

АВТОНОМНАЯ НЕКОММЕРЧЕСКАЯ ПРОФЕССИОНАЛЬНАЯ ОБРАЗОВАТЕЛЬНАЯ ОРГАНИЗАЦИЯ
«Колледж информационных технологий и финансов»
(АН ПОО «Колледж информационных технологий и финансов»)

УТВЕРЖДАЮ:

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**МЕТОДИЧЕСКИЕ УКАЗАНИЯ
ДЛЯ ПРОВЕДЕНИЯ ПРАКТИЧЕСКИХ ЗАНЯТИЙ
ПО УЧЕБНОЙ ДИСЦИПЛИНЕ**

ОГСЭ.03 Иностранный язык (английский)

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(код и наименование специальности)

Квалификация выпускника

техник по информационным системам

(наименование квалификации)

Уровень базового образования обучающихся – основное общее образование

Воронеж
2018

Методические указания для проведения практических занятий являются частью основной профессиональной образовательной программы среднего профессионального образования по программе подготовки специалистов среднего звена по специальности 09.02.04 Информационные системы (по отраслям).

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Методические указания для проведения практических занятий рассмотрены на заседании цикловой комиссии по общим предметам и дисциплинам – протокол от _____ № ____.

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1. Общие рекомендации по организации практических занятий

Практическое занятие - вид учебного занятия, в процессе которого обучающиеся выполняют одну или несколько практических работ (практических заданий) под руководством преподавателя в соответствии с изучаемым учебным материалом *по учебной дисциплине Иностранный язык (английский язык)*.

Для всех видов аудиторных занятий академический час устанавливается продолжительностью 45 минут.

Проведение практических занятий *по учебной дисциплине Иностранный язык (английский язык)* направлено на:

- обобщение, систематизацию, углубление, закрепление полученных теоретических знаний;
- формирование умений применять полученные знания на практике;
- реализацию единства интеллектуальной и практической деятельности;
- развитие интеллектуальных умений: аналитических, проектировочных, конструктивных и др.;
- выработку при решении поставленных задач таких профессионально значимых качеств, как самостоятельность, ответственность, точность, творческая инициатива.

Основной дидактической целью **практической работы** (или выполнения практических заданий) является формирование практических умений, в том числе профессиональных (например, умений выполнять определенные действия и операции, необходимые в дальнейшей профессиональной деятельности) и учебных (например, умений решать задачи по математике, физике, информатике и др., необходимых для последующей учебной деятельности).

На практических занятиях обучающиеся должны овладевать первоначальными профессиональными умениями и навыками, которые в дальнейшем закрепляются и совершенствуются в процессе написания курсовой работы, учебной и производственной практики.

Наряду с формированием умений и навыков в процессе практических занятий обобщаются, систематизируются, углубляются и конкретизируются теоретические знания, вырабатывается способность и готовность использовать теоретические знания на практике, развиваются интеллектуальные умения.

Оформление практических работ целесообразно осуществлять в специально выделенных для этого тетрадях, которые хранятся в учебной части до конца учебного года.

2. Перечень практических работ по очной форме обучения

Наименование	Содержание	Объем
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разделов и тем		часов
Тема 1 Изучаемые дисциплины их проблематика.	Практические занятия (в т.ч. активные и интерактивные): Практическая работа № 1. «История экономической мысли»	2
Тема 2 Функциональные обязанности, квалификации, компетенции	Практические занятия (в т.ч. активные и интерактивные): Практическая работа № 2. «Сравнение систем образования разных стран»	4
Тема 3. Личные и профессиональные качества современного специалиста	Практические занятия (в т.ч. активные и интерактивные) Практическая работа № 3. «Профессиональные качества, необходимые для успешного карьерного роста»	4
Тема 4. Устройство на работу.	Практические занятия (в т.ч. активные и интерактивные) Практическая работа № 4. «Составление делового письма»	4
Тема 5. Установление деловых контактов в ситуациях устного общения	Практические занятия (в т.ч. активные и интерактивные) Практическая работа № 5. «Деловой этикет»	6
Тема 6. Установление письменных деловых контактов.	Практические занятия (в т.ч. активные и интерактивные) Практическая работа № 6. «Деловая переписка»	4
Тема 7. Структурные подразделения предприятия. Организграмма предприятия.	Практические занятия (в т.ч. активные и интерактивные) Практическая работа № 7. «Сравнительный анализ экономических систем стран изучаемого языка»	4
Тема 8. Презентация планов, процессов и результатов производственной деятельности, банковской продукции коммерческого банка	Практические занятия (в т.ч. активные и интерактивные) Практическая работа № 8. «Отработка и практика в устной речи лексического материала»	4
Тема 9. Чтение и анализ научно-технический текстов профессионального содержания по отдельным предметным областям	Практические занятия (в т.ч. активные и интерактивные) Практическая работа № 9. «Отработка и практика в устной речи лексического материала»	6
Тема 10. Аннотирование, реферирование и перевод научно-технического текстов профессионального содержания	Практические занятия (в т.ч. активные и интерактивные) Практическая работа № 10. «Отработка и практика в устной речи лексического материала»	4
Тема 11. Презентация доклада научно-технического содержания	Практические занятия (в т.ч. активные и интерактивные) Практическая работа № 11. «Отработка и практика в устной речи лексического материала»	4
Тема 12. Подготовка и участие в профессиональной дискуссии	Практические занятия (в т.ч. активные и интерактивные) Практическая работа № 12. «Отработка и практика в	3

	устной речи лексического материала	
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3. Перечень практических работ по заочной форме обучения

Наименование разделов и тем	Содержание	Объем часов
Тема 1 Изучаемые дисциплины их проблематика.	Практические занятия (в т.ч. активные и интерактивные): Практическая работа № 1. «История экономической мысли»	1
Тема 2 Функциональные обязанности, квалификации, компетенции	Практические занятия (в т.ч. активные и интерактивные): Практическая работа № 2. «Сравнение систем образования разных стран»	1
Тема 3. Личные и профессиональные качества современного специалиста	Практические занятия (в т.ч. активные и интерактивные) Практическая работа № 3. «Профессиональные качества, необходимые для успешного карьерного роста»	1
Тема 4. Устройство на работу.	Практические занятия (в т.ч. активные и интерактивные) Практическая работа № 4. «Составление делового письма»	1
Тема 5. Установление деловых контактов в ситуациях устного общения	Практические занятия (в т.ч. активные и интерактивные) Практическая работа № 5. «Деловой этикет»	1
Тема 6. Установление письменных деловых контактов.	Практические занятия (в т.ч. активные и интерактивные) Практическая работа № 6. «Деловая переписка»	1
Тема 7. Структурные подразделения предприятия. Организация предприятия.	Практические занятия (в т.ч. активные и интерактивные) Практическая работа № 7. «Сравнительный анализ экономических систем стран изучаемого языка»	1
Тема 8. Презентация планов, процессов и результатов производственной деятельности, банковской продукции коммерческого банка	Практические занятия (в т.ч. активные и интерактивные) Практическая работа № 8. «Отработка и практика в устной речи лексического материала»	1
Тема 9. Чтение и анализ научно-технических текстов профессионального содержания по отдельным предметным областям	Практические занятия (в т.ч. активные и интерактивные) Практическая работа № 9. «Отработка и практика в устной речи лексического материала»	1
Тема 10. Аннотирование, реферирование и перевод научно-технических текстов профессионального содержания	Практические занятия (в т.ч. активные и интерактивные) Практическая работа № 10. «Отработка и практика в устной речи лексического материала»	1
Тема 11. Презентация доклада научно-технического содержания.	Практические занятия (в т.ч. активные и интерактивные) Практическая работа № 11. «Отработка и прак-	

