



**OFPPT**

**ROYAUME DU MAROC**

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**مكتب التكوين المهني وإنعاش الشغل**

**Office de la Formation Professionnelle et de la Promotion du Travail**

**DIRECTION RECHERCHE ET INGENIERIE DE FORMATION**

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**RESUME THEORIQUE  
&  
GUIDE DE TRAVAUX PRATIQUES**

**ANGLAIS TECHNIQUE**

**SECTEUR : TERTIAIRE**

**NIVEAU : TS & T**

## Preface

This unit aims primarily the trainees in the tertiary dies, it's an entirely new work as it intends to support the technical learning by providing to trainees the necessary background in English communication .

The unit is presented in the following way, initially it contains a complete and condensed review of skills in English grammar to help trainees remaining and improving what they've learned in high school .

To keep the unit within the context of tertiary learning, the second part of this module treats the essential functions of the English communication within the company, like telephoning and reporting information ( especially for secretaries), describing and analysing companies trends, writing business letters in English, ...for TSGE, TSC and TCE...etc and many other functions useful for the trainees of "tertiaire".

A list of irregular verbs and a business glossary have been listed at the end of the unit to help trainees working as they can use the English/French glossary or the French/English one.

It is recommended to reach the real aim of this unit, to let trainees communicate in English so that at every step of the unit incite them to speak, to discuss and to express their point of view.

We invite all the interested readers to give us their feedback concerning any side of the unit ( the presentation, the structure, the contents.....)

## *Préface*

Ce module est principalement destiné aux filières du tertiaire, c'est un travail qui vise à accompagner la formation technique en offrant aux stagiaires les connaissances nécessaires en communication en langue anglaise.

Le module se présente comme suit, la première partie constitue une révision générale mais brève de toutes les connaissances en grammaire anglaise.

Et afin de mieux cerner la formation tertiaire, la seconde partie de cette unité aborde quelques fonctions essentielles de la communication au sein de l'entreprise comme le phoning, le transfert des informations, les écrits professionnels (essentiellement pour les secrétaires), ou encore la description et l'analyse de l'évolution de l'entreprise (pour les TSGE, TCE et TSC...) ...etc

A la fin du module il y a une liste des verbes irréguliers ainsi qu'un glossaire Anglais/français et Français /anglais .

Il est recommandé de faire travailler la communication chez les stagiaires en les incitant à chaque étape de s'exprimer en anglais, de discuter leur points de vue car l'objectif principal est celui d'améliorer leur capacité de s'exprimer correctement en anglais.

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## THE PRESENT SIMPLE:

Affirmative form		Negative form		Interrogative form	
I look	we look	I do not look	we do not look	do I look?	do we look?
you look	you look	you do not look	you do not look	do you look?	do you look?
he looks	they look	he does not look	they do not look	does he look?	do they look?
she looks		she does not look		does she look?	
it looks		it does not look		does it look?	

## THE PRESENT PROGRESSIVE:

Affirmative form		Negative form		Interrogative form	
I am looking	we are looking	I am not looking	we are not looking	am I looking?	are we looking?
you are looking	you are looking	you are not looking	you are not looking	are you looking?	are you looking?
he is looking	they are looking	he is not looking	they are not looking	is he looking?	are they looking?
she is looking		she is not looking		is she looking?	
it is looking		it is not looking		is it looking?	

### Present Simple

#### Uses

- Permanent or long-term situations
- Facts
- Regular activities and routines

- Feelings
- Opinions and states of mind
- Timetables and schedules
- Examples :
  - *The sun rises in the east.*
  - *Water boils at 100°C.*
  - *The postman usually comes before noon.*
  - *In France, people drive on the right-hand side of the road.*
  - *Our plane leaves at 10 PM on Thursday.*

## **Present Progressive**

### Uses

- Actions happening now
- Future plans and arrangements
- Examples:
  - *I'm reading a page on the Internet at the moment.*
  - *We're introducing new system*
  - *She's meeting the CEO at 2 p.m*
  - *Prices are going up; the value of the Euro is going down.*
  - *I'm visiting my parents next Sunday.*

## **PRACTICE:**

**Put the verbs between brackets in the right tense :**

**A-**

- Joan (1)  football every day. (to play)
- Who (2)  on the grass? (to walk)
- We always (3)  (to speak) softly while Mother (4) . (to sleep)
- Who (5)  to? (you, to talk)
- Jim says: "(6)  to school now". (I, to go)

- In the winter, the sun (7)  early. (to set)
- The church bell (8)  for Mass every Sunday. (to ring)
- (9)  (you, to listen) to me? (10)  to repeat myself. (I, not, go)
- (11)  his name. (I, not, to remember)
- No, (12) ; I am awake. (I, not, to sleep)

**B -**

1. It is 7.30 A.M. and  (I, to have) my breakfast.
2. Every morning at 7.30 A.M.  (I, to have) breakfast.
3. At the moment,  (it, to rain).
4.  (you, to watch) TV in the evening?
5. What  (John, to do) right now?
6. Quiet, please!  (you, not, to know) how late it is?
7. Look!  (the police, arrest) someone next door.
8. " (you, to promise) to be on time?" "Yes, I promise."
9. What's that noise?  (someone, to hit) the wall?
10.  (you, not, to understand) what I mean?

**C-**

- Look! It (to rain) \_\_\_\_\_.
- My father (to enjoy) \_\_\_\_\_ watching gangster films.
- \_\_\_\_\_ you (to like) \_\_\_\_\_ surfing on the internet?
- Walter and his sister (to play) \_\_\_\_\_ chess in their bedroom.
- I (not, to want) \_\_\_\_\_ to go to that party.
- I can't help you now, I (to garden) \_\_\_\_\_.
- Dan (to wake up) \_\_\_\_\_ at 7 everyday.
- She is in her bedroom. She (to read) \_\_\_\_\_.
- How often \_\_\_\_\_ she (to go) \_\_\_\_\_ to the doctor's?



**THE PAST SIMPLE TENSE:**

Affirmative form		Negative form		Interrogative form	
I looked	we looked	I did not look	we did not look	did I look?	did we look?
you looked	you looked	you did not look	you did not look	did you look?	did you look?
he looked	they looked	he did not look	they did not look	did he look?	did they look?
she looked		she did not look		did she look?	
it looked		it did not look		did it look?	

**THE PAST PROGRESSIVE:**

Affirmative form		Negative form		Interrogative form	
I was looking	we were looking	I was not looking	we were not looking	was I looking?	were we looking?
you were looking	you were looking	you were not looking	you were not looking	were you looking?	were you looking?
he was looking	they were looking	he was not looking	they were not looking	was he looking?	were they looking?
she was looking		she was not looking		was she looking?	
it was looking		it was not looking		was it looking?	

**Past Simple**

Uses :

- Finished past actions

Examples:

- usually used with : *yesterday, last night, in 1999, 10 years ago....*
  - *I watched the film on TV last night.*
  - *I saw that film a long time ago.*
  - *The vampire got out of his coffin and walked towards us.*

**Past Progressive (or Continuous)**

Examples :

- *I was watching TV when the phone rang.*
- *Dracula's helpers were moving his coffin to a new location.*

**PRACTICE:**

**Fill in the blanks with the right verbs :**

1. It's 9 A.M.;  (the postman, to come) yet this morning?
2.  (I, never, to visit, Rome) in my whole life.
3. When I was a teenager  (I, to play) football every Saturday afternoon.
4. No,  (I, not to see) that film yet.
5. This year there  (to be) a lot of traffic accidents in this country.
6. My dog  (to run away) while I was walking him in the park.
7. My keys are missing:  (you to see) them?
8. I can't do it;  (I, already, to try) it several times.
9. When I asked him for time off,  (he, to say) "No".
10.  (you, to eat, ever) caviar?

**THE PRESENT PERFECT TENSE:**

Affirmative form		Negative form		Interrogative form	
I have looked	we have looked	I have not looked	we have not looked	have I looked ?	Have we looked ?
you have looked	you have looked	you have not looked	you have not looked	Have you looked ?	Have you looked ?
he has looked	they have looked	he has not looked	they have not looked	Has he looked ?	Have they looked ?
she has looked		she has not looked		Has she looked ?	
it has looked		it has not looked		Has it looked ?	

**THE PRESENT PERFECT PROGRESSIVE:**

Affirmative form		Negative form		Interrogative form	
I have been looking	we have been looking	I have not been looking	we have not been looking	have I been looking?	have we been looking?
you have been looking	you have been looking	you have not been looking	you have not been looking	have you been looking?	have you been looking?
he has been looking	they have been looking	he has not been looking	they have not been looking	has he been looking?	have they been looking?
she has been looking		she has not been looking		has she been looking?	
it has been looking		it has not been looking		has it been looking?	

- The *simple form of the* Present Perfect is *have/has + past participal*
- The *progressive eform of the* Present Perfect is *have/has + been + verb in ing form.*

## **The Present Perfect**

### Uses :

We use the present perfect tense to talk about past actions with present importance.

- past actions with results in the present: ex: graphic images has had excellent results this year
- life experience :ex: I've forgotten his name twice.

### Examples :

- *Look! I've bought a new car*
- *I've read Pickwick Papers*
- *I've been to the doctor's this morning*
- *I have been playing tennis since I was 7 years old*
- *The Prime Minister has met the President*

### **Practice:**

Put the verbs between brackets in the present perfect:

- 1. I (to meet) \_\_\_\_\_ her two years ago.
- 2. I (to be) \_\_\_\_\_ very lucky lately.
- 3. \_\_\_\_\_ you ever (to be) \_\_\_\_\_ to Africa?
- 4. I (to live) \_\_\_\_\_ here since 2000.
- 5. I (to go) \_\_\_\_\_ to Mexico last year.
- 6. Mary (to love) \_\_\_\_\_ chocolate since she was a little girl.
- 7. I (to see / never ) \_\_\_\_\_ that movie.
- 8. He (to arrive / just) \_\_\_\_\_.
- 9. James (to finish / not) \_\_\_\_\_ his homework yet.
- 10. He (to tidy) \_\_\_\_\_ his room, that's why he can go out with his friends.

## Present Perfect Progressive (or Continuous)

Uses:

**Past actions that re-continuing now:**

- *I've been playing tennis since I was 7. / I've been reading Pickwick Papers.*
  - He's been working there for 5 years.
- 

**Put the verbs between brackets in the right tense :**

1. It's 9 A.M.;  (the postman, to come) yet this morning?
2.  (I, never, to visit, Rome) in my whole life.
3. When I was a teenager  (I, to play) football every Saturday afternoon.
4. No,  (I, not to see) that film yet.
5. This year there  (to be) a lot of traffic accidents in this country.
6. My dog  (to run away) while I was walking him in the park.
7. My keys are missing:  (you to see) them?
8. I can't do it;  (I, already, to try) it several times.
9. When I asked him for time off,  (he, to say) "No".
10.  (you, to eat, ever) caviar?

**Put the verbs between brackets in the right tense :**

1. When I went to the car park, I found that my car  (to steal).
2. Peter  (to live) in Paris for 4 years before he could speak French fluently.
3. "Where  (you, to be)?" she said when I finally turned up.
4.  (I, to learn) English for 5 years now.
5. The locals were amazed because  (never, to see) a horse before.
6. They wouldn't let him in because  (to forget) his membership card.

7. "You can't come in because  (to forget) your membership card."
8.  (you, to see) the new film by Spike Lee?
9.  (they, to drink) a lot of champagne by the time the party ended.
10. They were angry because  (they, to wait) for too long.

### **THE PAST PERFECT ( SIMPLE )**

Affirmative form		Negative form		Interrogative form	
I had looked	we had looked	I had not looked	we had not looked	had I looked?	had we looked?
you had looked	you had looked	you had not looked	you had not looked	had you looked?	had you looked?
he had looked	they had looked	he had not looked	they had not looked	had he looked?	had they looked?
she had looked		she had not looked		had she looked?	
it had looked		it had not looked		had it looked?	

### **THE PAST PERFECT ( PROGRESSIVE )**

Affirmative form		Negative form		Interrogative form	
I had been looking	we had been looking	I had not been looking	we had not been looking	had I been looking?	had we been looking?
you had been looking	you had been looking	you had not been looking	you had not been looking	had you been looking?	had you been looking?
he had been looking	they had been looking	he had not been looking	they had not been looking	had he been looking?	had they been looking?
she had been looking		she had not been looking		had she been looking?	
it had been looking		it had not been looking		had it been looking?	

The past perfect (simple): had + past participle ( see the list of irregular verbs)

The past perfect ( progressive): had + been + verb in *-ing* form

### Examples :

- Ex. *When Peter went to the theatre, he discovered that all the seats had been sold.*
- Ex. *I had been waiting for 20 minutes when Paul arrived.*
- Ex. *It was the first time we had met.*

Generally it is used to form a link between two passed actions , where one is dated than the other.

- *It is 9 o'clock and I have been waiting for over an hour.* ( present perfect)
- *It was 9 o'clock and I had been waiting for over an hour.* (past perfect)

### PRACTICE:

Put the verbs between brackets in appropriate tense:

1. When I went to the car park, I found that my car  (to steal).
2. Peter  (to live) in Paris for 4 years before he could speak French fluently.
3. "Where  (you, to be)?" she said when I finally turned up.
4.  (I, to learn) English for 5 years now.
5. The locals were amazed because  (never, to see) a horse before.
6. They wouldn't let him in because  (to forget) his membership card.
7. "You can't come in because  (to forget) your membership card."
8.  (you, to see) the new film by Spike Lee?
9.  (they, to drink) a lot of champagne by the time the party ended.
10. They were angry because  (they, to wait) for too long.

**THE INFINITIVE FORM**

<b>INFINITIVE</b>	
<b>Infinitive (active)</b>	to clean
<b>Infinitive ( passive)</b>	to be cleaned
<b>Past of infinitive ( active)</b>	to have cleaned
<b>Past of infinitive ( passive)</b>	to have been cleaned

	<b>Simple</b>	<b>Continuous</b>
<b>present</b>	is <i>cleaned</i>	is <i>being cleaned</i>
<b>past</b>	was <i>cleaned</i>	was <i>being cleaned</i>
<b>future</b>	will be <i>cleaned</i>	will be <i>being cleaned</i>
<b>Present Perfect</b>	has been <i>cleaned</i>	-----
<b>Past Perfect</b>	had been <i>cleaned</i>	

<b>EXAMPLES</b>	
<b>Active</b>	<b>Passive</b>
A sees B	B is seen by A
A is seeing B	B is being seen by A
A saw B	B was seen by A
A was seeing B	B was being seen by A
A has seen B	B has been seen by A
A will see B	B will be seen by A



## THE PASSIVE VOICE :

### Uses :

Describing actions without saying who does them or describing processes.

### Examples :

- *My car has been stolen*
- *The company's activities are divided into six business areas.*
- *A new office block is being built in the city centre.*
- *A new cancer treatment has been discovered by scientists in Sweden.*
- *The suspect was questioned before being released.*
  
- **Present simple:** Ex. *Football is played in most countries .*
- **Present continuous:** Ex. *My car is being repaired*
- **Past simple:** Ex. *The eclipse was seen only in the northern hemisphere*
- **Past continuous:** Ex. *My hair was being cut when the accident happened*
- **Present Perfect simple:** Ex. *The fugitive has been arrested*
- **Future:** Ex. *A new version of Linux will be released soon*
- **Infinitive:** Ex. *Computer discs should be defragmented regularly*
- **Past of infinitive:** Ex. *My car must have been stolen; it's no longer where I left it .*
- **Gerund:** Ex. *Most people like receiving presents*
- **Past gerund:** Ex. *We were angry at having been deceived*

### PRACTICE:

Active	Passive
A sees B	B is seen by A
A is seeing B	B is being seen by
A saw B	B was seen by A
A was seeing B	B was being seen by A
A has seen B	B has been seen by A
A will see B	B will be seen by A

**Put the following sentences in the passive voice :**

**A-**

1. Someone broke into our house last night.

2. They cancelled all flights because of fog.

3. Millions of people have read that book.

4. The police are looking for the missing paintings.

5. They should have told him.

6. Workmen were cleaning the entry to the museum.

7. He invited me to the party.

8. They have not opened the doors yet.

9. Somebody will deliver the package before 9 o'clock.

10. Nobody noticed his mistake.

**B-**

1. You must make a decision.

- A decision .

2. They will have to clean it up.

- It .

3. They are looking up the customer's name.

- The customer's name .

4. Someone ought to have told him that the meeting was at 10 PM.

- He  that the meeting was at 10 PM.

5. We will clean your swimming-pool this weekend.

- Your swimming-pool  this weekend.

6. This work was painted by Picasso.

- this work.

7. The windscreen must have been broken by a rock.

- the windscreen.

8. They must have been beaten by their rivals.

- Their .

9. We were forced to cancel the trip.

- Something or somebody .

10. The champion has been knocked out by a young boxer.

- the champion.

## THE FUTURE:

Simple future	
<i>I will / shall</i> + verb	<i>we will / shall</i> + verb
<i>you will</i> + verb	<i>you will</i> + verb
<i>he / she / it will</i> + verb	<i>they will</i> + verb

### Uses :

- timetables and schedules
- plans and arrangements
- intentions
- instant decisions
- future facts and predictions

### Examples :

- the board meeting starts at 3.30 .p.m
- when is he arriving?
- We're going to open a new sales office in Spain.
- How many people will work here?

## CONDITIONNALS:

### *Uses*

### *Examples*

Possible situations

if there's a seat in economy, give me that.

If it's 11 a.m. in London, it's 8 p.m. in Tokyo.

If she bought a discount ticket, she won't be able to change it.

Hypothetical situations

if I were offered a job abroad, I'd take it.

If we agreed to 5 per cent, would you give us 60 days credit?

## COMPARATIVES AND SUPERLATIVES

### *Uses*

### *Examples*

Comparing two things

this month's sales are higher than last month's.

The market is getting more competitive.

English cars aren't as reliable as German cars.

Comparing three or more things

it's the cheapest product in the range.

Which city is the most expensive to live in?

Formation:

### **Short adjectives:**

### **Much**

Add *-er* or *-est* to adjectives with one syllable

use much to make the comparative adjective stronger

high higher highest

Cheap cheap cheapest

Big bigger biggest

## Long adjectives

Use more or most with adjectives with two or more syllable

Modern      more modern    most modern

Expensive    more expensive            most expensive

Competitive    more competitive            most competitive

Watch out for these two irregular forms

Good          better          best

Bad          worse          worst

Add -er or -est to adjectives with two syllables ending with in -y

Easy          easier          easiest

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## REPORTED SPEECH :

### Examples:

direct statement	Reported speech
"Mary <i>is</i> happy."	He said (that) Mary <i>was</i> happy.
"I <i>want</i> to buy a new computer, but I <i>don't know</i> which one to buy."	He said (that) he <i>wanted</i> to buy a new computer but <i>didn't know</i> which one to buy.
"I <i>am going</i> to buy a car."	He said (that) he <i>was going</i> to buy a car.
"It <i>is</i> cold in here; I <i>will close</i> the window."	He said (that) it <i>was</i> cold; he <i>would close</i> the window. <b>Note:</b> <i>would</i> est le prétérit de <i>will</i> .
"I <i>have lost</i> my watch."	He said (that) he <i>had lost</i> his watch.

The majority of modals (*could, might, must, ought, should, would*) remain unchanged in the reported speech. Only , *can* becomes *could* and *may* becomes *might*.

- Study these examples:

Direct statement	Reported speech
I <i>didn't go</i> to school on Thursday because there <i>was</i> a train strike.	He said he <i>hadn't gone</i> ( <b>ou didn't go</b> ) to school on Thursday because there <i>had been</i> ( <b>ou was</b> ) a train strike.
Direct statement	Reported speech
"Diamonds <i>are</i> more expensive than pearls."	He said (that) diamonds <i>are</i> ( <b>ou were</b> ) more expensive than pearls.
"Computers <i>have gone down</i> in price."	He said (that) computers <i>have</i> ( <b>ou had</b> ) <i>gone down</i> in price.
Direct statement	Reported speech
"France <i>is</i> bigger than Canada."	He said (that) France <i>was</i> bigger than Canada.
"Ireland <i>have</i> never <i>beaten</i> England at rugby."	He said (that) Ireland <i>had</i> never <i>beaten</i> England at rugby.

Direct statement	Reported speech
My boss said: " <i>Finish</i> that project by Friday."	The boss <i>told</i> me <i>to finish</i> the project by Friday.
She said: "Please <i>be</i> quiet while the baby is asleep."	She <i>asked</i> me <i>to be</i> quiet while the baby was asleep.
He said: "Can you pass me the salt?"	He <i>asked</i> me <i>to pass</i> the salt.

- Find the reported speech of the following sentences:

Direct statement	Indirect speech
1. "I <b>am</b> tired."	
2. "We often <b>play</b> tennis."	
3. "I <b>have</b> two children."	
4. "It <b>is raining</b> outside."	
5. "I <b>bought</b> her a present	
6. "I <b>have</b> just <b>cleaned</b> the windows."	
8. "I <b>will</b> go to Peter's."	
9. "I <b>can</b> swim very well."	
10. "You <b>may</b> come."	

- Find the reported speech of the following sentences:

- "I have a toothache."

He said that

- "I will open the window."

He said that

- "She has gone on holiday."

He said that

- "Go away!", he said to me.

He

- "Where is my hat?", he asked me.

He

- "We're going to the cinema."

He said that

- "You have to do your best", he said to us.

He said that



8. "Who will you tell?", he asked me.

He

9. "They should go to the police".

He said that

10. "I don't know."

He said that

### **MODAL VERBS :**

Modal verbs are special help verbs. They add extra 'meaning' to the main verb.

