Филиал федерального государственного бюджетного образовательного учреждения высшего образования «Астраханский государственный технический университет» в Ташкентской области Республики Узбекистан

Факультет высшего образования

Кафедра «Социально-гуманитарные и общепрофессиональные дисциплины»

Методические указания для самостоятельной работы по дисциплине «Иностранный язык в профессиональной сфере»

для магистров по направлению:
38.04.01 «Экономика»

направленность подготовки:
Экономика и управление

Ташкентская область, Кибрайский район – 2025

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Приведены методические указания для самостоятельной работы по дисциплине «Иностранный язык в профессиональной сфере», которые позволяют студентам самостоятельно выполнять задания с использованием билингвальных словарей и специальной справочной литературы по грамматике.

Цель методических указаний: оказание помощи обучающимся в выполнении самостоятельной работы по дисциплине «Иностранный язык в профессиональной сфере».

Методические указания содержат задания, позволяющие обучающимся овладеть специальной лексикой, а также развить умения и навыки говорения, чтения, письма и перевода англоязычного материала в области учета, анализа и аудита. Задания, приведенные в данных методических указаниях, нацелены на формирование следующей компетенции:

УК-4 – способен применять современные коммуникативные технологии, в том числе на иностранном(ых) языке(ах), для академического и профессионального взаимодействия.

Описание самостоятельной работы содержит: тему, задания, требования к выполнению конкретного задания по данной теме, порядок выполнения задания, формы контроля, требования к оформлению заданий. Для получения дополнительной, более подробной информации по изучаемым вопросам приведены рекомендуемые источники. Методические указания для самостоятельной работы предназначены для магистров, обучающихся по направлению 38.04.01 «Экономика». Они полностью соответствуют требованиям ФГОС по дисциплине «Иностранный язык в профессиональной сфере».

Методические указания для практических занятий утверждены на заседании кафедры «СГиОПД» «21» _02 _2025 г., протокол № 7.

1.Перечень видов самостоятельной работы по дисциплине

Тема (*в соответствии с РП*)	**Вид самостоятельной работы**	**Форма контроля**	**СРС**		**Требования к выполнению заданий** (*знание и/или умение и/или владение навыками*)
			Аудиторная СРС	**Внеаудиторная СРС**	
Раздел 1: Послевузовское образование. Развитие навыков аналитического чтения и перевода английских текстов по темам: **Тема:** Научно-исследовательская работа. Наука и научный метод. **Тема:** Научно-исследовательская работа. Экономическая практика и теория. **Тема:** Научно-исследовательская работа. Деньги и банки. **Тема:** Научно-исследовательская работа. Структура рынка и конкуренция. **Тема:** Научно-исследовательская работа. Глобализация. **Тема:** Научно-исследовательская работа. Теория бухгалтерского учета.	подготовка монологического высказывания по теме	опрос, письменное сообщение, выполнение упражнений	+	+	Привитие обучающимся навыков самостоятельной работы с литературой с тем, чтобы на основе их анализа и обобщения они могли делать собственные выводы теоретического и практического характера, обосновывая их соответствующим образом

Раздел 2: Личностное развитие. Развитие навыков аналитического чтения и перевода английских текстов по темам: **Тема:** Личностно-профессиональное развитие. Профессиональная самореализация. **Тема:** Личностно-профессиональное развитие. Этика профессионального бухгалтера. **Тема:** Личностно-профессиональное развитие. Предпринимательство. Малый и средний бизнес. **Тема:** Личностно-профессиональное развитие. Многонациональные корпорации. **Тема:** Личностно-профессиональное развитие. Международные финансовые организации.	подготовка монологического высказывания по теме; подготовка письменной работы	опрос, письменное сообщение, тестирование, выполнение упражнений	+	+	Привитие обучающимся навыков самостоятельной работы с литературой с тем, чтобы на основе их анализа и обобщения они могли делать собственные выводы теоретического и практического характера, обосновывая их соответствующим образом

Раздел 3: Информационные технологии в академической и профессиональной деятельности. Развитие навыков аналитического чтения и перевода английских текстов по темам: **Тема:** Информатизация общества и его правовой системы (банки и базы данных). **Тема:** Информационные технологии в бухгалтерском деле. **Тема:** Современные банковские технологии: информационные и инновационные. **Тема:** Информационные системы в налогообложении. **Тема:** Финансовая отчетность. Формирование отчетности в информационных системах. **Тема:** Аудит. Финансовый аудит. Удаленный аудит.	подготовка монологического высказывания по теме	опрос, письменное сообщение выполнение упражнений	+	+	Привитие обучающимся навыков самостоятельной работы с литературой с тем, чтобы на основе их анализа и обобщения они могли делать собственные выводы теоретического и практического характера, обосновывая их соответствующим образом
Раздел 4: Основные лексико-грамматические единицы, отражающие тематику академического, профессионального, делового и личностного взаимодействия. Развитие навыков аналитического чтения и перевода английских текстов по темам: **Тема:** Бухгалтерский финансовый учет. **Тема:** Бухгалтерский управленческий учет. **Тема:** Налоговая система. Налоги и сборы. Основные	подготовка монологического высказывания по теме; подготовка письменной работы; подготовка к тестированию	опрос, письменное сообщение, выполнение упражнений	+	+	Привитие обучающимся навыков самостоятельной работы с литературой с тем, чтобы на основе их анализа и обобщения они могли делать собственные выводы теоретического и практического характера, обосновывая их соответствующим
элементы налогообложения. Налоговый контроль.					образом

Раздел 5: Участие в международной конференции. Развитие навыков аналитического чтения и перевода английских текстов по темам: **Тема:** Международные конференции. Поиск конференций по направлению. **Тема:** Как стать участником международной конференции. **Тема:** Деловые переговоры. **Тема:** Деловая переписка и деловая документация. Заявка на участие. **Тема:** Деловая риторика. **Тема:** Реферирование статей, составление аннотаций	подготовка монологического высказывания по теме; подготовка письменной работы; подготовка к тестированию	опрос, письменное сообщение, тестирование, выполнение упражнений			Привитие обучающимся навыков самостоятельной работы с литературой с тем, чтобы на основе их анализа и обобщения они могли делать собственные выводы теоретического и практического характера, обосновывая их соответствующим образом

2. ТЕМЫ И ЗАДАНИЯ ДЛЯ САМОСТОЯТЕЛЬНОЙ РАБОТЫ

Список рекомендуемых источников представлен в рабочей программе дисциплины

2.1. Подготовка к устному опросу

Опрос – Типовые контрольные задания, вопросы для обсуждения, описание показателей и критериев, шкал, методические материалы, определяющие процедуры оценивания уровней сформированности результатов обучения. Устный опрос необходим для проверки усвоения теоретического материала, умения раскрывать внутреннюю сущность явлений.

Контроль на занятиях может быть индивидуальным или коллективным.

Индивидуальный опрос может быть устным или письменным.

Обычно фронтальный опрос проводится как устное вопросо-ответное упражнение, в котором вопросы студентам задает преподаватель.

Комбинированный опрос – это опрос, сочетающий в себе индивидуальный и фронтальный формы опроса. При использовании этой формы опроса, вопрос или задание адресуется не только одному студенту, которого планируется спросить индивидуально, но и всем обучающимся группы.

Требования к выполнению данного задания:

При подготовке к устному опросу необходимо повторить лексический и грамматический материал соответствующих разделов учебника и учебных пособий по данной теме. Студентам предлагается записать свои ответы на вопросы в тетрадь, чтобы быть готовыми в любе время представить как устный, так и письменный варианты ответов.

Порядок выполнения задания:

№ Задание	Содержание	Уровень сложности	Время на подготовку	Время ответа
1	Прочитать вслух отрывок из информационного или научнопопулярного стилистически нейтрального текста	Базовый	1,5 мин.	1,5 мин.
2	Задать 5 вопросов на определенную тему. Студенту предлагается визуальный стимул и ключевые слова (о чем надо спросить).	Базовый	1,5 мин.	1,5 мин.
3	Ответить на несколько вопросов преподавателя по предложенной теме.	Средний	1,5 мин.	1,5 мин
4	Сравнить 2 предложенные темы: например, индуктивный и дедуктивный научные методы.	Высокий	1,5 мин	2 мин.

Форма контроля

Чтение отрывка из информационного или научно-популярного стилистически нейтрального текста:

внимательно прочитать текст задания про себя;

выделить синтагмы в длинных предложениях, трудные для произношения слова;

разметить интонацию различных типов коммуникативных предложений;

прочитать текст шепотом, а потом вслух, обращая внимание на слитность и беглость речи.

Условный диалог - расспрос:

внимательно прочитать текст задания, обращая особое внимание на условия предлагаемой ситуации общения и ограничители (пункты плана) и объем диалога (время);

задать требуемые по содержанию вопросы, т.е. опираться на ключевые слова, данные в задании; задавать прямые вопросы, как требуется в задании; использовать лексику и грамматику, соответствующие коммуникативной задаче и сложности задания; использовать интонацию, соответствующую выбранному типу вопроса.

Условный диалог –ответ:

внимательно выслушать вопрос, обращая особое внимание на ключевые слова;

ответить на поставленные вопросы, излагая требуемую по содержанию информацию, т.е. опираясь на ключевые слова, данные в вопросе, представить ответ; использовать лексику и грамматику, соответствующие коммуникативной задаче и сложности задания; использовать соответствующую интонацию.

Тематическое монологическое высказывание

Внимательно прочитать текст задания, обращая особое внимание на выделяемые элементы содержания и ограничители (пункты плана) и объем монолога (время, количество фраз в ответе); раскрыть содержание всех пунктов; построить высказывание в соответствии с данным планом; при планировании монологического высказывания сначала продумать ключевые фразы каждого пункта; начинать следует с общего представления темы.

№ п/п	Задания для монологического высказывания
1	Информационно-коммуникационные технологии в бухгалтерском учете.
2	Профессиональная этика и бухгалтерская профессия.
3	Бухгалтерский учет.
4	Финансовая отчетность. Аудит финансовой отчетности.
5	Налогообложение.

Перечень тем для подготовки к устному опросу:

1. Послевузовское образование.
2. Личностное развитие.
3. Информационные технологии в академической и профессиональной деятельности.
4. Основные лексико-грамматические единицы, отражающие тематику академического, профессионального, делового и личностного взаимодействия.
5. Участие в международной конференции.

Перечень примерных вопросов по каждой теме:

Раздел № 1:

Define the terms science, pseudoscience, observation, empirical evidence, hypothesis, controlled experiment, experimental group, control group, scientific law, scientific method, induction, deduction, theory.
Describe different sources of knowledge.
What are the two ways to produce knowledge?
What is the main purpose of peer review?
What is the difference between deductive reasoning and inductive reasoning?
How do science and pseudoscience differ?
Explain the nature of science, the basics of scientific research.
What is the difference between a scientific law and a theory?
What are the main scientific methods?
What type of information is called empirical evidence?
What is a hypothesis?
How many economic systems does the global economy include?
What kind of goods and services are produced in economic systems?
What are the two branches of economics? In what way do they differ?
What is positive economics?
What is normative economics?
What is the central economic problem?
What basic economic decisions are made in an economy?
Is it possible to distribute goods and services equally? Why?/Why not?
What can people buy with money?
What does bartering mean? Why was it inconvenient?
Which were the disadvantages of commodity money?
What kind of money was introduced to replace commodity money?
How can one judge the value of national currencies?
What are the functions of modern economy?
Is the bank a bench in the marketplace for the exchange of money? Why?/Why not?
Which services do banks provide?

How do banks make their living?
Why is it necessary for a bank to have the reserve?
What is the definition of the monetary policy?
What does the term market refer to?
What market does every good have?
How many markets may a product pass through before reaching the ultimate user? What are the requirements for a wide market?
What are international commodities “par excellence”? What is international trade?
What does trading globally give to the consumers and countries?
What is export?
What is import?
Where does an economy have an absolute advantage?
When does comparative advantage happen?
What is the Russian economy highly dependent on?
What impact may economic shocks and spillovers have on economies?
What is Globalization?
What are the main driving forces of globalization?
How does free trade promote economic growth?
What role do multinational corporations play in globalization?
How does globalization affect markets and countries?
Why do many people associate globalization with Americanization? What challenges has globalization brought?

Раздел №2

What should an entrepreneur do once he has conceptualized a commercially viable technology or product?
What do the most important distinctions among the available forms of business include?
What are the available forms of business?
What is the main feature of a sole proprietorship?
What fees are paid to found a sole proprietorship?
What is the difference between a general and a limited partnership?
In what case are corporation’s shareholders personally liable for its obligations? What does LLC stand for?
What’s the difference between the S and C corporations? What kind of corporation is best for smaller startups?
What does an LLC combine?
How does an LLC operate?
Is it subjected to the federal corporate taxes?
How can an individual or a group of individuals start an LLC?
What makes an LLC unique?
Are such formalities as Board of Director meetings imposed on LLCs?
Can an LLC issue only one type of stock?
What is a corporation?
How is a corporation formed?
What is a franchise?
How can you define ownership?
What concepts are related to ownership? Nameatleastfour.

Раздел №3

What technologies are used in accounting?
How is ICT used in accounting?
What is an example of accounting software?
What are the benefits of ICT in accounting?
What does tax technology do?
How has technology affected accounting?
How is AI used in accounting?
What are the advantages of AI in accounting?
What is the role of Ai in accounting and finance?
How is remote auditing conducted?
What is remote audit?
What is ISO remote audit?
Can auditing be done remotely?

Раздел №4

Why is accounting important to an organization?
What is bookkeeping? What is its main function? What is its purpose in an organization?
What is accounting information?
What are the internal and external users of accounting information?
What are the sources of accounting information?
What is the accounting principle?
What are the generally accepted accounting principles (GAAP)?
What is the International Financial Reporting Standards (IFRS)?
What is a financial statement?
How many types of financial statements are prepared as per IAS?
What are the main types of financial statements?
What groups of users are financial statements prepared for?
What are the main requirements to financial reports?
What is the problem of international financial reporting?
What are the main ways of preparing transnational financial statements?
What is the definition of audit?
What are the types of audit? What do they include?
What are the types of audit procedures?
What are the four phases of an audit process?
What is the difference between income statements and balance sheets?
What are the features of the financial statement?
Who is tax paid by?
What is taxable income?
What is income tax?
What is the purpose of taxation?
What are the main objectives of taxation?
What is taxation?
What are the steps in processing a tax return?
What are the steps to file taxes?

Раздел №5

What is the purpose of an international conference?
How do you join a conference?

What should be on a conference checklist?
How can you participate in an international conference for free?
How do you get invited to speak at an event?
How do you find a conference to speak?
How do you attend a conference?

2.2. Подготовка к тестированию

Тестирование – Вопросы и типовые контрольные задания (тесты), описание показателей и критериев, шкал, методические материалы, определяющие процедуры оценивания уровней сформированности результатов обучения

На выполнение всего теста дается определенное время: на решение индивидуального теста отводится 30 мин. Тест считается успешно выполненным в том случае, если он оценивается в 40 баллов (по 1 баллу за каждый верный ответ на закрытые задания). Тест выполняется на индивидуальных бланках, выдаваемых преподавателем, и сдается ему на проверку

Порядок выполнения задания:

Тесты составлены с учетом материала практических занятий по каждой теме дисциплины (модуля). Для подготовки к тестам необходимо изучить материал по каждой теме дисциплины, необходимо понять логику изложенного материала.

При решении тестов необходимо выполнить следующее:

• Прежде всего, следует внимательно изучить структуру теста, оценить объем времени, выделяемого на данный тест, увидеть, какого типа задания в нем содержатся. Это поможет настроиться на работу.

• Лучше начинать отвечать на те вопросы, в правильности решения которых нет сомнений, не останавливаясь на тех, которые могут вызвать долгие раздумья. Это позволит успокоиться и сосредоточиться на выполнении более трудных вопросов.

• Очень важно всегда внимательно читать задания до конца, не пытаясь понять условия «по первым словам» или выполнив подобные задания в предыдущих тестированиях. Такая спешка нередко приводит к досадным ошибкам в самых легких вопросах.

• Если вы не знаете ответа на вопрос или не уверены в правильности, следует пропустить его и отметить, чтобы потом к нему вернуться.

• Психологи также советуют думать только о текущем задании. Как правило, задания в тестах не связаны друг с другом непосредственно, поэтому необходимо концентрироваться на данном вопросе и находить решения, подходящие именно к нему. Кроме того, выполнение этой рекомендации даст еще один психологический эффект – позволит забыть о неудаче в ответе на предыдущий вопрос, если таковая имела место.

• Многие задания можно быстрее решить, если не искать сразу правильный вариант ответа, а последовательно исключать те, которые явно не подходят. Метод исключения позволяет в итоге сконцентрировать внимание на одном-двух вероятных вариантах.

• Рассчитывать выполнение заданий нужно всегда так, чтобы осталось время на проверку и доработку (примерно 1/3-1/4 запланированного времени). Тогда вероятность описок сводится к нулю и имеется время, чтобы набрать максимум баллов на легких заданиях и сосредоточиться на решении более трудных, которые вначале пришлось пропустить.

• Процесс угадывания правильных ответов желательно свести к минимуму, так как это чревато тем, что обучающийся забудет о главном: умении использовать имеющиеся накопленные в учебном процессе знания, и будет надеяться на удачу. Если уверенности в правильности ответа нет, но интуитивно появляется предпочтение, то психологи рекомендуют доверять интуиции, которая считается проявлением глубинных знаний и опыта, находящихся на уровне подсознания.

Типовые тестовые задания по темам:

TEST1

1. Give synonyms to the following words.

1. estimation / analysis –________________
2. principle / a set of principles – ________________
3. structure / outline – ________________
4. prognosis / forecast – ________________
5. notion / idea – ________________
6. study / inquiry – ________________
7. test / trial–________________

2. Choose the correct option.

1. Which of these scientific terms has the greatest degree of certainty?

a) hypothesis; b) theory; c) law; d) guess.

2. The purpose of a control in a scientific experiment is to ___.

a) provide a basis of comparison between experimental and non-experimental;
b) indicate the dependent variable;
c) indicate the independent variable;
d) provide a baseline from which to graph the data.

3. MULTIPLE-CHOICE CLOZE Read the text below and decide which answer (A, B, C or D) best fits each gap.

HOW IS SCIENCE DONE?

Science uses many 1. _______ to arrive at an understanding of the natural world. Science can be 2. _______, amassing observations to gain an increasingly accurate account of the world. Both deductive reasoning and inductive reasoning are used in science. Hypothesis-driven science builds hypotheses based on 3. _______. When a hypothesis has been extensively tested, it becomes an accepted theory. Theories are coherent 4. _______ of observed data at present, but they may be modified to fit new data.