	тика в устной речи лексического материала	<i>1</i>
Тема 12. Подготовка и участие в профессиональной дискуссии	Практические занятия (в т.ч. активные и интерактивные)	
	<u>Практическая работа № 12.</u> «Отработка и практика в устной речи лексического материала»	<i>1</i>

4. Общие указания по технике безопасности при выполнении практических работ

Общие требования по технике безопасности

5. Перечень необходимого для выполнения практических работ оборудования

Включает в себя: компьютеры (MS Windows 7, MS Office 2007, KasperskyEndpointSecurity 10; программа для лингафонного кабинета (iSpringsuite 8));

6. Критерии оценивания практических работ

При оценивании работы обучающегося учитывается следующее:

- качество освоения учебного материала;
- владение научно-понятийным аппаратом;
- применение теоретических знаний в практической деятельности;
- качество устных ответов в ходе защиты практической работы;
- оформление работы.

В ходе текущего контроля успеваемости используются:

1. Четырехбалльная шкала

«5» (отлично):

- глубокое и полное освоение содержания учебного материала, в котором обучающийся свободно и уверенно ориентируется;
- грамотное использование профессиональной терминологии, демонстрация знания (применения) научных понятий и определений;
- осознанное применение теоретических знаний в практической деятельности;
- грамотное и логичное изложение ответа, обоснованность суждений;
- оформление работы в соответствии с образцом.

«4» (хорошо):

- полное освоение содержания учебного материала;
- грамотное использование профессиональной терминологии,
- осознанное применение теоретических знаний в практической деятельности;

– грамотное и логичное изложение ответа, но содержание и форма ответа имеют отдельные неточности;

– в оформлении работы допускаются отдельные отступления от образца.

«3» (удовлетворительно):

– освоение лишь основных положений содержания учебного материала;

– не всегда грамотное использование профессиональной терминологии;

– неуверенное применение теоретических знаний в практической деятельности;

– не последовательное изложение учебного материала при ответе, не умение доказательно обосновать собственные суждения;

– в оформлении работы допускаются отступления от образца.

«2» (неудовлетворительно):

– разрозненные, бессистемные знания учебного материала;

– допускаются ошибки в определении и применении профессиональной лексики;

– отсутствие навыков применения теоретических знаний на практике;

– не способность построить ответ на поставленный вопрос;

– оформление работы не по образцу.

Тест оценивается по четырехбалльной шкале следующим образом: стоимость каждого вопроса 1 балл. За правильный ответ студент получает 1 балл. За неверный ответ или его отсутствие баллы не начисляются.

Оценка «5» соответствует 86% – 100% правильных ответов.

Оценка «4» соответствует 73% – 85% правильных ответов.

Оценка «3» соответствует 53% – 72% правильных ответов.

Оценка «2» соответствует 0% – 52% правильных ответов.

2. Дихотомическая шкала

«Зачтено»:

– освоение основных положений учебного материала;

– грамотное использование профессиональной терминологии;

– применение теоретических знаний в практической деятельности;

– грамотное изложение ответа с возможными отдельными неточностями;

– в оформлении работы возможно присутствие некоторых отступлений от образца.

«Не зачтено»:

– разрозненные, бессистемные знания учебного материала;

– допускаются ошибки в определении и применении профессиональной лексики;

– отсутствие навыков применения теоретических знаний на практике;

– не способность построить ответ на поставленный вопрос;

– оформление работы не по образцу.

7. Методические рекомендации по проведению практических работ

Тема 1 Изучаемые дисциплины их проблематика.

Практическая работа № 1. «История экономической мысли»

Цель практической работы: закрепление материала, направленного на развитие лексико-грамматических навыков и навыков письма

Практические задания и рекомендации по их выполнению:

Задание 1. Перечень вопросов по теме для устного обсуждения:

1. *What is the scope of finance function?*
2. *What are the goals of finance function?*
3. *What is the relation of finance function to other functions of a business enterprise?*
4. What are the main duties and responsibilities of a finance executive?
5. Explain the internal structure of a finance department in medium and large businesses.
6. What are proprietary firms?

Задание 2. Перечень вопросов по теме:

1. What two types of environment are important for financial management?
2. Which of them is discussed in more detail?
3. State the main characteristics of the legal forms of business

Задание 3. Задания, направленные на развитие лексико-грамматических навыков и навыков письма

FINANCIAL MANAGEMENT: BASIC ASPECTS

Exercise 1. Read the introductory text. Summarize its contents according to the questions given below.

An effective financial manager must be capable of operating within the existing macroeconomic and legal environment. The financial manager must plan, manage assets and obtain funds in a market economy that is made more complex because of cycles in business activity leading to fluctuations affecting the production of goods and services, inventories, profits, and cash flows.

Therefore, the business firm must be able to adjust to changes in the macro economy. A financial manager must also operate within the legal environment characteristic of the business firm. The firm must be organized as a proprietorship, a partnership, or a corporation. The form of organization selected will influence such matters as the ability to obtain funds, the payment of earnings to owners, and the risk borne by owners. Let us examine the legal characteristics of the major forms of business. The sole proprietorship is a firm owned by a single person, who holds title to all of the assets and is responsible for the liabilities. The owner receives the prof-

its or suffers the losses incurred in operations. The partnership differs from the proprietorship chiefly in that there is more than one owner. The most common form of partnership is the general partnership, under which all partners are liable for the debts of the business. A limited partnership is a partnership which must have at least one general partner who has all the rights and responsibilities of the general partners described above. The liability of the other partners, who are called limited partners, for losses and debts is restricted to the amount of his/her original contributions.

A corporation is a creation of law. It is a legal entity that has the right to own property, to contract debts, and to engage in certain activities. The corporation is a remarkable device that permits a group of people to act and be treated as a single person. Since a corporation has a legal existence separate from its owners, the owners have limited liability.

Exercise 2. Make sure you remember the meanings of the following financial terms. account accounting accountant income revenue profit loss cost (-s) expenses earn spend own assets liability (-ies) balance property debt owe currency cash funds loan borrow lend wage salary contribution

Exercise 3. Learn or revise the following words and word combinations.

oversee (v) earnings (n) due (a) supervise (v) return (n) original (a) implement (v) receipts (n) particular (a) execute (v) disbursement (n) gross (a) undertake (v) depreciation (n) net (a) forecast (v, n) mortgage (n) increasingly (adv) advise (v) / advice (n) authority /-ies / (n) collect (v) / collection (n) environment (n) acquire (v) / acquisition (n) title (n) merge (v) / merger (n) issue (v, n) recover = recoup (v) trust (v, n)

raise capital / funds / money financial statements bear interest balance sheet meet needs / requirements / demand profit and loss account be in charge of income statement make money / profit accounts receivable incur costs / expenses accounts payable issue / extend credit stock of goods = inventory

Exercise 4. Find suitable substitutions for the underlined words in the right column.