Most modals have more than one use:

<b><u>Verbs</u></b>	<b><u>Examples</u></b>	<b><u>Uses</u></b>
Can	can I use your phone? Can you quote me a price for CIF New York Passengers can take a small bag onto the plane with them I can't find my boarding card	Permission requests possibility/ability inability
Could	could I interrupt a moment? Could you speak up? We could ask for volunteers	Permission Requests suggestions
May	may I borrow your car?	Permission
Might	it might be possible to reduce the price.	Future possibility
Will	I'll tell him to phone you back How many people will work here? There won't be much space.	promises Future facts Predictions
Would	would you speak more slowly please ? What would you like to drink ? Would like to come to a party ? I'd love to. What time would suit you? Would you reduce the price?	requests offers Invitations Suggestions Suggestions

Shall	shall we ask for volunteers ? Shall I call a taxi for you? What shall I do?	suggestions Offers Asking what to do
Should	I think we should teach the French sales staff English.  The government should increase taxes on petrol.	Recommending action Saying what is right or correct
Must	passengers must make sure their bags are clearly labelled Passengers mustn't carry guns or explosives	obligation prohibition

**\* Use a modal verb :**

1. You \_\_\_\_\_ tell her! (prohibition)
2. She \_\_\_\_\_ come in. (Permission)
3. You \_\_\_\_\_ be quiet now! (obligation)
4. They \_\_\_\_\_ help you. (possibility/ability)
5. I \_\_\_\_\_ give you that book! (refusing)

---

**ADJECTIVES :**

<b>adjective + V-ing</b>	<i>good + to look</i>	<b>good-looking</b>	<i>That horse looks good. It's a good-looking horse.</i>
<b>nom + V-ed</b>	<i>chocolate + to coat</i>	<b>chocolate-coated</b>	<i>This sweet has been coated in chocolate. It's a chocolate-coated sweet.</i>
<b>adjective + nom + -ed</b>	<i>red + hair + -ed</i>	<b>red-haired</b>	<i>That girl has red hair. She's a red-haired girl.</i>
<b>nom + nom + -ed</b>	<i>iron + fist + -ed</i>	<b>iron-fisted</b>	<i>His fists are like iron. He's an iron-fisted boxer.</i>
<b>adverb + V-ed</b>	<i>well + to dress</i>	<b>well-dressed</b>	<i>She dresses well. She's well-dressed.</i>

---

### Find the compounded adjective:

1. Lucy has red hair. She's a  girl.
2. The discussion has been going on for some time now. It's a/an  discussion.
3. Paul has got blue eyes. He's a  boy.
4. They don't sell new books at that shop, only  ones.
5. Mark's sight's not so good; he can only see things that are a short distance away. He's .
6. You can't go that way; it's a  street.
7. Henry's been suffering for a long time. He's a  patient.
8. Jenny's twenty-one years old. She's a  woman.
9. You need a cool head to be an air traffic controller; don't even think about applying for such a job unless you're .
10. Successful models usually have long legs. They're usually  women.

### RELATIVE PRONOUNS:

#### 'Who' and 'which'

##### 'Who'

Ex. *The man **who** lives here is a scientist.*

##### 'Which'

Ex. *The car **which** is parked outside is new.*

##### 'Whom'

Ex. *The woman **to whom** you were speaking is a doctor.*

---

#### 'Whose', 'where', et 'what'

##### 'Whose'

1. Ex. *The man **whose** car is parked outside our house is a doctor....)*

**'Where'**

Ex. *The town **where they stopped** was by the sea.*

**'What'**

Ex. *I believe **what you said**.*

Ex. ***What you said** is right.*

---

**PRACTICE:**

**Fill in the blanks with the following pronouns: (*who/whom/which/whose/where*).**

1. Can you see the woman  is sitting on the bench?
2. The place  they met will always be special for them.
3. He gave Tom the book  he had just read.
4. The teacher,  met his class for the first time last week, is happy with them.
5. Martin and Hellen,  are engineers, have just invented a new gadget.
6. Penny,  father is a judge, is going to study law at university.
7. The person to  you were speaking is a famous hacker.
8. The hotel in  they stayed has a very good restaurant.
9. He found a wallet in  there was a large amount of money.
10. The footballers  team had won drank a lot of champagne that night.

## PRONOUNS AND POSSESSIVES

	<b>Personal pronouns</b>		<b>Possessive</b>		<b>reflective pronouns</b>
	<b>subject pronouns</b>	<b>complement pronouns</b>	<b>Possessive adjectives</b>	<b>Possessive pronouns</b>	
<b>Singular</b>	I	me	my	mine	myself
	you	you	your	yours	yourself
	he	him	his	his	himself
	she	her	her	hers	herself
	it	it	its	*	itself
<b>Plural</b>	we	us	our	ours	ourselves
	you	you	your	yours	yourselves
	they	them	their	theirs	themselves

### Reciprocal pronouns

- *Mr and Mrs Jones love each other.*
- *They gave one another presents.*
- *They looked at one another.*
- *They looked at themselves in the mirror.*

---

### PRACTICE:

Put the right pronoun in the blanks :

1. John rang to say  couldn't get here before 9 p.m.
2. Liz and Meg were looking at  in the mirror.
3. "Give the book to Belinda." "I've already given it to .
4. This house is mine; it's been in  family for centuries.
5. "Look at , Mammy!", shouted the twins.

6. Richard and Liz looked at [ ] passionately.
7. The guru said to me: "Think of others before you think of [ ]".
8. Richard helped Liz look for [ ] lipstick.
9. Membership has [ ] disadvantages.
10. Liz kept her bouquet; Meg threw [ ] to the crowd.
11. The rabbi and [ ] wife finally arrived at the reception.
12. "This is our goal, that's [ ]! Okay?"
13. "Get off [ ] back!" screamed the angry employee.
14. Jupiter once changed [ ] into a bull.
15. "My husband and [ ] are delighted to accept your invitation."
16. "I hope you can come to visit my wife and [ ]", said Mr O'Reilly.

**Put the verbs between brackets in the right tense:**

1. Yesterday, [ ] (*I, to see*) a great film on TV.
2. It's smoky in here; [ ] (*I, to open*) the window?
3. How [ ] brothers have you got?
4. [ ] I seen him, I would have told him the good news.
5. I don't know his number; I'll look it [ ] in the telephone directory.
6. Martin, [ ] is a policeman, drives a squad car.
7. We arrived an hour ago, and [ ] (*we, to be*) here since.
8. [ ] house is that on the hill? Is it yours?
9. [ ] (*I, to play*) tennis since I was seven.
10. This time next week, [ ] (*I, to lie*) on the beach sunning myself.
11. You [ ] visit the Smithsonian Institution; it's really worthwhile.
12. Last year, I [ ] (*=obligation*) pay a lot of taxes.
13. I don't know [ ] he wears red shirts; they don't suit him.

14. Even [ ] he's only fourteen, he can play Beethoven's piano concertos.
15. [ ] people are coming to your party?
16. [ ] I'm an easy-going person, it makes me mad to see so much waste.
17. The President [ ] (*just, to resign*).
18. It's my fault; I blame [ ].
19. She's strong, so she'll get [ ] her illness quickly.
20. It [ ] rain; it's entirely possible.

• **Put the verbs between brackets in the right tense:**

He often (to go)\_\_\_\_\_ to the cinema with his friends.

\_\_\_\_\_ you (to smoke)\_\_\_\_\_? No, I \_\_\_\_\_.

Listen! He (to have)\_\_\_\_\_ a bath.

She (to play)\_\_\_\_\_ tennis with her brother now.

In 1970, he (to live)\_\_\_\_\_ in New York.

When the phone (to ring)\_\_\_\_\_, my mother (to cook)\_\_\_\_\_.

On Sundays, he (to wash)\_\_\_\_\_ his car.

Look! Vanessa and Dave (to quarrel)\_\_\_\_\_.

Every morning I (to get up)\_\_\_\_\_ at 6 o'clock.

Yesterday Walter (to do)\_\_\_\_\_ his homework.

Yesterday while I (to have)\_\_\_\_\_ a shower, my father (to repair)\_\_\_\_\_ my radio.

Tomorrow we (to go)\_\_\_\_\_ to London.

I (to read, already)\_\_\_\_\_ Othello.

She (to live)\_\_\_\_\_ in Paris since 1988.

What \_\_\_\_\_ you (to do) \_\_\_\_\_ at the moment?

Peter never (to work) \_\_\_\_\_ on Sundays.

When \_\_\_\_\_ he (to buy) \_\_\_\_\_ this car?

He (to leave) \_\_\_\_\_ last Thursday.

She (just / to call) \_\_\_\_\_ him.

We (to have) \_\_\_\_\_ an accident while we (to drive) \_\_\_\_\_ to Paris.

## WORD GAME

Put the following sentences in the right order

1. cat himself is the washing

2. can piano play the you

3. is nearest station the underground where

4. been ever have to Vienna you

5. cinema going likes Marian the to

6. do in not papers street the throw

7. a and at come have here look over this

8. away crime from he of running scene seen the the was

9. do hard is it know to to what

10. be be is not or question that the to to



# I

# MEETING PEOPLE

<b>Objective</b>	to meet foreign, contacts and get to know them
<b>Tasks:</b>	<ul style="list-style-type: none"><li>- to introduce yourself to other people</li><li>- to describe jobs and responsibilities</li><li>- to ask questions about foreign companies</li><li>- to read and write a personal profile</li></ul>

1) Do you know the other people in the class? Introduce yourself to everyone.

Good morning. My name is..... and I work for / in

2) Distinguish between a formal and informal situation

3) Works in groups. Practise making introductions, introduce:

- a. Two people in a formal situation
- b. Two people in an informal situation
- c. Yourself at a company reception desk
- d. Yourself to a new colleague
- e. Yourself to a foreign visitor you are meeting at an airport

- Use the following expressions:

May I introduce you to...?                      This is...

How do you do?                                      How do you do?

Do you know ...?                                      This is...

Hello/Hi    Nice to meet you

Good morning . My name is..... I have an appointment to see ....

I don't think we've met . I'm...

## **LANGUAGE WORK**

### **Getting information:**

1- Four people are visiting your institute today. look at their business cards and ask and answer questions about them.

What's his/her name?

What nationality is he/she?

Who does he/she work for?

Where does he/she work?

What's his/her position in the company?

**SKANESBANKEN**  
**BRIGITE SVENSSON**  
**DEPUTY MANAGING DIRECTOR**

NYBROKAJEN 7  
S615146 STOKHOLM  
TEL : 08 663 50 40  
FAX : 08 665 40 55

**CHEMA Y PUNTO SA**  
**MARGARITA RIDAL ROMEO**  
**Public Relations Officer**

Paseo de la CASTELLANA 201 MADRID  
Tel : 14312687 FAX : 14351314

**BSCS**  
**Business Systems Consultancy Services**  
**DALE CROSBY**  
**Vice President**

1049 Derwent SANTA BARBARA  
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Tel: 8059639171 Fax: 8059628593

**DEUXMONT FRANCE**  
**JEAN-CLAUDE AUREILLE**  
**Technical Director**

132 rue Véron, 94140 Alfortville, France  
Tél: 33143766281  
Fax : 33143762924

1- Here are some answers, but what are the questions:

- How do you do?
- José Perez.
- J.O.S.E
- I'm Spanish
- No, I'm single
- IBM
- They produce and sell computers
- The financial department
- I'm an auditor
- English, Spanish and Italian.

( all these questions are in the present tense. For more information see page 5 in the grammar and usage notes)

**Describing Jobs:**

1- Study the words in bold type in these sentences.

I'm **a** financial controller ( **a/an** +job)

**An** engineer

I work **for** ATT ( **for**+ employer)

I'm **in** marketing ( **in**+ type of work)

**The** chemicals

**Chemicals**

Complete this conversation. Use a,an,for, and in

A what do you do for living?

B I'm.....computers

A really? Who do you work.....?

B Olivetti. I'm .....product manager. What about you?

A I work .....Balfour Beatty .

B so you're .....the construction business?

A yes I'm .....engineer

2- complete these sentences about yourself.

- I'm a/an.....

- I study in.....

- I'd like to work for.....

\* Countries and nationalities:

1- Toshiba is a **Japanese** ( nationality) company. The headquarters are in **Japan** ( country)

What about these companies:

1- Honda

6- L'Oréal

2- IBM

7- Roll-Royce

3- Olivetti

8- Nestlé

4- Ericsson

9- Siemens

5- Norsk Hydro

10-Philips

2- complete the chart:

Country	Nationality
Japan	
The USA	
	Italian
Sweden	
	Norwegian
France	
	British
Switzerland	
Germany	
The Netherlands	

**Speaking:**

Work in twos or threes. You are participants at an international conference .Toss a coin to move.

- heads : move one square
- Tails: move two squares

Follow the instructions on each square and start a conversation. The first person to finish is the winner.

You see an old friend. Greet him/her	Name three countries which begin with the letter "B"	Ask another person where they come from	Introduce two people to one another	Ask another person about their family
Ask another person about their company	<b>THE CONFERENCE GAME</b>			Name two countries where you bow when you meet someone
Name four countries you want to visit in holiday				Ask another person about their hobbies and interests
Ask another person at the conference what their job is				Exchange business cards with another participant
Introduce yourself to another person at the conference				Say "thank you" in three different languages
You arrive at the conference hotel. Go to the reception desk and register				

**Speaking:**

Interview a partner about learning objectives:

1. Why do we want to learn English?
2. Who do they want to communicate with in English?
3. what do they want to practice most: reading, writing, listening , or speaking?
4. How many hours a week can they spend studying English?
5. what equipment and materials do they have to help them learning?
6. what equipment and materials do they want to buy?

## II

## TELEPHONING

<b>Objective</b>	To make contact and exchange information over the phone
<b>Tasks</b>	<ul style="list-style-type: none"><li>- To spell and note down key words and numbers in a telephone message</li><li>- To make, agree to, and refuse requests</li><li>- To respond to new situations and say what action you will take</li><li>- To write business letters confirming telephone calls.</li></ul>

### Starting calls:

Study these phrases for starting calls.

#### **IDENTIFYING WHO IS SPEAKING**

This is Paul Henig.

Paul Henig speaking.

Is that Julia Gardini?

#### **SAYING WHO YOU WANT TO SPEAK TO**

Could I speak to .....?

Can I

I'd like to speak to.....

Extension 596, please.

Supply the missing words in these conversations.

- 1 Ms Brunet Sales Department, good morning.  
Mr Keller .....Helena Steiner, please?  
Ms Brunet Hold on. I'll get her.
  
- 2 Mrs Steiner Hello, Sales.  
Mr Keller .....Helena Steiner, please.  
Mrs Steiner .....
  
- 3 Switchboard Curtis Holdings.  
Mr Keller .....293, please  
Miss Delmont Accounts Department.  
Mr Keller .....Jean Delmont?  
Miss Delmont yes, ..... How can I help you, Mr Keller?

### Transferring information

1. Notice these different ways of saying telephone and fax numbers.

91430	<i>nine one four three zero</i>	( American English)
	<i>nine one four three oh</i>	( British English)
6687	<i>six six eight seven</i>	( American English)
	<i>double six eight seven</i>	( British English)

Exchange your personal end home numbers with a partner.

2. Work with a partner. Take it in turns to dictate telephone numbers and write them down.

29508-47766-966015-01525372245-03916600721

#### **PRONUNCIATION NOTE**

*In phone and fax numbers, English speakers normally group the numbers in threes, not in twos as in common elsewhere in Europe. 914306- nine one four, three oh six not nine one, four three, oh six.*

3. When you transfer information by phone, try not to leave long silences or pauses. These phrases will help you.

Starting	Ready?	Go ahead
Continuing	Have you got that?	Got that.
Finishing	Anything else?	That's all.
Checking	Could you read that back to me?	Could I read that back to you?

Work with a partner. Take it in turns to give each other messages and write them down.

One person dictates and the other write down.

Phone Paul Carter  
Tomorrow morning  
(03) 408-441932

Fax exhibition dates  
to vera in são Paulo  
, 0055 11 223-3181

Send 200 pieces, ref no.  
306/AJ  
To the Siena factory

## Requests

1. we use these phrases to ask other people to do things.

Can you...?

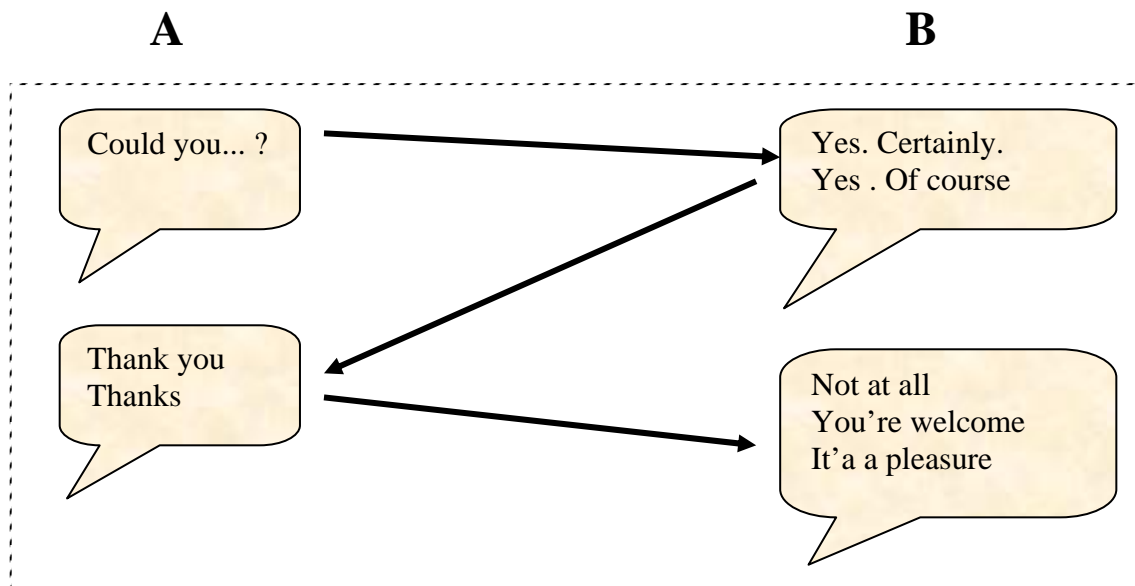
Could you...?

Would you....?

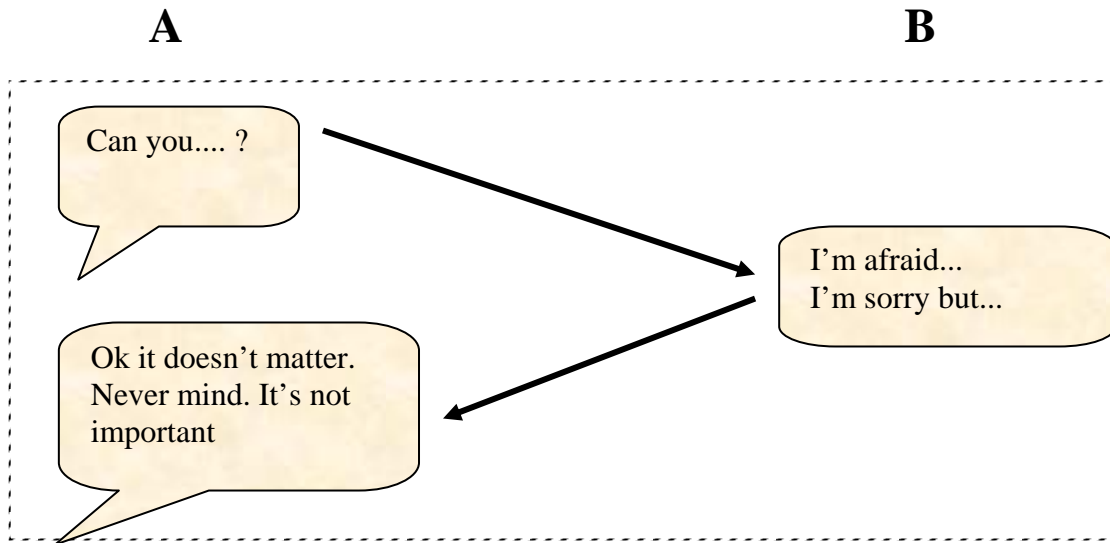
You're on the phone. What do you say in these situations?

- you can't hear the other person;
- you want them to repeat something;
- they are speaking to fast.
- you want them to spell a word.
- You want them to transfer to the Finance department.

2. We can reply to request like this.







Practise these expressions with a colleague. Ask them to:

- a. spell their surname for you.
- b. Tell you the time
- c. Tell you're their computer password
- d. Give you a lift home tonight.
- e. Lend you their dictionary
- f. Lend you some money.

**VOCABULARY NOTE:**

Put lend or borrow in these questions.

Could I .....some money?

Could you.....some money?

Notice we lend to someone and we borrow from someone. So when we lend, we give; and when we borrow, we take.

3. we use these phrases to ask if it's ok to do things.

<p>Asking</p> <p>Can I .....?</p> <p>Could you.....?</p> <p>* informal</p>	<p>Saying yes</p> <p>Yes, please do.</p> <p>of course</p> <p>* yeah, go ahead</p> <p>** Help yourself.</p> <p>** inviting someone to take something</p>	<p>saying no</p> <p>I'm afraid.....</p> <p>I'm sorry but...</p>
--	---	---

Practice with a colleague. You are in their office and you want to:

- use their phone
  - smoke
  - look at their copy of the production plan
  - copy a file on their computer
  - borrow their copy of the Economist
  - borrow their car
4. who makes these request: a customer ( C ) or supplier ( S)?
- can I place an order?
  - May I have your name and company name?
  - Could you tell me the delivery address?
  - Can you deliver next Monday?
  - Could I have an address for the invoice?
  - Could you tell me how much it will cost?
  - May I have a discount?
  - Would you confirm this order in writing?

Work with a partner. Make up a conversation between a customer and a supplier. Use as many request as you can.

5. work in pairs. One person sell computers. The other is a foreign customer who phones. Answer his inquiries about your computer the NC-200. he will ask about.

- your prices
- delivery times
- the guarantee
- discounts
- your terms of payment

Invent your answers. You can agree to or refuse his request.

**Speaking:**

Sit back to back with a partner and act out this telephone calls.

Call :

Your company's new price list are still at the printers. You expect them to arrive today. A customer calls with a request. Write down the details.

**Writing:**

1. We often write letters to confirm phone calls. Most business letters and faxes contain a lot of standard phrases. Notice how some standard phrases are used in this letter.

**FOTOTECHNIQUE**

31, rue de Constantine 16102 Cognac Cédex  
Téléfax: 45 39 16 11 Télex: 790 962F Tél : 46 39 29 24

Mary Thatcher  
Sales Manager  
Galaxy Computer Supplies  
221 Hills Road  
Cambridge CB 2 2RW

27 October 2004

START

Dear Ms Thatcher

With reference to our telephone conversation today, \_\_\_\_\_ REFERENCE  
I am writing to confirm our order for: \_\_\_\_\_ REASON FOR WRITING  
10 x photoconductors ref. No.76905 A/K.

REQUEST

— I would be grateful if you could deliver them as soon as possible.