Let's illustrate how scientific investigations proceed. First, scientists make observations that raise a particular 5. _______. They develop a number of potential explanations (hypotheses) to answer the question. Next, they carry out 6. _______ in an attempt to eliminate one or more of these hypotheses. Then, predictions are made based on the remaining hypotheses, and further experiments are carried out to test these 7. _______. The process can also be iterative. As experimental results are performed, the information can be used to modify the original 8. _______ to fit each new observation.

1. A. methods	B. definitions	C. predictions	D. reports
2. A.confusing	B. descriptive	C. imaginative	D. ambiguous
3. A. mystery	B. hypothesis	C. ignorance	D. observation
4. A. reports	B. explanations	C. observations	D. predictions
5. A. experiment	B. method	C. question	D. answer
6. A. explanations	B. predictions	C. observations	D. experiments
7. A. definitions	B. predictions	C. methods	D. reports
8. A. hypothesis	B. observation	C. definition	D. experiment

4. OPEN CLOZE Read the summary of "Scientific methods" and think of the word that best fits each gap.

There are several scientific 1. _______: observation, questioning, exploring resources, hypothesis formation, and the testing of hypothesis.

An observation occurs when we use our 2. _______ (smell, sight, hearing, taste, touch) or an extension of our senses (microscope, tape recorder, X-ray machine, thermometer) to record an event. The information gained by direct 3. _______ of the event is called empirical evidence. As scientists gain more empirical evidence about an event they begin to develop 4. _______ about it, explore other sources of knowledge, and construct a formal 5. _______.

A hypothesis is a statement that provides a possible answer to a question or an explanation for an observation that can be 6. _______. The test of a hypothesis can take several forms.

One common method for testing a hypothesis involves devising an 7. _______. An experiment is a recreation of an event or occurrence in a way that enables a scientist to support or 8. _______ a hypothesis. An event may involve a great many separate happenings called variables, so scientists use a controlled experiment. It allows scientists to construct a situation so that only one 9. _______ is present and can be manipulated or changed. A controlled experiment includes two 10. _______: the one in which there is no manipulation of the variable is called the control group; the other in which the variable is manipulated in a particular way is called the experimental group.

Scientists do not accept the results of a single 11. _______. They apply statistical tests to the 12. _______ to see if they are valid and reliable and show cause and effect, or if they are just the result of random events. One good experiment can result in 100 new questions and experiments.

When general 13. _______ are recognized, theories and laws are formulated.

A scientific law is a uniform or constant 14. _______ of nature that describes what happens in nature. Theories describe why things 15. _______. The process of developing general principles from the examination of many sets of specific facts is called 16. _______ or inductive reasoning. When general principles are used to predict the specific facts of a situation, the process is called 17. _______ or deductive reasoning.

The scientific method can be applied only to questions that have factual bases. If a rule is not testable, or if no rule is used, it is not science or 18. _______. It uses the appearance or language of science to convince, confuse, or mislead people into thinking that something has scientific 19. _______. Pseudoscientific claims are not supportable as valid or 20. _______.

2.3. Подготовка к письменным заданиям по темам рабочей программы.

2.3.1. Упражнения

Упражнения – типовые контрольные задания, описание показателей и критериев, шкал, методические материалы, определяющие процедуры оценивания уровней сформированности результатов обучения.

На выполнения упражнений отводится определенное время. Время выполнения задания зависит от уровня его сложности и уровня подготовленности студента. Задание считается успешно выполненным в том случае, если оно выполнено полностью в отведенное для него время, а также в нем нет существенных грамматических и лексических ошибок.

Порядок выполнения задания:

Упражнения составлены с учетом материала практических занятий по каждой теме дисциплины (модуля). Для подготовки к выполнению упражнений необходимо изучить материал по каждой теме дисциплины, необходимо понять логику изложенного материала.

В процессе выполнения упражнений необходимо выполнить следующее:

• Прежде всего, следует внимательно изучить тип и структуру упражнения, оценить объем времени, выделяемого на его выполнение. Это поможет настроиться на работу.

• Лучше начинать выполнять те пункты, в правильности решения которых нет сомнений, пока не останавливаясь на тех, которые могут вызвать долгие раздумья. Это позволит успокоиться и сосредоточиться на выполнении более трудных вопросов.

• Очень важно всегда внимательно читать задания до конца, не пытаясь понять условия «по первым словам» или выполнив подобные задания в предыдущих тестированиях. Такая спешка нередко приводит к досадным ошибкам в самых легких вопросах.

• Если вы не знаете ответа на вопрос или не уверены в правильности, следует пропустить его и отметить, чтобы потом к нему вернуться.

• Психологи также советуют думать только о текущем задании. Как правило, задания в упражнениях не связаны друг с другом непосредственно, поэтому необходимо концентрироваться на данном вопросе и находить решения, подходящие именно к нему. Кроме того, выполнение этой рекомендации даст еще один психологический эффект – позволит забыть о неудаче в ответе на предыдущий вопрос, если таковая имела место.

• Многие задания можно быстрее решить, если не искать сразу правильный вариант ответа, а последовательно исключать те, которые явно не подходят. Метод исключения позволяет в итоге сконцентрировать внимание на одном-двух вероятных вариантах.

• Рассчитывать выполнение заданий нужно всегда так, чтобы осталось время на проверку и доработку (примерно 1/3-1/4 запланированного времени). Тогда вероятность описок сводится к нулю и имеется время, чтобы набрать максимум баллов на легких заданиях и сосредоточиться на решении более трудных, которые вначале пришлось пропустить.

• Процесс угадывания правильных ответов желательно свести к минимуму, так как это чревато тем, что обучающийся забудет о главном: умении использовать имеющиеся накопленные в учебном процессе знания, и будет надеяться на удачу. Если уверенности в правильности ответа нет, но интуитивно появляется предпочтение, то психологи рекомендуют доверять интуиции, которая считается проявлением глубинных знаний и опыта, находящихся на уровне подсознания.

УПРАЖНЕНИЯ ПО ТЕМАМ

На выполнение заданий отводится определенное время. Время выполнения задания зависит от уровня его сложности и уровня подготовленности студента. Задание считается успешно выполненным в том случае, если оно выполнено полностью в отведенное для него время, а также в нем нет существенных грамматических и лексических ошибок. **Порядок выполнения задания:**

Упражнения составлены с учетом материала практических занятий по каждой теме дисциплины (модуля). Для подготовки к выполнению упражнений необходимо изучить материал по каждой теме дисциплины, необходимо понять логику изложенного материала.

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• Прежде всего, следует внимательно изучить тип и структуру упражнения, оценить объем времени, выделяемого на его выполнение. Это поможет настроиться на работу.

• Лучше начинать выполнять те пункты, в правильности решения которых нет сомнений, пока не останавливаясь на тех, которые могут вызвать долгие раздумья. Это позволит успокоиться и сосредоточиться на выполнении более трудных вопросов.

• Очень важно всегда внимательно читать задания до конца, не пытаясь понять условия «по первым словам» или выполнив подобные задания в предыдущих

тестированиях. Такая спешка нередко приводит к досадным ошибкам в самых легких вопросах.

• Если вы не знаете ответа на вопрос или не уверены в правильности, следует пропустить его и отметить, чтобы потом к нему вернуться.

• Психологи также советуют думать только о текущем задании. Как правило, задания в упражнениях не связаны друг с другом непосредственно, поэтому необходимо концентрироваться на данном вопросе и находить решения, подходящие именно к нему. Кроме того, выполнение этой рекомендации даст еще один психологический эффект – позволит забыть о неудаче в ответе на предыдущий вопрос, если таковая имела место.

• Многие задания можно быстрее решить, если не искать сразу правильный вариант ответа, а последовательно исключать те, которые явно не подходят. Метод исключения позволяет в итоге сконцентрировать внимание на одном-двух вероятных вариантах.

• Рассчитывать выполнение заданий нужно всегда так, чтобы осталось время на проверку и доработку (примерно 1/3-1/4 запланированного времени). Тогда вероятность описок сводится к нулю и имеется время, чтобы набрать максимум баллов на легких заданиях и сосредоточиться на решении более трудных, которые вначале пришлось пропустить.

• Процесс угадывания правильных ответов желательно свести к минимуму, так как это чревато тем, что обучающийся забудет о главном: умении использовать имеющиеся накопленные в учебном процессе знания, и будет надеяться на удачу. Если уверенности в правильности ответа нет, но интуитивно появляется предпочтение, то психологи рекомендуют доверять интуиции, которая считается проявлением глубинных знаний и опыта, находящихся на уровне подсознания.

Задание – выполнить устно/письменно упражнения. (см. Разделы №1-5)

Раздел 1: Послевузовское образование.

Тема 1: Научно-исследовательская работа. Наука и научный метод

Exercise 1. Complete the text with the words and expressions from the given below and translate the text.

Concepts, foundation, testing, evaluation, knowledge, framework, explanation, boundaries, publication.

To a scientist, theories are the solid ground of science, expressing ideas of which we are most certain. In contrast, to the general public, the word *theory* usually implies the opposite—a *lack* of, or a guess. Not surprisingly, this difference often results in confusion.

Scientists use the word *theory* in two main ways. The first meaning of *theory* is a proposed for some natural phenomenon, often based on some general principle. The second meaning of *theory* is the body of interconnected _______explaining the facts in some area of study that are supported by scientific reasoning and experimental evidence. Such a theory provides an indispensable _______for organizing a body of knowledge.

Some scientists perform *basic research,* which is intended to extend the _______ of what we know. These individuals typically work at universities, and their research is usually supported by grants from various agencies and foundations. The information generated by basic research contributes to the growing body of scientific knowledge, and it provides the scientific _______utilized by *applied research.* Scientists who conduct applied research are often employed in some kind of industry.

Research results are written up and submitted for _______ in scientific journals, where the experiments and conclusions are reviewed by other scientists. This process of careful _______, called *peer review,* lies at the heart of modern science. It helps to ensure that faulty research or false claims are not given the authority of scientific fact. It also provides other scientists with a starting point for _______ the reproducibility of experimental results. Results that cannot be reproduced are not taken seriously for long.

Exercise 2. *Science is a cycle. There are 5 main steps which are shown in a certain order. Yet, the cycle does not begin or end at any one point, and the steps may take place in various orders.* **Complete the cycle, use one of the following headlines for each step:** *Observing, Forming hypothesis, Testing hypothesis, Analyzing data, Evaluating results*. **Synthesize:** *Where in the cycle would retesting a hypothesis fit?* **Explain.**

Exercise 3. Explain. Why is the statement "All life is made of cells" an example of a theory? Example: *Natural selection is a scientific theory. It is supported by a large amount of data, and it explains many observations of life on Earth.*

Exercise 4. Complete the text with the words and expressions from the given below and translate the text.

Findings, scientific law, hypothesis, control group, valid and reliable, variables, general principles, observation, scientific inquiry, empirical evidence, experimental group, specific facts, scientific methods, pseudoscience, controlled experiment, evidence, experiment, scientific validity.

Science is a human process of trying to understand the world around us. There is no one method used by all scientists, but all _______ is based on the same principles. Scientific thinking is based on both curiosity and skepticism. Scientific inquiry also requires _______ which may support or even overturn long-standing ideas. To improve our understanding of the world, scientists share their _______ with each other.

There are several _______: observation, questioning, exploring resources, hypothesis formation, and the testing of the hypothesis.

All scientific inquiry begins with careful and systematic observations. An _______ occurs when we use our senses (smell, sight, hearing, taste, touch) or an extension of our senses (microscope, tape recorder, X-ray machine, thermometer) to record an event. The information gained by direct observation of the event is called _______. As scientists gain more empirical evidence about an event, they begin to develop *questions* about it, *explore other sources of knowledge*, and *construct a formal hypothesis*.

A _______ is a statement that provides a possible answer to a question or an explanation for an observation that can be tested. The test of a hypothesis can take several forms.

One common method for testing a hypothesis involves devising an experiment. A(n)_______ is a recreation of an event or occurrence in a way that enables a scientist to support or disprove a hypothesis. An event may involve a great many separate happenings called _______, so scientists use a _______. It allows scientists to construct a situation so that only one variable is present and can be manipulated or changed. A controlled experiment includes two groups: the one in which there is no manipulation of the variable is called the _______**;** the other in which the variable is manipulated in a particular way is called the _______.

Scientists don't accept the results of a single experiment. They apply statistical tests to the results to see if they are _______ and show cause and effect, or if they are just the result of random events. One good experiment can result in 100 new questions and experiments. When general patterns are recognized, theories and laws are formulated.

A _______ is a uniform or constant fact of nature that describes *what* happens in nature. Theories describe why things happen. The process of developing _______ from the examination of many sets of specific facts is called induction or inductive reasoning**.** When general principles are used to predict the _______ of a situation, the process is called deduction or deductive reasoning.

The scientific method can be applied only to questions that have factual bases. If a rule is not testable, or if no rule is used, it is not science or _______. It uses the appearance or language of science to convince, confuse, or mislead people into thinking that something has _______. Pseudoscientific claims are not supportable as valid or reliable.

Exercise 5. Translate the words and expressions given in Russian into English. Read the texts. Give the main idea of each text. Reduce each text to 3 or 4 sentences expressing the main facts.

1. Dual-use products, ***услуги и технологии*** can address the ***нужды*** of both defense and civil communities. A ***большое*** and increasing ***число*** of ***технологий*** are generic and not specific to single civil or military applications. Advanced ***материалы***, nanoelectronics, information and communication technologies (ICT), unmanned ***системы*** and automation or photonics are ***всего лишь несколько примеров*** of fields in which ***научно-исследовательская работа***, technology development and manufacturing can be used for multiple applications. Dual-use technology transfer is the ***способность*** to adapt a technology ***разработанной*** in one sector (defense or civil) for ***использования*** in the other (***гражданский*** or defense). Generally speaking, there are ***два способа*** of developing dual-use ***продуктов, услуг и технологий***: an in house process within an ***организации*** (including spin-in); or an outsourcing ***процесс*** (licensing, joint venture, spin-off, start-up, inter-firm ***сотрудничество***, etc., i.e. cooperation ***между компаниями***, with or without the ***вмешательство*** of a facilitator).

2. There are ***несколько определений*** of dual use research but usually it means research that produces new findings or technology that могут ***быть использованы*** for ***благих*** and ***пагубных*** purposes. The United States' National Science Advisory Board for Biosecurity has defined "dual use research of concern" as meaning "research that, based on current understanding, can be reasonably anticipated to provide ***знания***, ***информацию***, ***продукты***, or ***технологии*** that could be directly misapplied" and thus ***представлять угрозу***, for example, to human health and safety, ***растениям, животным и окружающей среде***. ***Примеры*** of dual use research include reawakening ***в лабораторных условиях*** the Spanish flu virus that killed more than 50 ***миллионов человек*** in the early twentieth century, or chemical synthesis of the polio virus. Sometimes, surprising ***результаты исследований*** occur unpredictably. In the early 21st century, an Australian research group were trying ***разработать*** a mouse contraceptive vaccine ***используя*** the mousepox virus. Surprisingly, the virus' ability ***вызывать болезнь*** increased and the virus also killed the ***большую часть мышей*** that had been vaccinated against it. ***Поскольку*** the mousepox virus is closely related to the smallpox virus, the case created discussion on the openness of science and whether it is ethically right ***публиковать результаты исследований*** that could be misused.

Exercise 6. Complete the conversation between the professor and the college student. Write questions. Translate the words and expressions from Russian into English.

Professor: ____

Student: There are two ways to produce knowledge. To start with, knowledge can be produced through research and experimental development.

Professor: ____

Student: Research and experimental development (R&D) covers three activities: basic research, applied research and experimental development. In addition, knowledge may be produced through intangible investments, such as education and training.

Professor: ____

Student: Knowledge can also be tacit (know-how) and codified (in patents, scientific papers and information networks).

Professor: ____

Student: Tacit knowledge includes scientific and technical knowledge, management techniques and principles embodied in people. It is an integral constituent of technology.
Professor: ____
Student: Tacit knowledge is crucial in the ability to recognize technical problems, to develop solutions and to exploit those solutions in an effective manner.
Professor: ____
Student: Knowledge obtained in the field of life sciences and the techniques developed hold the potential for improving human health, welfare and economic development.
Professor: ____
Student: Outstanding advances have been made in the past few decades in the life sciences and in biotechnology, including genetic engineering, genomics, proteomics and bioinformatics.
Professor: Research, techniques and knowledge in the life sciences can be used for both legitimate and illegitimate purposes.

____
Student: Dual-use R&D and technology have been described as those research methods, knowledge and techniques that have, or may have, potential civilian and military applications.
Professor: This raises the problem of how best to manage the risks associated with such research, techniques and knowledge without hindering its beneficial application to public health and welfare. You see, the risks of nuclear research and technologies are already being managed and monitored.

____
Student: The challenges are different as the scale and access to nuclear technologies differ greatly from those of biological research and technologies. Fissionable materials are, for instance, easier to control than pathogens and toxins, and biological techniques are less expensive and sophisticated than their nuclear counterparts. Moreover, the wide, rapid diffusion and availability of life science R&D and expertise mean that its control must not affect its legitimate civilian and public health applications.

Exercise 7. Translate the text given below from Russian into English. Entitle the English version of the text.

Наука представляет собой сферу человеческой деятельности, основной функцией которой является выработка и теоретическая систематизация объективных знаний о действительности. Понятие “наука” включает в себя как деятельность по получению нового знания, так и результат этой деятельности, т.е. сумму полученных научных знаний.
К целям науки относят описание, объяснение и предсказание процессов и явлений действительности.

Научный метод - основа науки. Он позволяет получить научные знания. Существует два определения понятия “научный метод”. Научный метод - способ достижение цели и задач исследования. Согласно второму определению, научный метод - система принципов, правил, приемов и процедур познания. Ученые выделяют несколько правил научного метода:

1. Любое научное утверждение должно быть доказано.
2. Любое научное утверждение может быть опровергнуто. Если нет возможности проверки научного утверждения, то утверждение не может называться научным.
3. Любое научное утверждение должно быть логично, т.е. не должно нарушать законы логики и отменять известные закономерности.
4. Любое научное утверждение должно соответствовать принципу научной честности, т.е., проводя эксперимент или создавая теорию, ученый должен приводить все факты, которые с ней не согласуются так же, как и те, которые её подтверждают.

5. Ученый не должен тратить время на анализ маловероятных гипотез. Сначала необходимо изучить версии, наиболее вероятные с точки зрения опыта.

Exercise 8. Write an essay on the topic “Science and scientific method”.
Write an essay of 150–200 words. It is advisable to use Exercises 12, 13 and 14 as models. You can also look for more information on the Internet. It may be helpful to stick to the following stages:

1. Make a list of the main ideas. Find the key words, expressions or even sentences in the exercises of this Unit. Highlight or underline them. Then write them out. You may find synonyms for these words and expressions. Do not change specialized vocabulary.
2. Rewrite the main ideas in complete sentences. You may change the structure of the highlighted or underlined sentences.
3. Combine your notes into a piece of continuous writing.
4. Proofread your work.