1.	They perform their duties	-	affect
2.	It will influence the performance	-	be in charge of
3.	We must hire new personnel	-	carry out
4.	They require additional funds	-	employ
5.	You should satisfy the customer needs	-	make
		-	meet
		-	need
		-	reduce

Контрольные вопросы:

1. Whom does the top management include?
2. What managers does middle management include?
3. What specialists does operating management include?

4. What steps is decision making divided into?
5. What are the management functions?

Тема 2 Функциональные обязанности, квалификации, компетенции

Практическая работа № 2. «Сравнение систем образования разных стран»

Цель практической работы: применение практических навыков в профессиональной деятельности

Практические задания и рекомендации по их выполнению:

Задание 1. Перечень вопросов по теме для устного обсуждения:

1. What is accountancy or accounting?
2. How we call officially licensed accountants?
3. What is auditing?
4. What is the essence of the double-entry book-keeping system?
5. Who invented the basic concepts of modern accounting?
6. What does the process of accounting imply?
7. What does the assets mean?
8. What are the liabilities of a business?
9. What is the equity?
10. What is a balance sheet?
11. What is the income of a business?
12. What are the expenses of a business?
13. What is the income statement?
14. What is a debit?
15. What is a credit?

Задание 2. Перечень контрольных вопросов по теме:

1. What did auditors do in the ancient Rome?
2. What is the essence of the modern auditing?
3. What are the three key aspects of the definition of auditing?
4. What is a financial audit?
5. What is the general purpose of audit?
6. Who typically does financial audits?
7. What are the three main steps of financial audit?
8. What is the purpose of the interim review?
9. Describe the audit step called “hard close”.
10. What is the latest step of the audit?
11. What are the main problems in audit?

... TEXT

Almost every firm, government agency, and other type of organization has

one or more financial managers who oversee the preparation of financial reports, direct investment activities, and implement cash management strategies. Because computers are increasingly used to record and organize data, many financial managers are spending more time developing strategies and implementing the long-term goals of their organization. The duties of financial managers in big companies vary with their specific titles, which include controller, treasurer, credit manager, cash manager, and risk and insurance manager. Controllers direct the preparation of financial reports that summarize and forecast the organization's financial position, such as income statements, balance sheets, and analyses of future earnings or expenses. Controllers also are in charge of preparing special reports required by regulatory authorities. Often, controllers oversee the accounting, audit, and budget departments.

Treasurers direct the organization's financial goals, objectives, and budgets. They oversee the investment of funds, manage risks, supervise cash management activities, execute capital-raising strategies to support a firm's expansion, and deal with mergers and acquisitions. Credit managers oversee the firm's issuance of credit, establishing credit-rating criteria, determining credit ceilings, and monitoring the collections of past-due accounts. Managers specializing in international finance develop financial and accounting systems for the banking transactions of multinational organizations.

Cash managers monitor and control the flow of cash receipts and disbursements to meet the business and investment needs of the firm. For example, cash flow projections are needed to determine whether loans must be obtained to meet cash requirements or whether surplus cash should be invested in interest-bearing instruments. Risk and insurance managers oversee programs to minimize risks and losses that might arise from financial transactions and business operations undertaken by the institution. They also manage the organization's insurance budget.

Financial institutions, such as commercial banks, credit unions, finance companies, employ additional financial managers who oversee various functions, such as lending, trusts, mortgages, and investments, or programs, including sales, operations, or electronic financial services. In addition to carrying out those general duties, all financial managers perform tasks unique to their organization or industry. For example, government financial managers must be experts on the government appropriations and budgeting processes, whereas health care financial managers must be knowledgeable about issues surrounding health care financing. Moreover, financial managers must know special tax laws and regulations that affect their industry.

Financial managers play an increasingly important role in mergers and consolidations and in global expansion and related financing. These areas require extensive, specialized knowledge on the part of the financial manager to reduce risks and maximize profit. Financial managers are often hired on a temporary basis to advise senior managers on these and other matters. In fact, some small firms contract out all their accounting and financial functions to companies that provide such services.

The role of the financial manager, particularly in business, is changing in re-

response to technological advances that have significantly reduced the amount of time it takes to produce financial reports. Financial managers now perform more data analysis and use it to offer senior managers ideas on how to maximize profits. They often work on teams, acting as business advisors to top management. Financial managers need to keep abreast of the latest computer technology in order to increase the efficiency of their firm's financial operations.

Контрольные вопросы:

Read the text carefully and complete the following statements.

1. _____ Financial managers perform important functions in almost every _____.
2. Financial reports summarizing the performance of a company are prepared by _____.
3. _____ Important duties of company treasurers include _____.
4. _____ All matters related to credit extension are supervised by _____.
5. _____ The task of cash managers is to _____.
6. _____ There are other titles associated with financial management, among them _____.
7. _____ In financial institutions special managers oversee such functions as _____.
8. Besides being experts in their field of operations, financial managers must have some knowledge of _____.
9. _____ Sometimes firms hire financial managers on a _____.
10. _____ Nowadays financial managers often act as _____.

Тема 3. Личные и профессиональные качества современного специалиста

Практическая работа № 3. «Профессиональные качества, необходимые для успешного карьерного роста»

Цель практической работы: применение практических навыков изучения иностранного языка для личных и профессиональных качеств современного специалиста

Практические задания и рекомендации по их выполнению:

Задание 1. Перечень вопросов по теме для устного обсуждения:

1. What is accountancy or accounting?

2. How we call officially licensed accountants?
3. What is auditing?
4. What is the essence of the double-entry book-keeping system?
5. Who invented the basic concepts of modern accounting?
6. What does the process of accounting imply?
7. What does the assets mean?
8. What are the liabilities of a business?
9. What is the equity?
10. What is a balance sheet?
11. What is the income of a business?
12. What are the expenses of a business?
13. What is the income statement?
14. What is a debit?
15. What is a credit?

2.Задания, направленные на развитие лексико-грамматических навыков и навыков письма

Ex.1. Read and translate the text

Accountancy (British English) or accounting (American English) is the measurement, disclosure or provision of assurance about information that helps managers and other decision makers make resource allocation decisions. Financial accounting is one branch of accounting and historically has involved processes by which financial information about a business is recorded, classified, summarized, interpreted, and communicated. Auditing, a related but separate discipline, is the process whereby an independent auditor examines an organization's financial statements in order to express an opinion (with reasonable but not absolute assurance) as to the fairness and adherence to generally accepted accounting principles, in all material respects.

Practitioners of accountancy are known as accountants. Officially licensed accountants are recognized by titles such as Chartered Accountant (UK) or Certified Public Accountant (US). Accountancy attempts to create accurate financial reports that are useful to managers, regulators, and other stakeholders such as shareholders, creditors, or owners. The day-to-day record-keeping involved in this process is known as bookkeeping. At the heart of modern financial accounting is the double-entry book-keeping system. This system involves making at least two entries for every transaction: a debit in one account, and a corresponding credit in another account. The sum of all debits should always equal the sum of all credits. This provides an easy way to check for errors. This system was first used in medieval Europe, although some believe that the system dates back to Ancient Greece.