Thank you for your help. \_\_\_\_\_ CLOSING REMARKS

FINISH

— Yours sincerely,

Cristophe Terrien  
Cristophe Terrien  
Director-Procurement

2. Use this list of standard phrases to complete the letters opposite.

The start

Dear sir or madam, \*

Dear Mr Sloan, \*\*

The finish

yours faithfully, \*

Yours sincerely, \*\*

Mrs Sloan, \*\*

Miss Sloan, \*\*

Ms Sloan, \*\*

Dear Mary-Lynn \*\*\*

Best wishes, \*\*\*

American English

Sincerely yours,

Yours truly,

\* suitable if you don't know the name of the person you are writing to

\*\* suitable if you know their name

\*\*\* suitable if the person is a close business contact or friend

The reference:

With reference to Your advertisement in the Reporter,.....

Your letter of 25<sup>th</sup> April,...

Your phone call today,...

The reason of writing

I am writing to enquire about...

Apologize for...

Confirm...

Requesting

Could you possibly...?

I would be grateful if you could...?

Agreeing to requests

I would be delighted to ....

Giving bad news

Unfortunately ...

I'm afraid that...

Enclosing documents

I am enclosing...

please find enclosed...

Close letters with a friendly phrase or reference to future contact.

Closing remarks

Thank you for your help.

Please contact us again if we can help in any way

There are any problems

You have any questions.

Reference to future contact

I look forward to hearing from you soon

meeting you next Tuesday.

seeing you next week.

**PRACTICE**

**GEO ORT LTD**

COMMERCE WAY LEIGHTON BUZZARD BEDFORDSHIRE LU7 3BW

TEL: 01525 72245 Fax/ 01525 72611

Dear Mr Cochet,

-----your phone call today,  
-----or not sending you our price  
list. -----, it is still at the  
printers.

However, -----a copy of the old list with the new prices  
pencilled in.

-----  
-----

Jacqueline Scott

Jacqueline Scott

### **GEO ORT LTD**

COMMERCE WAY LEIGHTON BUZZARD BEDFORSHIRE LU7 3BW  
TEL: 01525 72245 Fax/ 01525 72611

Dear Mary,

-----your phone call yesterday,  
-----to confirm that  
-----come and speak at the GMB  
Congress in Manchester on July 13<sup>th</sup>.

-----send me a map showing how to get  
to queen Marys Hall?

-----  
-----..

Jacky

Jacqueline Scott

**\* Indicate the name of each step in the letter.**

## **BUSINESS LETTER WRITING**

Vitaplan ltd.  
38 Bank Street  
London SW1 4KD

20<sup>th</sup> November 20..

Mr J. Maréchal  
Directeur Commercial  
SOMAREX  
6 RUE DE Paris  
78000 Versailles

Dear Mr Maréchal,

Your name has been given to us by business colleagues in France, as an efficient market research agency specialising in providing advice to UK companies hoping to export to France. As you will see from the enclosed brochures and reports, ours is a medium-sized family business with a range of products for the health food market.

Our immediate objective is to obtain first-hand information on the French market for these products in general and for the breakfast cereal segment in particular. We would like a thorough report on market size, competition and so on. The report should be ready within six months.

Please contact us rapidly if you feel able to handle such a survey so that we can meet to discuss the brief in detail as soon as possible.

Yours sincerely,

P. Simpson

P. Simpson  
Marketing Manager

*A possible letter*

SOMAREX  
6 rue de Paris  
78000 Versailles

26<sup>th</sup> November 20..

Mr P. Simpson  
Vitaplan Ltd  
38 Bank Street  
London SW1 4KD

Dear Mr Simpson,

We thank you for your letter of 20<sup>th</sup> November in which you express your confidence in our company and are pleased to confirm that your proposal does indeed interest us.

Our market research agency already has great experience in the field you mention, since we have been working for 12 years on the food sector and have already carried out three market surveys for English firms. In order to discuss the finer details of the survey you require, may I suggest a meeting, perhaps at your head office in London, at some time between 5<sup>th</sup> and 7<sup>th</sup> December. Please confirm the convenient time and date as soon as possible with my secretary Mme Dubois (extension 459).

As far as the report is concerned, we should be able to provide an initial documentary survey indicating market trends, potential competitors and health regulations within a fortnight. A more detailed survey on consumer habits and possible retail outlets would take somewhat longer- between four and six months – but we feel confident that we can meet the deadline you suggested without undue difficulty.

Looking forward to our future collaboration, I hope to hear from you soon.

Yours sincerely,

(Signature)

J Maréchal  
Sales manager

## The business letter

### Instructions

1. There is no such thing as 'business English'. In the past business letters were full of such meaningless phrases as 'esteemed inquiry', 'I enclose herewith', 'We have perused', 'I beg to acknowledge', 'your earliest convenience', 'I hope I may be favoured' etc. You may very occasionally come across bad letters written today which contain phrases of this sort. Never attempt to imitate this style of writing. Your language should be simple and clear.
2. THE HEADING This differs in one important detail from the personal letter. The name and address of the person you are writing to must be included beneath your own address but against the *left*-hand margin. This is called the 'Inside Address' and should be exactly the same as the one which be appear in the envelope. If you writing to a man, his name should appear as 'Mr E. Jones' or 'E. Jones Esq.' (Esquire). This latter form of address is in general use and is usually preferable. When writing to ladies the usual title is used :

i.e. : 'Mrs J. Robinson' or 'Miss J. Robinson'.

Very often you will not know the name of the person who will read your letter. In this case you may address your letter directly to the company concerned: e.g. Jones, Brown an Co., Ltd., ('Co.' and 'Ltd' are the usual abbreviations for 'Company' and 'Limited'.) When you are writing to a particular person in a Company or other organization and do not know his or her name, your letter may be addressed to 'The Manager', 'The Director', 'The Principal', 'The Headmaster', 'The Secretary', etc? as the case may be.

In business letters the 'Block Style' of address is becoming more common and should be preferred.

3. THE SALUTATION If the person you are writing to is known to you, you may begin 'Dear Mr-', 'Dear Mrs', 'etc. In all other instances, you should begin 'dear Sir', 'Dear Sirs', or 'Madam', 'Gentlemen' or 'Sirs' as the case may be.
4. THE BODY A business letter usually has four main parts:

Reference

Information

Purpose

Conclusion

(a) *Reference* you should begin your letter by referring to a letter you have received, an advertisement you have seen etc., or to an event which has prompted you to write.

Here are a few usual phrases:

Thank you for your letter of June 3<sup>rd</sup>.



Many thanks for your letter of April 24<sup>th</sup>.

In your letter of May 22<sup>nd</sup> you inquire about....

It was a great pleasure to receive your letter of June 22<sup>nd</sup> that...

In replay to your inquiry of Oct. 21<sup>st</sup>, I regret that ...

I read your advertisement in last Monday's issue of 'The Commercial Gazette' and ...

You may remember that I visited you last year when I wax in ...

I was surprised to learn that ...

I recently attended Hanover Fair and ...

I recently called on your agent in this country to ask about ... but he was unable to help me.

(b) *Information* In the second paragraph it is sometimes necessary to supply more detailed information, which is related to the 'Reference'.

(c) *Purpose* Here you must give the reason why you are writing your letter. You should state clearly what you want. Take care to answer closely the question that has been set.

(d) *Conclusion* as in the 'personal letter' it is customary to 'round the letter off' with some polite remark.

Here are a few useful phrases:

I am looking forward to hearing from you soon.

I sincerely hope you will be able to help me in this matter.

I enclose the sample of the material you require.

I do hope I am not putting you to too much trouble.

I shall not act until I have received instructions from you.

I would greatly appreciate an early reply.

I enclose a cheque for 25 \$ to cover costs.

Would you please let me know as soon as possible whether you would be willing to ...

I would suggest that you come and see me in person on ...

I would suggest that you come and see me in person on ...

Please accept my apologies for the trouble this mistake has caused you.

5. *The subscription* Where a letter is beginning. Dear Sir/Sirs/Madam, you must end with the words 'Yours faithfully'. When, however, you address a person by name – even if you barely know him – you must conclude with the words 'Yours sincerely'.

6. *THE SIGNATURE* Sign your name clearly in full in the way you wish it to appear on the envelope which will be addressed to you in reply to your letter.

### III

### COMPANIES

<b>Objective</b>	To discuss the business activities of companies
<b>Tasks</b>	<ul style="list-style-type: none"><li>- To describe a company</li><li>- To exchange numerical information</li><li>- To give a presentation of a company</li></ul>

#### LANGUAGE WORK

##### Company profiles

Look at these two different ways of asking and answering questions with the verb “have”

A How many employees has Philips got?

B it's got 250,000.

A Has it got any factories in Slovenia?

B No, it hasn't.

A How many subsidiaries does Philips have?

B it has over 120.

A Does it have a subsidiary in the UK?

B yes it does.

Work with a partner. Ask and answer questions about these companies.

##### **Aussedat rey Group ( paper)**

9 industrial sites in France and 1 in Spain.  
1 distribution company in France and 1 in Holland  
7 European sales subsidiaries.  
1 wood supply subsidiary.

##### **ANA (airline)**

123 aircraft in the fleet.  
119 scheduled routes.  
163 affiliates and subsidiaries.  
41 hotels with 12 overseas.

##### **ABB ( electrical engineering)**

206,000 employees  
1300 companies.  
Over 5,000 profit centres.  
11 joint ventures in china.

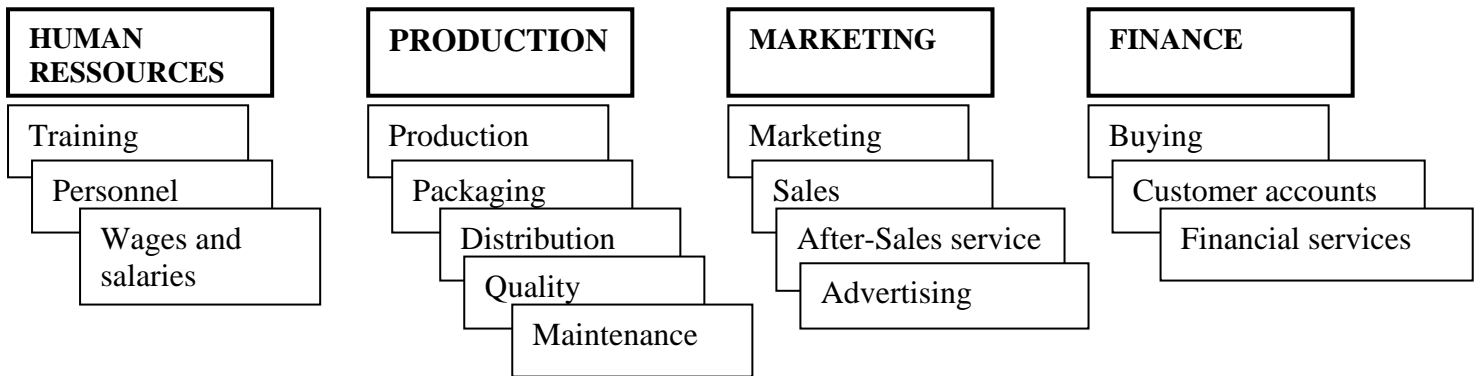
##### **Pirelli (tyres and cables)**

2 core businesses : tyres and cables  
78 factories  
over 41,000 employees.  
2,000 research and development specialists

**Organizations:**

Study this organisation. Which department:

- a. put the products in boxes and crates?
- b. places ads in magazines?
- c. Pays the staff?
- d. Purchases supplies?
- e. Sells the products to customers?
- f. Plans how to sell new products?
- g. Services the machines and equipment?
- h. Arranges courses for the staff?
- i. Recruits new employees?
- j. Manufactures the products?
- k. Invoices customers?
- l. Look after customers ?
- m. Dispatches the products and send them to customers?
- n. Organizes control systems to prevent mistakes?
- o. Deals with taxation, investment, and cash management?



## Current activities

1. We use the present continuous tense to talk about actions that are going on at the moment. Complete these sentences using words from the box.

Wait	call	go	build	expand	develop	stay	get	spend
------	------	----	-------	--------	---------	------	-----	-------

- a. Philips are expanding their activities in China
- b. Our research department.....a new drug
- c. They .....;at the Dorchester Hotel.
- d. Someone .....for you in your office.
- e. We.....;a new factory in Barcelona
- f. I.....about order no. AJ/2496.
- g. These products..... near the end of their life cycle.
- h. The Dollar.....up.
- i. The IT department ..... a lot of money on new equipment at the moment.

### **GRAMMAR NOTE**

We use the present simple tense to talk about regular activities.

The maintenance department services the equipment.

But we use the present continuous tense to talk about temporary activities.

The IT department is spending a lot of money at the moment.

2. what do you know about McDonald's? are these facts true or false? What do you think?
- a. three new McDonald's stores open every day.
  - b. McDonald's charge high prices.
  - c. McDonald's spend more on advertising than anyone else.
  - d. There is a hamburger university.
  - e. The company CEO has a computer in his office.
  - f. McDonald's prefer American managers to run overseas stores.

Now read this article and find out.

# SERVICE WITH A SMILE

Three new McDonald's stores open somewhere in the world each day. There are now over 14,000 McDonald's stores worldwide and sales are over \$23 billion. So how do they do it? What are the company's strengths?

## VALUE

McDonald's keep prices low. They concentrate, on increasing market share.

## ADVERTISING

McDonald's spend \$1.4 billion annually on marketing, more than any other company in the world.

## TRAINING

Every employee receives at least two or three days' training and all managers attend regular courses. The company even has its own Hamburger university in Oakbrook Illinois.

## FACE-TO-FACE MEETINGS:

The company headquarters don't have an e-mail system and there's no computer in the CEO's office but ideas still fly around. There are regular meetings between people in the same region and people in the same line of work.

## CLOSE RELATIONSHIP WITH SUPPLIERS:

McDonald's work closely with their suppliers to make sure they can meet the McDonald's specifications.

## CULTURAL SENSITIVITY

Before they enter a new country's market, they research the culture thoroughly . and they employ local staff if they can.

## CUSTOMER SERVICE:

The restaurants are clean, the service is quick and every McDonald's burger comes with a smile.

3. work in a groups ( max 4 persons), prepare a similar presentation of a company of your choice ( use sources like economic newspapers, internet, TV magazines...)

examples: Boeing-Adidas-Richbond-IBM.....

( follow the indications below)

## Speaking

- To prepare to make a short presentation about a company to the class. Write notes first.  
Don't write sentences-just write key words and numbers concerning:

- Products/services
- Main customers
- Locations ( factories, branches, etc...)
- Size ( Number f employees/turnover)
- Main strength
- Current projects
- Other information

- Now decide on the structure of your presentation. These phrases will help you order the information;

### The introduction

I'd like to tell you about ...

### Checking understanding

Is that clear?

Are you with me ?

Ok so far?

### Ordering information

I'll begin with.....

Now I'll            move on to....

Turn to .....

### Finishing

Are there any questions?

thank you very much.

Use your notes to give the presentation and answer questions from colleagues.

**It is essential to use the following business plan.**

## **Business plan for a Small Business Presentations**

Objectives :

- To play the elements of a business plan to a small business
- To practice a prepared presentation of a business plan in English
- To practice impromptu questioning and answering
- To develop listening skills

Project requirements

- Student may work alone or in groups of 2 or 3 students.
- Each group will select an actual small business or a small business case study for their project.
- Each student will prepare a five minute presentation describing their business, summarizing selected elements of the business plan, and requesting a specific investment amount. For students working individually, the classroom presentation will be a minimum of ten minutes; for groups of three, presentations will be a minimum of fifteen minutes.
- Students may use overheads for their presentations; copies of overheads material should be provided for other students and the teacher.
- Other students will serve as a panel of financial investors. At the end of each session, the student panel will be expected to question the presenters about the details of their proposed small business. With the presented information and the responses to the questions, the panel will allocate an investment pool of dollars among the proposed projects.
- Students should take notes during the classroom presentations. Material from some of the cases may be included in the first unit test on December 20<sup>th</sup> .

Business Plan  
Suggested Outline

Title Page\*  
Executive Summary\*  
Table of Contents\*  
Problem Statements\*  
Business Descriptions\*  
Objectives\*  
Product Plan  
Marketing Plan  
Manufacturing Plan  
Financial Projections  
(Sales Revenue Forecast\*  
Profit and loss forecast\*  
Capital Spending Plan\*  
Cash Flow Forecast\*)  
Future Trends  
Business Risks  
Personnel Plan  
Appendix:  
Principals, CV and Accomplishments\*  
Supporting Documents\*

\* Suggested Outline for a short Plan

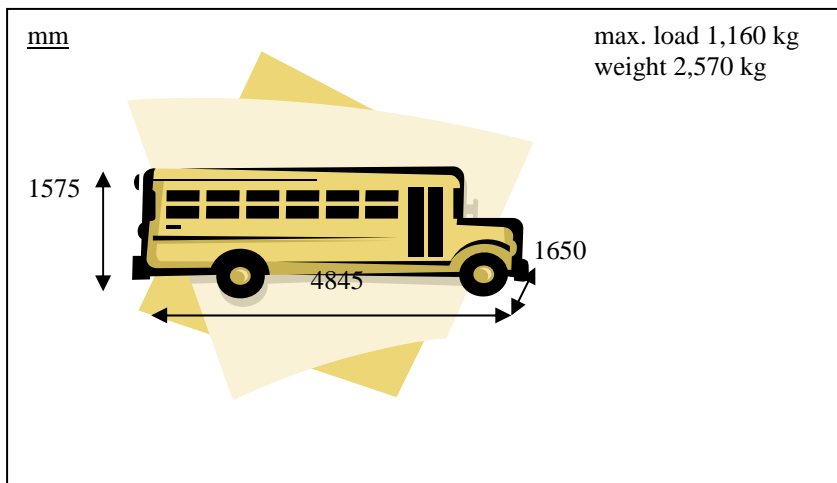
( for more practice see the example of business plan : Antoinette's Dress Shop ( Annex))



## Size and dimension

1. Study these ways of describing dimension. Then cover them up, look at the diagram opposite, and try to remember them.

How long is it?	Its 484.5cm long	The length is 484.5 cm.
How wide is it?	It's 165.0 cm wide.	The width is 165.0 cm.
How high is it?	It's 157.5 cm high	The height is 157.5 cm.
How heavy is it?	It weighs 2,570 kg.	
How much does it weigh ?	the weight is 2,570 kg.	
How much can it carry?	It can carry 1,160 kg.	
What's the maximum load?	It's 1,160 kg	



## IV

## REPORTING

<b>Objective</b>	To report on past actions
<b>Tasks</b>	<ul style="list-style-type: none"><li>- to talk about events in a company's history</li><li>- to deal with customers complaints</li></ul>

### Company history

### LANGUAGE WORK

## THE HISTORY OF THE NISSAN MOTOR COMPANY

<b>1925</b>	<b>1947</b>
Three small motor companies merge to form the Datsun Company	After World Wars II, Nissan begins car production again.
<b>1932</b>	<b>1958</b>
The company produces the first Datsun car .	A Datsun 210 wins the Australian rally
<b>1934</b>	<b>1966</b>
The owners rename the company "the Nissan Motor Company Ltd"	Nissan sets up its first foreign manufacturing operation in Mexico.
<b>1935</b>	<b>1980</b>
Nissan opens the Yokohama plant	The National Space Development Agency in Japan send a rocket into space, with solid-fuel rocket boosters designed and produced by Nissan.
<b>1936</b>	<b>1981</b>
Nissan introduces mass production methods.	Nissan makes an agreement with Volkswagen to produce the Santana in Japan
<b>1938</b>	<b>1992.1993.1994</b>
Nissan stops producing passenger cars and concentrate on truck manufacture.	In the UK, Nissan earns a Queen's Award for export achievement for three years running.

1. work in pairs. Ask and answer questions about the Nissan Motor Company.

- What happened in 1925?

Three small motor companies merged.

- What happened in 1947?

Nissan began car production again.

Regular verbs end -ed in the past simple tense. Irregular verbs have a special form. There is a table of irregular verbs on page

2. Ask and answer more questions about Nissan.

- where did the original three companies merge?

.....

For information on past simple tense see page 8

3. choose the correct verbs from the boxes to complete the passage.

Remember to use the past simple tense.

Be      sell      ~~establish~~      grow      import      have      find      decide  
begin      become      achieve      be able to      have to      supply  
be      be      win      set up      launch      start

### **THE HISTORY OF THE NISSAN IN THE UK**

Nissan established a small trading company in 1969. it..... cars from Japan and .....them in the UK. The company only .....0.2% of the market in 1970 but it ..... fast. By 1974 it .....the UK's leading car importer.

When the UK.....a major export market, Nissan.....to build an assembly plant. After a long search it .....a suitable site in Tyne and Wear. Cars .....rolling off the production line in 1986.

At first, the plant .....limit production because of the JAMA import restriction agreement. But by 1988 UK companies .....the majority of components and Nissan.....the target of 60% local content. The plant.....increase production.

In 1991 Nissan.....a new distribution company and it .....operations in January 1992 with a network of 150 dealers. By the end of the year there .....267. Nissan .....the Micra ( March) in 1993 and it .....the European Car of the Year Award. It ..... The first Japanese-badged car even to win.

## Saying when

1) Study the different prepositions we use with these times.

IN	ON	AT
1999	Saturday	5.30
August	2 May	Easter
Winter		the end of the ward
The afternoon		

Which preposition do we use with:

- |                      |                      |
|----------------------|----------------------|
| 1. dates?            | Religious festivals? |
| 2. months?           | Hours of the clock?  |
| 3. days of the week? | Parts of the day?    |
| 4. years?            | Points in time?      |
| 5. seasons?          |                      |

2) Put the right preposition with these times.

.....1969	.....Christmas
.....Thursday	.....Christmas day
.....19 January	.....the autumn ( Us: the fall)
.....January	.....the 1960s
.....midnight	.....the weekend
.....the morning	.....the turn of the century

## Complaints

\* When customers make complaints, it's important to ask questions to get all the facts you need.

Ask questions about these problems.

A You delivered the wrong quantity .

B Oh dear. What quantity did we deliver?

A 300. we ordered 3,000.

B I'm sorry about that.

- 1 you delivered the wrong quantity.  
( 300, we ordered 3,000)
- 2 you sent the order to the wrong address.  
( 30 South Road. We're at 40)
- 3 you invoiced us for the wrong amount.  
(£4,000 instead of \$4,000)
- 4 the goods came with the wrong accessories  
( plastic hooks. We wanted metal)
- 5 the cover was the wrong colour  
( black, we asked for green)
- 6 the handles were the wrong size.  
( 15 cm. we ordered 10 cm)
- 7 the goods arrived on the wrong day  
(Friday. We asked for Tuesday)
- 8 the case was no good  
( the glass was broken)

\* what possible reasons are there for these problems?

We're very short staff at the moment.

Our computer crashed and we lost a lot of data.