Тема 2: Научно-исследовательская работа. Экономическая практика и теория.

Exercise 1. Translate the given text into English.

В мире существует много национальных экономических систем. Работа, которую выполняют в них люди и предприятия, называется экономической деятельностью. Люди работают, чтобы получить деньги и приобрести на них товары и услуги. Предприятия работают, чтобы получить прибыль. Для производства необходимы природные ресурсы, труд, основные средства, финансы. Все это – факторы производства. Предприятия принимают решения о распределении ресурсов, а люди – об использовании денег. Каждое решение связано с компромиссом: отказом от чего-либо одного в пользу чего-либо другого.

Наука, которая изучает типы экономических систем, экономическую деятельность и оказывает определенное влияние на принятие решения правительством страны, называется «экономическая теория» (или «экономикс»). В ней можно выделить две основные области: микроэкономику и макроэкономику. Микроэкономика изучает отдельные отрасли промышленности, виды деятельности, экономические регионы. Макроэкономика изучает совокупные экономические величины и мировую экономику. В своих исследованиях экономисты используют экономические модели. Экономисты, занимающиеся экономическими прогнозами и определением перспектив экономического развития, работают в области позитивной экономики. Экономисты, рекомендующие правительству выбор лучшего варианта развития, работают в области нормативной экономики.

Exercise 2. Read the text ‘THE CENTRAL ECONOMIC PROBLEM: SCARCITY AND CHOICE (Главная экономическая проблема: распределение ограниченных ресурсов)’. Do the following tasks:

1. Scan through the text to grasp the main idea and express it in your own words.

2. Read and translate the text.

One fact of economic life stares you in the face: you don’t have enough money to buy everything you want. Most other people are in the same position. On the surface this looks like a shortage of money. But printing twice as much money would not solve the problem. The underlying fact is a scarcity of goods: no economy can produce nearly as many goods as people would like to consume. And behind this lies a scarcity of resources needed to produce goods.

Scarcity forces a choice among alternatives. Everyone faces this problem at a personal level. Your income will not allow you to buy everything you would like to have, so you are forced to budget, to decide how much of each good to buy. Time is also scarce. There are only 24 hours in the day, so you must budget – or, as economists say, allocate your time among competing uses.

Choosing one thing involves giving up something else. For example, you have $10 with which you can buy a book or go to a football game. You bought the book. What did it cost you? You might say $10. But what it really cost you is the football game you might have enjoyed instead. Economists call this **opportunity cost** – *the cost of foregone alternatives*. Use of time also involves a cost, and the most important cost item here is the value of your time.

The opportunity cost principle applies also at the national level. A production possibilities curve, or production frontier, separates feasible output combinations from those that are not possible. An economy can never operate outside its production frontier; and it will not want to operate inside the frontier. But there are many points on the frontier, many combinations of goods that can be produced with the same resources.

3. Ask your friend:

- if he/she would prefer to buy a book or to go to a football match/a concert/a disco.
- if he/she can distribute his/her time properly.
- if it is easy for him/her to budget.
- what he/she would buy in case he/she had enough money.
- what influences his/her choice.
- how much money he/she spends every day.

4. Work in pairs. Ask questions summing up the main subject, key points, and supporting details presented in the text. Gather data to answer the questions. Organize your questions and answers in the form of a conversation.

5. Summary writing

1. Read the text again and determine the main idea of each paragraph.
2. Underline the key words and collocations.
3. Put the main ideas into your own words. Try to use all the underlined words and collocations.
4. Organize the key points in the form of a plan.
5. Make a summary. Your summary should reflect the key points and the supporting details in a condensed form.

Exercise 3. Read the text 'THE THREE BASIC ECONOMIC DECISIONS: WHAT, HOW, AND FOR WHOM? (Три основных экономических решения: Что? Как? И для кого?)' and do the following tasks:

1. Scan through the text to grasp the main idea and express it in your own words.

2. Read and translate the text.

The concepts of 'scarcity' and 'opportunity cost' *are vital to understanding* how the economy works. *In the face of* the inevitable imbalance between limited productive capability and limitless wants, *the following questions need to be considered*: What goods and services shall be produced? How should they be produced, *as regards* production methods? Who will get how much of it, i.e. to whom will goods and services be distributed?

The first question is where to operate on the production possibilities curve. The productive potential of an economy cannot be used to do everything for everybody. *Decisions must be made about* what to produce and how much of each item to produce with the limited resources available. For private consumer goods, shoppers go to market, and how much they choose to buy is important in *shaping the pattern of production.* For government-produced goods, which are not marketed at a price, *decisions are reached* by legislators and administrators, so these decisions are *political in nature*. They *involve* balancing needs and wants of various groups, and how these decisions are reached is *an important subject for* economic analysis.

In addition to deciding what to produce, an economy must decide how to produce it. Goods and services can be produced for profit by business firms or can be produced by government or nonprofit enterprises. *There is more than one way* to accomplish any given objective; hence, there are often several ways to produce a good, usually differing in degree of mechanization. Where alternative methods are available, which should be used? The *most highly mechanised* method? *Not necessarily*. The *economically correct method* is the one that yields the lowest cost per unit of output. The *least-cost production method* depends on the cost of labour and capital, which *in turn* depends on their relative abundance in the economy.

After deciding what to produce and how to produce it, we face the last decision: Who will get how much of each good or service? Are they to be *distributed equally to everyone*? Or, are goods to be sold to those willing and able to pay? In a money-using economy, this depends on the distribution of money income, *so it is clear that* people with higher incomes will enjoy more and better products and services than people with lower incomes. Will some of us be given special privileges?

The distribution of material well-being is never perfectly equal. *It is mainly determined by* the quantity of resources, quality of labour services a person contributes to production and by the price these inputs command in the market. Income distribution is influenced by governments. Income is subject to taxation, and *there may be a considerable difference between* the distribution of income before and after taxes. People also receive some income not earned in current production, such as old-age pensions, unemployment compensation, veteran's benefits, or welfare payments. These types of income are called transfer payments.

3. Discuss with your group –mates the following issues: 1. Why must the questions "What? How? For whom?" be considered in an economy?
2. Consumers can/cannot influence the decision about what to produce.
3. It is possible/impossible to distribute goods and services equally.

4. **Work in pairs. Ask questions summing up the main subject, key points, and supporting details presented in the text. Gather data to answer the questions. Organize your questions and answers in the form of a conversation.**

5. **Summary writing**

1. Read the text again and determine the main idea of each paragraph.
2. Underline the key words and collocations.
3. Put the main ideas into your own words. Try to use all the underlined words and collocations.
4. Organize the key points in the form of a plan.
5. Make a summary. Your summary should reflect the key points and the supporting details in a condensed form.

Exercise 4. Speak on the topic "Economic practice and economic theory".

Make up a communication of 150–200 words. It is advisable to use Exercise 9 as a model. Words and expressions in italics from all the texts might help you to present your thoughts as logically connected.

You can also look for more information about modern economic theories, great economists and economic systems on the Internet sites: www.wisegeek.com/what-is-modern-economic-theory.htm
www.thewallstreetpsychologist.com/.../major-economic-theorists-the-fab-five

Тема 3: Научно-исследовательская работа. Деньги и банки Exercise
1. Translate the given text into Russian.

Деньги используются в экономике как посредник при обмене товаров и услуг и сами являются специфическим товаром. До появления денег существовал бартерный обмен, при котором запросы продавца и покупателя должны были совпадать. Это затрудняло процесс торговли, поэтому нужен был универсальный товар, который был бы пригоден в любых сделках. Появились первые формы денег – товарные деньги, такие как соль, мех, ракушки, скот. Позже появились деньги из драгоценных металлов: золотые и серебряные монеты, которые были вытеснены бумажными деньгами. В настоящее время их постепенно заменяют электронные деньги – платежные карточки.

Деньги выполняют следующие основные функции в современной экономике: средство обращения, мера стоимости, средство накопления. Денежные средства отдельного государства называются валютой. Регулирование денежной системы страны осуществляется финансовыми организациями. Предложение денег в любой стране контролируется Центральным банком. Первый такой банк – это возникший в 17 веке Английский банк. В США Центральный банк носит название «Федеральная резервная система».

Другие финансовые организации включают коммерческие банки и разнообразные небанковские учреждения, например, страховые и инвестиционные компании. Все они могут выпускать собственные ценные бумаги: акции, облигации, векселя. Банк принимает деньги населения на хранение и выдает кредиты под определенный процент. За хранение денег на депозитном счете клиент получает определенный процент. Разница между выплачиваемым и взимаемым процентом составляет прибыль банка, а также помогает банку компенсировать невыплату по займам.

Exercise 2. Read the text 'MONETARY POLICY IN THE USA (Денежная политика США)' and do the following tasks:

1. Scan through the text to grasp the main idea and express it in your own words.

2. Read and translate the text.

A nation's monetary policy is defined as the management of the amount of money placed into the economy by the government and the management of interest rates. In the USA, managing the money supply is the responsibility of the Federal Reserve System (the Fed). Being one of the sources of money, the Fed can add or subtract it from the economy as it sees fit. For example, the Fed can produce more dollars or cut the amount it lends to banks.

The Fed operates independently of the President or Congress and has the goal of keeping the economy growing without causing inflation. Inflation is sometimes caused by having too much money in the economy. The tools used by the Fed in its effort to regulate the money supply are the following: reserve requirements, open-market operations, and the discount rate.

The reserve requirement is a percentage of commercial bank checking and savings accounts that must be physically retained in the bank. It is the Fed's most powerful tool, but the most commonly used tool is open-market operations, i.e. the buying and selling of the U.S. government securities by the Fed. The discount rate is the interest rate that the Fed charges for loans to member banks (all national banks). An increase in the discount rate discourages banks from borrowing and reduces the number of available loans.

The Fed can pursue two types of monetary policy: a loose monetary policy or a tight monetary policy. When unemployment gets too high, the Fed puts more money into the economy and lowers credit rates which stimulates spending and encourages business grow and hire more people. In this way the Fed is loosening up on the money supply. A tight monetary policy is one in which the Fed restricts the supply of money and increases credit costs to lower inflation.

Sometimes the Fed is forced to put more money into economy than it planned. This may happen when government spending exceeds the revenue from taxes and it results in the federal deficit. The situation can be corrected by increasing the supply of money, and that is inflationary.

As long as the deficit is running about 3 percent of GDP, it is considered to be manageable. To cut the budget deficit, the government has to change the fiscal policy.

3. Ask your friend:
- if he/she can define the monetary policy;
- if he/she knows to whom the Fed is responsible;
- if it is easy for the Fed to manage the money supply;
- what tools the Fed use to regulate the money supply;
- what two types of monetary policy the Fed pursues;
- how federal deficit arises;
- if he/she knows the means to cut the budget deficit.

4. Work in pairs. Ask questions summing up the main subject, key points, and supporting details presented in the text. Gather data to answer the questions. Organize your questions and answers in the form of a conversation.

5. Summary writing
1. Read the text again and determine the main idea of each paragraph.
2. Underline the key words and collocations.
3. Put the main ideas into your own words. Try to use all the underlined words and collocations.
4. Organize the key points in the form of a plan.
5. Make a summary. Your summary should reflect the key points and the supporting details in a condensed form.

Exercise 3. Read the text ‘BRITISH BANKS: FROM EARLY TO MODERN BANKING (Британские банки: с раннего периода до наших дней)’ and do the following tasks:
1. Scan through the text to grasp the main idea and express it in your own words.
2. Read and translate the text.

In the times when people used gold bullion as money, they wanted a safe place to store it, so they turned to goldsmiths to deposit gold bullion. Goldsmiths were people who worked with gold and had guarded vaults for storing it safely and used it for making payments. But soon people found that, instead of physically handling over gold as a means of payment, they could give the seller of goods a letter transferring the ownership of the gold held by the goldsmith (like a cheque nowadays). It was the first development which turned goldsmiths from safekeepers into bankers.

The second one is of greater significance. The goldsmiths noticed that they had a lot of gold lying idle in their vaults, and that people swapped titles of ownership much more frequently than they came to withdraw gold from the vaults. The goldsmiths realized some of the gold in the vault can be lent to someone who would repay it with interest. The goldsmith-bankers were an early example of a financial intermediary – an institution that brings lenders and borrowers together.

Nowadays, a commercial bank borrows money from the public, crediting them with a deposit which is a liability of the bank. Being modern financial intermediaries, commercial banks get a government licence to make loans and issue deposits. But the present-day UK banking system includes other financial intermediaries besides commercial banks. Insurance companies, pension funds, and building societies also take in money in order to relend it.

In the UK, the commercial banking system comprises about 600 registered banks, the National Girobank operating through post offices, and about a dozen trustee savings banks. The most important single group is the London clearing banks. The clearing banks are so named because they have a central clearing house for handling payments by cheque. A clearing system is a set of arrangements in which debts between banks are settled by adding up all the transactions in a given period and paying only the net amounts needed to balance inter-bank accounts.

Because a bank is a business, its owners or managers aim to maximize profits. To get money in, the bank offers favourable terms to potential depositors. A bank makes profits by lending and borrowing, so the bank has to find profitable ways to lend what has been borrowed. Most is lent out as advances of overdrafts to households and firms at the interest rate well in excess to the rate simultaneously paid to the customers. Clearing banks offer interest on sight deposits only to important customers. Banks also purchase securities such as long-term government bonds, and invest in liquid assets.

What economic services does the bank provide? It is transforming household loans to the bank into bank loans to a wide range of individuals to buy a house or start a business, to government wishing to finance a budget deficit, and to firms for different purposes. Thus, bankcreated deposit money forms the most important component of the money supply in the economy. The bank also uses its specialist expertise to acquire a diversified portfolio of investments, and depositors merely observe that they get an interest rate on their time deposits or free chequing facilities.

3. Discuss with your group-mates the following issues:

1. Idea which served as a foundation to the first financial intermediaries.
2. The role of banks in the British economic system.

4. Compare the British and Russian banking systems.

5. Work in pairs. Ask questions summing up the main subject, key points, and supporting details presented in the text. Gather data to answer the questions. Organize your questions and answers in the form of a conversation.

6. Summary writing

1. Read the text again and determine the main idea of each paragraph.
2. Underline the key words and collocations.
3. Put the main ideas into your own words. Try to use all the underlined words and collocations.
4. Organize the key points in the form of a plan.
5. Make a summary. Your summary should reflect the key points and the supporting details in a condensed form.

Exercise 4. Speak on the topic “Money and Banks”.

Make up a communication of 150 –200 words. It is advisable to use Exercise 9 as a model. Words and expressions in italics from all the texts might help you to present your thoughts as logically connected.

You can also look for more information about modern economic theories, great economists and economic systems on the Internet sites:

Dictionary of Economics – www.oxfordreference.com/.../acref-978019923
www.economist.com/economics-a-to-z www.investopedia.com/dictionary/ **financial-dictionary**.thefree**dictionary**.com/ www.telegraph.co.uk › ... › Money www.historyworld.net/.
www.localhistories.org/banking.html
www.bankrate.com

Тема 4: Научно-исследовательская работа. Структура рынка и конкуренция

Exercise 1. Translate the given text into English.

Термин рынок может определяться по-разному. Каждый товар имеет свой рынок, на котором он продается и покупается. Существует рынок стали, текстиля, оборудования, химчистки, парикмахерских услуг и любого другого продукта, произведенного в экономике. Более того, продукт может проходить через целую серию рынков до того, как дойдет до конечного потребителя. Есть также рынки для факторов производства – земли, труда и капитала. Например, на рынке труда служащие и работодатели взаимодействуют, обменивая большое количество часов или недель труда на определенную заработную плату. Рынок – это необязательно единственное место. Он предполагает объединение целого региона, где покупатели и продавцы свободно взаимодействуют друг с другом, а цены на одинаковые товары легко стремятся к равенству. Некоторые рынки – мирового масштаба. Существуют рынки и национального масштаба.

Exercise 2. Read the text **'**MARKETING SYSTEM (Рыночная система)**'** and do the following tasks:

1. Scan through the text to grasp the main idea and express it in your own words.

2. Read and translate the text.

Product Development

The quantity of new products coming into the market every year is overwhelming. The majority of them are not new, but adaptations. It means that these products are not really new; they are existing items to which a modification has been made. Only few products are really original or innovations. A great number of innovations and adaptations are designed, produced and marketed by small businesses. Very often a new product is formed on the basis of a new business. Sometimes there is a patent to make the business more successful. But it happens very often market research has not been done carefully. Even in case larger scale producers do more research and testing, there is no sure success. A promising new product may also be robbed of success by unreasonable prices, inadequate promotion and poor selling methods. Generally, less than one-fifth of all new products turns out to be profitable.

MARKETING, MARKET RESEARCH

Marketing includes all the business activities connected with the movements of goods and services from producers to consumers. Sometimes it is called distribution. On the one hand, marketing is made up of such activities as transporting, storing and selling goods, and, on the other hand, marketing is made up of a series of decisions during the process of moving goods from producer to user. Marketing operations include product planning, buying, storage, pricing, promotion, selling, credit, traffic and marketing research. The ability to recognize early trends is very important. Producers must know why, where, for what purpose the consumers buy. Market research helps the producer to predict what the people will want. And through advertising he attempts to influence the consumer to buy. Marketing operations are very expensive. They take up more than half of the consumer's dollar. The trend in the USA has been to high mass consumption. The construction of good shopping centers has made goods available to consumers. It provided a wide range of merchandise and plenty of parking facilities.

WHOLESALING

Wholesaling is a part of the marketing system. It provides channels of distribution which help to bring goods to the market. Generally indirect channels are used to market manufactured consumer goods. It could be from the manufacturer to the wholesaler, from the retailer to the consumer or through more complicated channels. A direct channel moves goods from the manufacturer or producer to the consumer. Wholesaling is often a field of a small business, but there is a growing chain movement. About a quarter of wholesaling units account for one-third of total sales.

Two-third of the wholesaling middlemen are merchant wholesalers, who take title to the goods they deal in. They are also agent middlemen who negotiate purchases, or sales, or both. They don't take titles to the goods they deal in. Sometimes they take possessions, though. These agents don't earn salaries. They receive commissions. This is the percentage of the value of the goods they sell. Wholesalers simplify the process of distribution. For example, the average supermarket stocks 5000 items in groceries alone, a retail druggist can have more than 6000 items. As a wholesaler handles a large assortment of items, from numerous manufacturers, he reduces the problems of both manufacturer and retailer. The store-keeper does not have to deal directly with thousands of different people. He usually has a well-stocked store and deals with only a few wholesalers.