According to critics of standard accounting practices, it has changed little since. Accounting reform measures of some kind have been taken in each generation to attempt to keep book-keeping relevant to capital assets or production capacity. However, these have not changed the basic principles, which are supposed to be independent of economics as such.

Контрольные вопросы:

1. What did auditors do in the ancient Rome?
2. What is the essence of the modern auditing?
3. What are the three key aspects of the definition of auditing?
4. What is a financial audit?
5. What is the general purpose of audit?
6. Who typically does financial audits?
7. What are the three main steps of financial audit?
8. What is the purpose of the interim review?
9. Describe the audit step called “hard close”.
10. What is the latest step of the audit?
11. What are the main problems in audit?

Тема 4. Устройство на работуПрактическая работа № 4. «Составление делового письма»

Цель практической работы: применение практических навыков изучения иностранного языка при устройстве на работу

Практические задания и рекомендации по их выполнению:**Read and translate the text**

A financial audit is usually done annually through 3 main steps.

1. Interim review.

This is the first approach to the company. It usually covers the first half of the financial year. For instance, if a company closes its accounts yearly on December 31, the interim review will cover January to June. The purpose is to understand the business of the company, the environment in which it operates (this includes aspects such as competition, legal requirements, economy, etc), what its main issues are to figure out what audit risks are from an audit point of view. This means, auditors will have to find what kind of mistake (on purpose or not) could be done in this company. For instance, if the income of sales representatives is directly linked to the sales they generate (it's of course never the case), they could try to overstate their figures, leading to an abnormally high income. To assess the internal control procedures (checks on the firms internal processes, such as inventory) actually in place. This is an important step as it will allow later to determine if one should carry out basic or advanced investigations. Indeed, if the internal control procedures seem to be reliable, this means there is no need to check accounts further.

2. Hard close.

This audit precedes the closing date. For a company closing on December 31, the Hard Close would typically occur using numbers as of November 30. Note: some hard closes are performed using the numbers as of the preceding quarter end

(i.e. in the above example as of September 30). The purpose is to audit all movements year to date. This audit step is not on the audit during Final.

3. Final.

This is the latest step of the audit, usually some weeks after the closing. Thanks to the work already done during the Hard Close, only the remaining range between the date of the Hard Close and the closing has to be audited.

RATIONALE FOR AUDITING

Audit has some specific features throughout the world but has some main components. One of the main problems in audit is the conflict between the need to control a company and the business relationship. On the one hand, the audit company has to thoroughly check the books, but on the other hand, it has to keep its customer that is its source of revenue. In practical terms, this means that the audit company will try to protect itself by carrying out the minimum checks, but if it has a slight doubt, it won't go further if the client is a bit reluctant to give out information.

What Is Economics

Ex.3. Complete the definition.

Economy is Economics is An economist is

- a)a person who
- b)a science which
- c)a system of

Ex.4. Choose the correct word.

1. I am a student of (economy, economics) now.
2. At school I didn't study the (economy, economics) of Great Britain.
3. I hope he'll make a good (economist, economy).
4. There are many (economic, economical) problems in the world.
5. This car is very (economic, economical).
6. I try to spend money and time (economical, economically).
7. This car (economize, economizes) fuel.

Ex.5. Guess the meanings of these words. Which of them can be used as special economic terms? Principle, luxury, discipline, activity, service, human, to practice, stable, production, distribution, dynamics. **Ex.6. Read the text and check your answers in the previous activity.**

WHAT IS ECONOMICS

Let's face it: If there's one fundamental principle guiding life on earth, it's **scarcity**. There simply aren't enough beachfront houses, luxury cars, and seats at the theater for everyone who wants one! And on a more serious note, there's not enough food, clothing, and medical care for everyone who needs it. The entire discipline of economics—and all economic activity—arises from a scarcity of **goods and services** in comparison to human **wants and needs**. If there is not enough of something for everyone who wants or needs it, society faces a serious problem: it has to make decision about some basic economic questions.

Throughout history there have always been people who obtained what they wanted or needed **by force***. The barbarians who sacked Rome practiced this form of “economic activity,” and in modern times it is practiced by armed robbers. But a

society* requires an **orderly system*** of producing and distributing the **necessities and luxuries** of life. Such a system is essential to a stable society. Economics is the study of systems of **production and distribution**— which are called economies— and of their fundamentals, dynamics, and results.

*by force силой

*society общество

*orderly system упорядоченная система

Контрольные вопросы:

1. _____ Things that we cannot live without are called _____
2. _____ Things which give us pleasure and joy are called _____
3. _____ When people do not have enough of something they suffer from _____
4. _____ Everything that is made in a society is called _____ and _____
5. _____ is the process of making things.
6. _____ is the process of dividing things among people.

...

Тема 5. Установление деловых контактов в ситуациях устного общения

Практическая работа № 5. «Деловой этикет»

Цель практической работы: применение практических навыков изучения иностранного языка для установления деловых контактов.

Практические задания и рекомендации по их выполнению:

Перечень вопросов по теме для устного обсуждения:

1. What are the principles of taxation in Russia?
2. Differentiate between a regressive, a proportionate, and a progressive tax rate structure
3. What is the relationship between tax revenue, tax base and tax rate?
4. Why different taxing jurisdictions often compete for revenues from the same taxpayer?
5. How different are the ways of calculating land tax for legal entities and individuals?
6. What are features of VAT (correspondence between price and VAT, VAT-able operations, reverse charge VAT, offset of VAT)?
7. How is the cost of patent determined?
8. How to determine net income for the purposes of assessment of excess profit tax?

9. What is the scope of social insurance contributions?
10. What income should be considered as income not taxable at source of payment?
11. What is the difference between tax agent and taxpayer?
12. What tax privileges exist in special economic zones in Russia?
13. What are the deductions and how they are defined for individual income tax purposes?
14. What payments are not included in the tax base of social tax base?
15. What are the features of calculation and payment of social tax for structural subdivisions?
16. What is the difference between special tax regime on the basis of a simplified declaration and patent?
17. How to calculate the payment to compensate for historic costs?
18. Who can apply a special tax regime for small business entities?
19. What is the Procedure for the Assessment and Timing for Payment of the Fixed Tax?
20. What are the taxes paid by nonresident legal entities?
21. What should not be recognized as income of natural persons? Define not less than 9 items?

...Text №2 Taxes in the U.K.

Individuals, partnerships and trusts must pay income tax and capital gains tax. Companies must pay corporation tax.

Income tax and capital gains are charged for a tax year, sometimes called fiscal year or year of assessment. The tax year runs from April, 6 to following April, 5.

Corporation taxes are charged for a financial year which runs from 1 April to the following March, 31. Companies generally pay corporation taxes nine months the end of the accounting period.

Individuals usually pay taxes in two equal installments on January, 1 and July, 1. Usually taxpayers are given 30 days to pay from the date of issue of an assessment.

Tax assessments are normally based on returns issued by the taxpayer.

If the company or a person believes the assessment is correct an appeal may be lodged against it.

Appeals are made to either the General Commissioners or the Special Commissioners. The commissioners are completely independent of the Board of Inland Revenue.

Employees pay taxes in different ways. When an employee takes a new job he has to give his new P.45. This is document, which shows the employee's tax, coding and the amount of tax he has paid so far in the tax year.