Think of some more excuses.

\* Here are some useful phrases for dealing with complaints. Complete the chart with phrases from the box.

- |  |
|--|
| <ol style="list-style-type: none"><li>a. I'll find out what happened and let you know</li><li>b. I'm afraid we're not responsible for damage in transit.</li><li>c. Would you like a refund?</li><li>d. I'll look into it straight away.</li><li>e. Would you like us to repair it?</li><li>f. We're very sorry about this but it's not our fault.</li></ol> |
|--|

DEALING WITH COMPLAINTS
MAKING OFFERS
Would you like a replacement?----- ----- -----
PROMISING ACTION
We'll send the rest immediately. ----- -----
REFUSING RESPONSIBILITY
We reserve the right to make small changes to products ----- -----

Can you think of any more phrases to add to the chart?

- Discuss these questions with a partner:
  - 1 what sort of complaints do you have to deal with?
  - 2 What advice would you give to someone who has to deal with complaints?

### SKILLS WORK

#### Reading

1 sometimes products don't sell well in a new market. Suggest what went wrong in these cases.

#### WHAT WENT WRONG?

- a- Western companies had problems selling refrigerators in Japan until they changed the design to make them quieter.
- b- In Saudi Arabia, newspaper adverts for an airline showed an attractive hostess serving champagne to happy passengers. A lot of passengers cancelled their flight reservations.
- c- An airline company called itself Emu, after the Australian bird. But Australians didn't want to use the airline.
- d- A TV commercial for a cleaning product showed a little girl cleaning up the mess her brother made . the commercial caused problems in Canada.

- e- Several European and American firms couldn't sell their product in Dubai when they ran their advertising campaign in Arabic.
- f- A soap powder ad had a picture of dirty clothes on the left, a box of soap in the middle and clean clothes on the right. The soap didn't sell well in the Middle East.
- g- A company had problems when it tried to introduce instant coffee to the French market.
- h- A toothpaste manufacturer couldn't sell its product in parts of South-East Asia.
- i- An American golf ball manufacturer launched its product in Japan packed in boxes of four. It had to change the pack size.

2 here are the reasons for the problems, but they are in the wrong order. Number them from 1 to 9. How many did you get right?

- In the Japanese the word of "four" sounds like the word for death. Things don't sell well packed in fours.
- People thought the commercial was too sexist and reinforced old male/female stereotypes.
- Unveiled women don't mix with men in Saudi Arabia and alcohol is illegal.
- 90% of the population came from Pakistan, India, Iran and elsewhere, so Arabic was the wrong language.
- The advertisers forgot that in that part of the world people usually read from right to left.
- The people in this area didn't want white teeth. They thought darkly-stained teeth were beautiful and they tried to blacken them.
- Japanese homes were small and sometimes walls were made of paper. It was important for the refrigerators to be quiet.
- Making "real" coffee was an important part of the French way of life. Instant coffee was too casual.
- The emu can't fly.

3 Look through the passage again and find the words below.

- two abbreviations for the word advertisement.
- The word for people who advertise.
- The word for an advertisement on television.

### **Speaking**

work in small groups, and prepare a business plan of a small project  
think of a project, for example:

- the launch of a new product
- a start up

1 what are the objectives or goals of the project?

2 list the tasks you performed to achieve those objectives.



<b>Objective</b>	To hold social conversations with business contacts
<b>Tasks</b>	<ul style="list-style-type: none"> <li>- To welcome an overseas visitor</li> <li>- To order food at the business lunch</li> <li>- To make, accept, and refuse offers</li> </ul>

## Presentation

**Imagine you are welcoming a visitor to your home town. Act out a similar conversation.**

**Complete this dialogue first.**

- A is this first visit to.....?
- B yes, ..... I'd love to see.....
- A then let me show you round tomorrow after the meeting.
- B that's very kind.....is there a good .....here ?
- A yes, there is. ....interested in sport ?
- B yes. I play .....and I go ..... what about you ?
- A I .....

### In the restaurant

Kevin and Paolo are ordering wine in a restaurant. Before you listen, read the conversation below and guess the missing words, Use one word per space.

Waiter The wine list, sir.

Kevin Thank you. Let's see. What .....of wine do you like, Paolo?

Paolo I.....white.

Kevin .....or dry?

Paolo Dry.

Kevin Then let's have the Chablis. It's usually very good.

Paolo How .....do you come here?

Kevin About once a month. (to the waiter) Excuse me.

Waiter Yes, sir?

Kevin We'll .....the Chablis, please. Number 63.

Paolo And I'd .....a bottle of mineral water too, please.

**LANGUAGE WORK:**

Put these different foods into the right list.

Peas	lamb	porc	sole	salmon	duck	raspberries
Chicken	cauliflower	strawberries		beef	cherries	

Meat	Fish	Poultry	Vegetables	Fruit

Think of more word to add to each list. What is your favourite meal.

- work in small groups. Appoint someone as the waiter / waitress and give them your orders.

I'll have the cheese tart.

Salmon for me . what about you, Jhon?

I'd like the duck.

Garden soup, please. And I'd like Dover Sole to follow.

What do you suggest?

**Offers**

1- Look at the words in bold type in these sentences .

Would you a like a biscuit? (a + single countable noun)

Would you like some juice? ( some + uncountable noun)

Would you like some grapes? ( some + plural countable noun)

take in turns to offer food and drink.

**OFFERING**

Would you like a.....?

Some.....?

**SAYING YES**

thanks

yes please.

I'd love one,

Some.

**SAYING NO**

no, thanks.

It looks lovely, but.....

## Interests And Routines

Work in pairs. Find out about your partners interests.

What sort of books do you like?

Kind films

Type music

I like .... I don't like...

I love I hate....

Detective stories	Musicals	Jazz
Novels	Thrillers	Pop music
Biographies	Comedies	Classical music
History books	Westerns	Folk music
Science fiction	Horror films	Rock music
Others?	Others?	Others?

<b>Objective</b>	To decide work problems and decide what action to take
<b>Tasks</b>	- To state alternatives and recommend action - To ask the opinions of your colleagues

**Asking for opinions**

People often disagree about politics. Do you agree (A) or disagree (D) with these views?

- the government should spend less money on defence.
- We should have compulsory military service.
- There should be higher taxes on petrol.
- The government should invest in renewable forms of energy.
- There should be lower taxes on cigarettes.
- The government should spend more on education.
- We should have more police patrolling the streets.
- There should be tighter immigration controls.

- compare your opinions about the views above with a partner.

Do you think ....?                      Yes I do because ...  
    No I don't because

I think...                                      I agree because...  
    I disagree because...

**Recommending actions:**

Recommend action in these situations . begin your sentences with

I think we should.....or I don't think we should .....

- 1      you have a machine that is old and often breaks down.
- 2      Your market share is falling
- 3      One of your suppliers often sends you invoices with several mistakes on them.
- 4      The company's main warehouse is too small
- 5      Your main competitors are cutting their prices by 20%.
- 6      An employee is often absent from work. He says he's ill but you don't believe him.

## Making suggestions

### MAKING SUGGESTIONS

Why don't we...?

Shall we....?

We could...

### ACCEPTING

That's a good idea

Yes, let's do that.

Great

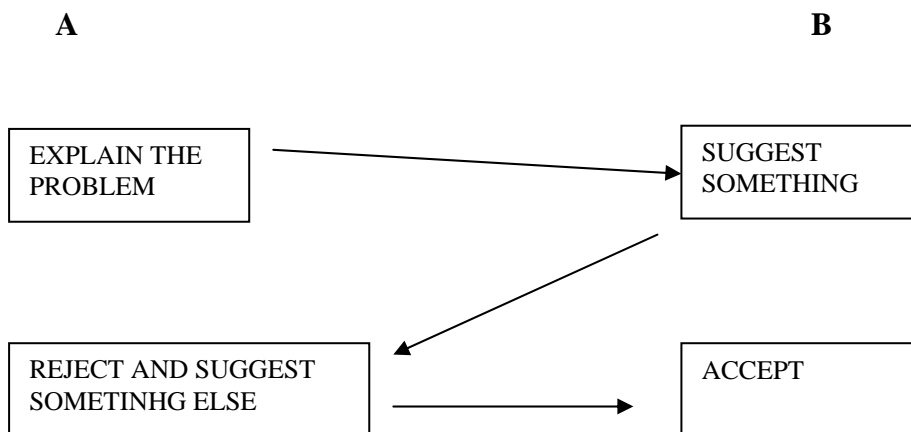
### REJECTING

yes, but...

That's a good idea but....

I'm not sure about that.

Practise the phrases with a colleague. Suggest solutions to the problems below. Follow this pattern.



- 1 you need to improve your staff's English. What can you do?
- 2 Your company's results show an unexpected \$ 500,000 profit on international currency deals. Suggest things to do with the money.
- 3 You need to think of a name for your new brand of toothpaste. Suggest some alternatives.
- 4 You work for a bank. You want to attract more young customers. Aged between 15 and 18. how can you do it?
- 5 Your company was founded 100 years ago. You want to mark the occasion. Suggest ways to celebrate.

## Justifying decisions:

- 1 we use *going* to talk about things we plan to do in the future.

*It takes five hours to drive to Budapest so I'm going to fly.*

Complete these sentences in a similar way. Use *going to* or *not going to* and the words in brackets.

- 1 they've got one meeting in Madrid on Tuesday afternoon and another on Wednesday morning so they.....(hotel overnight)
- 2 his flight left late, so he..... ( on time)
- 3 I've got my car with me so I.....( a drink)

- 4 She can't attend the meeting so she ..... ( her assistant instead)
- 5 Sales are down so you.....(good results this year)
- 6 The last time we parked there we got a ticket so we ..... ( somewhere else)

**Speaking**

1 your company must reduce its running cost by 1.000.000 DHS. How are you going to save the money? Look at the proposals and decide.

Estimated savings

- |   |   |         |
|---|---|---------|
| 1 | cut the research and development budget:                          |         |
|   | by 5%   | 400.000 |
|   | by 10%  | 800.000 |
| 2 | cut the staff training budget:                                    |         |
|   | by 10%  | 200.000 |
|   | by 20%  | 400.000 |
| 3 | cut the advertising budget:                                       |         |
|   | by 10%  | 350.000 |
|   | by 20%  | 700.000 |
| 4 | stop all donations to charity                                     | 100.000 |
| 5 | make the company security staff redundant and outsource the work: | 150.000 |
| 6 | close the company health centre:                                  | 100.000 |
| 7 | cancel the plans to buy:  |         |
|   | new production machinery:   | 200.000 |
|   | new computer equipment  | 150.000 |

- Hold a meeting with some colleagues. Discuss the proposals one by one and decide what to do.

If you decide to make a cut , decide who is responsible for taking action, and when by.

Who is going to be responsible for this?

Can you deal with that?

Could ypu take care of this?

How soon can you do it?

Good. Can we discuss this again next Monday, then?

## VII

## MAKING ARRANGEMENTS

<b>Objective</b>	To make and change arrangement
<b>Tasks</b>	<ul style="list-style-type: none"><li>- to explain future plans and arrangements</li><li>- to fix a time and place for a meeting</li><li>- to write a fax message arranging a visit</li><li>- to arrange a schedule for a visit</li></ul>

### Timetable, plans, and arrangements

1 We often use the present simple tense to talk about timetable. Work with a partner asking and answering questions.

A when does the London train leave?

B it leaves at 11.20.

The London train	Leave	11.20.a.m
	Arrive	3.45 p.m
The meeting	Start	3.00 p.m
	finish	5.15 p.m
The bank	Open	9.30 a.m
	Close	3.30 p.m

2 now look at the conference programme and ask about

- the Regional Performance Reports
- shuttle buses to the airport
- Mange Tout Restaurant
- The Roof-Top Barbecue
- Highlights hairdressers.
- Coach tours of the city.

<b>IAMT CONFERENCE</b>	
Programme for July 22nd	
9.30 am	Regional Performance Reports: germany Italy Scandinavia Marlborough Room Conference Suite 6 <sup>th</sup> floor
12.30 p.m	lunch Swithins Restaurant 3 <sup>rd</sup> Floor.
2.30 p.m	Regional Performance Reports: The USA Haugary Spain Marlborough Room Conference Suite 6 <sup>th</sup> floor
8.00 p.m	Roof-Top Barbecue with the 'Hill
Midnight	Runners jazz Quartel' Riverside Hotel Roof Garden

**SHTTLEBUSES TO THE AIRPORT**  
Riverside Hotel offers a regular daily service to Heathrow and Gatwick. Coaches leave from the main entrance at 7.00, 10.00, 13.00,16.00 and 19.00  
*Please allow 60 minutes for your journey to Heathrow and 90 minutes for Gatwick.*

**MANGE TOUT RESTAURANT**  
**FRENCH CUISNE**

**Lunch**  
**12 noon-2.30 p.m**  
**Dinner**  
**7.00 p.m – 11.00 p.m**

The restaurant is located in the Florence Arcade on the Ground Floor: patrons are kindly requested to reserve a table in advance to avoid disappointment.  
(0175) 248260

**HIGHLIGHTS**  
**UNISEX HAIRDRESSERS**  
**9.45.a.m 6.30 p.m**  
**Florence Arcade**  
**Riverside Hotel**  
**01751-248197**  
**No appointment necessary**

**COACH TOURS OF THE CITY**  
Twice daily tours  
10.30-12.30;2.30-4.30  
£8 adult £5 child  
Please book at reception

Look at the itinerary below. Ask and answer questions about Mr Gruber's schedule.

- A when is h arriving?
- B at nine o'clock.
- A what's he doing first?
- B he's meeting the Overseas Sales manager in the conference room.



**ITINERARY FOR THE VISIT OF MR H.GRIBER TO THE LEYTONSTONE FACTORY**

25 JULY

- 9.00                   Arrival
- 9.05-9.45           Meeting with the Overseas Sales Manager  
                          ( conference room)
- 9.45-10.15         Coffee with the Marketing Director and Finance  
                          Director
- 10.15-10.45        Company presentation video
- 10.45-11-45        demonstration of the N4 prototype
- 11.45-12.40        Meeting with the Managing Director and Marketing  
                          Director ( Boardroom)
- 12.40-2.30         Lunch with the Overseas Sales manager ( Saraceno  
                          Restaurant)
- 2.30-3.30          Tour of Leytonstone factory
- 3.30-4.00          Final discussion with the Overseas Sales manager.
- 4.00                car to terminal 2, Heathrow Airport
- 6.00                Flight to Frankfurt, LH 1607

We often use the present continuous tense to talk about future plans and arrangements. For more information, see page 5

\* Complete these sentences with words from the box.

Make	cancel	be late for	have	postpone
------	--------	-------------	------	----------

- 1                   my name is George Rawlings and I .....an appointment to see Mrs Bernejo at 2.30.
- 2                   She's always very punctual so I don't want to .....our appointment.
- 3                   I'd like to .....; an appointment to see the manager.
- 4                   Mr cottage is ill so we need to..... His appointments.
- 5                   I'm sorry to be a nuisance but could we .....our appointment until next week?

**Invitations:**

- 1 you are entertaining a foreign visitor from your parent company. ask if they want to:
- come to the monthly marketing meeting.
  - Give a talk at the meeting
  - Meet the production manager
  - See the new packaging machinery.
  - Come to a party.

Use the phrases in the table opposite.

INVITING	SAYING YES	SAYING NO
Would you like to.....?	Thank you. I'd like that.	I'd love to but .....
	That would be lovely	I'm sorry, but...

Compare the phrases with the ones above. Which are more informal?

INVITING	SAYING YES	SAYING NO
Do you feel like....-ing?	That's a good idea	well, actually
How about.....-ing?	Yeah, great.	I'm afraid...

### **FIXING A TIME:**

- 1 Study these phrases for fixing a time.

#### **Suggesting a time**

Can you make 2o'clock on Thursday?  
manage

How about

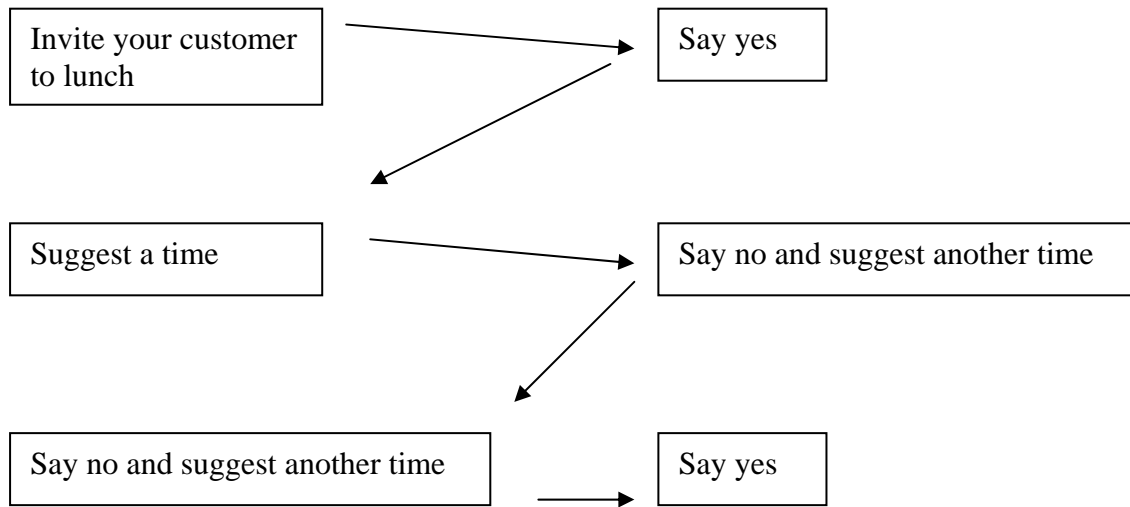
Are you free on the 26<sup>th</sup>?  
at 3.30?

SAYING YES	SAYING NO
Yes, that suits me.	I'm afraid I can't make it.
Yes, I'm free.	manage
Yes, that's fine	I'm tied up.

Practise the phrases in pairs. Use the pattern below.

**SALES PERSON**

**CUSTOMER**



Now practice again. The sales person should invite the customer to

- visit a local tourist spot.
- Come to dinner.

## **SKILLS WORK**

### **Writing**

1 read this fax. What is it about?

**NIHON INFORMALINK KK**

**Informalink BLDG, 2-4-8 KANAMECHO, TOSHIMA-KU, TOKYO 171**

**TELEPHONE: (6) 5995 3801/4 TELEFAX: (6) 5995 3919**

To : Darworth Enterprises  
From: Masahiro Nakagawa  
Date: 10 June

Attention : Janet Jeffries  
re: my inspection visit  
Pages including this one: 1

Thank you for your fax or 1 june.

I will be arriving on flight no.JL 401 at terminal 3 Heathrow on 16<sup>th</sup> june. Could you book hotel accommodation for three nights in the city centre? Also , I would be grateful if you could arrange a meeting with Data link for me on June 17<sup>th</sup> if possible.

I look forward to seeing you on the 16 th.

Kind regards.

Masahiro Nakagawa

Masahiro Nakagawa

Compare the style and layout of this fax with the letters on page 42 . How is it similar and how is it different?

2 faxes and letters are very similar. But information about the receiver appears at the top of the fax message so there is often no greeting. Also people often say regards or Kind regards at the end.

Practice writing some faxes. You are Janet Jefferies. Write a fax in reply to Nakagawa's fax. (Work in pairs, one person in the group should write and the others should dictate and check spellings)

Thank him for his fax. Tell him you will meet him at the Heathrow at 16.35 on June. As requested, you booked a single room for him in the Dorchester Hotel for two nights. Check this is OK. ( if his wife is coming too, you need to check the booking).

You also arranged his meeting with Data link for June 17<sup>th</sup>. Say you'll see him next week, send your regards and sign the message from 'Janet Jefferies'.

### **Speaking**

Work with a partner . you are visiting your UK subsidiary for three days next week. You have to lunch-time appointments but also you want to arrange meetings with the people on this list.

<b><u>NAMES</u></b>	<b><u>TIME NEEDED FOR MEETING</u></b>
Mrs Carne	3 hours ( must see her on Monday morning)
Mr Ghandi	2 hours
Miss Carley	3 hours
Mr Barnes	4 hours ( factory tour)
Ms Lyon	2 hours ( Wednesday if possible)

Phone your colleague in the UK and arrange your schedule. Pencil in the times

MONDAY 21	TUESDAY 22	WEDNESDAY 23
9-10 am	9-10 am	9-10 am
10-11 am	10-11 am	10-11 am
11-12 am	11-12 am	11-12 am
12-1 pm } lunch with Dave	12-1 pm } Reception	12-1 pm
1-2 pm } Czernovicz	1-2 pm } Barbican Centre	1-2 pm
2-3 pm ( Barclays bank)	2-3 pm	2-3 pm
3-4 pm	3-4 pm	3-4 pm
4-5 pm	4-5 pm	4-5 pm

## **VIII** **DESCRIBING TRENDS**

<b>Objective</b>	To describe and discuss figures and graphs
------------------	--

<b>Tasks</b>	<ul style="list-style-type: none"> <li>- To describe changes in a company's finances</li> <li>- To analyse the reasons for rises or falls</li> </ul>
--------------	--

**Rises and falls:**

- 1 Discuss these figures with a colleague. One person should use the information on the left and the other should use the information on the right. Use these verbs.

Increase	decrease
Rise	fall
Go up	go down

A our market share fell by 1% last year.

B Yes, but on the other hand our turnover increased by 8 %

Our market share	-1%	Our turnover	+8%
Distribution costs	+18%	Prices of raw materials	-4%
The number of new contracts	-6%	Spending on research and development	+9%
Earnings from investments	-3%	Debts to our suppliers	-4%
The number of employees	-4%	Productivity	+6%
Sales on the EC	-2%	Sales to south America	+5%
Wages	+8%	Our staff turnover	-20%
Spending on training	+15%	Customer complaints	-16%

**Pronunciation:**

The spelling of English words is often different from their pronunciation. We sometimes write letters we don't pronounce. For example, debt is pronounced/det/. The 'b' is silent.

How do we pronounce these English words? Cross out the silent letters like this: ~~debt~~

write	listen	half
know	high	scientist
answer	sign	chemist
receipt	business	psychiatrist

**Describing changes:**

1 complete these tables

Verb (action)	Noun (thing)
To rise	A rise
To fall	.....
To increase	.....
To decrease	.....
To improve	.....
To recover	.....