RETAILING

Retailing is selling goods and services to the ultimate consumer. Thus, the retailer is the most expensive link in the chain of distribution. Being middlemen, they make their profit by charging the customer 25 to 100 percent more than the price they paid for the item. The retailers operate through stores, mail-order houses, vending machine operators. There are different types of retail stores: department stores, discount houses, cooperatives, single line retailers. The major part of retail establishments (over 95 percent) concentrate on a single line of merchandise, for example food, hardware, etc. But nowadays there is a trend for many single line stores to take on a greater variety of supplies. The retailer performs many necessary functions. First, he may provide a convenient location. Second, he often guarantees and services the merchandise he sells. Third, the retailer helps to promote the product through displays, advertising or sales people. Fourth, the retailer can finance the customer by extending credit. Also the retailer stores the goods in his outlet by having goods available.

3. Discuss the following issues:

1. A problem of product development.
2. Different marketing operations.
3. The importance of wholesaling.
4. Types of retailers.

4. Work in pairs. Ask questions summing up the main subject, key points, and supporting details presented in the text. Gather data to answer the questions. Organize your questions and answers in the form of a conversation.

5. Summary writing

1. Read the text again and determine the main idea of each paragraph.
2. Underline the key words and collocations.
3. Put the main ideas into your own words. Try to use all the underlined words and collocations.
4. Organize the key points in the form of a plan.

Make a summary. Your summary should reflect the key points and the supporting details in a condensed form.

Exercise 3. Speak on the topic “Market”.

Make up a communication of 150–200 words. It is advisable to use Exercise 9 as a model. Words and expressions in italics from all the texts might help you to present your thoughts as logically connected.

You can also look for more information about modern market structure, different types of markets on the Internet sites:

http://www.wisegeek.com/what-is-an-open-market-economy.htm
http://www.businessdictionary.com/definition/market-structure.html
http://www.oxfordreference.com
http://www.businessdictionary.com/definition/supply.html#ixzz47rT2ltWO

Exercise 11. Read and translate the text.

PUBLIC GOODS AND QUASI-PUBLIC GOODS *(Общественные товары и квази-общественные блага)*

In different economic systems, there exist some goods which are produced by government. The main reason is that customers encounter *market failure* for such kind of goods which are defined as public goods and quasi-public goods. Market failure is the case when private decisions about how much of these goods to buy will not lead to their socially optimal level output.

A pure public good is characterized by *nonrivalness in consumption* and/or *nonexcludability from consumption*. The most obvious example of a pure public good is national defense. The consumption of this good by one customer does not reduce or interfere with its consumption by other customers, and no one in the community can be prevented from enjoying the benefits of using this good. The price for pure public goods is not charged.

But there are other kinds of government output for most of which a price could be charged: education, health care, highway services, sewage, etc. These are usually termed quasipublic goods, and consumption of such a good or actions of its consumer may benefit or harm other consumers. For example, vaccination of one child against polio helps to protect other children as well. But smoking a cigarette involves side effect as it may injure other people.

However, quasi-public good is a fuzzy category, since people do not agree on the list of the items in this category. Most customers include in it the output mentioned above, while others would add housing, police and fire protection, asserting that there is an important element of publicness in their consumption. Besides, a good may be a private good in one respect and a quasi-public good in others. Consider education, for example. A college graduate receives private benefits in terms of higher income, pleasant job and other consumer satisfaction. But a large number of educated people in the population can benefit others besides the college graduates, and this element warrants government aid to higher education even though in many cases the education is not free.

The goods produced at different levels of government are different. The federal government mainly provides national defense. The local government is involved in producing roads and highways, general administration. Education, health and hospitals are divided between both levels of government. Producing public and quasi-public goods the government fulfills the allocation function, i.e. the division of resources between private production and government production. It is also important to remember that existence of a large public sector and government output is financed by taxation of income at all levels of economic activity.

Having read the text, speak about the difference between public and quasi-public goods and the role of government in providing these goods.

Work in pairs. Ask questions summing up the main subject, key points, and supporting details presented in the text. Gather data to answer the questions. Organize your questions and answers in the form of a conversation. Summary writing

1. Read the text again and determine the main idea of each paragraph.
2. Underline the key words and collocations.
3. Put the main ideas into your own words. Try to use all the underlined words and collocations.
4. Organize the key points in the form of a plan.

Make a summary. Your summary should reflect the key points and the supporting details in a condensed form.

Тема 5: Научно-исследовательская работа. Международная торговля. Глобализация.

Глобализация

Exercise 1. Translate the given text into English.

Глобализация - многогранный и противоречивый процесс, определяющий направление развития современной мировой экономики. Глобализация представляет собой процесс интеграции и унификации всех сфер жизни государства, то есть его экономики, политики, торговли, финансов, здравоохранения, образования и культуры.

Защитники глобализации подчеркивают тот факт, что объединяя страны, глобализация снижает риск возникновения военных конфликтов. Противники глобализации, "антиглобалисты", отмечают её разрушительный характер – ослабление суверенитета национальных государств, доминирование индустриальных западных стран в лице транснациональных корпораций, так как глобальные гиганты получили легкий доступ к ресурсам и рынкам слабо развитых стран. Стремясь минимизировать издержки и максимизировать прибыль, транснациональные корпорации перераспределяют капитал. Однако это не выравнивает экономики стран. Если бы экономические показатели индустриальных и развивающихся стран сравнялись, то движение капитала стало бы менее доходным или убыточным. Соответственно, глобализация напрямую связана с неравенством, с ростом разрыва в доходах, потреблении, и качестве жизни мирового населения и стран в целом.

Основными движущими силами глобализации являются свободная торговля, производственные инновации, улучшенная транспортная инфраструктура, информационные технологии и появление глобальных институтов (ВТО, МВФ и ВБ). Открытые границы обеспечивают свободное перемещение людей, товаров и капиталов. Главными агентами глобализации являются менеджеры транснациональных корпораций и международные финансисты.

Основной результат глобализации – разделение труда на международном уровне, повсеместная миграция человеческих и производственных ресурсов, международная стандартизация технических и экономических процессов, а также взаимное проникновение культур разных государств. Таким образом, глобализация сформировала глобальную массовую культуру и превратила наш мир в единый рынок потребления. Потребители в любой стране могут найти тот продукт, который они привыкли потреблять дома. Инфраструктура представлена глобальным рынком и цифровыми технологиями, объединяющими мир в единую информационную сеть. Реклама и пиар основные инструменты глобального рынка – продвигают идею постоянного потребления. Побочным эффектом глобализации является стирание границ и культурных различий, распространение американской культуры и доминирование английского языка.

Exercise 2. Write an essay on the topic “Globalization and international trade”. Make up a communication of 150-200 words. It is advisable to use Exercise 9 as a model and exercise 6 as a plan. Linking words might help you to present your thoughts as logically connected.

You can also look for more detailed information on the topic on the following Internet sites:

http://www.encyclopedia.com/topic/Globalization.aspx

http://www.investopedia.com/articles/economics/10/globalization-developed-countries.asp

http://www.americanforeignrelations.com/E-N/Globalization-American-led-globalization-1990-2001.html

http://www.yourarticlelibrary.com/international-trade/framework-of-international-tradetransactions/77178/

Exercise 3. Translate the given text into English.

Международная торговля – это обмен товарами, капиталом и услугами между различными странами. В большинстве стран такая торговля представляет значительную долю валового национального продукта. Продукт, который продается на мировом рынке, является экспортом, а продукт, который покупается на мировом рынке – импортом. Существует несколько причин для ведения международной торговли: экспорт увеличивает размер рынка для производителей, импорт стимулирует конкуренцию. Другой важной причиной торговли является использование преимуществ.

Существует два вида преимуществ: абсолютное преимущество и относительное преимущество. Экономика имеет абсолютное преимущество, когда она производит товары по более низкой стоимости, чем другие экономики или у нее есть ресурсы, которых нет у других. Относительное преимущество имеет место, когда экономика может производить что-то по более низкой цене, чем другие экономики. Что касается России, то наша экономика сильно зависит от топлива. Сегодня Россия более открыта для мирового бизнеса.

Exercise 4. Read and translate the text.

TRADE BARRIERS (Торговые барьеры) **Do the following tasks:**

1. Scan through the text to grasp the main idea and express it in your own words.

2. Read and translate the text.

Trade barriers make importation or exportation of products difficult and/or costly. Trade barriers can be divided into two broad categories: tariff barriers and non-tariff barriers. These two main groups include price-based constraints like tariffs or duties and subsidies, quantity limits like quotas and embargoes, buyers' or sellers' cartels, national regulations and practices, financial limits, limits on FDI entry and operations, etc. Non-tariff barriers refer to quotas, subsidies, licensing, cartels, different types of regulations (e.g. health and safety regulations, technical regulations, and environmental regulations), financial limits, and foreign investment controls. In other words, non-tariff barriers are various laws, regulations, policies, conditions, restrictions, specific requirements or prohibitions enacted by governments and authorities.

Speaking about **tariffs**, they are price-based constraints on goods shipped internationally. The words 'duty' and 'tariff' are normally used interchangeably. As a matter of fact, tariffs represent a type of tax paid on imports. Therefore, tariffs raise the cost of importing goods, which, in turn, results in the price increase of the imported products. The high cost of importing goods creates a favorable environment for the development of those domestic industries that do not rely on imported raw materials, component parts or partially finished goods. High import costs reduce the amount of imports, create revenue for the government, and make domestic production more competitive. As for **subsidies**, they are benefits given directly to domestic producers by the government of a country. These types of benefits may include cash payments, low-cost loans, or tax reduction. Consequently, local goods can compete better with imports. However, someone must pay for subsidies – mainly the taxpayers of the subsidizing country. There is no doubt tariffs and subsidies affect the pockets of consumers. Subsidies impose a fiscal burden on consumers. In addition, consumers could pay less money for goods if there were no tariffs.

Concerning **quotas**, these are quantity limits restricting international trade. Quotas may be imposed on both imports and exports. There are general and product-specific quotas or tariffrate and absolute quotas. Tariff-rate quotas set an amount of a certain product that can be imported under a reduced duty rate; any excess amount of the good is subject to a higher duty rate. Absolute quotas limit the quantity of a specific product allowed to enter the country during a specific time period. Accordingly, governments set up limitations on the market share allowed to imports and the number of units of a product that may be imported or exported. A quota can be set at any level of import quantity. A quota set at a zero import limit is known as **embargo**. It is usually established for political reasons rather than for economic ones like protecting domestic products or stimulating local production. An embargo against a country is usually a legal refusal to trade with that country until it fulfills certain requirements. Quotas limit consumers' access to products otherwise available in the market. Moreover, quotas reduce competition and increase the prices of the protected goods. At the same time, quotas may generate incentives for smuggling and administrative corruption.

As for **cartels**, they are organizations established by a group of producers to fix prices or quantities sold in different markets. A group of countries may also sign a formal agreement and form a cartel in an effort to regulate or manipulate prices. For instance, thirteen oilproducing countries form the OPEC cartel, the organization that restricts the price and the amount of the oil sold by its members.

Considering **national regulations and practices**, they may include various barriers like quality standards, bureaucratic delays in processing import permit applications, technical barriers to trade (TBT), sanitary and phytosanitary (SPS) measures, unreasonable packaging and labelling, additional trade documents like Certificate of Authenticity or Certificate of Origin, and “Buy national” programs. Governments sometimes enforce Voluntary Export Restraints (VET) and seasonal import regimes. Speaking about VET, such restraints represent an agreement between two countries. Their governments decide to limit the volume of exports to one another over a certain period of time.

Financial limits, such as exchange controls, refer to the governmental restrictions on the free exchange of foreign currencies by residents and on the exchange of local currencies by nonresidents. They include fixed exchange rates, different exchange rates for different categories of market participants, banning the use of foreign currency in local shops, restricting the amount of currency that can be exchanged, complete ban on currency conversion, or access to foreign exchange complicated by red tape. Governments impose this type of restrictions in an attempt to improve their balance of payments positions, i.e. restore the balance of payments equilibrium. These restrictions are usually imposed by weaker economies whose residents prefer to use and save money in currencies of other countries. Exchange controls help avoid devaluation of local currencies, stimulate exports, regulate capital markets, and control capital flows. Exchange controls are also known as capital controls.

Foreign investment barriers are mainly restrictions on foreign ownership. Governments set the limit on foreign investors’ shares of companies’ equity capital in target sectors. They may also ban any foreign ownership. Foreign ownership is normally prohibited in natural resource sectors. In addition, governments can limit foreign investment implementing obligatory screening and approval procedures. The ability to manage the work of affiliates and operation freedom may be limited by formal constraints. For example, governments may demand that a majority of board directors be formed by residents.

3. Work in pairs. Discuss the following questions.

1. Why do countries introduce trade barriers?
2. When can imposing trade restrictions positively impact a country’s economy?
3. Who wins from trade restrictions?
4. Who loses from trade restrictions?
5. What are the biggest problems created by tariffs?
6. What support do governments offer to help domestic industries?
7. How can governments limit the quantity of imported and exported goods?
8. How can you characterize the impact of cartel activities on the world’s economy?
9. Why do currency exchange controls and exchange rate regimes inevitably generate black markets?
10. What domestic industries may face FDI restrictions? Why?

4. Describe in your own words (1-3 sentences):

- the reasons for trade barriers;
- the main types of trade barriers;
- the difference between a quota and an embargo;
- the preconditions for embargoes;
- the impact of national regulations and policies; - the reasons for exchange control regulations; - the main types of restrictions on FDI inflows.

5. Work in pairs. Ask questions summing up the main subject, key points, and supporting details presented in the text. Gather data to answer the questions. Organize your questions and answers in the form of a conversation.

6. Summary writing

1. Read the text again and determine the main idea of each paragraph.
2. Underline the key words and collocations.
3. Put the main ideas into your own words. Try to use all the underlined words and collocations.
4. Organize the key points in the form of a plan.
5. Make a summary. Your summary should reflect the key points and the supporting details in a condensed form.

7. Write an essay on either of the choices below:

1. The merits and demerits of trade restrictions and tariffs;
2. Political and economical incentives for trade barriers.

Exercise 5. Read and translate the text.

FROM GATT TO THE WTO *(От ГАТТ до ВТО)*

The General Agreement on Tariffs and Trade (GATT)

The process of integration through reducing international trade restrictions and abolishing barriers to foreign investment began in the late 1940s when a small group of industrialized countries joined and opened negotiations on the reduction of tariff duties and the abolition of quotas. Twenty-three countries signed the Protocol of Provisional Application of the General Agreement on Tariffs and Trade (GATT) in Geneva, on October 30th, 1949. GATT, the former specialized agency of the United Nations, operated for almost five decades until 1995. At that time, it was the only international instrument governing international trade. Its primary goal was to reduce international trade barriers among the signatories. The GATT members sought to bolster the world economy by attaining full employment and improving living standards through the adoption of mutually beneficial trade agreements. Therefore, GATT aimed at eliminating or reducing tariffs, and prohibiting import quotas.

The signatories, or the member governments of GATT, became known as “GATT contracting parties”. They met on a regular basis and negotiated reciprocal or multilateral extensions of tariff reductions granting a most favored nation clause (MFN) to certain countries in order to enhance mutually beneficial trade relations. MFN status means that one country is given specific trade advantages by another country provided that the latter is interested in increasing trade with the former. Specific trade advantages may include reduced tariffs on imported goods. GATT also sought to protect domestic industries strictly through tariffs but not measures like import quotas. The only exceptions were the measures dealing with balance of payments difficulties.

There were eight negotiating rounds in the history of the GATT framework. The first five rounds expanded membership. The following round, commonly known as the Kennedy Round, brought about the most significant tariff reductions. The seventh round, known as the Tokyo Round, added more tariff reductions and made progress on other barrier restrictions. In addition, it developed a code of conduct. The eighth and the last round, known as the Uruguay Round, resulted in the creation of the World Trade Organization that replaced the GATT.

World Trade Organization (WTO)

To deal with global rules of trade between nations, the world countries created an international organization. It was established on January 1st, 1995, by the Uruguay Round negotiations and named the World Trade Organization (WTO). Its headquarters is located in Geneva, Switzerland. The organization is run by its member governments. There are 162 member states, officially known as “WTO members”. Their ambassadors or delegates meet regularly in

Geneva. The WTO members' ministers meet at least once every two years. All major decisions are made by membership as a whole.

The WTO relies on the WTO agreements that were negotiated, signed, and ratified by the world's trading nations. They cover goods, services, and intellectual property. These agreements define the principles of trade liberalization. They also determine the permitted exceptions. The WTO agreements contain individual countries' pledges to reduce trade barriers and to open markets. They require governments to make their trade policies transparent. All the WTO member states must notify the organization about the laws in force and measures adopted. In fact, they are obliged to undergo periodic scrutiny of their practices and trade policies. The WTO agreements set procedures for dispute resolution. The agreements are renegotiated from time to time. New agreements are occasionally added to the package. For example, in December 2013, in Bali, Indonesia, the Doha Round trade talks resulted in the so-called Bali Package. Ministers from 160 countries reached the first multilateral agreement ever negotiated under the auspices of the WTO. The outcome of the 9th WTO Ministerial Conference in Bali was trade facilitation (reduced red tape and simplified customs procedures), trade preferences for least developed countries (LDCs) (easier access to the markets of rich countries, duty-free and quotafree (DFQF) treatment for 97 percent of goods originating from LDCs, preferential treatment for services from LDCs, and preferential rules-of-origin for LDCs), and a Peace Clause for existing Public Stockholding programs provided by developing countries for food security purposes.

To ensure the WTO requirements are being followed and the WTO agreements are being properly implemented, the organization established councils and committees. The WTO Secretariat coordinates all the WTO activities. It employs about 640 staff. Its experts – statisticians, economists, lawyers, scientists, and communication experts – assist WTO members in negotiations, application and enforcement of rules, and complex factual questions of a technical or scientific nature. The WTO experts provide technical assistance and training for developing countries.

The WTO has made the trading system more secure and predictable since the organization was given international dispute resolution authority. Disputes are mostly about broken promises. The system of settling disputes is based on clearly-defined rules and fixed timetables. The Dispute Settlement Body or the General Council is responsible for settling disputes and has the authority to establish "panels" of experts. It comprises all the WTO members. The Dispute Settlement Body monitors the implementation of the rulings and recommendations.

Unlike the old GATT procedure for settling disputes, WTO rulings are not easy to block, cases cannot be protracted or ended inconclusively. Under the previous GATT procedure, the country losing the case could block the ruling since rulings could only be adopted by consensus. Now, the WTO members can block a ruling only if there is a consensus to reject it. In addition, the process has become more structured.