If the employee has no P.45 he is put on an emergency coding. This means he has to pay tax at the single rate until his P.45 is found or until the tax officer clarifies his tax position. When the position is clarified the employee receives a refund of any tax overpaid.

Employees are taxed under P.A.Y.E. system, which means Pay as You Earn.

Every employee has the tax deducted weekly or monthly. The deductions are calculated by reference to the employee's tax coding. This information is supplied to the employer by the tax office.

1. Companies generally pay corporation taxes .the end of the accounting period.
 - a. nine months
 - b. ten months
 - c. six months
2. The commissioners are completely independent of .
 - a. the Board of Inland Revenue.
 - b. the government
 - c. the president
3. Частные лица, товарищества и концерны платят подоходный налог и налог на прибыль от операций на фондовой бирже.
 - a. Individuals, partnerships and trusts must pay income tax and capital gains tax.
 - b. Companies must pay corporation tax.
 - c. Income tax and capital gains are charged for a tax year, sometimes called fiscal year or year of assessment.
4. Налог с доходов корпораций взимается в финансовый год, который длится с 1 апреля до 31 марта.
 - a. The tax year runs from April, 6 to following April, 5.
 - b. Corporation taxes are charged for a financial year which runs from 1 April to the following March, 31.
 - c. Companies generally pay corporation taxes nine months the end of the accounting period.
5. Компании обычно платят налог с доходов предприятий в течение 9 месяцев после отчетного периода.
 - a. Companies generally pay corporation taxes nine months the end of the accounting period.
 - b. Individuals usually pay taxes in two equal installments on January, 1 and July, 1.
 - c. Usually taxpayers are given 30 days to pay from the date of issue of an assessment

Контрольные вопросы:

1. What is the taxable turnover for VAT purposes?
2. What should the invoice include?
3. In what case VAT should be returned from the budget?
4. What should the invoice include?
5. In what case shall taxpayer fill an application foe VAT registration?
6. What is the difference between direct and indirect taxes?
7. What are the excisable goods?
8. What are the scope and object of taxation on taxes on gambling business?

9. What is the procedure for calculation and timing periods for transport vehicle tax payment?
10. What is aggregate annual income and computation formula for corporate income tax?
11. Give the definition of the income from Capital Gain?
12. What income should be considered as income taxable at source of payment?
13. What are the types of income excluded from aggregate annual income?
14. What is the economic essence of taxes and functions of tax accounting?
15. What are different kinds of direct taxes?
16. What is taxable import?
17. How many methods of tax collection are there?
18. What is the offset VAT?
19. What does a declaration mean?
20. What taxes and other obligatory payments are in force in the Republic of Kazakhstan?
21. What does the tax base mean?
22. What methods of tax accounting exist?
23. Who is an excise taxpayer?

Тема 6. Установление письменных деловых контактов.

Практическая работа № 6. «Деловая переписка»

Цель практической работы: применение практических навыков изучения иностранного языка для установления письменных деловых контактов

Практические задания и рекомендации по их выполнению:

Задания, направленные на развитие лексико-грамматических навыков и навыков письма.

Упражнения по теме «Прямая и косвенная речь, согласование времен»

Ex.1. Раскройте скобки, выбирая нужную форму глагола.

1. She realized that nobody (will come/would come).
2. We understood that she (sees/saw) nothing.
3. He said he (will arrive/would arrive) in some days.
4. My mother was sure I already (have come/had come).
5. I didn't know they (are/were) in the room.
6. We supposed the rain (will stop/would stop) in some hours.
7. He said he never (has been/had been) to London.
8. We wanted to know who (is singing/was singing) in the next room.
9. I always thought he (is/was) a brave man.
10. When I saw him, he (is working/was working).

11. We know she always (comes/came) in time.
12. They thought he (will have finished/would have finished) his work by the evening.
13. She said she (has/had) a terrible headache.
14. We supposed they (will send/would send) us the documents.
15. He said he (has not seen/had not seen) us for ages.

Ex.2. Раскройте скобки, употребляя глагол в нужном времени.

1. Her brother said he never (to see) that film before.
2. He came home and listened: his son (to play) the piano.
3. They didn't worry too much because they (to lock) the door.
4. I asked her when she (to give) me that book to read.
5. We wanted to know if they (to enjoy) the meal.
6. She supposed she (to like) the hotel.
7. I am afraid they (not to come) yet.
8. He wanted to know if the station (to be) far away.
9. Eric doesn't know who (to phone) him at five o'clock.
10. He admitted he (not to be) here for weeks.
11. She was sorry she (to arrive) so late.
12. Jean promised she never (to speak) to me again.
13. Andy said he just (to buy) a new car.
14. My mother decided that she never (to drink) coffee late at night.
15. I hear you already (to find) a new job.
16. We were sure our children (to sleep).
17. I didn't think they still (to discuss) that problem.
18. It is remarkable that you (to come) at last.
19. My doctor thinks I (to be) allergic to pineapples.
20. Sophia knew her aunt (to be) glad to visit her in two days.

...

Контрольные вопросы:

Преобразуйте предложения в косвенную речь.

1. Ann asked me: "Have you been shopping here all morning?"
2. She said to me: "I am married and I've got one daughter".
3. The woman told me: "I'm talking my niece to see the city".
4. They said to me: "How long have you been a hairdresser?"
5. He asked the man: "Could I possibly borrow your magazine?"
6. She asked him: "Do you have any friends in Moscow?"
7. Ann said to her friend: "I am meeting my cousin but the train is late".
8. I told him: "You are much more open-minded than other people".
9. Nick asked Tom: "How long have you been married?"
10. I asked Liz: "Do you mind very much if I open the window?"
11. Jane said: "I hear someone playing the guitar in the flat above".
12. She asked me: "Who cooks and cleans for you?"
13. I asked them: "Are you going to see anything interesting?"

14. They said to me: "We have just moved into a new flat".
15. Nick's father asked him: "Bring me a cup of coffee, please"

Тема 7. Структурные подразделения предприятия. Организграмма предприятия.

Практическая работа № 7. «Сравнительный анализ экономических систем стран изучаемого языка»

Цель практической работы: применение практических навыков изучения иностранного языка при построении организационной структуры предприятия

Практические задания и рекомендации по их выполнению:

Перечень вопросов по теме для устного обсуждения:

1. What is the major sector of any modern monetary system?
2. What are central banks responsible for?
3. What functions do central banks perform?
4. What is done to ensure the safety of a banking system?
5. Why are "prudential ratios" imposed on commercial banks?
6. What is the structure of the Federal Reserve System?
7. How are members of the board appointed?
8. What functions does the "Fed" perform?
9. What services does the "Fed" perform for banks and the government?
10. How does the "Fed" contribute to the stabilization of the banking system?
11. What role does the "Fed" play in the making of economic policy?
12. How is the Russian banking system organized?
13. Has the role of the CBR changed over the years of the economic reforms?
14. What are the functions of the CBR?
15. What measures are being worked out to ensure stability of the Russian banking system?
16. How will the Russian banking business be developing?
17. What tax treatment is applied to banks in Russia?

Задания, направленные на развитие лексико-грамматических навыков и навыков письма

Read and translate the text. CENTRAL BANKING SYSTEM

The central banking system is a major sector of any modern monetary system. It is of great importance to the fiscal policy of the national government and the functioning of the private sector.