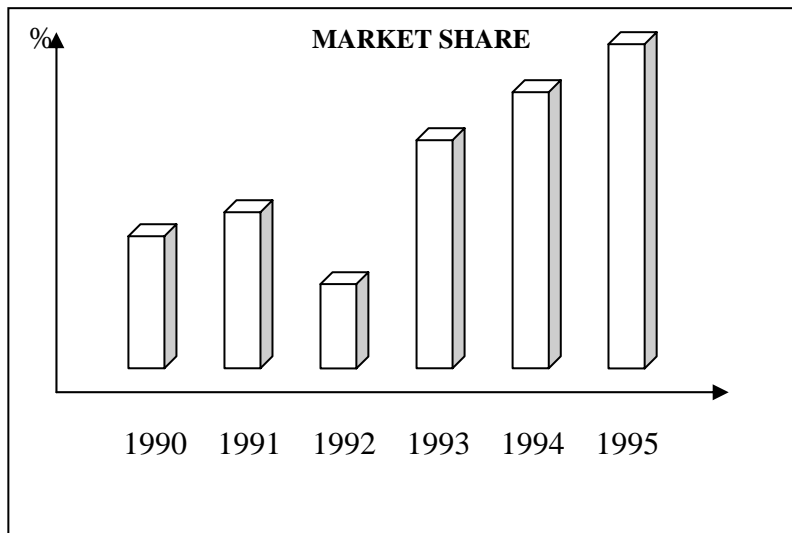
Now complete this table.

Adjective ( describes a noun)	Adverb ( describes a verb)
Slight	Slightly
Sharp	.....
Dramatic	.....
Steady	.....

Which adjective describes:

- 1 a sudden, very large change?
- 2 A sudden large change?
- 3 A very small change?
- 4 A regular change ( not sudden)?

2 study the graph and use each adjective once to complete the description.



we had a -----increase in market share in 1991, followed by a -----fall in 1992, when we sold a brand. But a successful new brand launched in 1993 meant there was a ----- recovery that year, and a -----increase in 1994 and 1995 too.

### **Reading:**

1 what do you know about the Coca Cola Company?

Do you know the story of:

- the inventor of coke?
- The famous coca Cola Contour bottle?
- The secret formula?
- Coke and World War II?
- 'New Coke'?

## **THE STORY OF COKE**



Dr John Styth Pemberton make it in his backyard, took it to his local pharmacy, and he put it on sale at 5 cents a glass. Hand-painted signs saying 'Coca-Cola' appeared outside the store and inside signs invited customers to 'drink'. But sales didn't take off. In the first year they averaged just 9 drinks a day.

He thought it would never be very successful and he steadily sold his shares in the business to different partners. In 1888, just before he died, he sold his last shares to Asa G. Candler, a businessman from Atlanta.

He distributed thousands of coupons for a complementary glass of Coca-Cola and he promoted the drink with souvenir fans, calendars, clocks, and novelties ten times their 1888 level.

Coca-Cola had to develop a bottling system and set up plants. The first bottling plant opened in Vicksburg in 1894 and over the next 25 years, the number of plants rose from two to over a thousand.

Other soft drink companies tried to imitate the Coca-Cola taste so the company kept the drink's package. In 1916, they introduced the first bottle with the famous Coca-Cola shape.

Then the United States joined the war, and the company President gave an order 'to see that every man in uniform gets a bottle of Coca-Cola for 5 cents, wherever he is and what ever the cost to the company'. As result, Coca-Cola shipped 64 bottling plants abroad during the war. And when the war finished, they were ready to conquer the world .

From the mid 1940s until 1960, the number of countries with bottling plants nearly doubled.

This was the first change in the secret formula since 1886. in pre-launch tests, consumers preferred the new taste. But the tests couldn't measure their feelings for the brand. Coca-Cola had a special place in their hearts and they didn't want a change. For the first time in history, sales of Coca-Cola fell. The company responded quickly and marketed the original formula again as Coca-Cola Classic. Sales climbed back up, and continued to grow.

And if you're not sure what's the world top selling soft drink is by now; 'Coke is it'

2. the first sentence in each paragraph of this article is missing. They are all listed below. read the article and decide where each sentence goes.

- Asa Candler had a talent for marketing
- In the 1980s, in the USA only, the company launched a new taste for coke.
- In 1941, there were bottling plants in 44 countries.
- Coca-Cola was invented in Atlanta, Georgia on may 8, 1886.
- So today million of people all over the world are drinking coke.
- The huge increase in the popularity of the drinks led to problems meeting demand.
- Dr Pemberton didn't see the potential of his new drink.

Notice how the sentences introduce the topic of the paragraphs.

3. work with a colleague . ask and answer questions about the story of Coca-Cola. Use these words.

Who...?when....? why.....?where.....?what.....?how.....?

### **Talking about quantity**

1- Are these nouns countable ( C), uncountable (U), or the both ( U/C)

- |                                      |                                    |                                     |
|--------------------------------------|------------------------------------|-------------------------------------|
| <input type="checkbox"/> Information | <input type="checkbox"/> advice    | <input type="checkbox"/> equipment  |
| <input type="checkbox"/> fact        | <input type="checkbox"/> job       | <input type="checkbox"/> furniture  |
| <input type="checkbox"/> research    | <input type="checkbox"/> work      | <input type="checkbox"/> paper      |
| <input type="checkbox"/> money       | <input type="checkbox"/> man       | <input type="checkbox"/> newspaper  |
| <input type="checkbox"/> dollar      | <input type="checkbox"/> person    | <input type="checkbox"/> news       |
| <input type="checkbox"/> suggestion  | <input type="checkbox"/> machinery | <input type="checkbox"/> time       |
| <input type="checkbox"/> help        | <input type="checkbox"/> machine   | <input type="checkbox"/> experience |

2- complete these sentences . use much with uncountable nouns and many with countable nouns.

- How -----equipment do you need?
- I'm afraid I can't give you -----information about that.
- There aren't -----machines working today.
- We haven't got -----money left.
- How-----yen are there to the dollar?
- How -----people were their at the meeting ?
- Are there -----jobs left to do?
- I haven't done-----work today.
- How -----times have you been to England?
- How -----time can I spend on this projects?

### **Giving advice:**

We use you'd better....to give strong advice, for example:

A I've received some faulty parts from one of our suppliers. What shall I do?

B you'd better not accept them. You'd better send them back.

Work with one or two colleagues. Take it in turns to give each other advice. Say you'd better .....and you'd better not.....

1 there's a mistake on this invoice e. what shall I do?

2 They want me to sign a contract but I don't understand the small print. What shall I do?

3 I've received a bad reference for one of the candidates for the new sales job. What shall I do?

4 I'm planning to go on holiday next week but four of my staff are off sick. What shall I do?

5 I have to give a presentation in five minutes and I can't find my notes. What shall I do?

6 My English is not good enough to negotiate the deal and the translator hasn't arrived. What shall I do?

**Pronunciation:** contraction

1 we contract a lot of small words in spoken English.

We'll need your help . we'll=we will

There's a lot of competition . there's = there is

What words are contracted in these sentences? Write the words out in full.

- there aren't many machines working today.
- It won't be a problem.
- You'd better speak to your lawyer.
- I'd like to speak to the manager.
- I've done a lot of work today.
- He hasn't got much money left.
- He's finished the job.
- She's waiting for you in Susan's office.

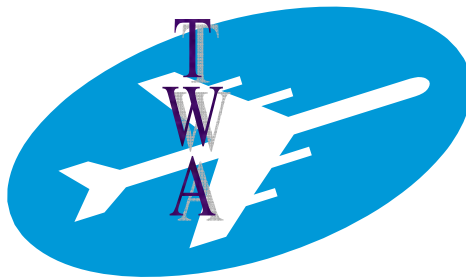
2 what words can we contract in these sentences?

- he will call you when he has got the information.
- We have been very busy so I have not had much time today.
- I am not in the office next week but I would like to arrange a meeting with you the week after.
- You had better not sign the contract until they have checked it.
- She does not know what it is like.

<b>Objective</b>	To discuss changes to present arrangements
<b>Tasks</b>	<ul style="list-style-type: none"> <li>- to make travel enquiries</li> <li>- to discuss arrangements</li> </ul>

## LANGUAGE WORK

### Air travel



- |   |   |  |
|---|---|--|
| <p><i>“ I have to ring my office ”</i></p> <p><i>“ what’s the taxi fare to the city centre ? ”</i></p> <p><i>“who won last night ball game ? ”</i></p> <p><i>“ what’s the code for Cleveland Ohio ? ”</i></p> <p><i>“ is it to early for the bar ? ”</i></p> <p><i>“ I have to be in Alaska by 8 tonight.”</i></p> <p><i>“can I go through to the departure lounge now?”</i></p> <p><i>“ is there anybody here to met Mrs Leroy ?”</i></p> <p><i>“where can I get a bus into town ?”</i></p> <p><i>“ I can’t find my boarding card”</i></p> | <p><i>“ do they take travellers’ cheques at the Duty Free ?”</i></p> <p><i>“ where is the Gents?”</i></p> <p><i>“ how long is the stopover ?”</i></p> <p><i>“ will the flight leave on time ?”</i></p> <p><i>“am I in time ?”</i></p> <p><i>“ what star sign is the pilot?”</i></p> <p><i>“ I can’t find a porter”</i></p> <p><i>“ where are all the trolleys ?”</i></p> <p><i>“ can I leave my luggage here over night?”</i></p> <p><i>“ is this ticket out of date?”</i></p> <p><i>“ where do I check in?”</i></p> <p><i>“ where can I rent a car?”</i></p> | <p><i>“ can I reserve a hotel room in Denver, Colorado?”</i></p> <p><i>“ which gate are we boarding from?”</i></p> <p><i>“ I have to catch the shuttle at 7”</i></p> <p><i>“ do I have to declare my camera?”</i></p> <p><i>“ what’s going on?”</i></p> <p><i>“ can you cancel my hotel reservation?”</i></p> <p><i>“ I think that’s my plane taking off”.</i></p> <p><i>“ please, somebody”</i></p> |
|---|---|--|

## TWA HAVE THE ANSWERS.

We listened to travellers’ questions at the airport and came up with an answer, in fact we came up with lots of answers – the TWA ‘White Coats’.

‘White Coats’ are a team

of young men and women at our Heathrow and JFK terminals-all available to help with your problems.

So the next time you’re waiting for one of our six daily flights to

the USA and your passport disappears or your colleague needs some elastic in a hurry, speak to the person in the white jacket with a red carnation in the buttonhole.

- 1 which airline is this advertisement for?
- \* What special service are they advertising?

2 Look at the left hand column in the advertisement. Match the replies below to the correct problem.

- no, it opened ten minutes ago.
- No, but we've got a message for you.
- There's an airport limousine downstairs .
- The Cincinnati Reds.
- Around £50.
- Certainly. Go ahead
- I'll look up the best connection.
- 00 1 216.
- When did you last have it?
- There's a phone over there.

3 look at the centre column in the advertisement. Find words or phrases that mean:

- a person who flies planes
- a person who carries luggage
- a tax-free shop
- a short stay in a place between connecting flights.
- Baggage
- Things to carry baggage
- The men's toilet
- At the correct time
- Not late
- Expired ( no longer useful or valid)

4 look at the right-hand column in the advertisement. Find verbs or phrases that mean

- getting on the plane
- to tell a custom officer about something you are carrying
- leaving the ground ( a plane)
- to book
- the opposite of to book
- the opposite of to miss
- to hire
- to register for a flight
- happening

- help!
- 5 work with a partner . take it in turns to be travellers asking the questions and a “white coat” answering them.

**Rules and regulations:**

1 Study the table below then use each verb once to complete the regulations.

Can	possible
Can't/cannot	impossible
Must	necessary or
Have to	obligatory
Don't have to	not necessary
Mustn't	prohibited or forbidden

- passengers-----make sure their luggage is clearly labelled.
  - Passengers-----take a small bag onto the plane with them.
  - Passengers-----carry dangerous articles such as compresses gases, weapons, explosives, or fireworks.
  - Passengers-----check in 60 minutes before departure on international flights.
  - Passengers ----- check in 60 minutes before departure on domestic flights-30 minutes is sufficient.
  - The airline -----accept responsibility for delays due to bad weather.
- 2 notice the difference between mustn't and don't have to. Decide which to use in these sentences.
- they transfer our baggage to the next plane. We-----carry it.
  - Passengers -----use portable telephones because they interfere with the planes' electronic equipment.
  - Passengers-----smoke when the plane is taking off or landing.
  - You-----take out travel insurance, but it's a good idea.
  - This meeting is very important. We -----be late
  - We've got plenty of time. You-----hurry.
  - You-----return the car to the place you hired it. You can return it to another Hertz garage.
  - If you haven't got an international licence, you -----drive

- You-----pay to drive on motorways in England.
- We can buy a ticket et the station. We -----book in advance.

**Future possibilities:**

1 match these two halves of these sentences.

- |  |  |
|--|--|
| ▪ if you keep the receipts,....                        | b- there no hovercraft flights.                  |
| ▪ If I can't get a flight home, ....                   | c- We'll refund your travel expenses.            |
| ▪ If it's 11 a.m in London, ...                        | d- She won't be able to change it.               |
| ▪ If they've caught the 2.30 from Paddington,<br>..... | e- How will you recognize him at the<br>airport? |
| ▪ If you haven't got anything to declare, ...          | f- You'd better hurry up.                        |
| ▪ If you're travelling to Mozambique,...               | g- She'll be on the next one.                    |
| ▪ If the sea is rough,....                             | h- Go through the green door.                    |
| ▪ If she bought a discount ticket, ..                  | i- They'll be here in half an hour               |
| ▪ If you're travelling from London to new<br>York, ... | j- Put your watch back five hours                |
| ▪ If you have to be there by ten,...                   | k- It's 8 .p.m in Tokyo                          |
| ▪ If you haven't met before,...                        | l- I'll have to stay overnight.                  |
| ▪ If she wasn't on that flight,....                    |  |
| a- you must have a typhoid inoculation                 |  |

(For more information on conditionals see page 20)

- 3 you are going on a very important business trip to negotiate a large contract with a new supplier. What will you do if
- you miss your flight?
  - You lose your luggage?
  - Your supplier is ill?
  - Your supplier can't speak English?
  - Your supplier invites you to lunch?
  - Your supplier's price is too high?

If I miss my flight , I'll catch the next one or I'll have to phone my supplier and explain.

<b>Objective</b>	Improving the reading ( pronunciation)
<b>Tasks</b>	<ul style="list-style-type: none"> <li>- Reading</li> <li>- Punctuation</li> <li>- Vocabulary</li> </ul>

**BA sees profits more than double**  
**British Airways has reported a big rise in profits for the July to September period, but warned that surging fuel costs and competition remain a concern.**

Pre-tax profits jumped to £220m (\$408m) - up from £105m in the same quarter last year - pushing profits for the first half of the year up to £335m.

Tighter costs and higher passenger numbers helped operating profits rise 23% to £240m during the quarter.

However, BA revised its annual fuel bill estimate up by £20m to £245m.



Surcharges have helped to offset rising fuel costs

**“Rising fuel costs are expected to continue and remain a challenge along with employee costs”**

Rod Eddington, BA chief executive

[Check BA's share price](#)

The airline added that fuel costs were 12% up on last year.

However, fuel surcharges, which the airline introduced earlier this year to offset rising energy costs, are expected to raise £160m.

**Debts cut**

"We are making steady progress in building a more robust airline," said chief executive Rod Eddington.

"Rising fuel costs, however, are expected to continue and remain a challenge along with employee costs," he added.

The company's net debt figure of £3.3bn was now the lowest it has been since 1993, he added.



Despite the improvement, the airline said it would not be issuing a half-year dividend.

Turnover rose 2.2% in the second quarter to £2.03bn.

Employee costs rose by 7.7%, as increased pension contributions and wage awards more than offset savings from job cuts.

BA has slashed its staff numbers by more than 13,000 as part of a Future Size and Shape strategy unveiled by Mr Eddington following the September 11 attacks.



Passenger traffic rose in October

### **Jump in online bookings**

BA also released passenger figures for October, which showed traffic, measured in by revenue per passenger kilometres, was up 1.8% on a year ago.

The airline's load factor - the number of seats filled - was up to 74.2% from 73% last year.

BA said its online booking service was becoming more popular, with a quarter of its passengers opting to book online. Booking revenue from ba.com was up 42% on last year.

The introduction of online printed flight boarding cards - now accepted at 31 airports in the UK and Europe - had helped drive down selling costs by 17.6%.

"Market conditions have remained broadly unchanged since our last report," said chairman Martin Broughton.

"All market segments remain price sensitive and yield declines are expected to continue."

"Consequently, our focus will remain on reducing both controllable costs and debt," he said.

**The dollar has fallen to another record low against the euro, amid mounting worries over the US' tightly-stretched public finances.**

One euro was worth \$1.2975 in early Asian trade, down from Friday's previous record low of \$1.2973.

The decline reflects market speculation that US public spending will continue to outstrip government revenues under President Bush's second administration.



The greenback is set to fall further, analysts say

The dollar is expected to fall further, denting European and Asian exports.

"The euro-dollar's break of \$1.30 is only a matter of time," said Naomi Fink, currency strategist at BNP Paribas.

"It's just a question of momentum."

**Export outlook**

The dollar also weakened against the Japanese currency on Monday, falling to a seven-month low of 105.33 yen.

The US currency has been weakening for much of the past year, pressured by worries over the US' record \$427bn budget deficit.

**“ This loss of competitiveness is what European exporters could do without. ”**

Joanne Collins, Daiwa SMBC

But the pace of the dollar's decline has picked up since President Bush - whose heavy spending has pushed the US finances into the red - was elected to a second term in office last week.

The currency markets are also concerned about the US current account deficit, which hit a record \$166bn in the second quarter of 2004.

The weaker dollar will make European and Asian exports more expensive, and hence less competitive, in the US.

Analysts warned that this could seriously dent the European economy, which currently relies on exports for much of its growth amid sluggish domestic demand.

"The main source of growth is external demand," Joanne Collins, senior economist at Daiwa SMBC, told the BBC's World Business Report.

"This loss of competitiveness is what European exporters could do without."

The euro has now risen by 57% compared with its all-time low of \$0.82, recorded in October 2000.

Elsewhere on the Asian financial markets, gold was up \$1.25 at a 16-year high of \$434.50 an ounce early on Monday, while US oil prices fell \$0.21 to \$49.41 a barrel.

By Ben Richardson

BBC News business reporter in Rossiglione, Italy

---

**The first thing you notice about the new primary school in Rossiglione, northern Italy, is the smell.**

Despite the fact that it is brand new, there is no eye-stinging stench from chemicals, glues and fresh paint.

Instead it has a warm woody odour that is more afternoon walk than building site.

Set deep in the Ligurian hills, about 30 winding minutes from Genoa, Rossiglione is home to a project that the European Union hopes will provide a blueprint for future constructions.

Partly-funded by Brussels, partly by the local council, the sleepy village is home to one of Italy's first environmentally friendly schools.

**Demonstrative**

"It is a project that aims to illustrate how things can be done," explains Luciana Zuaro, an architect working on the project.

"People say that bio-architecture is either something for the rich or for private companies, but we need to get it out into the mainstream, the public sector."

"That way, it is no longer a product of privilege but something that benefits us all," said Ms Zuaro, kicking up a cloud of dust as she heads into the unfinished secondary school that is being built next door.

Despite her ready laugh and wild hair, Ms Zuaro is not an isolated player on the lunatic fringe of her industry.

The issue of environmental, or sustainable, building is moving through the UK construction industry "like a hurricane", according to Ed Badke, director for construction and the built environment at the Royal Institution of Chartered Surveyors.

"You have a push-pull scenario," he explains. "The push comes from the government saying you have to do this. The pull comes from the consumers becoming more environmentally conscious."



Rossiglione's school (right) has been rebuilt from the ground up



The healthier the environment, the better off we are supposed to be

The changing construction landscape also plays its part.

With less land to build on, people are living closer together, increasing the need for better sound proofing, fewer emissions and greener living.

Britain has set out a target of cutting carbon emissions by 60% by 2050, and there is talk of requiring all new buildings to include some form renewable energy, such as solar panels.

"The issue is very much on the agenda," said Gary Clark, a project manager for Hopkins Architects in London.

"There has been a change of mindset as an industry and more architects are taking it seriously. The profession as a whole is fairly keen to push things along."



Green credentials are visible from an early age

The total value of new construction projects in 2003 was £49.6bn (71bn euros; \$91bn), according to RICS figures.

Sustainable building accounts for a small part of that total at present, but that is expected to increase with time.

"It's something that happens gradually," said RICS's Mr Badke. "But there is a definite trend from suppliers in the industry to respond to sustainability."

### Driving force

In Rossiglione, Ms Zuaro is less keen to wait for change, ducking under scaffolding, checking finishes and asking workers for updates.

"What's interesting is the contrast between the building materials and the techniques that rely heavily on the past, but can be used today thanks to technological advances," she says.

Tiles are made from marble that has been ground down and baked hard; wires and circuit boxes are coated to cut emissions; blinds are incorporated into the double glazed doors and windows, and solar panels are used to generate electricity.

Windows are large to let in natural light, and even when they are closed, there is a current of air that helps the building and its inhabitants breathe.



Natural cork has more uses than just plugging wine bottles

Ms Zuaro is particularly pleased with the school's underfloor heating system.

There are none of the problems associated with maintaining and changing air conditioning filters - and in summer, the hot water is switched for cold, cooling the building.

An added bonus is that the system is fuelled by debris collected from the surrounding woods, cutting heating costs.

### Too much?

The main complaint that has been levelled against "green building" is the extra costs that are involved.

Ms Zuaro estimates that the school in Rossiglione will cost between 15% and 20% more than a traditional building.

"If you want to do it on the cheap, then this isn't the method," she admits. "But it is about spending smart, rather than as little as possible.

"And what price do you put on public health?"

## Personal insolvencies in England and Wales have hit another record high as interest rate rises take their toll on already over-extended households.

The number of individuals declared bankrupt rose to 9,156 in the third quarter, up 4% on the quarter, and 28.8% on the same period in 2003.

Company liquidations fell 5.6% on the quarter and 12% on the year.

The Bank of England has raised the cost of borrowing five times to 4.75% in an effort to dampen consumer spending.

The figures, from the Department of Trade & Industry (DTI) also showed that 2,811 people took out Individual Voluntary Agreements (IVAs) over the quarter.

IVAs allow interest on debts to be frozen in exchange for people making regular monthly payments.

The number of people taking this option rose 13.6% on the quarter - the highest ever recorded - and 40.6% on the year.

### Rates bite

The figures show that higher interest rates have left many people struggling to repay their debts, according to the government's Insolvency Service.