There are clearly defined stages in the procedure and the timetable to be followed in resolving disputes. The first stage is consultation. The countries in dispute discuss their problems and try to settle the dispute by themselves or may ask the WTO Director-general to mediate. The second stage is related to the appointment of the panel, its work, findings and final report. At first, the counties involved present their case in writing to the panel. Then, they make their case at the panel's first hearing. Next, the complaining country and the responding country submit written rebuttals and present oral arguments at the panel's second meeting. The panel may appoint and consult experts in case of scientific or technical matters. Experts normally prepare an advisory report. The panel submits the descriptive sections of its report to the governments concerned. This report does not enclose findings or conclusions. After that, the panel submits an interim report which includes both findings and conclusions and allows a two-week period of review. Then, the panel submits a final report which may become a ruling unless the consensus rejects it. Both sides may appeal the report. Finally, the Dispute Settlement Body adopts the report.

The main function of the WTO is to ease trade flows. Its main goal is to help producers of goods and services, exporters, and importers conduct their business. However, the WTO sets regulations that support trade barriers to protect consumers and prevent the spread of diseases.

Work in pairs. Discuss the following questions.

1. What role does the WTO play in encouraging free trade?
2. What are the pros and cons of the WTO?
3. How are the problems between countries solved?
4. How can you characterize the impact of the WTO on the world economy? **Describe in your own words (1-3 sentences):**

- the reasons for GATT;
- the goals of GATT;
- the outcomes of GATT;
- the origins of GATT;
- a series of eight negotiating rounds;
- the objectives of the WTO;
- the WTO agreements;
- the WTO policies;
- the WTO procedures for dispute resolution;
- the WTO size and structure;
- the differences between GATT and the WTO; - the WTO size and structure.

Work in pairs. Ask questions summing up the main subject, key points, and supporting details presented in the text. Collect data to answer the questions. Organize your questions and answers in the form of a conversation. Summary writing

1. Read the text again and determine the main idea of each paragraph.
2. Underline the key words and collocations.
3. Put the main ideas into your own words. Try to use all the underlined words and collocations.
4. Organize the key points in the form of a plan.
5. Make a summary. Your summary should reflect the key points and the supporting details in a condensed form.

Write an essay on either of the choices below:

1. Impact of entry into the WTO.
2. Russia and the WTO.

Тема 6: Научно-исследовательская работа. Теория бухгалтерского учета.

Exercise 1. Define accounting. Describe the accounting process. Define the diverse roles of accountants.

Exercise 2. Complete the table “the accounting process”. Use the following ideas:

a) Taking into consideration all transactions which affect the business entity;
b) Analysing, recording, classifying and summarising the transactions;
c) Preparing the accounting reports; analysing and interpreting;
d) Quantifying in monetary terms.

Identifying	Measuring	Recording	Communicating

Раздел 2: Личностное развитие.

Тема 1: Личностно-профессиональное развитие. Профессиональная самореализация.

Exercise 1. Read and translate the articles.
https://laplageemrevista.editorialaar.com/index.php/lpg1/article/download/1437/1251
https://lumenpublishing.com/journals/index.php/brain/article/view/4125/2959
https://www.researchgate.net/publication/334527657_The_Culture_of_Professional_SelfRealization_as_a_Fundamental_Factor_of_Students%27_Internet_Communication_in_the_Modern_Educational_Environment_of_Higher_Education
https://cyberleninka.ru/article/n/professional-self-actualization-as-the-basis-of-employee-loyalty

Тема 2: Личностно-профессиональное развитие. Этика профессионального бухгалтера.

Exercise 1. Translate from Russian into English.

1. Этика - это моральные принципы или убеждения в том, что правильно или неправильно. Эти убеждения направляют людей в их отношениях с другими лицами и группами (заинтересованными сторонами) и обеспечивают основу для принятия решения о том, является ли поведение правильным и должным образом. Многие организации имеют официальный этический кодекс, основанный главным образом на общественной этике, профессиональной этике и индивидуальной этике высших руководителей организации. Руководители могут применять этические стандарты, чтобы помочь себе решить, как правильно вести себя по отношению к заинтересованным сторонам организации. Этические организационные культуры - это те культуры, в которых особое внимание уделяется этическим ценностям и нормам. Этические организационные культуры могут помочь организациям и их членам вести себя социально ответственно.
2. Разнообразие - это различия между людьми в зависимости от возраста, пола, расы, этнической принадлежности, религии, сексуальной ориентации, социальноэкономического происхождения и возможностей/инвалидности. Кадровые и организационные условия становятся все более разнообразными. Эффективное управление многообразием является этическим императивом и может повысить эффективность организации.
3. Эффективное управление многообразием является не только важнейшей обязанностью руководителей, но и этическим и деловым императивом. В каждой из своих управленческих функций руководители могут поощрять признание и оценку разнообразия в масштабах всей организации.
4. Двумя формами сексуальных домогательств являются сексуальные домогательства quid pro quo и сексуальные домогательства на рабочем месте. Меры, которые руководители могут принять для искоренения сексуальных домогательств, включают разработку, коммуникацию и обеспечение соблюдения политики в отношении сексуальных домогательств, использование справедливых процедур подачи жалоб, незамедлительные меры по исправлению положения в случае домогательств, а также обучение и тренинги по вопросам сексуальных домогательств.
5. Организации, их менеджеры и все сотрудники должны вести себя этически и соблюдать правовые нормы и правила в том, что касается найма, продвижения по службе и обращения с различными сотрудниками. Эффективное управление разнообразием означает умение ценить и адекватно реагировать на потребности, взгляды, убеждения и ценности, которые различные сотрудники привносят в организацию, и поиск способов использовать свои навыки и таланты, чтобы принести пользу им и компании, на которую они работают.

Exercise 2. Describe in 2-3 sentences:

1. the nature of the obligations and responsibilities of managers and the companies they work for toward the people and society that are affected by their actions;
2. the nature of ethics and the sources of ethical problems;

3. the major groups of people, called *stakeholders,* who are affected by the way companies operate.

Exercise 3.

Illustrate how ethics help managers determine the right way to behave when dealing with different stakeholder groups.

Тема 3: Личностно-профессиональное развитие. Предпринимательство. Малый и средний бизнес.

Exercise 1. Read and translate the text.

THE ROLE OF SMES IN NATIONAL ECONOMIES

(Роль малого и среднего бизнеса в национальных экономиках)

Today micro, small and medium-sized enterprises (SMEs) represent an overwhelming part of entrepreneurial structure in developed and developing world economic systems. A crucial role of SMEs in the development and growth of an economy having been recognized, governments in many countries created special agencies to provide assistance in funding, management, procurement and assessing respective status for would-be entrepreneurs.

In the USA and in highly developed economies of EU countries, the UK included, over 99% of the total enterprises can be classified as SMEs. The statistics in almost all the countries shows that SMEs contribute more than 43% of gross national product and provide around 2/3 of the jobs in the private sector. Moreover, for the economies SMEs are not only creators of new jobs, but also launchers of new ideas, as many new products and services are created by SMEs providing for their diversity.

The contribution of SMEs in the development of an economy is not limited only to their sector. At the micro and macroeconomic levels SMEs serve a factor of balance reducing the capacity of monopolies and oligopolies to control the market. They accomplish products and services at lower costs than the big companies and contribute to raising the living standards of society by stimulating the economic activity. Though the area of SMEs operation is mainly local, some of them have access to foreign markets and export their products and services.

The specific characteristics of SMEs that provide their advantage over large enterprises include the following: flexibility in the use of resources and decision-making as to new products or ideas, adaptability to permanently changing economic environment, ability to invent and/or quickly apply technological innovations, diversification of products and services, easy adaptation to changing needs and requirements of consumers, close rapport with staff. Nowadays SMEs are very creative and establish regional networks to be closer to their market and to work in cooperation with each other. It proves the tendency to the so-called "glocalisation" at the regional level.

The entrepreneurial spirit of SMEs owners is very high, but they should be ready to bear great risks which are inevitable for any business activity. Other disadvantages of running SMEs include lack of research facilities, difficulties with financing expansion, limited vendor goodwill, discrimination from large enterprises, and, sometimes, lack of competent employees. But profitable SMEs try to overcome these disadvantages with competent management and achieve their success. A great number of successful SMEs operating in national economies worldwide allow economists to claim that SMEs should be considered an engine of economic growth which gives acceleration to the development of all areas of activity. **Ask your friend**:

- if he/she knows what the abbreviation SME means;
- if there are any statistics to prove the importance of SMEs for national economies;
- if he/she can provide examples of SMEs' contribution to the development of an economy at the micro and macroeconomic levels;

- if there are specific characteristics of SMEs that provide their advantage over large enterprises; - if there are any disadvantages which can result in the failure of a business.

Work in pairs. Ask questions summing up the main subject, key points, and supporting details presented in the text. Collect data to answer the questions. Organize your questions and answers in the form of a conversation.

Summary writing

1. Read the text again and determine the main idea of each paragraph.
2. Underline the key words and collocations.
3. Put the main ideas into your own words. Try to use all the underlined words and collocations.
4. Organize the key points in the form of a plan.
5. Make a summary. Your summary should reflect the key points and the supporting details in a condensed form.

Тема 4: Личностно-профессиональное развитие. Многонациональные корпорации. Международные финансовые организации.

Многонациональные корпорации.

MULTINATIONAL CORPORATIONS (MNC)

(Многонациональные корпорации)

Exercise 1. Scan through the text to grasp the main idea and express it in your own words. **Exercise 2.** Read and translate the text.

The main driving force behind the rise of multinational corporations is the greater mobility of capital in comparison to other factors of production. As long as producers can find more profitable and cheaper ways to manufacture goods, they will search for them and invest money in them. Since many foreign countries offer cheap labour and raw materials, large companies consider moving their production factories abroad. They decide to set up or buy a facility, or enter into a joint venture, or establish a subsidiary. The more the costs of production differ across countries, the more multinationals arise.

At present, there is no agreement on the exact definition of multinational or transnational corporations as they are multidimensional and may be seen from several perspectives – namely foreign assets, sales, employment, management, ownership, strategy and structure. Rephrasing the well-known proverb, one can say: “Many scientists, many definitions.” Some economists believe multinationals are runaway corporations, others point out the fact that multinationals have a positive impact on the world’s economy.

One of the most common definitions of a multinational is: “a large organization operating in several countries, having headquarters and managed from one home country.” However, the ownership of most MNCs is not multinational. In fact, it is uninational. Another definition says: “an organization having its facilities and other assets in more than one country”. Multinational corporations can vary in terms of the expansion of their activities. They may operate in a large number of countries and have hundreds of thousands of employees outside their home countries. For example, Walmart, an American multinational retailer, employs 2.3 million people in 28 countries. ExxonMobil, one of the world’s largest oil and gas companies, ranking No.9 on Forbes’ Global 2000 list in 2016, possesses oil refineries in 26 countries, employs 75,600 people, and has 43,000 retail sites in more than 100 countries. Nestle, the world’s largest food maker with headquarters in Switzerland, employs 333,000 people, has 447 factories in 86 countries, and sell its products in 196 states. Many multinationals have budgets and revenues that exceed those of several small countries.

Multinational enterprises affect employment in both the host and source countries. Setting up new manufacturing plants and factories creates new jobs in host countries. However, some MNEs may purchase already existing business entities. Moreover, they may demand that their managers and top executives run their subsidiaries. Therefore, MNEs are liable to have minimum effects on employment. Speaking about source countries, they are likely to face an employment decline because of runaway jobs and cheap foreign labour. At the same time, they may experience rising sales in other industries. The reason for this is the increase in employment and income in host countries. As a result, people tend to purchase and consume more on a more frequent schedule compared to previous periods. Accordingly, such changes promote global welfare in the long run. On the other hand, MNCs can negatively affect the economic and political policies of host countries by evading taxes (they shift profits to other countries with lower income tax rates), moving funds during international crises, and even initiating civil disturbances to avoid losses and protect their interests.

Multinational enterprises may improve a state's balance of payments (BOP). Countries use the BOP to monitor all international transactions, i.e. all the money received or assets (credits) and money paid or liabilities (debits) by both the private and public sectors. In theory, the assets and the liabilities should balance, i.e. the balance of payments should be zero. In practice, countries have deficits or surpluses. The BOP encompasses the value of goods and services, capital movements that include FDI, loans, and portfolio investments, and other inflows and outflows of a country. A positive BOP means that more money flows into the country than comes out of it. The BOP is negative when the inflow is lower than the outflow. Hence, exports of goods and services as well as capital inflows strengthen the payments position. When a MNC sets up a subsidiary abroad, it makes foreign direct investments that represent an outflow of capital and may be seen as a negative factor on the home country's payment position. However, the MNC purchases capital equipment and materials at home to run the subsidiary abroad. Moreover, the subsidiary will buy additional equipment and more materials over time, thus stimulating the MNC's home country's exports. In addition, the income generated abroad by the FDI contributes to the inflows of revenues for the home country's economy. All these strengthen the home country's BOP position.

Multinationals have many different tools to reduce their overall tax burden. One way is profit shifting, i.e. to report most of a company's income in a foreign country if corporate taxes there are lower than at home. This may be done through transfer pricing. A subsidiary sells its goods within a MNC at a grossly inflated price or the transfer price that may be unrelated to incurred costs or to operations that are carried out. Therefore, the tax paid to the source country decreases, while the tax paid to one of the host countries rises. Since all governments are interested in fair pricing across national boarders, they set corporate transfer pricing rules and regulations. Thus, when dealing with their own subsidiaries, parent companies are required to set arm's length prices. Carrying out tangible, intangible, and service transactions "at arm's length" (на рыночных условиях) within a MNC means that a parent company sets prices at which independent buyers would be willing to buy and independent sellers would be willing to sell, i.e. transactions are made as if the parent company and its subsidiaries were unrelated.

Exercise 3. Work in pairs. Discuss the following questions.

1. What factors cause companies to go international or multinational?
2. Why do MNCs strive for new markets, especially in emerging economies?
3. When MNCs break into new markets, what positive changes do they bring?
4. What are the biggest problems created by multinationals?
5. How are the problems created by multinationals solved?
6. How can you characterize the negative impacts of MNCs on countries?
7. What key challenges do MNCs face when they expand globally?
8. How do MNCs overcome challenges related to entering new foreign markets?

Exercise 4. Describe in your own words (1-3 sentences):
- the preconditions for the creation of an MNC;
- the notion of the MNC;
- the size of an MNC;
- the reasons for emerging economies to welcome MNCs;
- that factors influencing a country's BOP;
- the reasons for emerging economies to fear MNCs.

Exercise 5. Work in pairs. Ask questions summing up the main subject, key points, and supporting details presented in the text. Gather data to answer the questions. Organize your questions and answers in the form of a conversation.

Exercise 6. Summary writing

1. Read the text again and determine the main idea of each paragraph.
2. Underline the key words and collocations.
3. Put the main ideas into your own words. Try to use all the underlined words and collocations.
4. Organize the key points in the form of a plan.
5. Make a summary. Your summary should reflect the key points and the supporting details in a condensed form.

Exercise 7. Write an essay on either of the choices below:

1. Examine the role of MNCs as an agent of globalization;
2. Compare the role of MNCs in both industrial and developing countries;
3. MNCs in Russia.

Тема 5: Личностно-профессиональное развитие. Международные финансовые организации.

Международные финансовые организации.

INTERNATIONAL INSTITUTIONS SET UP AT BRETTON WOODS (Международные финансовые организации)

Exercise 1. Scan through the text to grasp the main idea and express it in your own words.

Exercise 2. Read and translate the text.

To prevent economic disorder and defuse political conflict American and British leaders initiated a conference which was known under the name of the United Nations Monetary and Financial Conference. In July, 1944, 730 representatives from 44 countries gathered in a New Hampshire town called Bretton Woods. Nowadays the conference is called the Bretton Woods conference. Its aim was to lay the foundation for the new financial and monetary postwar order.
It also established GDP as a standard tool to measure a country's economic progress. The Bretton Woods system was successful in achieving the common goals of the industrialized countries that had created it and proved to be effective in controlling all the conflicts until the end of the 1960s when it dissolved.

The primary figures behind the the Bretton Woods system were the renowned British economist John Maynard Keynes, an economic advisor to the British Treasury, and Harry Dexter White, Chief International Economist at the U.S. Treasury. As a result of the Bretton Woods conference, the two major international institutions, the International Monetary Fund (IMF) and the International Bank of Reconstruction and Development (IBRD), commonly known as the World Bank, were established.

THE IMF

Both J.M. Keynes and H.D. White developed independent plans for a multilateral institution which was to shape the international monetary system after the second World War. Their plans differed in the sense of the institution's size, management and policies. The primary objective of the institution, later named IMF, was to provide financial assistance and promote international trade. As stated by H.D. White, the IMF had to be a multilateral relatively small institution which had to allocate its scarce resources among carefully selected countries. As claimed by J.M. Keynes the IMF had to be large enough to assist all the members on demand. Moreover, he believed it had to be managed by two "founder-States". In addition, J.M. Keynes suggested introducing an international currency named *Bancor* which had to serve a unit of account within international clearing system. He advocated the foundation of the International Clearing Union. On the contrary, H.D. White proposed to lend national currencies pegged to gold, the base reserve currency. The currencies had to be convertible for trade and other current account transactions. The U.S dollar gained momentum and became the new global currency linked to the price of gold. Thus, H.D. White is considered to be the creator of the dollar's privileged place in the new system.

When the Bretton Woods system collapsed, the IMF started providing concessional loans through the Trust Fund. In March 1986, the IMF set up the Structural Adjustment Facility, a concessional financing program, which was succeeded by the Enhanced Structural Adjustment Facility in December 1987.–The IMF member states were able to choose any form of fixed exchange rate except for the currency's peg to gold. They could peg their currencies to dollar or any other currency or even a currency basket. They could allow their currencies float freely or adopt the currency of another country, taking part in a currency bloc. They could form a part of a monetary unit.

At present there are 189 members which cooperate in resolving international monetary problems and share information on financial, fiscal, economic, and exchange policies. The IMF serves only to member states. To become a member state, a country has to agree to the IMF code of conduct, pay a quota subscription, allow exchange of foreign currency and ensure openness in economic policies. The membership enhances investment and trade resulting in increased employment. In addition, the IMF assists in solving financial problems and provides technical support.

The IMF is managed by the Board of Governors. The Board normally meets annually and consists of governors appointed by member states. They are either ministers of finance or governors of central banks. The Board of Governors communicates its comments, concerns, intentions, and wishes to the Executive Directors who hold formal sessions on a regular basis. They normally meet at least three times a week. There are 24 Executive Directors. Eight of them represent individual countries – the United State, the United Kingdom, France, Germany, Russia, China, Japan, and Saudi Arabia. The other 16 represent groups of the remaining countries.