Central banks such as the Bank of England, the Federal Reserve Board of the US, the Bundesbank of Germany, the Central Bank of Russia function for the government and other banks, not for private customers. They are responsible for the implementation of monetary policy and supervision over the banking system.

In particular, they control the money supply, fix the minimum interest rate,

act as lenders of last resort to commercial banks with liquidity problems, issue coins and bank notes, influence exchange rates by intervening in foreign exchange markets.

To ensure the safety of the banking system, central banks impose reserve requirements, obliging commercial banks to deposit a certain amount of money with the central bank at zero interest. Central banks in different countries also impose different "prudential ratios" on commercial banks such as capital ratio and liquid ratio.

In the course of market reforms in Russia the Central Bank has been pursuing moderately tight monetary policy aimed at further reduction of inflation and putting an end to direct budget deficit crediting. The CBR has been using the following main instruments of monetary policy:

- fixed targets for the money supply growth,
- refinancing of commercial banks,
- interest rates,
- open market operations,
- commercial banks' reserve requirements,
- foreign currency control,
- direct quantity restrictions.

The Federal Reserve System or "Fed", as it is known in financial circles, is an independent agency of Congress founded in 1913. The system consists of twelve Federal Reserve banks and a board of governors. The board of governors has its headquarters in Washington, D.C.

Members of the Fed's board of governors are appointed by the president of the United States and confirmed by the Senate. However, the Fed maintains a degree of independence from both Congress and the executive branch. This is due in part to the governors' long terms of office - fourteen years. The chairman of the board of governors is chosen by the president from among the seven board members and serves as chairman for four years.

The Fed performs three major functions. It provides services to the banking system and the federal government; it stabilizes the banking system; and it controls the quantity of money in circulation.

The most important service of the Fed is check clearing, i.e. making sure that checks written on one bank can be accepted at any other bank in the country.

The Fed performs a number of other services for banks and thrift institutions. It provides currency to banks and collects worn currency. It also provides safekeeping for securities.

Finally, the Fed performs banking services for the federal and foreign governments. It maintains US Treasury accounts from which all federal government payments are made. In addition, it assists in international transfers of funds by private firms and international agencies.

A second function of the Federal Reserve is stabilizing the banking system.

Banking panics often took place in the nineteenth century. Preventing such panics was the main reason for setting up the Federal Reserve System. With this in mind, the Fed was given broad powers to regulate banks.

The Fed's regulations are aimed at making sure that banks use sound business practices. For example, the Fed requires banks to hold a minimum fraction of their deposits as reserves.

The Fed was also given the power to supply extra reserves when needed. There are two ways in which the Fed can put reserves into the banking system. First, it can lend reserves to banks. Second, it can supply reserves to the banking system by buying government bonds from the public on the open market, in other words, by participating in open-market operations.

Despite its powers, the Fed failed to stabilize the banking system after the stock market crash of 1929. In the first years of the Great Depression, a great many banks failed.²As a result, a new agency, the Federal Deposit Insurance Corporation (FDIC), was set up in 1934 to give the system further stability. The FDIC promises to pay depositors the full amount of their deposits, up to a limit, in the event that their bank fails.

Today the Fed continues to regulate and stabilize the banking system, but it has taken on another role as well, that of partner, with Congress and the executive branch, in the making of economic policy. The Fed's power as an economic policy-maker comes from its ability to control bank reserves and, hence, to control the total amount of money in circulation.

Контрольные вопросы:

1. What role does the central bank play in any country?
2. What is monetary policy? Why is monetary policy necessary?
3. What banking system exists in Russia?
4. How does the CBR ensure the banking system stability?
5. What monetary policy does the CBR pursue?
6. What market-oriented instruments does the CBR use?
7. Is the entry of foreign banks welcome in Russia? What about other countries?
8. What are the shortcomings of the financial system in Russia?
9. What happens when a country pursues a "tight" or an "easy" monetary policy?
10. How can money supply be regulated?
11. Is the international financial community concerned about banking crises?
12. Why do many countries experience banking problems?
13. What money aggregates are used to measure and control money in circulation?
14. How do Central and East European countries solve their banking problems?
15. Do industrialized countries face banking problems?

Тема 8. Презентация планов, процессов и результатов производственной деятельности, банковской продукции коммерческого банка

Практическая работа № 8. «Отработка и практика в устной речи лексического материала»

Цель практической работы: применение практических навыков в профессиональной деятельности, банковской продукции коммерческого банка

Практические задания и рекомендации по их выполнению:

Перечень вопросов по теме для устного обсуждения:

1. Do you usually write letters, or emails?
2. When did you first send someone an email?
3. Do you think people will still use a pen and paper to write with in the future?
4. What can you say about the structure of formal letter?
5. What can you say about the structure of informal letter?

...

BANKING SYSTEM IN RUSSIA

Foreigner: What is characteristic of the Russian banking system these days?

Russian: The banking system in Russia is organized as a 2-tier system. The first tier is represented by

the Central Bank of Russia. The second tier consists of commercial banks as well as branches and representations of foreign banks.

F.: Has the CBR supported the economic and financial transformation of the country, the ongoing reforms?

R.: Definitely. By implementing monetary policy the CBR has contributed to controlling the money supply and combating inflation.

F.: The interest rate policy has become more dynamic, hasn't it?

R.: Yes, the CBR has introduced Lombard and REPO operations, created a new system of refinancing commercial banks and reduced the share of special-purpose credits

So, now your commercial banks get credits through auctions and other market mechanisms. Is the CBR involved in open-market operations?

Yes, our Central Bank acts in the primary market, attracting financial resources to cover the state budget deficit by non-inflationary means

Since 1993 the financial sector has been developing fast. Have the changes in your banking system affected the position of the Central Bank?

The CBR is strengthening its role in regulating banking activities. As elsewhere, the CBR of Russia guarantees the stability of the national currency

Now that you've mentioned stability of the banking system, I think it's the most important function of the CBR particularly in the light of recent bankrupt- You are right. To achieve this, some measures are being worked out to

I'm sure these measures include provisions about reserves for possible They do. The banking system is developing. What about the legal base? Is it adequate?

More or less. The Law on Banking adopted in 1996 specifies rules for banking activities for example types of operations operations with hard cur- So, foreign banks can be set up and can operate in Russia, can't they?

They can have branches and representation offices.

Your banking system has made tremendous progress. How will it be de-

Our experts have prepared drafts of laws which must give a further boost to the development of the banking system. I mean laws on hypothecation, on obligatory insurance of bank deposits and bank bankruptcy.

Your Central bank is exempt from taxes. And what tax treatment is applied to your commercial banks? What taxes are paid by commercial banks?

Контрольные вопросы:

1. What can you say about letter writing in the UK?
2. What can you say about letter writing in the USA?
3. What can you say about letter writing in Russia?
4. What do you know about the structure of business letters?
5. Can you give an example of resume?
6. Can you give an example of CV?
7. Can you give an example of enquiry?