People who have signed up to seductive credit deals are also vulnerable to sudden changes in personal circumstances, such as accidents or loss of unemployment, it said.

"The two things linked together imply the numbers are more likely to go up than come down," said Desmond Flynn, inspector general of the Insolvency Service.

The Citizens Advice Bureau agreed that changes in personal circumstances were partly driving the acceleration in insolvencies.

"When people's circumstances change, it can often be quite minor but enough to tip people over the edge when it comes to paying off their debts," said Sue Edwards at the Citizens Advice Bureau.



Flashing one of these can be more trouble than it's worth

**“ The numbers are more likely to go up than come down ”**

Desmond Flynn, Insolvency Service

The increase in personal insolvencies is also being fuelled by an increase in the number of people declaring themselves bankrupt, rather than being forced into bankruptcy by a creditor, accountants KPMG pointed out.

Nearly two-thirds of personal bankruptcies are entered into voluntarily - the highest proportion ever.

Enterprise Act reforms which came into force in April make it easier for bankrupts who are in a position to make repayments on what they owe to negotiate a deal with creditors.

This means creditors get a better return than they would have done if full bankruptcy procedures were adopted.

The Act allows for 'honourable bankrupts' to be discharged more quickly, but also can extend the restrictions of bankruptcy for up to 15 years.

"As these figures reveal, more people are making themselves bankrupt which suggests bankruptcy is now seen as a more acceptable way of dealing with debt difficulties," said Steve Treharne, head of personal insolvency at KPMG.

"I suspect this is a result of the perceived simplification introduced by the Enterprise Act.

"Many bankrupts are now discharged from the effects of bankruptcy after only six months, whereas three years was previously more typical."

### Companies resilient

The bankruptcy situation for UK businesses, however, has been less bleak.

As personal insolvencies are growing, company bankruptcies have gone in the opposite direction.

"Company insolvencies are now at their lowest ever rate, a trend we expect to see continue over the coming months," said Malcolm Shierston, a partner at Grant Thornton.

During the third quarter 2,975 companies went into liquidation in England and Wales, the lowest quarterly increase on record.

This improved environment for business can be put down to low interest rates, high employment and steady GDP, said accountants PricewaterhouseCoopers (PWC)

When they do hit rocky times, there appears to be a marked shift towards administration from the traditional creditor led receiverships.

Again this can be attributed to a greater take-up of the Enterprise Act, which gives firms more flexibility to restructure their business.

However, small businesses and the self-employed are much less able to ride out economic storms than their larger counterparts.

Insolvencies in the self-employed sector have risen by 130% year-on-year, the DTI's

“ Many bankrupts are now discharged from the effects of bankruptcy after only six months, whereas three years were previously more typical ”

Steve Treharne, KPMG



Companies bask in the glow of a stable economy

figures showed.

"We are seeing a marked shift towards administrations as stakeholders take a more inclusive approach to the insolvency process," said Mike Jervis, of PWC.

"What is of concern, however, is the number of small self-employed businesses which are currently failing."



**Seven Asian telecommunications firms are coming together to invest between \$30m and \$40m (£16.3m and £22m) in new mobile phone services and technology.**

The Bridge Mobile Alliance will run for three years and aims to develop a common mobile phone service platform.

With a potential subscriber base of 300 million users, member companies include Singtel from Singapore, Cellular from Taiwan, and India's Bharti.



Mobile phone use is still growing across Asia

They are joined by firms from Malaysia, Australia and Indonesia.

The Philippines' Globe Telecom is also represented.

**'Seamless usage'**

Bridge Mobile Alliance hopes to make it easier for people to better "roam" or use their phones while in another country represented by one of its seven members.

Plans include a common way in which to top up pay-as-you-go handsets.

"The regional collaboration will improve cross-border service delivery and customer care, delivering a seamless service experience for users who roam from one preferred partner's network to another," said Singtel chief executive Lim Chaun Poh.

The seven Bridge Mobile Alliance members are PT Telkomsel (Indonesia), Singapore Telecommunications Inc, Taiwan Cellular, Bharti (India), Optus (Australia), Globe (Philippines), and Maxis (Malaysia).

Mr Lim said talks were ongoing with four other regional operators to join the alliance, but declined to name them.

**One in four second-hand cars sold in the UK has dangerous or illegal faults, motoring group the RAC says.**

More than 40% of the cars up for sale would fail an MoT test, it said.

The RAC analysed 500 of its own vehicle inspection reports and found 18% of the cars had at least one dangerous fault, with a further 4% classed as illegal.



More than two out of four used cars would fail an MoT, the RAC says

Among the faults found - described by the RAC as "very worrying" - were badly or unevenly worn tyres, fuel leaks, damaged brakes and uneven steering.

The RAC study follows last week's Which? magazine report, which said three out of four cars it had tested received poor service from garage mechanics.

**'Buyer beware'**

Tony Noakes, head of RAC inspection services, said: "The level of issues we find with used vehicles is very worrying.

"Half of vehicles we checked had more than 10 faults. And even if they weren't a risk to motorists' safety, 60% of those with faults would cost the new owner more than £200 to fix.

"Potential issues are many and varied but reliable inspection services are not. Our motto for RAC inspections is always 'buyer beware'," he said.

Motorists buying a used car are being advised to get it independently inspected, but also to check its history to make sure it has not been stolen, written off for insurance purposes or still carries an outstanding loan.

Last week's Which? survey showed mechanics carried out unnecessary work at a quarter of garages. Others skimmed on basic checks.

This included not checking the brakes or gearbox, which could leave motorists with potentially unsafe cars.

Which? booked 48 cars into garages for a full service, introducing three faults that should be picked up in a service.

Immediately after each service, the cars were checked to see whether the faults had been spotted, and inspected to see exactly which parts of the car had been checked and which items had been fixed or replaced.

Which? found that 35 of those cars did not get a good service.

## Your curriculum vitae is the single most important weapon in your armoury when it comes to job hunting.

A prospective employer will often make a snap judgment the second they read it and even the most qualified people on the planet can find themselves rejected if the resume fails to come up to scratch. So how can you give yours the edge?

Avoid making it too fancy and complicated. You only have about five seconds to grab the attention - if it is too clever and unreadable it will go in the bin.

Don't try to make jokes and never slag off previous employers.

### CV length

There are no set rules governing the length of your cv - this will be decided on your career history, education and achievements. If possible try to keep it to one page, but if this looks too cramped then feel free to spread it out over two sheets.

Everyone has a different theory when it comes to cv design. Don't get too bogged down over this, just make sure everything is clearly marked. Include your career progression, education and achievements prominently so your prospective employer doesn't have to search.

Here is a basic format: Start off with your name, address and contact details clearly listed at the top of the page. Follow this with a profile of yourself which should include an outline of your skills, experience and immediate career goals.



Check the ad and match up your skills with the requirements

#### Remember to include

- Career history
- Skills and strengths
- Awards and achievements
- Contact details

After this you can put in your career history - in reverse chronological order over the past 10 years - with brief descriptions of your responsibilities and achievements. Then comes education, interests/personal details and references.

### Stick to the truth

Make sure it is printed on good quality A4 size paper and never attach extra documents, letters or certificates - save these for the interview. Read and re-read your cv, and then ask a friend or family member to read it as well.

Make sure there are no spelling errors or coffee stains as these will be fatal.

It might sound obvious, but be truthful. Never try to smudge dates and jobs to hide periods of unemployment. The most basic of checks will expose your deceit and ruin any chance of getting the job.

Follow all instructions on the job advert. If they want four copies of your cv then you should send four. It is also vital to get it in on time. The covering letter should be customised for each job you apply for as this is your chance to tailor your skills to the demands required.

**Short temper, anxiety, tension, depression - just some of the symptoms of stress. And with Britons putting in the longest hours in Europe, work is a prime cause. Is it possible to de-stress the workplace?**

When the sun blazed down on Monday, countless workers gazed grumpily at the blue skies and wished - if not for a day off - that they could at least head to a local park for the afternoon meeting.

Not those at the microelectronics firm Ingenico Fortronic in Fife. As the temperature rose, its 250-strong workforce spilled into the garden to conduct their daily business. For the office has a lavish staff playground - including a chill-out zone, bistro and games room - kitted out for wireless working.



Can't wait to get away?

"We encourage staff to hold meetings in the garden - on hot days it is always packed," says spokeswoman Rochelle Bushell. "And no-one abuses it. People take time out when they need to, but we find that they stay longer and work harder. People are a lot more relaxed too."

While few firms have gone this far in their attempts to sweeten work life, the onus is now firmly on employers to deal with stresses that arise.

Bosses could face legal action if they fail to keep pressure at a manageable level, and to this end the Health and Safety Executive has published a six-point code on how to measure stress at work.

If fewer than 85% of all staff feel they can cope with the demands of the job, for instance, or one-third say they have been bullied at work, the company must do better.

Employees can already sue their companies for causing them unnecessary stress under the Health and Safety at Work Act. But cases can be difficult to prove, and the HSE has not brought any prosecutions on these grounds. The new guidelines may change that by giving its inspectors a way of assessing a firm's performance.



Workers cannot relax by fun and games alone - but it might help

Ben Williams, an Edinburgh-based chartered corporate psychologist, says distractions such as table football or at-desk pampering sessions do not necessarily ease tensions.

"If people really want time out, they should go outside and have a walk in the fresh air, or a coffee in the canteen - anything that takes them out of their work environment."

And generous paypackets do not equal relaxed staff. The supermarket chain Asda came out top in the Sunday Times 100 Best Companies to Work For last year, a list compiled from staff satisfaction surveys. The average salary may only be £9,000 a year, but workers praised the family spirit of the company and its approachable management.

## Chilled-out change manager

Bosses keen to beat stress should ensure that support is available, and that the work to be done is sufficiently challenging to keep it interesting.

"Without sufficient challenges, workers run the risk of rust out, in which they get bored and start clock-watching - that is stressful in itself. But if the pressure becomes too great, people suffer burn out."

One of the greatest causes of stress in the workplace is change, Mr Williams says, and staff need help to work through their reactions to a shift, be it a physical relocation or lay-offs.

Which is not to say that only stressed-out workers need attention. Mr Williams recommends that all bosses offer praise rather than criticise slip-ups, and encourage friendly interaction between staff.

"Praise is an antidote to the blame culture, and it's very important for getting the best out of people. It doesn't surprise me in the least that David Beckham wants to leave Manchester United - after working with [England manager] Sven Goran Eriksson, going back to Sir Alex Fergusson must be like going back to prison."



David Beckham after a run-in with his boss, Sir Alex Ferguson

**Is your workplace stressful or stress-free, and why? Send us your comments.**

Earlier this year I had a heart attack for which the usual underlying causes could not be blamed. Despite there being no proven link between stress and heart attacks, stress and long working hours were almost certainly the cause. I had a very time consuming job for an ISP - at my desk from 7:30, no lunch, left at 18:30 if I was lucky, and a couple more hours at home in the evenings. My heart attack gave me chance to realise that chasing a career is pointless if there is no quality of life to go with it. My employer is supportive (so far) of my new regime, but I can't help thinking that if I had not had a heart attack, they would have expected me to keep delivering more than was reasonable.

**Peter, UK**

Working for the NHS can be extremely stressful due to the workload that is around at the moment. We have to meet deadlines & targets, trying to minimise waiting lists. We have no perks in the NHS BUT we have a "stress policy" (big deal), then people wonder why nurses & allied health professionals are leaving.

**Paul, UK**

I used to work for a company where I ended up being the only member of the customer service team, as well as cover reception and any other odd jobs. After my manager retired in Nov 2001, I had no immediate manager to turn to for help or assistance. The last straw came at Christmas when I received no recognition or reward for 'holding the fort' for the past 12 months. I was so stressed and bitter about the whole experience, I felt the only way out was to find another job.

**Lisa, UK**

If you think the UK workplace is stressful, you should try the US. A six-day work week is quickly becoming the norm, and late evenings in the office are compulsory - in that if you don't spend a good 12 hours in the office (with a half hour to choke down lunch) it means that you aren't serious about building the company, and you're next in line to be laid off.

**Rob, New York City**

Being paid for overtime should be mandatory, so that like the minimum wage, it stops employers taking advantage of employees. Humans are not designed to sit at a desk for even 7 hours let alone 10+.

**Spencer, UK**

Not know what's going on in the company can be very stressful. Recently a For Sale sign appeared outside our office - fortunately it wasn't because the company was in trouble, but we were moving. No announcement or information came down from the top. Gossip and rumour circulated for ages until the truth came out.

**Ian, Scotland**

I start work when I want between 8.30 and 10.00, I lunch for an hour, and I finish around 5.00 to 5.30. I'm appreciated by everyone I work with and supported by my team and manager. My employer provides a gym, a pool, tennis courts, lunch every day, tea and cakes at 4.00 - all as part of my package. My salary isn't the highest, but its enough.

**Steve, Oxford, UK**

We can take a day's holiday at the drop of a hat (I did so yesterday, because our contract specifies that if the sun is shining, then we should be allowed to take the day off to go surfing). Because of their attitude to us, we are all happy to work extra time, without extra pay. They have a 'give and take' attitude, and all the staff respond to it.

**Sal, UK**

Here in Finland work attitudes are way more relaxed than in the UK. You can come in late, go home early, spend three hours in town on a sunny afternoon if you want, so long as you get the job done and are in for meetings.

**Ben Cornwell, Finland**

Our company has gone through a restructure and a takeover, which means job cuts and relocation. New location is inconvenient for everyone (apart from the directors), which will no doubt decrease our standard of living (longer commutes) and lower moral (inconsiderate company). Change has to be acceptable to the staff - without us, the directors would not be able to produce good results.

**Lee, West Midlands, UK**

## **The US economy added 337,000 jobs in October - a seven-month high and far more than Wall Street expectations.**

In a welcome economic boost for newly re-elected President George W Bush, the Labor Department figures come after a slow summer of weak jobs gains.

Jobs were created in every sector of the US economy except manufacturing.

While the separate unemployment rate went up to 5.5% from 5.4% in September, this was because more people were now actively seeking work.

### **Markets boost**

The 337,000 new jobs added to US payrolls in October was twice the 169,000 figure that Wall Street economists had forecast.

In addition, the Labor Department revised up the number of jobs created in the two previous months - to 139,000 in September instead of 96,000, and to 198,000 in August instead of 128,000.

The better than expected jobs data had an immediate upward effect on stocks in New York, with the main Dow Jones index gaining 45.4 points to 10,360 by late morning trading.

"It looks like the job situation is improving and that this will support consumer spending going into the holidays, and offset some of the drag caused by high oil prices this year," said economist Gary Thayer of AG Edwards & Sons.

### **Hurricanes' silver-lining**

Other analysts said the upbeat jobs data made it more likely that the US Federal Reserve would increase interest rates by a quarter of a percentage point to 2% when it meets next week.

"It should empower the Fed to clearly do something," said Robert MacIntosh, chief economist with Eaton Vance Management in Boston.

Kathleen Utgoff, commissioner of the Bureau of Labor, said many of the 71,000 new construction jobs added in October were involved in rebuilding and clean-up work in Florida, and neighbouring Deep South states, following four hurricanes in August and September.

The dollar rose temporarily on the job creation news before falling back to a new record low against the euro, as investors returned their attention to other economic factors, such as the US's record trade deficit.

There is also speculation that President Bush will deliberately try to keep the dollar low in order to assist a growth in exports.



Manufacturing was the only sector that did not add jobs in October



**The dollar fell to a record low against the euro on Friday, with analysts forecasting more declines to come.**

Meanwhile, oil prices moved in the opposite direction, with a barrel of US light crude ending up 79 cents to \$49.70 on fresh Iraqi security concerns.

With the US forces stepping up the pressure on Iraqi rebels in Falluja, Brent crude also finished up in London, gaining 41 cents to close on \$46.42.



The currency market is not optimistic about another Bush term

Analysts believe the US will try to keep the dollar weak to boost exports.

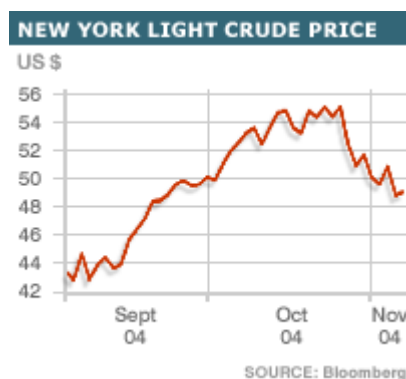
They point to America's giant trade deficit.

### **Further falls?**

The US currency dropped as low as \$1.2962 against the euro on Friday.

The fall came despite positive jobs data from the US Labor Office on Friday, showing that 337,000 new positions were created in the US in October - double Wall Street's expectations.

"What this (the dollar's fall) shows is that the structural problems in the US economy are completely dominating the positive cyclical news that we had today from payrolls [unemployment figures]," said Aziz McMahon, a strategist at ABN Amro in London.



"It seems now that the longer-term investors like pension funds and perhaps monetary authorities are either hedging their dollar risk or moving assets out of the United States.

"It looks like the dollar has further to fall," Mr McMahon said.

### **European concern**

Richard Franulovich of Westpac Banking said Friday's dollar fall was "nothing short of stunning".

"This is a pretty good guide at just how entrenched negative sentiment is toward the dollar," he said.

In Europe the dollar's decline, and in turn - the euro's rise - raised fears that it will hit European exports.

The euro is now 57% above its all-time low against the dollar of 82 cents from October, 2000.

French President Jacques Chirac said he was "a little bit worried about the weakness of the dollar".

Speaking at a summit of European leaders in Brussels he hinted that the European Union should take action.

"This should provoke certain reactions on our part," he said

**The business plan captures the strategic operational and financial aims of the business.**

A good business plan will contain:

- an initial executive summary, summarising the detail of the business proposal
- a written overview of the business' aims
- its product or service
- management team
- financial forecasts and appendices, such as the CVs of key management members, market research data or technical product information.



A good business plan will attract initial investors

The body of your business plan should cover several areas in detail.

Give the reason for the business being established - include business goals, for example, whether ambitious growth is desired or a regular, steady trading level.

Explain what your business will do in simple terms, highlighting any features that set it apart from rivals.

Include market and competitor information, outlining what part of the market you are targeting, key competitors and what differentiates you from them.

**Financial forecast**

Think about your sales and marketing strategy, include information on how the product or service will be priced, channels to market, advertising and marketing plans.

Details of key personnel and their relevant experience are also important, as is operational information like office location, special equipment and expected employee headcount.

State the financing you need, based on your financial forecasts.

Include details of any finance provided by the founder or management team and indicate the key risks to the business and any mitigating action you can take.

**Business plan essentials**

- Management background
- Business aims - what are your future plans?
- An assessment of the competition
- Research to back claims and forecasts

Your plan should also include a sales forecast, cashflow forecast and a projected profit and loss account for up to five years' ahead.

Larger businesses should also draw up a projected balance sheet.

The figures used must be reasonable - avoid being over optimistic. The involvement of a qualified accountant in preparing these forecasts is recommended.



By David Wilkinson  
Partner, Ernst & Young

## How do you turn your idea into a thriving business? BBC News Online asked David Wilkinson to provide a roadmap to success.

Before pursuing any form of finance you need to ensure you have a good business plan to present to potential investors. This will be your blueprint for development.

There is a lot of readily available information out there to assist you. For example, Ernst & Young has a best practice business plan guide on its website or in hard copy, as do many other blue chip companies and professional advisers.

You also need to be able to communicate:

- what you need the capital for
- the nature of your business
- the market
- your plans and aspirations.

That will determine in turn what funding you have a chance of getting.

### What kind of funding is right for you?

You can fund your business by equity, debt, grants or a combination of these.

As an entrepreneur you need to balance the desire to retain control of the business with your appetite for external funding.

Retaining control is often important and some funding sources can dilute your own return on the business.

For those of you who want to avoid such dilution, an attractive option is a traditional business loan from a bank.

### Loans

Types of loan can vary greatly depending on the bank, so researching what is on offer is very important.

Alternatively banks may be willing to offer an extended overdraft facility if the funding requirement is relatively low.

It is also important for the entrepreneur to identify his/her personal goals. If 100% control is required, then often self-funding the capital is the most effective way of establishing a revenue-generating company.

If that is the case, it might be time to call in some favours from family and friends.



“ As an entrepreneur you need to balance the desire to retain control of the business with your appetite for external funding ”

David Wilkinson

[Email David for advice on how to start up or develop your business](#)

It's worth having a hard think, though. Which will yield the best returns: 10% of a business worth £20m, or 100% of a business worth only £20,000?

### **Venture capital**

A second option is venture capital. Generally, venture capitalists have a less conservative view of risk compared to banks although the expected return is much higher.

The benefits of venture capital are many.

Venture capitalists can provide a good source of financial and management expertise when they invest in a company, as well as possibly make the company more attractive to other funders, especially secured lenders.

However, venture capital can be expensive with a great deal of up-front preparation required including potentially costly legal and financial advice.

Venture capitalists will take an often controlling equity stake in the company. For most entrepreneurs this is the biggest disadvantage.

### **Business angels**

An alternative source of equity funding can be found in wealthy private individuals, known as business angels.

As with venture capital, these individuals will look for a high return rate through taking an equity stake in the business.

(However, they are more likely to support start-up ventures and will offer lower amounts of equity.)

Many business angels are established members of the business community who, in addition to providing much needed capital, can also provide invaluable industry insight.

The disadvantage here, again, is that the entrepreneur would have to relinquish a relatively large proportion of equity.

### **Grants**

Grant funding remains a popular choice for business start-ups.

Government agencies such as Small Business Gateway offer help and advice on which grants are available.

Other types of assistance include soft-loans and consultancy assistance, which can help with the fund raising process.

A good source of knowledge is your local Business Link, which advises and helps on all aspects of setting up and running a business.

[www.businesslink.org](http://www.businesslink.org)

There may also be some special initiatives or grants that are available to you depending on your individual circumstances.

For example, The Phoenix Fund encourages entrepreneurship in disadvantaged communities and groups.

### **Where can you go for more general assistance?**

Small Business Service (SBS) is a government agency that champions small businesses.

The SBS operates a number of schemes & initiatives that are tailored to help people starting up a business. For example, Business Link falls under the umbrella of the SBS.

[www.sbs.gov.uk](http://www.sbs.gov.uk)

Local Enterprise Agencies (LEAs) are partners with Business Link and carry out business counselling and training.

They have a number of courses, titled the 'Start Right programme', run jointly with a high street bank, which can help you answer some of your questions (majority are free).

Most LEAs can assist in strategy, business planning & raising finance.

