customer : It all sounds very good to me. I'd like to sign up.

Representative : All right, can you answer a few questionq please ?

Customer : Certainly.....

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