Тема 9. Чтение и анализ научно-технический текстов профессионального содержания по отдельным предметным областям

Практическая работа № 9. «Отработка и практика в устной речи лексического материала»

Цель практической работы: применение практических навыков в профессиональной деятельности при чтении и анализе научно-технический текстов профессионального содержания по отдельным предметным областям

Практические задания и рекомендации по их выполнению:

Перечень вопросов по теме для устного обсуждения:

6. Do you usually write letters, or emails?
7. When did you first send someone an email?
8. Do you think people will still use a pen and paper to write with in the future?
9. What can you say about the structure of formal letter?
10. What can you say about the structure of informal letter?

... Задания, направленные на развитие лексико-грамматических навыков и навыков письма

1. You have received a letter from your English-speaking pen-friend Tom who writes:

... My tennis coach says I'm a natural. My elder brother thinks I can play tennis professionally. But I like tennis as much as football or volleyball. I think, sport's just my hobby, the best way to spend free time. I'm not sure I want to make it my profession. Which sports do you prefer to play? Are you a sport fan and if yes, which sport do you prefer? Do you think sport is OK for a career? By the way, next week we're going to the theatre with our class.

Write a letter to Tom.

In your letter answer his questions ask 3 questions about his summer plans Write 100-140 words.

Remember the rules of letter writing.

Задание 3. Прочитайте и переведите текст “SberbankofRussia”.

Sberbank of Russia

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

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

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

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

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

Контрольные вопросы:

1. What can you say about letter writing in the UK?
2. What can you say about letter writing in the USA?
3. What can you say about letter writing in Russia?
4. What do you know about the structure of business letters?
5. Can you give an example of resume?
6. Can you give an example of CV?
7. Can you give an example of enquiry?

Тема 10. Аннотирование, реферирование и перевод научно-технических текстов профессионального содержания

Практическая работа № 10. «Отработка и практика в устной речи лексического материала»

Цель практической работы: применение практических навыков в профессиональной деятельности при переводе научно-технических текстов профессионального содержания

Практические задания и рекомендации по их выполнению:

Перечень вопросов по теме для устного обсуждения:

1. Have you ever belonged to a newspaper club?
2. Did it change your opinion of the person who recommended the book or the newspaper?
3. What is the longest newspaper article you have ever read?
4. Is there a time in your life when you read all the time?
5. What is your favorite time of day for reading?
6. What is your favorite book/newspaper of all time?
7. How many books/newspaper have you read in your life?
8. Most people say the book is better than the movie. Is this true for you?
9. Do you think that it is more valuable to read a newspaper than to watch television?
10. What books did you read?

... Текст письма разбит произвольным образом. Составьте буквенную формулу письма- предложения.

I-----

I DearMrHeathrow

b. If you are interested in being represented in Russia, I am confident that you would be satisfied with our services.

b. Our company "Soft-System" has been working in the software field for more than 10 years, and we are very interested in representing you and selling your system software in Russia. Please let us know if you are interested in distributing your software in Russia.

a. We received your address from the Moscow branch of the American Chamber of Commerce.

c. We enclose a brochure and further details of our organization for your information.

d. I look forward to hearing from you soon,

c. We currently represent two American and one French company of great renown here in Russia. I would like to point out that we enjoy above average sales results. We employ a well-trained and efficient sales staff, and also have adequate facilities and means of transportation.

Упражнение №2. Прочитайте и переведите текст “SberbankToday”.

Sberbank Today

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

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

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

Unit 111

BANKING PRODUCTS

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

BobHope

Reading

Упражнение №3. Прочитайте, переведите и озаглавьте текст.

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

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

Speaking

Упражнение №4. Расскажите о следующем:

Think of different ways of keeping money.

Say how you keep your money.

Exercises

Упражнение №5. Найдите и подчеркните английские эквиваленты следующих слов в тексте:

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

Упражнение №6. Ответьте на вопросы:

1. Where is it safer to keep money?

2. Why does money lose its value?
3. What can compensate for the effect of inflation?
4. How can you earn interest?

Упражнение №7. Преобразуйте предложения, используя слова текста №1:

Can you give me 5 000 rubles for a week?

Increase in prices has risen recently.

This savings account gives higher extra money.

Контрольные вопросы:

1. Do you think that the internet and television will eventually make books/newspapers obsolete?
2. Is there a newspaper that you have read more than once?
3. What newspapers have you recommended for other people?
4. Do you read newspapers based on recommendations?
5. Have you ever tried to read a newspaper in English?
6. What are some of the newspapers that were recommended to you?
7. What factors are important to you when choosing a book to read?
8. What is the funniest article you have ever read?
9. Do you often read newspapers before go to bed?
10. Do you have any ideas for a story for you to write?
11. How do you choose the books/an article you are going to read?
12. What genre of book do you enjoy most?

Тема 11. Презентация доклада научно-технического содержания.

Практическая работа № 11. ««Отработка и практика в устной речи лексического материала»»

Цель практической работы: применение практических навыков в профессиональной деятельности при презентации доклада научно-технического содержания

Практические задания и рекомендации по их выполнению:

Ex.1. Составьте правильную формулу положительного ответа на запрос.

J'DearMrsKnowing

a. Once again, thank you for your interest in our company. Please do not hesitate to contact us if you require further information.

b. We produce our jewellery using the highest quality materials and natural stones. It is all fully guaranteed for three years.

c. We are not in a position to allow credit terms. We are however prepared to allow a discount of three percent for payment within two weeks.

d. Many thanks for your letter of April 21 inquiring about our range of traditional Russian jewellery and souvenirs. I am enclosing a catalogue together with a price-list.

Ex.2.

...

Переведите ответ на письмо-запрос

Vitabiotics Ltd.
1 Apsley Way
London NW2 7HF, United Kingdom Tel: +44 20 8955 2600 Fax: +44 20
8955 2601 PharmaLinc Co.

6 Velizhskaya St.
Ivanovo 153022, Russia

28 th November 2017

Dear Ms

Thank you for your letter of October 25 inquiring about our products.

I am enclosing our catalogue with prices covering insurance and delivery.

We allow quantity discounts: 5% for 100 drug packages, 10% for 300 drug packages, 15% for 500 drug packages. Our usual method of payments is by letter of credit. All our products can be delivered at the shortest possible time by air freight.

Please do not hesitate to contact us if you require further information.

With hope for future cooperation.

Yours sincerely,

PROFESSOR A.H.BECKETT,
CHAIRMAN, VITABIOTICS

Encl.: Catalogue of Pharmaceutical Products

Контрольные вопросы:

Составьте буквенную формулу ответа на запрос (отказ из-за отсутствия товара). j DearMrHopkins I

b. We are very sorry to inform you these CD-ROMs are not available at the moment.

c. However, we are in the process of publishing a new series in the end of September.

Please find attached our current catalogue and price list.

d. Yoursincerely,

a. Thank you for your order from August 20, 2000 for the software "Business Letters".

Тема 12. Подготовка и участие в профессиональной дискуссии

Практическая работа № 12. ««Отработка и практика в устной речи лексического материала»»

Цель практической работы: применение практических навыков владения иностранным языком в профессиональной дискуссии

Практические задания и рекомендации по их выполнению:

1. Перечень вопросов по теме для устного обсуждения:

11. Have you ever belonged to a newspaper club?
12. Did it change your opinion of the person who recommended the book or the newspaper?
13. What is the longest newspaper article you have ever read?
14. Is there a time in your life when you read all the time?
15. What is your favorite time of day for reading?
16. What is your favorite book/newspaper of all time?
17. How many books/newspaper have you read in your life?
18. Most people say the book is better than the movie. Is this true for you?
19. Do you think that it is more valuable to read a newspaper than to watch television?
20. What books did you read?