### **National Association of LEAs**

The Busygirl Network, meanwhile, supports women entrepreneurs in developing fast-growth profitable businesses.

It represents about 8,000 corporate and entrepreneurial women and provides information about coaching and mentoring, business development and raising finance.

[www.busygirl.com](http://www.busygirl.com)

There are a growing number of print publications that address the issues of this sector, such as Growing Business, Real Business and Business XL. There are also websites like [startups.co.uk](http://startups.co.uk).

[www.startups.co.uk](http://www.startups.co.uk)

*David Wilkinson is head of entrepreneurial growth markets at Ernst & Young*

**The customer is always right. This has long been a key motto for successful businesses, and it still applies.**

Attracting new customers is costly and unpredictable. Gaining business from existing customers is far easier.

Customers who have received a good service may well recommend you to others but customers who feel badly treated are likely to moan about you instead.



Is the customer always right?

As a small business you won't have national advertising campaigns to boost your image, so you need to make sure that any word-of-mouth publicity is positive.

Maintaining a positive reputation is vital.

### **Customer value**

Develop a service promise, and deliver against it.

If you claim to offer personal service at affordable prices, make sure that you do.

Try to accommodate your customers' needs - going the extra mile can be a big distinguishing factor, so use your size and flexibility to your advantage.

Remember that little things - such as a friendly approach - can make a big, positive impression.

Ensure that all staff who deal directly with customers are trained appropriately.

Determine which are your most valuable customers: these are the ones who buy most from you over the longest period, taking into account any costs involved in servicing them.

The most valuable customers should receive the highest degree of customer care.

#### **Dealing with customer complaints**

Welcome complaints and encourage feedback  
Train staff to deal with angry customers  
Make a record of problems and try to track the source

Take customer complaints seriously. Always apologise first, even before establishing the details.

Once you have found that there is a problem, agree a solution and make sure it is handled quickly.

Handling complaints well can turn a dissatisfied customer into a loyal one. You should even encourage complaints as they can indicate where your service could be improved with the most impact.

# **BUSINESS GLOSSARY**

## **English-French**

### A

account, current un compte courant  
accountant un comptable  
accounting system plan comptable  
accounts department service comptable  
accounts payable book livre des effets à payer  
accounts receivable book livre des effets à recevoir  
acknowledgement of order accusé de réception de commande  
act of God un cas de force majeure, une catastrophe naturelle  
addressing machine une machine à adresser  
advertisement une publicité, une annonce  
advertising la publicité  
advertising agency une agence de publicité  
advertising department le service publicité  
advertising media les supports publicitaires, les médias  
advertising, deceptive la publicité mensongère  
after-sales service le service après-vente  
agenda l'ordre du jour  
agent un représentant  
agent, clearing un agent en douane  
agent, commission un commissionnaire  
agent, forwarding un transitaire  
agent, sole un agent exclusif  
air waybill une lettre de transport aérien (LTA)  
appointment une nomination  
approval, on sous condition  
articles of partnership (A/P), of association (A/A) les statuts de la société  
assembly line une chaîne de montage



assets l'actif  
assets, current actif circulant, de roulement  
assets, fixed les immobilisations  
at carrier's risk (CR) aux risques du transporteur  
at owner's risk (OR) aux risques du propriétaire  
auction sale une vente aux enchères  
auctioneer un commissaire priseur  
audit the accounts, to vérifier, apurer les comptes  
auditor un commissaire aux comptes  
automatic debiting (transfer) prélèvement automatique  
automatic teller machine (ATM) guichet (bancaire) automatique

## B

bailiff un huissier  
balance un solde  
balance sheet le bilan  
ban, to interdire  
bank, merchant une banque d'affaires  
bank, overseas une banque d'outremer  
bankrupt un failli  
bankrupt, to go faire faillite  
bankruptcy la faillite  
bankruptcy, to file a petition in déposer le bilan  
bargain une affaire  
bargain prices prix de soldes  
bargain sale une vente en soldes  
bid une offre, une soumission  
bidder, a bidding company une entreprise adjudicataire ou soumissionnaire  
bill of exchange (B/E) une lettre de change  
bill of lading (B/L) un connaissement  
bill, accommodation une traite de complaisance  
black, to be in the avoir un solde créditeur  
board of directors conseil d'administration

bond un bon d'état  
bond, in sous douane  
bonus un prime  
book an order, to enregistrer une commande  
book of specifications le cahier des charges  
book, to enter in the passer les écritures  
bookkeeper un aide-comptable  
bookkeeping la comptabilité (les écritures)  
bookkeeping entries les écritures comptables  
bookkeeping, double-entry comptabilité en partie double  
bookkeeping, single-entry la comptabilité en partie simple  
bookkeeping/accounts department le service de comptabilité  
books, to keep the tenir les livres  
borrower un emprunteur  
bound by law, to be être légalement tenu  
branch une agence, une succursale  
breakdown une ventilation (des coûts)  
broke, to be être fauché  
broker un courtier  
brokerage fee un droit de courtage  
brown paper papier 'kraft'  
browse, to feuilleter  
bulk, in en grand volume, en vrac  
bulky volumineux  
business connections les relations d'affaires  
buyer, potential un acheteur éventuel

C

cancel an order, to annuler une commande  
carrier le transporteur  
case une caisse  
cash a cheque, to encaisser un chèque  
cash book le livre de caisse

cash on delivery (COD) paiement comptant à la livraison  
cash with order (CWO) paiement comptant à la commande  
cash, to toucher, encaisser  
cash, to be in être en fonds  
cash, to be out of être à court d'argent  
chain of stores, a une chaîne de magasins  
chair a meeting, to présider une réunion  
charge interest, to percevoir des intérêts  
charge to an account, to imputer à un compte (crédit)  
charges, freight frais de transport  
charter party (C/P) une charte partie  
check up un bilan de santé  
check, to contrôler  
cheque book carnet de chèques  
cheque stub talon (de chèque)  
cheque to bearer chèque au porteur  
cheque without cover chèque sans provisions  
cheque, certified chèque certifié  
cheque, crossed un chèque barré  
cheque, dud un chèque en bois  
cheque, to cross a barrer un chèque  
cheque, to stop a faire opposition à un cheque  
civil servant un fonctionnaire  
clearing bank une banque de dépôts  
clearing house la chambre de compensation  
cold-storage unit une chambre froide  
collateral une caution pour un prêt  
collection letter une lettre de recouvrement  
company une société  
company, private (Ltd.) une société à responsabilité limitée (SARL)  
company, public (Plc.) une société anonyme (SA)  
complaint une plainte

comply with, to se conformer à  
compulsory obligatoire  
computer un ordinateur  
computerize, to mettre sur ordinateur, informatiser  
concern une entreprise  
consign expédier  
consign goods, to expédier des marchandises  
consignee le consignataire, destinataire  
consignment note un bordereau d'expédition  
consignor l'expéditeur  
consultant un conseiller  
consumer un consommateur  
consumerism la défense du consommateur  
consumption la consommation  
container, air-tight un conteneur hermétique  
containerization mise en conteneurs  
containers, waterproof conteneurs étanches  
contractor un entrepreneur  
convey, to acheminer, transporter  
conveyance le transport  
copywriter un rédacteur publicitaire  
cost price prix de revient  
costs, operating les coûts d'exploitation  
costs, production coûts de production  
counterfoil un talon  
crate une caisse à claire-voie  
credit, to grant accorder du crédit  
creditor un créancier  
Custom House le bureau de douane  
customer, prospective un client éventuel  
customs duties droits de douane  
customs entry déclaration en douane

customs officer un douanier

customs tariffs tarifs douaniers

customs unions unions douanières

cut price/rate à des prix réduits

## D

damage les dégâts

damage, in case of en cas d'avarie

data processing l'informatique

date of maturity date d'échéance

debenture une obligation

debit note note de débit

debt une dette

debt, to settle a régler une dette

debtor un débiteur

decision, to make a prendre une décision

deeds des titres

delivered at frontier (DAF) rendu à la frontière

delivered duty paid (DDP) livré droits acquittés

delivered duty unpaid (DDU) livré droits non acquittés

delivery dates délais de livraison

delivery note bon de livraison

delivery, overdue une livraison retardée

department un service

department store un grand magasin

department, legal le service contentieux

department, records le service des archives

department, staff le service du personnel

deposit account un compte de dépôts

deposit slip un bordereau de versement

designer un concepteur publicitaire

director un administrateur

disclose, to révéler

discount un escompte, une remise  
discount a bill, to escompter une traite  
discount rate le taux d'escompte  
discount, rate of taux d'escompte  
discount, to escompter  
discount, trade escompte d'usage  
dismiss, to licencier  
dismissal un licenciement (pour faute)  
dispatch, to expédier  
display, to présenter, exposer  
dispute (legal) un litige  
draft une ébauche, une traite  
draft, documentary une traite documentaire  
draft, to back a avaliser une traite  
draughtsman un dessinateur industriel  
draw a bill, to tirer une traite  
drawback le 'drawback' (remboursement des droits d'importation)  
drawee le tiré  
drawer le tireur  
duplicate, in en double exemplaire  
dutiable, to be être soumis aux droits de douane  
duties, specific droits spécifiques  
duty paid dédouané  
duty, excise droit de régie, accises  
duty-free goods marchandises exemptes de droits, libres à l'entrée  
E-F  
endorser un endosseur  
ex-warehouse (EXW) prix ex magasin  
ex-works (EXW) prix départ usine  
factory outlet un magasin de vente directe d'usine  
fall due, to arriver à échéance  
file, to classer

filing le classement  
filing cabinet un meuble de classement  
filing tray une corbeille à classement  
fill in a document, to remplir un document  
financial year l'exercice financier  
flight un vol  
flow chart un organigramme  
foodstuffs produits alimentaires  
foreman un contremaître  
free carrier (FRC) franco transporteur  
free of charge franco  
freight, airborne le fret aérien  
freight, sea transport maritime  
freight, seaborne le fret maritime

## G

general meeting l'assemblée générale  
general office le secrétariat général  
general partner associé gérant  
general partnership une société en nom collectif  
Giro cheque chèque postal britannique  
goods, consumer biens de consommation  
goods, flawed marchandises présentant un défaut  
goods, to clear dédouaner les marchandises  
grade, to calibrer  
grant a discount, to accorder une remise

## H

handle with care manier avec soin  
handling operations opérations de manutention  
hardware l'équipement informatique  
haul un trajet  
haul, to transporter par la route  
haulage, road le transport routier

head office le siège social  
head storekeeper chef magasinier  
hoisting device un appareil de levage  
hold a meeting, to tenir une réunion  
holder le titulaire, le porteur (d'un document)  
home trade le commerce intérieur

## I-J

import quotas les contingents d'importation  
incur a loss, to subir une perte  
indent une commande de l'étranger  
induce people to buy, to pousser les gens à acheter  
inquire/enquire about, to se renseigner  
inquiry/enquiry une demande de renseignements  
insolvency insolvabilité  
inspection, on sur vérification  
instrument of trade un effet de commerce  
insurance les assurances  
insurance company une compagnie d'assurance  
insurance policy une police d'assurance  
insurance, old age assurance vieillesse  
insured person l'assuré  
insurer l'assureur  
invoice une facture  
invoice, consular une facture consulaire  
invoice, pro-forma une facture pro-forma  
invoice, to make out an établir une facture  
IOU une reconnaissance de dette  
issue a document, to établir un document  
issuing bank une banque d'émission  
item un article  
item, defective un article défectueux  
joint-stock company une société de capitaux



just-in-time stock control gestion de stock zéro

## K-L

keyboard un clavier (key une touche)

lawyer un juriste, un avocat

leaflet un dépliant

ledger, a un livre de comptes

Ledger, the le grand livre

lend money, to prêter de l'argent

letter of credit (L/C) une lettre de crédit

levy taxes, to prélever des taxes

liabilities le passif

liabilities, current dettes

liable to duty, to be être passible de droits

line un produit, un article

link un lien

list, packing une liste de colisage

litigation un litige

load, to charger

loan un prêt

loan, secured un prêt sur titres

loan, unsecured un prêt sans garantie

## M

mail-order business la vente par correspondance

manage, to administrer, diriger, gérer

management la direction

market a product, to distribuer un produit

mass production la production en série

maturity, to come to venir à échéance

means of conveyance moyens de transport

measures, non-tariff des mesures non tarifaires

memorandum of association (M/A) acte constitutif

merge, to fusionner

merger une fusion

middleman un intermédiaire

mishandle, to malmener

## N-O

network un réseau

notice of tender un appel d'offres

notice of transfer avis de virement

office automation la bureautique

office equipment des machines de bureau

office, registered le siège social

one-man concern une entreprise individuelle

order form un bon de commande

order, money un mandat

order, standing ordre de prélèvement automatique

order, to commander

order, to meet an exécuter une commande

order, to place an passer une commande

output production, rendement

overcharged, to be être surfacturé

overdraft un découvert

overdraw, to tirer à découvert

overheads les frais généraux

owner un propriétaire

## P

pack, to emballer (protection)

package, to emballer, conditionner

packer un manutentionnaire

partner un associé

partner, active un commandité, associé gérant

partnership une société de personnes

partnership, limited une société en commandite

partnership, to enter into former une société en nom collectif

passbook un livret d'épargne  
payee le bénéficiaire  
payment at sight un paiement à vue  
payment received pour acquit  
payroll le livre des salaires, les salaires  
place of issue lieu d'émission  
planning la planification  
port of discharge un port de destination, port d'arrivée  
port of loading port d'embarquement  
premises les locaux  
premium prime (d'assurance)  
pricelist une liste de tarifs  
prices, rock-bottom prix défient toute concurrence  
prices, slashed prix sacrifiés  
prices, unbeatable prix imbattables  
principal un commettant  
printer imprimante  
producer un producteur  
profit un bénéfice  
profit margins marges bénéficiaires  
promissory note (P/N) billet à ordre  
prompt cash comptant d'usage  
prompt cash sale achat comptant  
prosecuted, to be être poursuivi  
protest un protêt  
provisions (of a contract) dispositions  
put in touch with someone, to be être mis en rapport avec quelqu'un

Q-R

quotation un devis, une cotation  
quote a price, to fournir un prix  
range une gamme  
rate, tapering un tarif dégressif

real estate biens immobiliers  
rebate un rabais  
receipt un reçu (de paiement)  
receipt, railway un récépissé  
receipts les recettes  
receiver, official l'administrateur judiciaire  
red, to be in the être dans le rouge, avoir un découvert  
refund, to rembourser  
registered, to be être inscrit  
Registrar of Companies le registre des sociétés  
regulated, to be être régi  
rent le loyer  
rental une location  
representative un représentant  
request, to solliciter, prier  
require, to exiger  
retail outlet un point de vente  
retail trade le commerce de détail  
retire, to prendre sa retraite  
retirement la retraite  
roll on/roll off system le roulage

## S

safe, a un coffre fort  
sale, clearance une vente liquidation  
sale, hire-purchase vente 'en leasing', location-vente  
sales policy une politique de vente  
sales terms les conditions de vente  
salesman, travelling un voyageur de commerce  
sample un échantillon  
sample, by sur l'échantillon  
sample, up to conforme à l'échantillon  
save money, to économiser de l'argent

secretary, executive une secrétaire de direction  
security, a un titre, une valeur  
send, to expédier  
settle a dispute, to régler un différend  
settle in cash, to régler en numéraire, en espèces  
shelf un rayonnage, une étagère  
ship, to expédier (des marchandises)  
shipment un envoi, une expédition  
shipper l'expéditeur, agent d'expédition  
shipping agent un agent maritime  
shipping company une compagnie maritime  
shipping department le service des expéditions  
shipping documents documents d'expédition  
shipping order une commande de l'étranger  
shipping, container le transport par cadres (conteneurs)  
shopkeeper un commerçant  
shop-soiled défraîchi  
sick leave congé de maladie  
sickness benefits assurance maladie  
silent partner (sleeping partner) un commanditaire, bailleur de fonds  
slash prices, to casser les prix  
software logiciels  
sort, to trier  
statement of affairs un bilan de faillite  
statement of invoices relevé de factures  
station, receiving la gare d'arrivée  
stationery la papeterie  
status le statut ou condition légal  
stock une valeur, une action  
stock control card une fiche de stock  
Stock Exchange la bourse des valeurs  
stock shortage rupture de stock

stock, to take faire l'inventaire  
stock, unsaleable stock invendable  
stockbroker un agent de change  
store magasin  
storekeeper magasinier  
strike une grève  
style la raison sociale  
subsidiary une filiale  
supplier un fournisseur  
supply someone with something, to fournir quelque chose à quelqu'un  
supply, money la masse monétaire  
survey une étude, une enquête

## T

take over, to acheter, prendre la direction  
tax authorities les services fiscaux  
thrifty économe  
timber le bois de construction  
Trade Courts tribunaux de commerce  
trade, foreign le commerce extérieur  
trade, wholesale le commerce de gros  
trader un commerçant  
trader, sole un commerçant indépendant  
train, by goods en petite vitesse  
train, by passenger en grande vitesse  
trustee un administrateur  
turnover chiffre d'affaires  
type, by sur spécimen

## U-V

undercharged, to be être sous-facturé  
underwriter un assureur (maritime)  
unless otherwise agreed sauf indications contraires  
utility bill une facture des services publics (gaz, électricité)

valuable les objets de valeur

Value Added Tax (VAT) Taxe sur la Valeur Ajoutée (TVA)

vehicle, articulated un véhicule semi-remorque

venture une entreprise

## W

wagons, sealed des wagons scellés

warehouse le magasin

warehouse, bonded un magasin général de douane

warehouseman un magasinier

warehousing l'entreposage

warrant un warrant

waybill une feuille de route, lettre de voiture

wind up a company, to dissoudre une société

withdraw money, to retirer de l'argent

withdrawal un retrait

withdrawal slip un bordereau de remboursement

word processor un traitement de textes (TTX)

worker, skilled un ouvrier qualifié

wrap, to envelopper

wrapping la couverture (de protection)

writing, in par écrit

## French-English

### A

accorder du crédit to grant credit  
accorder une remise to grant a discount  
accusé de réception de commande acknowledgement of order  
achat comptant prompt cash sale  
acheminer, transporter to convey  
acheter, prendre la direction to take over  
acheteur éventuel potential buyer  
acquit, pour payment received  
acte constitutif memorandum of association (M/A)  
actif assets  
actif circulant, de roulement current assets  
administrateur director  
administrateur judiciaire official receiver  
administrer, diriger, gérer to manage  
affaire a bargain  
agence de publicité advertising agency  
agence, succursale branch  
agent de change stockbroker  
agent en douane clearing agent  
agent exclusif sole agent  
agent maritime shipping agent  
aide-comptable bookkeeper  
annuler une commande to cancel an order  
appareil de levage hoisting device  
appel d'offres notice of tender  
arriver à échéance to fall due  
article item  
article défectueux defective item  
assemblée générale general meeting



associé partner  
associé gérant general partner  
assurance maladie sickness benefits  
assurance vieillesse old age insurance  
assurances insurance  
assuré, un an insured person  
assureur (maritime) underwriter  
avaliser une traite to back a draft  
avarie, en cas de in case of damage  
avis de virement notice of transfer  
avoir un solde créditeur to be in the black

## B

banque d'affaires merchant bank  
banque d'émission issuing bank  
banque d'outremer overseas bank  
banque de dépôts clearing bank  
barrer un chèque to cross a cheque  
bénéfice profit  
bénéficiaire the payee  
biens de consommation consumer goods  
biens immobiliers real estate  
bilan balance sheet  
bilan de faillite statement of affairs  
bilan de santé check up  
billet à ordre promissory note (P/N)  
bois de construction timber  
bon d'état bond  
bon de commande order form  
bon de livraison delivery note  
bordereau de remboursement withdrawal slip  
bordereau de versement deposit slip  
bordereau d'expédition consignment note

bourse des valeurs Stock Exchange

bureau de douane Custom House

bureautique, la office automation

## C

cahier des charges book of specifications

caisse a case

caisse à claire-voie a crate

calibrer to grade

carnet de chèques cheque book

cas de force majeure, catastrophe naturelle act of God

casser les prix to slash prices

caution pour un prêt collateral

chaîne de magasins a chain of stores

chaîne de montage assembly line

chambre de compensation clearing house

chambre froide cold-storage unit

charger to load

charte partie charter party (C/P)

chef magasinier head storekeeper

chèque au porteur cheque to bearer

chèque barré crossed cheque

chèque certifié certified cheque

chèque en bois dud cheque

chèque postal britannique Giro cheque

chèque sans provisions cheque without cover

chiffre d'affaires turnover

classement filing

classer to file

clavier keyboard (une touche a key)

client éventuel prospective customer

coffre fort a safe

commande de l'étranger an indent

commande de l'étranger shipping order  
commande, passer une to place an order  
commander to order  
commanditaire, bailleur de fonds silent partner (sleeping partner)  
commandité, associé gérant active partner  
commerçant shopkeeper/trader  
commerçant indépendant sole trader  
commerce de détail retail trade  
commerce de gros wholesale trade  
commerce extérieur foreign trade  
commerce intérieur home trade  
commettant the principal  
commissaire aux comptes auditor  
commissaire priseur auctioneer  
commissionnaire, un commission agent  
compagnie d'assurance insurance company  
compagnie maritime shipping company  
comptabilité (les écritures) bookkeeping  
comptabilité en partie double double-entry bookkeeping  
comptabilité en partie simple single-entry bookkeeping  
comptable an accountant  
comptant d'usage prompt cash  
compte courant current account  
compte de dépôts deposit account  
concepteur publicitaire designer  
conditions de vente sales terms  
conforme à l'échantillon up to sample  
congé de maladie sick leave  
connaissance bill of lading (B/L)  
conseil d'administration board of directors  
conseiller, un a consultant  
consignataire, destinataire the consignee

consommateur the consumer  
consommation consumption  
conteneur hermétique air-tight container  
conteneurs étanches waterproof containers  
conteneurs, mise en containerization  
contingents d'importation import quotas  
contremaître foreman  
contrôler to check  
corbeille à classement filing tray  
court d'argent, être à to be out of cash  
courtier broker  
coûts de production production costs  
coûts d'exploitation operating costs  
couverture (de protection) wrapping  
créancier creditor