The IMF has an international staff of about 2,600 economists, statisticians, research scholars, experts in public finance and taxation and in finance systems and banking, linguists, writers and editors, and support personnel, most headquartered in Washington, DC. The IMF is headed by a Managing Director who is also chairman of the Executive Board, which appoints him.

The IBRD

International Bank for Reconstruction and Development, commonly known as the World Bank, was founded on December 27, 1945. Its main purpose was to finance the reconstruction of the countries ruined by WWII. The bank was intended to provide low interest rates to the devastated countries of Europe and Japan. However, the countries preferred to take advantage of the United States Marshall Plan, officially known as the European Recovery Program or ERP, since it provided monetary support in the form of grants and loans which did not have to be repaid.

The Marshall Plan is thought to have been one of the first tools of European integration as it removed trade barriers, modernized European industrial and business practices, renewed equipment and transport system, and set up institutions coordinating political policies and economic processes at a continental level. In fact, the Marshall Plan laid the foundation for the North Atlantic Treaty Organization (NATO).

On the grounds that the funding from the Marshall Plan became more popular than the funding from the IBRD, the World Bank rewrote its original mandate and started to provide loans and advisory services to poorer and less developed countries of the Third World. It switched to reducing global poverty by promoting development. The Bank initiated food production, health improvement, rural and urban development projects.

Nowadays, the IBRD is part of the World Bank Group and one of the leaders in the field of international development and poverty reduction. The World Bank makes three types of loans: project loans, sector adjustment loans, and SAP loans. Large infrastructure projects, for example building of dams, mines and power plants, are financed with project loans. To meet the direct cost of a project or to support sector-specific policy changes the IBRD provides sector adjustment loans. SAP loans are the loans given under the Bank's Structural Adjustment Program. They offer short-term support in exchange for major changes within a country.

At first its staff included mainly economists, engineers and financial analysts. However, in the 1980s, with the expansion of its operations and the emergence of new social life issues, the Bank addressed the fields of cultural heritage, education, and communications. Consequently, it hired sectoral experts, social scientists, public policy experts, and others. In addition, the Bank improved its services, transparency of its activities, and client satisfaction.

At present the World Bank Group is made up of 189 organizations owned by the governments of member states. The member states are the countries which joined the IMF. The Bank supports their governments, institutions, and organizations. The institution sticks to the following rule: one dollar, one vote. Each country joining the IMF and the Bank has to pay a quota based on its wealth. The amount of money paid determines a country's voting power. The higher the contribution is, the greater voting rights a country exercises. Thus, the *Group of Seven*, commonly called G7, that includes the industrialized nations like the U.S., the U.K., Canada, Germany, France, Italy, and Japan and holds over 40% of the votes, dominates decision-making and controls the IBRD. By comparison, China and India, the two fast growing economies representing 39 percent of the world's population, have 4.65% and 3.05% of the votes respectively. On a side note, the Russian Federation was the member of the Group of Eight (G8) from 1998 through 2014. However, after Russia's annexation of Crimea in March, 2014, the country was suspended from the G8. The Russian Federation has 2,79% of the votes. Governments of the emerging economies have to follow all the derivatives of the World Bank. If a country and its citizens resist doing that, they may be isolated and cut off from the Bank. Moreover, they are likely to lose any assistance. This erodes the sovereignty of the developing nations. Not surprisingly, the developing countries compare the Bank to an international economic cop and its policies to the new form of economic imperialism.

Exercise 3. Work in pairs. Discuss the following questions.

1. What is the IMF?
2. What is the World Bank?
3. How do the IMF and the World Bank differ?
4. Who can become a member of the IMF and the World Bank?
5. Where do the IMF and the World Bank get money?
6. Who can borrow from the IMF and the World Bank?
7. Who makes decisions at the IMF and the World Bank?
8. What types of loans does the World Bank provide?

9. How can you characterize the impact of the IMF and the World Bank on the world's economy?

Exercise 4. Work in pairs. Ask questions summing up the main subject, key points, and supporting details presented in the text. Gather data to answer the questions. Organize your questions and answers in the form of a conversation.

Exercise 5. Describe in your own words (1-3 sentences):
- the reasons for Bretton Woods conference;
- the outcomes of the Bretton Woods conference;
- the origins of the IMF;
- the differences between J.M. Keynes' and H.D. White's plans;
- the present-day objectives of the IMF;
- the IMF policies;
- the reasons for creation of the IBRD;
- the reasons why countries chose the Marshall Plan over the IBRD;
- the IBRD policies;
- the present-day World Bank and its operations;
- the IMF's and the World Bank's size and structure.

Exercise 6. Summary writing

1. Read the text again and determine the main idea of each paragraph.
2. Underline the key words and collocations.
3. Put the main ideas into your own words. Try to use all the underlined words and collocations.
4. Organize the key points in the form of a plan.
5. Make a summary. Your summary should reflect the key points and the supporting details in a condensed form.

Exercise 7. Write an essay on either of the choices below:

1. The merits and demerits of the IMF;
2. The similarities and differences between the IMF and the World Bank;
3. The role of the World Bank.

Раздел 3: Информационные технологии в академической и профессиональной деятельности.

Тема 1: Информатизация общества и его правовой системы (банки и базы данных).

Exercise 1. Read and translate the article.

Mobile E-Commerce (M-Commerce)

Last updated: January 19, 2017

What Does Mobile E-Commerce (M-Commerce) Mean?

Mobile e-commerce (m-commerce) is a term that describes online sales transactions that use wireless electronic devices such as hand-held computers, mobile phones or laptops. These wireless devices interact with computer networks that have the ability to conduct online merchandise purchases. Any type of cash exchange is referred to as an e-commerce transaction.
Mobile e-commerce is just one of the many subsets of electronic commerce.

Mobile e-commerce may also be known as mobile commerce.

The steady shift of consumer behavior to online shopping from retail stores hasn't been lost on wireless electronic device manufacturers. Mobile electronic commerce is yet another way to purchase online items from electronic storefronts or online services from automated service providers. Computer-mediated networks enable these transaction processes through electronic store searches and electronic point-of-sale capabilities. Other mobile devices include dash-top mobile devices, personal digital assistants or smartphones.

Device vendors target younger generations who use mobile phones more than any other age group, prompting online vendors to collaborate with big names in the telecommunications industry to promote the advancement of e-commerce to m-commerce such that users can shop online from their phones. Most of these advances are accomplished through sophisticated application designs that are constantly emerging and evolving.

One of the features of m-commerce sites is the adaptation of websites to make them easier to use with smaller screen sizes. There are a number of adaptations that can be made including the removal of large graphics and the optimization of fonts for easier viewing and ergonomics.

Exercise 2. Read and translate the article.

Temporal Database

Last updated: June 13, 2018

What Does Temporal Database Mean?

A temporal database is a database that has certain features that support time-sensitive status for entries. Where some databases are considered current databases and only support factual data considered valid at the time of use, a temporal database can establish at what times certain entries are accurate.

Dating from the early 1990s, development communities looked to develop specific guidelines for temporal databases in order to represent time frames for entries. Elements of temporal databases include "valid time" indicators and "transaction time" indicators. Experts describe the "valid time" as the time an entry is expected to be true or valid, and "transaction time" as an internal reference for databases. The valid time tables are also called "application time" tables, while transaction time tables can be referred to as "system version" tables.

Technologies including Oracle, Teradata and SQL have versions with temporal feature support.

Different uses of temporal databases require radically different types of development. For example, in a database of customer, patient or citizen data, indicators for individual people will follow a kind of life cycle timeline that can be created according to time frames for comment life events. By contrast, many industrial processes using temporal databases need extremely short valid time and transaction time indicators. These are rigidly implemented depending on length of time for various parts of business processes.

Exercise 3. Read and translate the article.

Cloud

Last updated: May 12, 2017

What Does Cloud Mean?

The cloud is a general metaphor that is used to refer to the Internet. Initially, the Internet was seen as a distributed network and then, with the invention of the World Wide Web, as a tangle of interlinked media. As the Internet continued to grow in both size and the range of activities it encompassed, it came to be known as "the cloud."

The use of the word cloud may be an attempt to capture both the size and nebulous nature of the Internet. Where the Web was an upgrade that made the Internet much more user friendly by adding media to the text-file based sharing it already used, Web 2.0 and virtual servers allow people to run applications, create content, engage in commerce and carry out thousands of other activities that go well beyond media consumption. Calling all of this confused potential “the cloud” might not be the most elegant solution, but it stuck.

Exercise 4. Read and translate the article.

Building a core banking system with Amazon Quantum Ledger Database by Pradeep Dhananjaya, Dan Blaner, and Ben Weiss | on 21 JAN 2022 |

Background on core banking systems

Banks around the world rely on core banking systems as their system of record (SoR). A core banking system includes a ledger for all money movement transactions, organized into accounts with computed balances, along with the relevant business logic and workflows for each product.

The transactions in the ledger are based on double-entry accounting methods, and are added throughout the business day from actions taken by the bank. This includes (1) actions by the bank, such as accruing interest or charging a fee, (2) actions by the customer, such as initiating a payment or a money transfer, and (3) batch processing of payments from payment networks like Visa/Mastercard, ATM, or Wire.

Each account is assigned a product template, with specific business logic and workflows assigned based on the bank's specifications. For example, a credit card account will authorize incoming transactions that fall below a given customer's credit limit, and if the transaction involves the customer's card with chip and the customer's zip code was entered correctly at the point of sale.

Account balances and transaction history are used for ongoing reporting to customers, bank operators, and regulators. These systems are also accessed regularly by bank employees to support the customer.

How core banking systems were built historically

Core banking systems were introduced in the 1960s and 1970s to share account data across their physical branch network to enable customers to transact at any of their physical branches. Account balances would be calculated at the end of the business day. With networking in its infancy, banks relied on monolithic architectures that combined the bank's data and business logic on the same mainframe machines, as this was the only configuration capable of handling the number of connections and simultaneous computations at the time.

These systems were built for resiliency and high performance, which necessitated a narrow design based on the product and regulatory requirements of the time while also meeting peak demand, namely end-of-month reconciliation. The resulting systems were monolithic and rather rigid and able to handle enormous volumes of transactions at scale as long as there were minimal configuration changes.

As consumer banking habits changed in the '80s and '90s, banks chose to augment their legacy mainframe systems to support ATMs and call centers, augmenting the branch teller and support teams. In the '00s, the advent of web and mobile banking drove banks to augment their legacy cores again to support these new direct-to-consumer interfaces and self-service models.

Challenges of the historical design

While a few banks used the technology waves of the '80s, '90s and '00s to replace their legacy mainframes with distributed computing systems, the vast majority stuck with the triedand-true mainframe, which they rely on to this day.

Today, the typical core banking system is monolithic with rigid product parameters and transaction settings, run on expensive mainframe hardware, and reliant on a declining population of COBOL developers. Vendors who have built these tried-and-true solutions have been slow to adapt those systems to modern architectures and designs, emphasizing reliability over innovation, dependability over agility and having little consideration towards reducing cost. Banks who want to create personalized financial products or streamline back-office processes struggle to do so within these constraints.

How core banking systems are being built today

Over the last decade, as banks and Fintechs have embraced modern cloud and microservices architectures in other parts of their infrastructure, they have begun to disentangle the core banking system from its original monolithic design. Business logic is spread over multiple services in the microservices architecture, with each microservice using a custom database suited for its specific need. Modern queues like Kafka have replaced proprietary vendor-licensed queues. API interfaces have been published to enable application development for consumers, bank operators, customer support, and third parties. Proprietary vendor-licensed relational databases have been replaced by open-source relational databases.

Relational database as a ledger

Relational databases have been the choice of architects building core banking ledgers in the last couple of decades, primarily due to their reliability and also because of their ubiquitous nature.

A core banking ledger database stores transaction data and requires that the data stored in it be secure and trustable. To account for security and trust, database architects using relational databases have maintained a separate journal in the database to record modifications to data and as a result making the transaction data immutable. They have also built additional mechanisms to verify that data has not been inadvertently changed or modified, thus increasing cost and complexity of the design of the system.

In addition, relational databases, due to their rigid table schema, are more complicated to manage as they are often incompatible with the microservices pattern where frequent changes are made to the application as well as to the database schema.

And finally, to maintain transaction atomicity and isolation, a traditional relational database system would implement a locking mechanism over some portion of the database (e.g., rows, tables, pages), make the necessary changes, and then release the locks. This locking mechanism introduces additional overhead and can also degrade the performance of some requests that are competing for the same resource.

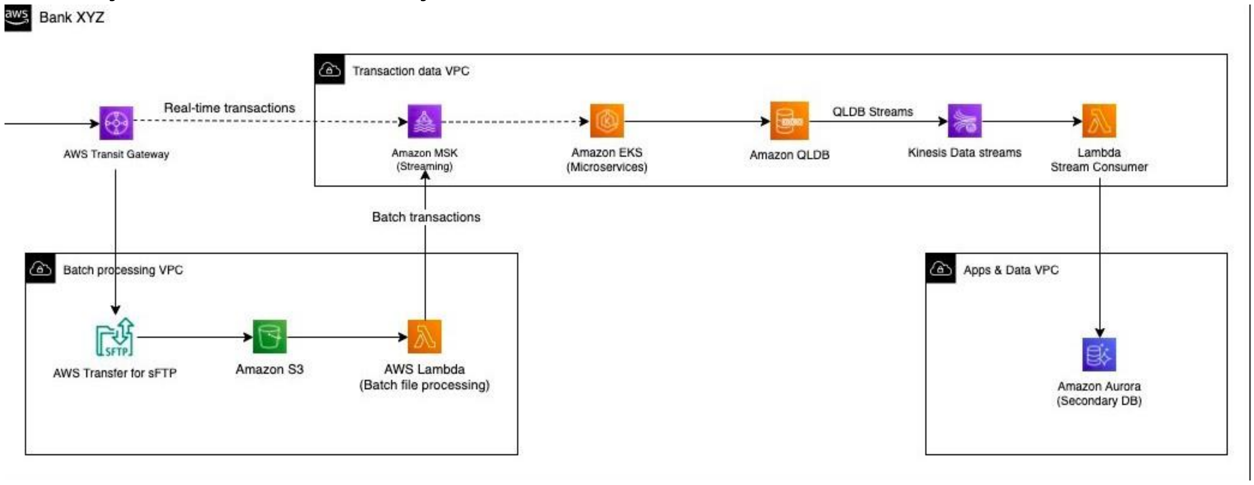
Adding purpose-built DBs to the design: Amazon Quantum Ledger Database — why do it?

Today, we will demonstrate the next paradigm shift for core banking systems – the adoption of a purpose-built database designed to manage transactional ledgers in an immutable, cryptographically verifiable, secure and performant manner – Amazon Quantum Ledger Database(QLDB).

Incorporating QLDB into your design helps solve many of the problems listed in the previous sections. The database has immutability and verifiability built-in, so you do not need to build a separate journal to record changes or mechanisms to verify data yourself. It also stores each transaction as a document without a predefined data model, supports SQL-like query capabilities, and delivers full ACID transactions. Concurrency control in QLDB is implemented using Optimistic Concurrency Control (OCC). OCC operates on the principle that multiple transactions can frequently complete without interfering with each other. With OCC, transactions in QLDB don't acquire locks on databases and operates with full serializable isolation. Finally, QLDB efficiently streams data downstream, to support more use cases such as real-time analytics or feeding event-driven applications that can react to changes happening in the ledger in real-time.

Key architecture considerations

The following diagram showcases how one might leverage Amazon QLDB as the ledger for real-time transaction data. Here, we separate reads from writes, to enable both to scale separately as needed. Real-time transactions are processed and written to Amazon QLDB which acts as the immutable system-of-record, and data is replicated in real-time from Amazon QLDB into a secondary database for read heavy workloads.



Let's consider a scenario here to understand the components in the diagram and the flow in which the traffic flows. Consider a customer of Bank XYZ (Issuing bank) who uses a credit card issued by the bank at a restaurant (merchant) to make a transaction.

Transaction data VPC

All the microservices that interfaces directly with Amazon QLDB, and the services that stream data into and out of Amazon QLDB are logically contained in its own Amazon Virtual Private Cloud (VPC)

Amazon Managed Streaming for Apache Kafka (Amazon MSK) – In the scenario we just described, the restaurant transaction is transmitted in real-time through one of the payment networks (e.g., Master Card, Visa etc.) and issuer processors (e.g., Global Payments) into Apache Kafka, to be ultimately processed by microservices that consume the Kafka stream data. Apache Kafka, a widely used streaming platform is preferred over other messaging platforms because of its ability to scale to millions of transactions per second and the fact that the messages can be persisted (and replayed if required) even after the messages have been consumed by the consumers.

Amazon Elastic Kubernetes Service (Amazon EKS) – The majority of the applications developed today are developed as microservices where each microservice is built to solve a specific business problem. In this scenario, multiple microservices are built on Amazon EKS, one to manage customers, one to manage accounts, and one to process the transactions. The transaction processing microservice consumes the transactions in real-time from Amazon MSK, authorizes the transaction based on various factors including – (1) ensuring the transaction amount does not exceed the set card limit, and (2) validating the merchant and amount are not fraudulent – before reverting back to the merchant with an "Approved" or a "Declined" response.

Amazon Quantum Ledger Database (Amazon QLDB) – Once the transaction has been processed by the microservices layer, the transaction gets written to Amazon QLDB. Amazon QLDB is built upon an append-only log called a journal. Once a transaction is committed to the ledger, they cannot be modified or overwritten, which gives an immutable record of every insert, update, delete and select ever committed to the ledger and access to every revision of every document. QLDB also provides a cryptographic verification feature that enables anyone to mathematically prove the integrity of the transaction history. This feature is very useful for cases where the bank needs to prove the integrity of the data to a third party such as a regulator or auditor, i.e., to prove that the transaction history has not been altered, tampered or falsified once written to Amazon QLDB.

Amazon Kinesis Data Streams – Setting up the QLDB stream will capture every document revision that is committed to the journal and delivers this data to Amazon Kinesis Data Streams in real-time. Streaming lets you use QLDB as a single, verifiable source of truth while also integrating the journal data with other services.

AWS Lambda Stream Consumer – Here, an AWS Lambda function implements a Kinesis Data Streams consumer and writes the data in real-time to the secondary database (i.e., Amazon Aurora).

Apps and Data VPC

All the downstream applications that perform actions based on real-time data from Amazon QLDB are logically contained in this VPC (not shown in the diagram). A secondary database offers various advantages including separating certain read patterns away from the ledger database.