... Test 2. Text. Mass media

The British are a nation of newspaper readers. Many of them have a daily paper delivered to their home just in time for breakfast.

British newspapers can be divided into two groups: quality and popular. Quality newspapers are more serious and cover home and foreign news thoughtfully while the popular newspapers like shocking, personal stories as well as some news. These two groups of newspapers can be distinguished easily because the quality papers are twice the size of the popular newspapers.

• Quality daily newspapers:

The Times

The Guardian

The Daily Telegraph

The Financial Times

The Independent

• Quality Sunday newspapers:

The Sunday Times

The Observer

The Sunday Telegraph

• Popular daily newspapers:

The News of the World

The People

The Mail on Sunday

The Sunday Mirror

The Sunday Express

British newspapers are often associated with Fleet Street, located in Westmin-

ster City of London. Fleet Street was the home of the nation's newspapers till the recent past. But not long ago practically all the newspapers moved their headquarters to Docklands, a newly developed business centre in the eastern part of London. Only two newspapers *The Daily Express* and *The Daily Telegraph* are still in Fleet Street. However, people still say 'Fleet Street' to mean 'the press'.

Watching television is one of the great British pastimes! Broadcasting in the United Kingdom is controlled by the British Broadcasting Corporation (BBC) and the Independent Broadcasting Authority (IBA). The BBC receives its income from the Government, but the private companies controlled by the IBA earn money from advertising. The BBC has two TV channels. The IBA is responsible for looking after the regional independent TV companies who broadcast their own programmes and those they have bought from other regions.

National radio is controlled by the BBC, and listeners can choose between four stations. There are many local stations, some private and some run by the BBC. Their programmes consist mainly of music and local news.

1. Insert articles:

... British are... nation of newspaper readers.

Many of them have... daily paper delivered to their home.

Fleet Street was... home of... nation's newspapers till... recent past.

Docklands is... newly developed business centre in... eastern part of London.

... *Financial Times* is widely read by businessmen.

Watching television is one of... great British pastimes. Broadcasting in... United Kingdom is controlled by... BBC and... IBA.

... BBC receives its income from... government.

... private companies controlled by... IBA earn money from advertising.

2. Insert prepositions:

The IBA is responsible... looking... the regional independent TV companies.

They also broadcast programmes they have bought... other regions.

National radio is controlled... the BBC.

Listeners can choose... four stations.

Some local stations are run... the BBC.

Their programmes consist mainly... music and local news.

3. Sum up what the text said about:

- English newspapers
- the BBC
- the IBA

Find English equivalents in the text:

Английские газеты можно разделить на две группы.

Эти две группы можно легко отличить друг от друга

Английские газеты часто ассоциируют с Флит стрит

Радио Англии контролирует Би-Би-Си.

4. Complete as much as you remember:

- The British are a nation...

Many of them have ... delivered.

British newspapers can be divided...
 Quality newspapers..while popular newspapers
 These two groups... distinguished... British newspapers are often associated...
 Fleet Street was the home...
 But not long ago. .Docklands
 Only... Fleet Street.
 However... to mean 'the press'.
 • Watching..pastimes
 Broadcasting... the BBCand... the IBA
 The BBCreceives... but... advertising .
 The BBC... channels.
 • National radio is controlled... and... four...
 There are many local... private... the BBC.
 Theirprogrammesconsist...
 5. **Translate into Russian the sentence starting with:**
 'The IBA is responsible '.

Упражнение №3. Прочитайте и переведите текст, придумайте для него заголовок.

Текст №1

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

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

Упражнение №4. Найдите ответы на вопросы в тексте:

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

Упражнение №5. Скажите, какие из высказываний верные, а какие - нет. Исправьте неверные суждения.

1. The Bank of Russia has a horizontally integrated centralized structure.
2. The regional territorial institutions are based in economic regions and cover several constituent entities of Russia.
3. The main departments take part only in the implementation of the state monetary and credit policy.
4. A territorial institution has a legal status.
5. The main goal of the CPCs is to ensure the existence of an efficient, reliable and safe payment system in Russia.

Упражнение №6. Заполните пропуски нужным словом:

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

1. The train's _____ time of arrival is 10.30.
2. It's always a _____ starting up a new business.
3. The government plans to cut taxes in order to stimulate the _____.
4. People are worried about inflation biting into their savings and _____.
5. The _____ is spending millions of dollars in its attempt to combat drug abuse.
6. The _____ has led to many small businesses going bankrupt.
7. Police have warned that there are a lot of fake £50 notes in _____.
8. The bank has plans to cut /raise interest _____.

Упражнение №7. Прочитайте и воспроизведите диалог.

- | | |
|--|---|
| — Hello. Can I help you? | — Здравствуйте. Чем могу помочь? |
| — I want to get a loan at your bank. What is your interest on the loan? | — Я хочу получить кредит в вашем банке. Какие у вас проценты по кредиту? |
| — Interest corresponds to the credit term. You can see them on the notice board. | — Проценты соответствуют сроку кредита. Вы можете посмотреть на доске объявлений. |
| — What are the preconditions for getting a credit card? | — Какие предварительные условия для получения кредитной карты? |
| — You must sign a contract and open the loan facility account with our bank. | — Вы должны подписать договор и открыть кредитный счет в нашем банке. |
| — Could you explain your policy to me? | — Не могли бы вы объяснить, на каких условиях это осуществляется? |
| — You must provide a list of necessary | — Вам необходимо предоставить |

Упражнение №8. Прочитайте и переведите текст “Alfa-Bank”.

Alfa-Bank

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

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

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

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

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

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

Упражнение №9. Прочитайте и воспроизведите диалог.

Setting up a Bank Account

A: How are you?

- B: I'm fine. Thank you for asking.
 A: How can I help you?
 B: I need to open a bank account.
 A: What kind of account?
 B: I just need a checking account.
 A: You can open a savings account, too. We have a very high interest rate.
 B: All right. I will open both of them.
 A: You need to deposit at least \$50 into both accounts.
 B: I will deposit \$300 today.
 A: I will set your accounts up right now.
 B: Please put \$150 in each account for me.

Упражнение №10. Прочитайте, переведите и озаглавьте текст.

Текст №2

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

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

Упражнение №11. Ответьте на вопросы:

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

Упражнение №12. Прочитайте и переведите текст "What Banks Do".

Текст №3

What Banks Do

Accept Deposits /Make Loans

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

Контрольные вопросы:

1. Do you think that the internet and television will eventually make

books/newspapers obsolete?

2. Is there a newspaper that you have read more than once?
3. What newspapers have you recommended for other people?
4. Do you read newspapers based on recommendations?
5. Have you ever tried to read a newspaper in English?
6. What are some of the newspapers that were recommended to you?
7. What factors are important to you when choosing a book to read?
8. What is the funniest article you have ever read?
9. Do you often read newspapers before go to bed?
10. Do you have any ideas for a story for you to write?
11. How do you choose the books/an article you are going to read?
12. What genre of book do you enjoy most?

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