## D

date d'échéance date of maturity  
débiteur debtor  
déclaration en douane customs entry  
découvert, un an overdraft  
dédouaner les marchandises to clear goods  
défense du consommateur consumerism  
défraîchi shop-soiled  
dégâts damage  
délais de livraison delivery dates  
demande de renseignements inquiry/enquiry  
dépliant, un a leaflet  
déposer le bilan to file a petition in bankruptcy  
dessinateur industriel draughtsman  
dette debt (dettes current liabilities)  
devis, cotation quotation  
direction, la the management

dispositions provisions (of a contract)  
dissoudre une société to wind up a company  
distribuer un produit to market a product  
documents d'expédition shipping documents  
douanier, le customs officer  
double exemplaire, en in duplicate  
drawback (remboursement des droits d'importation) drawback  
droit de courtage brokerage fee  
droit de régie, accises excise duty  
droits de douane customs duties  
droits de douane, être soumis aux to be dutiable  
droits spécifiques specific duties

## E

ébauche, traite draft  
échantillon a sample  
échantillon, sur le by sample  
échéance, venir à to come to maturity  
économe thrifty  
économiser de l'argent to save money  
écrit, par in writing  
écritures comptables bookkeeping entries  
écritures, passer les to enter in the book  
effet de commerce instrument of trade  
emballer (protection) to pack  
emballer, conditionner to package  
emprunteur a borrower  
encaisser un chèque to cash a cheque  
enchères, vente aux auction sale  
endosseur the endorser  
enregistrer une commande to book an order  
entreposage warehousing  
entrepreneur contractor

entreprise concern, venture  
entreprise adjudicataire ou soumissionnaire a bidder, bidding company  
entreprise individuelle one-man concern  
envelopper to wrap  
envoi, expédition a shipment  
équipement informatique hardware  
escompte d'usage trade discount  
escompte/remise a discount  
escompter to discount  
escompter une traite to discount a bill  
établir un document to issue a document  
établir une facture to make out an invoice  
étude, enquête survey  
exécuter une commande to meet an order  
exercice financier financial year  
exiger to require  
expédier (des marchandises) to ship/consign/dispatch/send (goods)  
expéditeur, agent d'expédition shipper/consignor

## F

facture invoice  
facture consulaire consular invoice  
facture des services publics (gaz, électricité) utility bill  
facture pro-forma pro-forma invoice  
failli, un a bankrupt  
faillite, une a bankruptcy (faire faillite to go bankrupt)  
fauché, être to be broke  
feuille de route, lettre de voiture waybill  
feuilleter to browse  
fiche de stock stock control card  
filiale a subsidiary  
fonctionnaire, un a civil servant  
fonds, être en to be in cash

former une société en nom collectif to enter into partnership  
fournir quelque chose à quelqu'un to supply someone with something  
fournir un prix to quote a price  
fournisseur a supplier  
frais de transport charges, freight  
frais généraux overheads  
franco free of charge  
franco transporteur free carrier (FRC)  
fret aérien airborne freight  
fret maritime seaborne freight  
fusion a merger  
fusionner to merge

## G

gamme range  
gare d'arrivée receiving station  
gestion de stock zéro just-in-time stock control  
grand livre, le the Ledger  
grand magasin department store  
grève strike  
guichet (bancaire) automatique automatic teller machine (ATM)

## H-I

huissier bailiff  
immobilisations fixed assets  
imprimante a printer  
imputer à un compte (crédit) to charge to an account  
informatique data processing  
informatiser, mettre sur ordinateur to computerize  
inscrit, être to be registered  
insolvabilité insolvency  
interdire to ban  
intermédiaire, un a middleman  
inventaire, faire le to take stock

## J-L

juriste, avocat lawyer

légalement tenu, être to be bound by law

lettre de change bill of exchange (B/E)

lettre de crédit letter of credit (L/C)

lettre de recouvrement collection letter

lettre de transport aérien (LTA) air waybill

licenciement (pour faute) dismissal

licencier to dismiss

lien link

lieu d'émission place of issue

liste de colisage packing list

liste de tarifs pricelist

litige legal dispute, litigation, lawsuit

livraison retardée overdue delivery

livre de caisse cash book

livre de comptes a ledger

livre des effets à payer accounts payable book

livre des effets à recevoir accounts receivable book

livre des salaires, les salaires the payroll

livré droits acquittés delivered duty paid (DDP)

livré droits non acquittés delivered duty unpaid (DDU)

livret d'épargne passbook

location rental

locaux premises

logiciel(s) software

loyer rent



## M

machine à adresser addressing machine

machines de bureau office equipment

magasin store, warehouse

magasin de vente directe d'usine factory outlet

magasin général de douane bonded warehouse

magasinier storekeeper, warehouseman

malmener to mishandle

mandat money order

manier avec soin handle with care

manutention, opérations de handling operations

manutentionnaire packer

marchandises exemptes de droits, libres à l'entrée duty-free goods

marchandises présentant un défaut flawed goods

marges bénéficiaires profit margins

masse monétaire money supply

mesures non tarifaires non-tariff measures

meuble de classement filing cabinet

moyens de transport means of conveyance

## N-O

nomination appointment

note de débit debit note

objets de valeur valuables

obligation debenture

obligatoire compulsory

offre, soumission a bid

opposition à un cheque, faire to stop a cheque

ordinateur a computer

ordre du jour agenda

organigramme flow chart

ouvrier qualifié skilled worker

## P

paiement à vue payment at sight

paiement comptant à la commande cash with order (CWO)

paiement comptant à la livraison cash on delivery (COD)

papeterie stationery

papier 'kraft' brown paper

passible de droits, être to be liable to duty

passif, le liabilities

percevoir des intérêts to charge interest

plainte complaint

plan comptable accounting system

planification planning

point de vente retail outlet

police d'assurance insurance policy

politique de vente sales policy

port de destination, port d'arrivée port of discharge

port d'embarquement port of loading

poursuivi, être to be prosecuted

pousser les gens à acheter to induce people to buy

prélèvement automatique automatic debiting (transfer)

prélèvement automatique, ordre de standing order

prélever des taxes to levy taxes

prendre sa retraite to retire

prendre une décision to make a decision

présenter, exposer (un produit) to display

présider une réunion to chair a meeting

prêt a loan

prêt sans garantie an unsecured loan

prêt sur titres a secured loan

prêter de l'argent to lend money

prime (d'assurance) a premium

prime bonus

prix de revient cost price  
prix de soldes bargain prices  
prix défient toute concurrence rock-bottom prices  
prix départ usine ex-works (EXW)  
prix ex magasin ex-warehouse (EXW)  
prix imbattables unbeatable prices  
prix réduits, à des cut price/rate  
prix sacrifiés slashed prices  
producteur, un a producer  
production en série mass production  
production, rendement output  
produit, article line/product  
produits alimentaires foodstuffs  
propriétaire, le the owner  
protêt protest  
publicité mensongère deceptive advertising  
publicité, la advertising (une publicité, un annonce an advertisement)

## R

rabais rebate  
raison sociale style  
rapport avec quelqu'un, être mis en to be put in touch with someone  
rayonnage, étagère shelf  
récépissé receipt, acknowledgement  
recettes receipts  
reconnaissance de dette an IOU  
reçu (de paiement) receipt  
rédacteur publicitaire copywriter  
régé, être to be regulated  
registre des sociétés Registrar of Companies  
régler en numéraire/en espèces to settle in cash  
régler un différend to settle a dispute  
régler une dette to settle a debt

relations d'affaires business connections  
relevé de factures statement of invoices  
rembourser to refund  
remplir un document to fill in a document  
rendu à la frontière delivered at frontier (DAF)  
représentant, un an agent/representative  
réseau network  
retirer de l'argent to withdraw money  
retrait, un a withdrawal  
retraite, la retirement  
révéler to disclose  
risques du propriétaire, aux at owner's risk (OR)  
risques du transporteur, aux at carrier's risk (CR)  
rouge, être dans le/avoir un découvert to be in the red  
roulage roll on/roll off system  
rupture de stock stock shortage

## S

sauf indications contraires unless otherwise agreed  
se conformer à to comply with  
se renseigner to inquire/enquire about  
secrétaire de direction executive secretary  
secrétariat général general office  
service department  
service après-vente after-sales service  
service comptable accounts department  
service contentieux legal department  
service de comptabilité bookkeeping/accounts department  
service des archives records department  
service des expéditions shipping department  
service du personnel staff department  
service publicité advertising department  
services fiscaux tax authorities

siège social head office, registered office  
société company  
société à responsabilité limitée (SARL) private company (Ltd.)  
société anonyme (SA) public company (Plc.)  
société de capitaux joint-stock company  
société de personnes partnership  
société en commandite limited partnership  
société en nom collectif general partnership  
solde balance  
soldes, vente en bargain sale  
solliciter, prier to request  
sous condition on approval  
sous douane in bond  
sous-facturé, être to be undercharged  
spécimen, sur by type  
statut ou condition légal status  
statuts de la société articles of partnership (A/P), of association (A/A)  
stock invendable unsaleable stock  
subir une perte to incur a loss  
supports publicitaires, médias advertising media  
surfacturé, être to be overcharged

**T**

talon counterfoil (talon de chèque cheque stub)  
tarif dégressif tapering rate  
tarifs douaniers customs tariffs  
taux d'escompte rate of discount  
Taxe sur la Valeur Ajoutée (TVA) Value Added Tax (VAT)  
tenir les livres to keep the books  
tenir une réunion to hold a meeting  
tiré, le the drawee  
tirer à découvert to overdraw  
tirer une traite to draw a bill

tireur, le the drawer  
titre, valeur a security (titres deeds)  
titulaire, porteur (d'un document) holder  
toucher, encaisser to cash  
traite de complaisance accommodation bill  
traite documentaire documentary draft  
traitement de textes (TTX) word processing, a word processor  
trajet haul  
transitaire, le the forwarding agent  
transport conveyance/transport  
transport maritime sea freight  
transport par cadres (conteneurs) container shipping  
transport routier road haulage  
transporter par la route to haul  
transporteur carrier  
tribunaux de commerce Trade Courts  
trier to sort  
U-W  
unions douanières customs unions  
valeur, action stock  
véhicule semi-remorque articulated vehicle  
vente 'en leasing', location-vente hire-purchase sale  
vente liquidation clearance sale  
vente par correspondance mail-order business  
ventilation (des coûts) breakdown  
vérification, sur on inspection  
vérifier/apurer les comptes to audit the accounts  
vitesse, en grande by passenger train  
vitesse, en petite by goods train  
vol flight  
volumineux bulky  
voyageur de commerce travelling salesman

vrac, en in bulk

wagons scellés sealed wagons

warrant warrant

List of usual irregular verbs

to awake	awoke	awoken	(se) réveiller
to bear	bore	borne	supporter
to beat	beat	beaten	battre
to become	became	become	devenir
to begin	began	begun	commencer
to bend	bent	bent	(se) courber
to bet	bet	bet	parier
to bid	bid	bid	offrir (un prix)
to bind	bound	bound	lier, relier
to bite	bit	bitten	mordre
to bleed	bled	bled	saigner
to blow	blew	blown	souffler
to break	broke	broken	casser
to breed	bred	bred	élever (du bétail)
to bring	brought	brought	apporter
to build	built	built	construire
to burn	burnt	burnt	brûler
to burst	burst	burst	éclater
to buy	bought	bought	acheter
to cast	cast	cast	jeter
to catch	caught	caught	attraper
to choose	chose	chosen	choisir
to cling	clung	clung	s'accrocher
to come	came	come	venir
to cost	cost	cost	coûter
to creep	crept	crept	ramper
to cut	cut	cut	couper
to deal	dealt	dealt	distribuer
to dig	dug	dug	creuser
to do	did	done	faire
to draw	drew	drawn	dessiner
to dream	dreamt	dreamt	rêver
to drink	drank	drunk	boire
to drive	drove	driven	conduire
to dwell	dwelt	dwelt	habiter
to eat	ate	eaten	manger
to fall	fell	fallen	tomber
to feed	fed	fed	nourrir
to feel	felt	felt	sentir, éprouver
to fight	fought	fought	combattre
to find	found	found	trouver



<b>to flee</b>	<b>fled</b>	<b>fled</b>	<b>s'enfuir</b>
<b>to fling</b>	<b>flung</b>	<b>flung</b>	<b>jeter violemment</b>
<b>to fly</b>	<b>flew</b>	<b>flown</b>	<b>voler</b>
<b>to forbid</b>	<b>forbade</b>	<b>forbidden</b>	<b>interdire</b>
<b>to forget</b>	<b>forgot</b>	<b>forgotten</b>	<b>oublier</b>
<b>to forgive</b>	<b>forgave</b>	<b>forgiven</b>	<b>pardonner</b>
<b>to freeze</b>	<b>froze</b>	<b>frozen</b>	<b>geler</b>
<b>to get</b>	<b>got</b>	<b>got</b>	<b>obtenir</b>
<b>to give</b>	<b>gave</b>	<b>given</b>	<b>donner</b>
<b>to go</b>	<b>went</b>	<b>gone</b>	<b>aller</b>
<b>to grind</b>	<b>ground</b>	<b>ground</b>	<b>moudre</b>
<b>to grow</b>	<b>grew</b>	<b>grown</b>	<b>grandir</b>
<b>to hang</b>	<b>hung</b>	<b>hung</b>	<b>pendre, accrocher</b>
<b>to have</b>	<b>had</b>	<b>had</b>	<b>avoir</b>
<b>to hear</b>	<b>heard</b>	<b>heard</b>	<b>entendre</b>
<b>to hide</b>	<b>hid</b>	<b>hidden</b>	<b>(se) cacher</b>
<b>to hit</b>	<b>hit</b>	<b>hit</b>	<b>frapper, atteindre</b>
<b>to hold</b>	<b>held</b>	<b>held</b>	<b>tenir</b>
<b>to hurt</b>	<b>hurt</b>	<b>hurt</b>	<b>blesser</b>
<b>to keep</b>	<b>kept</b>	<b>kept</b>	<b>garder</b>
<b>to kneel</b>	<b>knelt</b>	<b>knelt</b>	<b>s'agenouiller</b>
<b>to know</b>	<b>knew</b>	<b>known</b>	<b>savoir, connaître</b>
<b>to lay</b>	<b>laid</b>	<b>laid</b>	<b>poser à plat</b>
<b>to lead</b>	<b>led</b>	<b>led</b>	<b>mener</b>
<b>to lean</b>	<b>leant</b>	<b>leant</b>	<b>s'appuyer</b>
<b>to leap</b>	<b>leapt</b>	<b>leapt</b>	<b>sauter</b>
<b>to learn</b>	<b>learnt</b>	<b>learnt</b>	<b>apprendre</b>
<b>to leave</b>	<b>left</b>	<b>left</b>	<b>laisser, quitter</b>
<b>to lend</b>	<b>lent</b>	<b>lent</b>	<b>prêter</b>
<b>to let</b>	<b>let</b>	<b>let</b>	<b>permettre, louer</b>
<b>to lie</b>	<b>lay</b>	<b>lain</b>	<b>être étendu</b>
<b>to light</b>	<b>lit</b>	<b>lit</b>	<b>allumer</b>
<b>to lose</b>	<b>lost</b>	<b>lost</b>	<b>perdre</b>
<b>to make</b>	<b>made</b>	<b>made</b>	<b>faire, fabriquer</b>
<b>to mean</b>	<b>meant</b>	<b>meant</b>	<b>signifier</b>
<b>to meet</b>	<b>met</b>	<b>met</b>	<b>(se) rencontrer</b>
<b>to pay</b>	<b>paid</b>	<b>paid</b>	<b>payer</b>
<b>to put</b>	<b>put</b>	<b>put</b>	<b>mettre</b>
<b>to quit</b>	<b>quit</b>	<b>quit</b>	<b>cesser (de)</b>
<b>to read</b>	<b>read</b>	<b>read</b>	<b>lire</b>
<b>to rid</b>	<b>rid</b>	<b>rid</b>	<b>débarrasser</b>
<b>to ride</b>	<b>rode</b>	<b>ridden</b>	<b>chevaucher</b>

<b>to ring</b>	<b>rang</b>	<b>rung</b>	<b>sonner</b>
<b>to rise</b>	<b>rose</b>	<b>risen</b>	<b>s'élever, se lever</b>
<b>to run</b>	<b>ran</b>	<b>run</b>	<b>courir</b>
<b>to saw</b>	<b>sawed</b>	<b>sawn</b>	<b>scier</b>
<b>to say</b>	<b>said</b>	<b>said</b>	<b>dire</b>
<b>to see</b>	<b>saw</b>	<b>seen</b>	<b>voir</b>
<b>to seek</b>	<b>sought</b>	<b>sought</b>	<b>chercher</b>
<b>to sell</b>	<b>sold</b>	<b>sold</b>	<b>vendre</b>
<b>to send</b>	<b>sent</b>	<b>sent</b>	<b>envoyer</b>
<b>to set</b>	<b>set</b>	<b>set</b>	<b>fixer</b>
<b>to sew</b>	<b>sewed</b>	<b>sewn</b>	<b>coudre</b>
<b>to shake</b>	<b>shook</b>	<b>shaken</b>	<b>secouer</b>
<b>to shear</b>	<b>sheared</b>	<b>shorn</b>	<b>tondre (des moutons)</b>
<b>to shed</b>	<b>shed</b>	<b>shed</b>	<b>verser (des larmes)</b>
<b>to shine</b>	<b>shone</b>	<b>shone</b>	<b>briller</b>
<b>to shoe</b>	<b>shod</b>	<b>shod</b>	<b>ferrer, chausser</b>
<b>to shoot</b>	<b>shot</b>	<b>shot</b>	<b>tirer</b>
<b>to show</b>	<b>showed</b>	<b>shown</b>	<b>montrer</b>
<b>to shrink</b>	<b>shrank</b>	<b>shrunk</b>	<b>rétrécir</b>
<b>to shut</b>	<b>shut</b>	<b>shut</b>	<b>fermer</b>
<b>to sing</b>	<b>sang</b>	<b>sung</b>	<b>chanter</b>
<b>to sink</b>	<b>sank</b>	<b>sunk</b>	<b>couler</b>
<b>to sit</b>	<b>sat</b>	<b>sat</b>	<b>être assis</b>
<b>to sleep</b>	<b>slept</b>	<b>slept</b>	<b>dormir</b>
<b>to slide</b>	<b>slid</b>	<b>slid</b>	<b>glisser</b>
<b>to sling</b>	<b>slung</b>	<b>slung</b>	<b>lancer (avec force)</b>
<b>to slink</b>	<b>slunk</b>	<b>slunk</b>	<b>aller furtivement</b>
<b>to slit</b>	<b>slit</b>	<b>slit</b>	<b>fendre, inciser</b>
<b>to smell</b>	<b>smelt</b>	<b>smelt</b>	<b>sentir (odorat)</b>
<b>to sow</b>	<b>sowed</b>	<b>sown</b>	<b>semmer</b>
<b>to speak</b>	<b>spoke</b>	<b>spoken</b>	<b>parler</b>
<b>to speed</b>	<b>sped</b>	<b>sped</b>	<b>aller à toute vitesse</b>
<b>to spell</b>	<b>spelt</b>	<b>spelt</b>	<b>épeler</b>
<b>to spend</b>	<b>spent</b>	<b>spent</b>	<b>dépenser</b>
<b>to spill</b>	<b>spilt</b>	<b>spilt</b>	<b>renverser (un liquide)</b>
<b>to spit</b>	<b>spat</b>	<b>spat</b>	<b>cracher</b>
<b>to split</b>	<b>split</b>	<b>split</b>	<b>fendre</b>
<b>to spoil</b>	<b>spoilt</b>	<b>spoilt</b>	<b>gâcher, gâter</b>
<b>to spread</b>	<b>spread</b>	<b>spread</b>	<b>répandre</b>
<b>to spring</b>	<b>sprang</b>	<b>sprung</b>	<b>jaillir, bondir</b>
<b>to stand</b>	<b>stood</b>	<b>stood</b>	<b>être debout</b>
<b>to steal</b>	<b>stole</b>	<b>stolen</b>	<b>voler, dérober</b>

<b>to stick</b>	<b>stuck</b>	<b>stuck</b>	<b>coller</b>
<b>to sting</b>	<b>stung</b>	<b>stung</b>	<b>piquer</b>
<b>to stink</b>	<b>stank</b>	<b>stunk</b>	<b>puer</b>
<b>to stride</b>	<b>strode</b>	<b>stridden</b>	<b>marcher à grands pas</b>
<b>to strike</b>	<b>struck</b>	<b>struck</b>	<b>frapper</b>
<b>to string</b>	<b>strung</b>	<b>strung</b>	<b>enfiler, tendre (une corde)</b>
<b>to strive</b>	<b>strove</b>	<b>striven</b>	<b>s'efforcer</b>
<b>to swear</b>	<b>swore</b>	<b>sworn</b>	<b>jurer</b>
<b>to sweep</b>	<b>swept</b>	<b>swept</b>	<b>balayer</b>
<b>to swell</b>	<b>swelled</b>	<b>swollen</b>	<b>enfler</b>
<b>to swim</b>	<b>swam</b>	<b>swum</b>	<b>nager</b>
<b>to swing</b>	<b>swung</b>	<b>swung</b>	<b>se balancer</b>
<b>to take</b>	<b>took</b>	<b>taken</b>	<b>prendre</b>
<b>to teach</b>	<b>taught</b>	<b>taught</b>	<b>enseigner</b>
<b>to tear</b>	<b>tore</b>	<b>torn</b>	<b>déchirer</b>
<b>to tell</b>	<b>told</b>	<b>told</b>	<b>dire, raconter</b>
<b>to think</b>	<b>thought</b>	<b>thought</b>	<b>penser</b>
<b>to throw</b>	<b>threw</b>	<b>thrown</b>	<b>jeter</b>
<b>to thrust</b>	<b>thrust</b>	<b>thrust</b>	<b>enfoncer</b>
<b>to tread</b>	<b>trod</b>	<b>trodden</b>	<b>fouler aux pieds</b>
<b>to understand</b>	<b>understood</b>	<b>understood</b>	<b>comprendre</b>
<b>to wake</b>	<b>woke</b>	<b>woken</b>	<b>(se) réveiller</b>
<b>to wear</b>	<b>wore</b>	<b>worn</b>	<b>porter (des vêtements)</b>
<b>to weave</b>	<b>wove</b>	<b>woven</b>	<b>tisser</b>
<b>to weep</b>	<b>wept</b>	<b>wept</b>	<b>pleurer</b>
<b>to win</b>	<b>won</b>	<b>won</b>	<b>gagner</b>
<b>to wind</b>	<b>wound</b>	<b>wound</b>	<b>enrouler</b>
<b>to wring</b>	<b>wrung</b>	<b>wrung</b>	<b>tordre</b>
<b>to write</b>	<b>wrote</b>	<b>written</b>	<b>écrire</b>

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