Secondary database – Amazon QLDB addresses the needs of high-performance online transaction processing (OLTP) workloads and is optimized for specific query patterns, specifically writes, and equality seeks against indexes. It is critical to design applications and their data models to work with these query patterns. For Online Analytical Processing (OLAP) queries, reporting queries or text search queries, customers can stream data using QLDB's streaming feature through Amazon Kinesis Data Streams to a secondary database that is optimized for these query patterns. In this case, the secondary Amazon Aurora Postgres database is used for cases such as identifying all the transactions at a certain merchant for which rewards (or points) are to be added to the customer's account once the transactions have been cleared at the end of day processing.

Batch processing

Transactions that are not cleared in real-time are cleared in the overnight batch processes. In this case, the transaction is from the customer dining at a restaurant, and while the transaction is authorized in real-time for the specific dollar amount of services rendered, typically customers update the transaction amount with an additional tip after the transaction has been authorized. These updated transaction amounts are uploaded as a batch file at the end of the day to be processed by the issuing bank.

AWS Transfer for SFTP (AWS SFTP) – Issuing banks can support SFTP as a batch file upload mechanism using AWS SFTP. The service can be configured to store the files in either Amazon S3 or Amazon Elastic File System (Amazon EFS).

Amazon Simple Storage Service (Amazon S3) – The batch files received from AWS SFTP are stored in an Amazon S3 bucket. Amazon S3 supports encryption at rest for all data stored, and also sends notifications to a Lambda function every time a new file is uploaded.

AWS Lambda – The batch file uploaded to Amazon S3 is processed by a Lambda function that reads and processes the batch file, and the transactions are published to Apache Kafka for them to be consumed by the microservices to be processed.

Network connectivity

AWS Transit Gateway is a network transit hub that connects AWS VPC to AWS Direct Connectusing AWS Direct Connect Gateway. Payment network routers such as a Mastercard Interface Processor (or MIP) are hosted on the customer's on-premises network or in a colocation facility, and can be accessed using AWS Transit Gateway through the AWS Direct Connect connection.

Conclusion

In this blog post, we have shown how Amazon QLDB can be used to build a core banking ledger system, and why it is a good fit-for-purpose database suiting the needs of the financial services industry. In the next blog post, we will dive deeper into how we go about building a core banking ledger.

Exercise 5. Read and translate the answers of people to questions on the internet.

What is the best database for a banking system?

The best such database would be a database that stores multitudes of data with repetitive format in table form, i.e. a tabular database, i.e. a relational database.

Furthermore:

- The database should be efficient enough to be able to process the daily volumes plus have a substantial amount of "overkill" to process backlogs and deal with scenarios that will use the "overkill".
- The database should have some kind of failover capability (not really necessary, but very good to have.)
- Transactional behaviour is a must, either implemented in the database engine (good option) or by banking software (bad option.) reporting capabilities are a nice-to-have.
- Strong data protection is a must.

Informix, DB2, and Oracle are used by nearly every major bank in the world today. As my grandfather used to say "Billions of flys can't all by wrong!"

There are many very good reasons for any high rate transaction processing system to use a relational database system under the hood.

What is a database management system? Is it used in a bank?

A database management system is a tool for storing data of all kinds. It's used in a bank and just about any business, association, school, and government. The original question pertained to banks. You'd see a database management system used in multiple areas of a typical bank from recording balances in bank accounts to managing the bank's payroll, finances, email, and even all trading platforms that today's modern financial stocks, bonds, and commodities trading occurs through.

What is a database management system? How is it different from a database?

Note that the words can be used interchangeably (even by me, I have to admit, but especially by people using the data), but as a rule, the DBMS is the software that manages the data while the database *is* the data.

I also like to use "data managers" or "database engines" as a generalization of DBMS, which is usually used to refer to client server relational database engines (although there's no reason for this in the definition - it's just customary usage).

Other types of database engines, such as app-resident engines or NoSQL engines like MongoDB usually aren't called DBMSs.

Why is DBMS used in banks?

Database management systems are specifically designed for the storage and retrieval of (large amounts of) data. Banks handle large amounts of data. A DBMS enables them to store that data, operate on it, and retrieve it when needed, fast enough for their and their customer's needs. That's not the full story. Most banks use a DBMS type called "relational" (RDBMS for short), for good reasons. These reasons are abbreviated ACID, for the four properties that every RDBMS places above all else:

*Atomicity: When multiple changes are declared part of a single transaction, then all of them will fail or all will succeed; never a part. So if I transfer money to you and the computer fails after debiting my account but before crediting yours, then the RDBMS will ensure that, once the server is restarted, either the rest of the transaction completes or (usually) the part that was already done is undone. In other words, it can never happen that money "disappears" because my account is debited but yours is not credited.

*Consistency: Certain business rules can be declared within the database and then the RDBMS ensures that these will never be violated. Things such as not being able to enter a transfer order

from an account number that does not exist, or not being able to enter a transfer order with a negative amount.
*Isolation: For each user, it appears as if they are the sole user of the database; in other words you will never “see” unfinished work from other users. When one clerk processes a transfer of $100,000 from your checking account to your savings account and another clerk looks at your value, he can either see the reality as it was before the transfer started (lot of money in the checking account, no money in the savings account), or after (empty checking account, saving account at $100,000); but never the “halfway completed” version where the money is in transfer and you appear to have suddenly lost your credit rating. (The clerk handling the transfer might see that intermediate state because that’s part of HIS transaction).
*Durability: Whatever happens to the computer, once a transaction is reported as complete the RDBMS ensures that the changes are permanent. So if someone transfers money from another bank to your account and your bank has a power outage just when this happens, then either it happens before the other bank gets acknowledgement (and they’ll know to wait a while and then retry); or the other bank gets confirmation and the RDBMS guarantees that the credit to your account is not lost. Without the “D” of ACID, there are some scenarios where the power can get lost when the change is in memory but not yet written to hard disk or other permanent storage, and you would lose your money.
So as you see, each of the ACID properties helps the banks do their business, which makes relational databases a natural choice for the administration of their customer and account data. (They probably use other databases systems as well, for other purposes).

Тема 2: Информационные технологии в бухгалтерском деле.

INFORMATION TECHNOLOGY AND ECONOMIC DEVELOPMENT

(Информационные технологии и экономическое развитие)

In the last quarter of the 20^{th} and beginning of 21^{st} centuries the changes in the information technologies sped up economic development in many countries. This IT-based economic development is connected, first and foremost, with the rapid production of knowledge (information), its storage, distribution and conversion into hi-tech products. Thus, information accumulation is a stimulant factor for economic development as described in terms of growth, innovation, modernization and technology followed by structural and social changes.

Growth implies an increase in production and per capita income. *Innovation* concerns changes in the organization of a business entity, so that it meets better the needs of the community, provides a more efficient use of capital and labour. *Modernization* refers to a change in tools and equipment used in production as well as to mental changes. *Technology* helps to raise the effectiveness or productivity of factors of production (inputs) thanks to increased knowledge and a mental effort creating an increase in the input-output ratio.

It is necessary to remember that the main feature of modern developed economies is the production of information hastening changes in technology since it is previously created information which serves the main input to produce a new technology. This transformation of information to technology is represented as the relationship among human capital, technological innovations and investment. Human capital can be considered the main factor of economic development since technological improvements and innovations depend on the level of education and skills of labor force able to use new technological methods.

As a rule, economic changes are accompanied by social changes in moral values, demography, geographical factors, religion, education, administration, mass communication tools, etc. Some of these changes and factors cause an increase in the life standards. Revolutionary developments in information technologies result in and simultaneously result from the current trend to globalization in all fields of human life with economic activities and changes in economic structures prevailing.

But the situation is not the same for developed and developing as well as underdeveloped economies. The advance in IT boosts the economies of only developed or monopoly countries which successfully use the existing knowledge as inputs in the production of new knowledge. As to the developing and underdeveloped countries, they are lacking far behind, and the main reason is a lack of physical and qualified human capital, as well as sociopolitical and/or socioeconomic problems. Besides, globalization worsens the situation as it imposes pressure on such countries, especially in commercial area as it increases worldwide competition.

The relationship between economic development and technological innovation is being thoroughly analyzed by modern economists who are aware of the problem of technological and economic gap between developed and developing countries and try to work out some solutions. Most of these solutions focus on the importance of human capital for economic development and involve IT-related regional development policies and industrialization policies in developing countries and underdeveloped countries. The policies to be applied should be long-term in order to provide sustainable development. Some of the basic necessities for these countries include besides increase in physical and human capital, efficient use of natural resources, also encouragement of entrepreneurially talented people able to adopt technological progress. Moreover, information technology derivatives should be formed accordingly and the information accumulated by developed countries should be used at best.

Proceeding from these assumptions, scholars strongly advise to develop a new kind of management defined as “knowledge management” (KM) the ultimate goal of which lies in the realization of firm performance both in developed and developing/underdeveloped countries. Knowledge resource is valuable for gaining competitive advantage, so effective KM should be the major concern of contemporary business managers. KM is very complex in nature and first of all requires manager’s defining knowledge strategy to guide further IT-supported implementation approaches. Though the understanding of KM differs in different schools of management, the underlying statements accepted by all academicians are as follows: firms, as individual entities, should combine technology with experience; individuals, as human capital, must add new things to their knowledge in order to continuously develop their abilities; technical and organizational initiatives must be undertaken by a firm’s manager to provide an integrated infrastructure capable to support KM implementation. As to practitioners, they have realized that the success or failure of KM depends mainly on people and culture of a business organization.

Academicians offer various models for improving firm’s performance through KM and IT-based knowledge implementation which are applicable in all types of economies and can help a firm to gain competitive advantage in the world market. Most of the models contain four components: the firm’s competitive strategy, knowledge strategy, implementation approach and firm performance. *The competitive strategy* is necessary for predicting future development, the need of future knowledge resources and activities of KM to effectively support the firm’s performance. It means that alongside maintaining the existing technologies and processes used as a relatively stable base of products and services, the firm should also focus on innovation and flexibility to frequently change its products and services to be the first movers in the market, as well as selectively move into new areas which demonstrate promise and profit.

Knowledge strategies are understood as strategic choices which direct and shape the firm’s learning process and at the same time determine the firm’s knowledge resources. According to the chosen knowledge strategy a firm may fall under one the four categories: innovator, skill acquirer, copier, and continuous improver. The innovator must have R&D (research and development) budget to invite talented people to seek new ideas, produce innovations and develop new technologies. The skill acquirer encourages employees to acquire new knowledge and gain new competencies and experience. The copier learns what other companies do and purchases of existing “know-how” on the legal basis. The continuous improver uses commonly available external knowledge and combines it with knowledge resources of the firm, which provides a new thinking and results in improvement of the firm's performance.

Implementation approach centers on information technology and concerns technological aspect of management support in the process of knowledge exploitation and exploration. In most firms knowledge is carefully codified and stored in databases, so that it can be withdrawn and used by all the members of the firm's staff. In some firms the access to knowledge is personalized and knowledge is shared mainly through direct person-to-person contact with the inventor or innovator. Communicating knowledge may take various forms: faceto-face, by telephone, e-mail, and video-conference.

Firm performance is connected with the benefits of KM which are difficult to forecast and to measure. To affectively assess the values of KM benefits a manager must understand in depth organizational operations of the firm and continually monitor the occurred changes for an appropriate period of time. The outcomes of managing knowledge resources are can also be viewed as improved organizational creativity, improved ability to innovate, rapid commercialization of new products, quick responsiveness to market change and reduced redundancy of information or knowledge.

One more fact is necessary to mention here, that is in the information age consumers can reach all goods and services a lot faster and with lower cost due to information-sharing and communication devices. In fact, the information revolution implies the rapid development of information communication technologies (ICTs) which offer extensive help both to entrepreneurs and consumers, and are vital for social and economic development. Among the five common economic effects of ICTs are the following: direct job creation in various sectors of economy that employ mobile technologies or make hi-tech devices; contribution to GDP growth; creation of new services and emergence of new industries; transformation of workforce in developed countries via outsourcing some tasks to low-paid contract workers in developing and underdeveloped countries; promoting innovative ways for business to serve their customers.

Read the text and find answers to the following questions:

1. What is the IT-based economic development connected with?
2. How is the transformation of information to technology represented?
3. In what way are information technologies and the trend to globalization related?
4. Why is the situation with IT-based economic development not the same in developed and developing countries?
5. What king of solutions do economists offer to improve the situation with ITtechnologies for developing and underdeveloped countries?
6. Which is the ultimate goal and what is the essence of KM?
7. What are the components of the models offered by economists to business managers?
8. How can knowledge strategies guide the activity of a firm as to knowledge management?
9. What does implementation approach consist in?
10. How can the manager evaluate the success or failure of KM and firm performance?
11. Why are the ICTs vital for social and economic development?

Summary writing

1. Read the text again and determine the main idea of each paragraph.
2. Underline the key words and collocations.
3. Put the main ideas into your own words. Try to use all the underlined words and

collocations.

4. Organize the key points in the form of a plan.
5. Make a summary. Your summary should reflect the key points and the supporting details in a condensed form.

Тема 3: Современные банковские технологии: информационные и инновационные.
Exercise 1. Read and translate the articles and tutorials.
https://www.forbes.com/sites/ronshevlin/2021/01/18/the-5-hottest-technologies-in-banking-for-2021/?sh=7e5032ce35c4
https://www.businessinsider.com/future-of-banking-technology
https://inc42.com/resources/how-emerging-technologies-are-enabling-the-banking-industry/
https://arca.com/resources/blog/the-6-coolest-trends-in-modern-banking
https://www.yesbank.in/life-matters/how-technology-has-changed-the-face-of-banking-industry

Тема 4: Финансовая отчетность. Формирование отчетности в информационных системах.
Exercise 1. Read and translate the articles and tutorials.
https://www.accountingtools.com/articles/financial-information-system.html
https://opentextbc.ca/principlesofaccountingv1openstax/chapter/define-and-describe-thecomponents-of-an-accounting-information-system-2/
https://www.upet.ro/annals/economics/pdf/2013/part2/Monea-2.pdf
https://www.redalyc.org/journal/279/27966514027/html/
https://www.ersj.eu/dmdocuments/26.OSADCHY_ET_AL_XXI_2_18.pdf

Тема 5: Аудит. Финансовый аудит. Удаленный аудит. Exercise 1. Read and translate the text.

FINANCIAL STATEMENTS *(Виды финансовой отчетности)*

Basically, there are two main types of financial statements: the balance sheet and the income statements. Whatever the economic system, the goal of financial statements is to present an accurate picture of an organization's financial results, because companies are evaluated on the basis of financial reports. They are oriented primarily towards the individuals, banks or external organizations which provide capital for the business enterprise. Those who have funds to invest or loan may decide where to place their resources on the basis of financial accounting information that business enterprises prepare. The usefulness of such information is determined by its relevance for the users and the extent to which users can rely upon this information. Investors want to know if they will receive dividends and when they should buy, hold and sell stocks. Lenders are interested in determining whether interest and principal loans will be paid when due. Suppliers must determine whether they will be paid in time. Financial statements can also provide useful information to governments for making policy decisions, although governments often require special purpose reports as well.

There are certain requirements a financial statement should meet. Information must be free, i.e. the access to it should be granted to all interested parties. Financial statements should disclose all items that are material enough to affect evaluations and decisions both of external users and managers of the reporting enterprise. Information should be prepared in a comparable way so that the performance of different enterprises, or of the same enterprise over time can be examined. It also should be understandable, and all the transactions and events that form the basis of financial statements should be open for different interpretations. Besides, users benefit more from the information that is available at the time it is required.

Financial statements (also called financial accounting reports) directed to the needs of their primary users are prepared annually and may contain different information depending upon the user group (investors, creditors or the government). Income statements, for example, show how much money is received and spent by the company. Balance sheets are drawn up monthly, quarterly, half-yearly, annually. They provide information about company's assets, liabilities and owner's equity at the reported period and are prepared on the principle of double-entry system. The current financial position of an enterprise can also be reported by its chief accountant at the annual meeting of shareholders. Any economic system should provide the relative stability of accounting policies that specify the methods by which a reporting enterprise measures, accumulates and summarizes the economic events and data for its records. It means that no change will be made in accounting policies unless it is clearly necessary.

A special concern is transnational financial reporting i.e. reporting financial results across national boundaries to the user groups located in the country other than the one where the company is headquartered. This kind of reporting presents a unique problem both for the corporations and the users, because the general orientation of the country's financial accounting, the company's accounting principles, the language in which the report is written, the currency unit used to present financial statements may be different when a company sends financial reports to users in other countries. There exist several ways of solving this problem among which a transnational company chooses the most appropriate. They include the following: 1) sending the same financial statements to the foreign reader as to the domestic users; 2) translating financial statements into the foreign reader's language ("convenience translation"); 3) translating not only financial statements into the language of the foreign reader, but also expressing the monetary amounts in the reader's currency ("convenience statements"); 4) revealing selected financial statements items on the basis of the accounting principles of the reader's country in the footnotes section of the company's financial statements; 5) preparing "secondary" financial statements on the basis of the foreign user's accounting principles, in the user's language, the amounts being denominated in the user's currency; 6) preparing financial statements according to World Accounting Principles.

Ask your group-mate:

– to name the main types of financial statements;
– to describe the groups of users for which financial information is prepared;
– to list the main requirements to financial reports;
– to explain the difference between income statements and balance sheets;
– to define the problem of international financial reporting;
– to describe the ways of preparing transnational financial statements.

Work in pairs. Ask questions summing up the main subject, key points, and supporting details presented in the text. Gather data to answer the questions. Organize your questions and answers in the form of a conversation.

Summary writing

1. Read the text again and determine the main idea of each paragraph.
2. Underline the key words and collocations.
3. Put the main ideas into your own words. Try to use all the underlined words and collocations.
4. Organize the key points in the form of a plan.
5. Make a summary. Your summary should reflect the key points and the supporting details in a condensed form.

Exercise 2. Read and translate the text.

AUDITING

(Аудит)

Audit is defined as a procedure of official checking and examination of annual financial statements of a business or government organization, or of a person's accounts by a qualified person – an auditor. Depending on the type of audit, the involved expert may operate as an independent person, or may as well represent an independent audit committee and work in a group as is the case with an *external audit* or *public auditing*. In some large companies, a method of *continuous audit* is adopted, which is conducted by an internal accounting specialist who is not responsible for preparing financial documentation under audit. The audit may also be classified as financial statements audit, income tax audit, "value for money audits", environmental audits, financial management audit, etc.

The purpose of an external audit is to make certain that a person, a legal entity, or an organization shows accurately the true financial position in the proper form required by law or regulation of the state, in accordance with acceptable accounting principles, and does not hide any dishonesty. In fact, external audit is intended to provide shareholders, bankers, government agencies, etc. with useful and reliable information about finance managing in the business enterprise under audit. Auditors do not monitor the financial transactions of a business, nor do they have any legal powers. They only offer an opinion in final auditor's report which gives credibility to the financial statements, or reveal undesirable practices to prevent their recurring in the future. In certain public companies audits help to test the effectiveness of internal control over financial reporting.

Auditing procedures are complicated, manifold and based on national or international auditing standards which differ for audits of public companies, private enterprises, government organizations and entities that receive government funds. For the audit to be performed effectively, the auditor should properly plan the audit and direct efforts to areas most expected to contain risks of material misstatement due to error or fraud. As a rule, these areas include transactions, account balances, presentations and disclosure. An external auditor is assisted by a person within the entity, whom the auditor properly supervises.

First of all, the auditor should obtain an understanding of the enterprise, its environment and internal control system. The next step is to analyze the financial statements of an enterprise prepared by its management, identify and assess the risks of material misstatement. For this purpose the auditor designs audit procedures or uses testing and other means of examining all information that is available to obtain sufficient appropriate audit evidence that misstatements do not exist (or exist). In some cases, the complete information is not provided by the management intentionally or unintentionally, or concealed fraud may be undetectable with auditor procedures, which present inherent limitations of an audit and cause audit risk.

Nowadays the scope of auditors' skills is much wider, as they not only analyze the firm's financial statements, but also render a wide range of consultancy services, help their clients to prepare tax returns, give advice on the maintenance of accounting and organization of internal control. In English-speaking countries, public auditors are usually certified, and high standards of professional qualification are encouraged. There are also government auditors addressing the key problems in the field of public accounting sector auditing, budget efficiency problems, performance of expenditure programmes, etc.

Read the text and discuss in group the significance of auditing for evaluating a successful performance of a business enterprise.

Work in pairs. Ask questions summing up the main subject, key points, and supporting details presented in the text. Collect data to answer the questions. Organize your questions and answers in the form of a conversation.

Summary writing

1. Read the text again and determine the main idea of each paragraph.
2. Underline the key words and collocations.
3. Put the main ideas into your own words. Try to use all the underlined words and collocations.

4. Organize the key points in the form of a plan.
5. Make a summary. Your summary should reflect the key points and the supporting details in a condensed form.

Раздел 4: Основные лексико-грамматические единицы, отражающие тематику академического, профессионального, делового и личностного взаимодействия.

Тема 1: Бухгалтерский финансовый учет.

Exercise 1. Read and translate the articles and tutorials.

https://www.freshbooks.com/hub/accounting/financial-accounting
https://www.accaglobal.com/lk/en/student/exam-support-resources/fundamentals-exams-studyresources/f3.html https://www.accountingedu.org/what-is-financial-accounting/
https://www.accountingcoach.com/financial-accounting/explanation
https://projectcor.com/blog/financial-accounting-what-is-it-importance-and-examples/
https://www.accountingtools.com/articles/financial-accounting-basics
https://cleartax.in/g/terms/financial-accounting

Тема 2: Бухгалтерский управленческий учет.

Exercise 1. Read and translate the articles and tutorials.

https://www.freshbooks.com/hub/accounting/management-accounting
https://www.toppr.com/guides/fundamentals-of-accounting/fundamentals-of-costaccounting/meaning-of-management-accounting/
https://corporatefinanceinstitute.com/resources/knowledge/accounting/managerial-accounting/
http://www.dominionsystems.com/blog/6-reasons-why-management-accounting-is-importantfor-decision-making
https://blog.shorts.uk.com/what-is-management-accounting https://www.iedunote.com/management-accounting
https://www.cpacanada.ca/en/business-and-accounting-resources/management-accounting
https://www.snhu.edu/about-us/newsroom/business/management-accounting

Тема 3: Налоговая система. Налоги и сборы. Основные элементы налогообложения. Налоговый контроль.

Exercise 1. Read and translate the articles and tutorials.

https://www.britannica.com/topic/taxation https://cleartax.in/g/terms/taxation
https://www.nbs.sk/_img/Documents/BIATEC/BIA12_06/17_21.pdf
https://taxfoundation.org/the-three-basic-tax-types/
https://www.oecd-ilibrary.org/docserver/9789264218789-5-en.pdf?expires=1649023949&id=id&accname=guest&checksum=BABE9F1060FB28654D6D6105D0C68340
https://www.oecd.org/ctp/glossaryoftaxterms.htm
https://european-union.europa.eu/priorities-and-actions/actions-topic/taxation_en
https://www.cbpp.org/research/federal-tax/substantial-income-of-wealthy-households-escapesannual-taxation-or-enjoys

Раздел 5. Участие в международной конференции.

Тема 1: Международные конференции. Поиск конференций по направлению.

Exercise 1. Complete the text. Use the following words: space, presenters, local and farther-reaching, intended audience, framework, shapes and sizes, organize, evaluated, put into motion, networking.

Conferences come in many 1) __________, but all need to be organized. While small and large, 2) __________ conferences have different needs, there are some organizing guidelines that work for most. Just about any sort of conference needs a 3) __________ of people and systems to build it on. Any conference needs to be planned – its location, 4) __________, timing, content, and form have to be determined. Any conference needs to inform its 5) __________ of its existence, and convince that audience – or enough of them – to attend. Any conference has to attract interesting 6) __________, whether they're from the next office down the hall or from the far reaches of the world. Any conference has to be run well if participants are to have a good experience. And a conference should be followed up and 7) __________ as well, so that the next one will be better.

Regardless of whether it's aimed at an immediate problem, improvement in practice, 8) __________, or advocacy, a conference should excite participants, and leave them wanting more – more ideas, more contact with others with the same concerns, more change, more ways of doing their work. A good conference has the ability to 9) __________ currents that can have great influence on an issue or a field. It's worth the effort to 10) __________ it well.

Exercise 2. Complete the text. Use the following words: setting up sites, global resources, electronic means, managing, computer network lines, purposes, distance.

When a number of people who need to communicate with one another are separated by 1) __________, one way for them to get together is by teleconference. A teleconference is the transmission by 2) __________ of audio and/or visual contact, as well as any other material – images, documents, music, PowerPoint presentations – that can be digitized and sent over phone or 3) __________.

Organizing a teleconference can be similar to organizing a conference, in that it may take planning, choosing and 4) __________, registering participants, and evaluating the process and content when you're done. It adds the issue of technology, but eliminates the sometimes nightmarish logistics of getting large numbers of people to a single place at a given time, and 5) __________ them once they're there.

Health and community workers can use teleconferencing for a number of 6) __________, particularly training, long-distance coordination and collaboration, and advocacy. You may find that teleconferencing is an efficient and reasonable way to accomplish your purposes, and that organizing a teleconference is a small price to pay for the savings in money, time, and 7) __________.

Exercise 3. Read and translate the text. Choose the best heading for each part of the text.

A. Find a conference that matches your research timeline
B. Ask fellow researchers for conference tips
C. Identify and avoid predatory conferences
D. Assess your budget to attend a research conference
E. Read Journals and Magazines
F. Set out your goals for finding a conference
G. Search for conferences online

How to find an international conference *Trying to find a research conference that's right for you is no piece of cake. Use these tips to help.*

Whether it's your first time attending a research conference or you're trying to find a conference in a specific field to test your research, finding the right event to attend can be a tough task. Which is no surprise as there are over 200,000 research conferences worldwide. With such a vast amount of conferences internationally, it's important to fully understand how to find a conference that fits your research goals.

Research conferences present an opportunity for your work to come under scrutiny from the outside world. This is a vital part of research or academic conferences: to discuss your work with peers, find out where the quality of your research stands and get feedback from researchers in your field. Preparation is key and it begins the moment you start to try to find a research conference.

Part 1

The most obvious step when you're trying to find an academic conference is to do the legwork. Start by searching online for conferences in your field. There are several conference announcement directories that help you find the conferences you need. Using a site like PaperCrowd, you can search for relevant conferences to get an idea of the international conferences in your field. Once you've found a research conference on PaperCrowd, follow it so you get updates from the organisers. You can also use this site to find a link to the conference website, the registration page and any other information you'll need. *Part 2*

Even at the starting point of your career, there's a good chance you'll be familiar with the extensive academic journals or magazines relevant to your field. Quite a few research conferences advertise in these because they can connect directly with their target market: you. It's wise to check the latest editions of these journals as it often takes quite some time for the latest issues to get to their subscribers and libraries. This means the call for papers in them may already be weeks or months old, leaving you with limited time to respond and submit your abstract.

You can access these journals online too if you have a subscription. In my experience, regularly checking what conferences are advertised in the journals I subscribe to is a great way to keep up to date with the key conferences in my field. It's a good idea to keep a folder with details on each of the international conferences.

Part 3

Once you know what's out there, use your networking skills to identify the key research conferences in your discipline. Ask your fellow researchers what local, national and international conferences they've attended and how beneficial they were.

There's also a wealth of experience in your local academic department. Quite a few conference organisers reach out to the heads of academic departments, don't hesitate to reach out to your own department or contact your local university and ask them which conferences they recommend.

These word-of-mouth recommendations will help you identify which conferences in your field are worth considering. And they provide you with an opportunity to check out if your peers are familiar with the conferences you've followed on PaperCrowd.

Once you have found specific academic conferences that appeal to you and your research interests don't hesitate to subscribe to their newsletter. You can find out all the important information leading up to the academic conference, and it allows you to be the source of information to your peers. You will then get the newsletters for each of the following annual conferences. *Part 4*

When you're trying to find a conference to submit to, make sure the conference matches the timeline of your research. Ensure you have most of your work completed before submitting a paper or abstract to the conference. Take your time with your writing and to increase your chances of getting accepted, understand fully when you need to have your abstract submitted by.

It's also worth noting the various methods by which a call for papers could be sent out, the last thing you want is to have missed out on the perfect conference for your research.

High-quality conferences will have an early call for papers (4-11 months beforehand) due to their peer review process. Some research conferences demand a full paper for submission and others request an abstract or extended abstract. If you're under time pressure with your submission, consider the quality of your work and decide whether to attend a different conference, submit your semi-finished paper or to hold on for next year.

Part 5

Unless you work in a niche field of study there should be more research conferences than you can fit into your schedule. So it's important you also identify what you want to take from your experience as an academic at the conference.

Treat the conference as a military operation: preparation is crucial. When you're choosing a conference you need to read up on what type of researchers will be there and identify the type of person you want to network with. The guest speakers and organising or scientific committee will give you an idea of the type of researchers who'll attend. Understand the geographical scope of a conference and your study. You don't want to travel across the world only to realise that the conference doesn't match your academic goals.

Part 6 Conferences can be costly. When you're identifying potential conferences to submit to, assess the price of attending if it's available. Some research conferences open submissions and announce their fees simultaneously, but others may announce their registration fees later. There are a number of costs you need to evaluate: the cost of registration; the cost of accommodation close to the venue; and the cost of travelling to the destination.

If you hope to be presenting, check for grants, bursaries or other financial help available from your university, research institute or the conference itself.

There's often help available for early-career researchers to attend conferences. If you're seeking financial help to attend a conference, it can often be easier to get approval for conferences that are relatively near and don't require long-haul flights. Whether you are aware of it or not, budgeting is crucial to attending a conference. The last thing you want is to make plans to attend a research conference in your field of study and then have budgetary concerns stop you from attending. *Part 7* While it's important to find a research conference that matches your research goals, you have to ensure it's not suspect. Early-career researchers who are working hard to improve their resume/C.V. are often capitalised on by companies who hold poorly organized, profit-fueled conferences.

These "predatory conferences" are not organised by scholarly or professional societies. These don't use a peer-review system and often have high (and rapid) acceptance rates and charge excessive fees to attend.

Predatory conferences usually falsely claim that certain researchers sit on their organising committees, they also have an overly broad scope of topics and often feature several conferences focused on different disciplines being hosted in one venue. If you're not sure if a conference you've found is predatory or not, cross-reference the conference name or organisation with Bealls list of predatory conferences and publishers , or check out Phaedra E. Cress's journal article on predatory conferences. Attending a predatory conference can be a costly mistake for your research and your budget.

On predatory conferences go to the following websites:
https://researchwhisperer.org/2017/03/14/predatory-publishers-part-1/
https://www.exordo.com/blog/9-signs-this-is-a-fakeconference/?utm_source=papercrowd&utm_medium=static_page
https://academic.oup.com/asj/article/37/6/734/2966192

Here are a few links to search engines and websites for academic conferences, workshops and seminars
https://inlnk.ru/84j6R2 https://www.allconferencealert.com
https://www.conference2go.com
https://conferencemonkey.org
https://www.whatisresearch.com/how-to-find-academic-conferences/

Тема 2: Как стать участником международной конференции.
Exercise 1. Read and translate the text. Choose the best heading for each part of the text.
A. Record yourself B. Attend conferences you'd like to speak at C. Learn more about new conference technologies and innovations D. Create a lot of quality content E. Improve your speaking skills

How to become a conference speaker
Patrick Reinhart May
10, 2017

It might be tempting to try and create a number of presentations for different conferences. However, creating multiple quality speeches is incredibly challenging. You'll have a much better chance of success if you pick just one idea and refine it. It's perfectly acceptable to present the same speech at several different conferences around the country or even the world, much the same way a stand-up comedian delivers the same routine during a national tour.

Make sure your presentation topic is really compelling and think about the most engaging, interesting way to deliver it. Consider what you would like to listen to if you were attending a conference. Brainstorm your ideas with friends to make sure you've picked the most engaging topic you can and you're approaching it the right way.

Part 1. ____

While you only need one good presentation for your conference engagements, your content creation shouldn't stop there. Content is king. It establishes you as an industry leader and keeps you in the mind of conference organizers and attendees. Thanks to the rise of blogs and social media, creating and distributing regular content is easier than ever. Remember to include details about yourself with your content so people continue to connect you to the content you're creating.

Part 2. ____

It might seem daunting delivering your speech in front of a camera, but it provides great training for your work as a conference speaker. Record your speech right through and don't stop, even if you feel you've made a mistake. Then watch it back. Analyze what you're doing well and what you might do differently. Look for annoying habits like playing with your clothes or looking down at your feet. When you become conscious of these distracting behaviors, you have a better chance of overcoming them. Record yourself several times until you're happy with the way you're delivering your presentation.

Some conferences also ask for a video with your pitch. If you've already recorded one, you've got a jump start on the competition. It can be wise to include your video with your pitch, even if it's not requested. If the organizers are unsure whether to pick you or another speaker, a well put-together video could help tip the scales in your favor.

Part 3. ____

It's possible to be a great authority in your field but a terrible speaker. Some people are natural orators, while others struggle to deliver speeches. No matter what your skill level, there are probably areas where you can improve. The practice of videoing and critiquing yourself is a good start. However, to really up your game, consider joining an association or training program to improve your speaking skills. You might also benefit from the educational opportunities presented at collaborative workspaces like WeWork offices.

You could also practice speaking at other locations that are less discerning. Reach out to your church and schools in your area to see whether you can give a presentation. You may also be able to speak at events held by nonprofit organizations and networking groups.

Part 4. ____

As technology and our understanding of human learning styles evolves, so too do the ways people present their speeches at conferences. Stay up to date with new conference innovations like live streaming, PechaKucha, and audience immersion. Experiment with new techniques and consider how they could add value to your presentation. Being open to new formats and ways of doing things can help set you apart from more traditional corporate speakers.

Part 5. ____

Ideally, you'll attend the conferences you're interested in as a speaker. However, if you face rejection, don't let that put you off. Register for the event as an attendee so you can learn more about it. Attend the speeches and critique them. See whether you can guess why those speakers scored invites when you didn't. Can you learn anything from the way they present or the topics they've chosen?

Use your conferences as networking opportunities. Talk to the organizers if you can and put yourself on their radar. You may find these people are more receptive to your application next year, as they know you understand how their event runs and that you've already supported it.

Exercise 2. Read and translate the text. Choose the best heading for each part of the text. *A. Ask colleagues to submit a recommendation on your behalf*
B. Market yourself C. Apply to conferences online D. Apply to everything that interests you E. Be social online F. Keep your pitch concise

Get invited to be a conference speaker Patrick Reinhart
May 10, 2017

Part 1. ____

Most conferences will put out a call for speakers. Getting invited to speak can be as simple as communicating with the conference organizers. You can find relevant events simply by searching the internet for conferences in your industry. It's also a good idea to follow other conference speakers you admire on social media. They'll likely promote their speaking engagements. Look into the conferences they're speaking at and see whether you can join the program.

Many conference websites have a call for papers on their speakers' page when they're still searching for presenters. If you can't find this, reach out to the conference organizers through email and pitch your paper to them. The worst they can say is no.

Part 2. ____

A conference website might advertise a call for papers, but that doesn't mean its organizers want to read your entire dissertation. Conference organizers receive a lot of speaker applications, so they don't want to waste time on lengthy papers.

Your application should be no more than a few paragraphs. If yours is longer, consider what information is really necessary to impart and edit ruthlessly. Consider what your presentation is about and what your audience will learn from it. Ideally, send your pitch to a few trusted friends or colleagues. They can hopefully suggest improvements and note any areas needing clarity before you submit.

Part 3. ____

The kind words of another person in your field can make all the difference. Speak to a trusted colleague and ask them to advocate on your behalf. Your colleague should mention why you'd be a good fit for the conference and give details of your professional expertise. Any praise can give you an advantage, but your colleague's pitch is likely to be especially beneficial if they know the conference's organizers.

Part 4. ____

The old adage that it's not what you know, but who you know, still holds true in the conference world. The good news is that in the age of social media, it's a lot easier to become known to the people who matter. Follow the conferences you're most interested in and their organizers on Facebook, Twitter, and LinkedIn. Engage with them so your name becomes familiar. This should help you get that speaking invite you've been longing for.

An active social media presence can also help you generate a following. That following can be a great asset for you. When people follow you, it shows they're interested in what you have to say. A large social media following can also indicate you're a trusted member of your field. Many conference organizers proactively contact industry experts with large social media followings because they know these figures can be conference drawcards.

Part 5. ____

Just as your business markets itself to consumers, you should also market yourself to conference organizers. You can create similar marketing materials to those your company would, such as a website and brochures. Collect testimonials from people who've enjoyed your past speaking engagements and use these in your marketing goods.

Contact speakers' bureaus and directories of speakers in your field. Conference organizers often consult these lists when searching for speakers. Simply being listed can increase your credibility as a conference speaker.

Part 6. ____

It's easy to get caught up in your own insecurities about conference presenting. However, it's smart to push them aside if you want to score those elusive conference speaking invites. Apply to everything and anything that interests you. You might think you're not experienced enough or interesting enough to speak at one of the nation's leading conferences, but let its organizers tell you that. They might just like what you have to say and encourage your involvement.

Becoming a conference speaker is an excellent way to establish yourself as an expert in your field and build brand awareness for your business. Practice your craft and consider our tips to give yourself the best chance of becoming one of the nation's top corporate speakers.

For more information, go to
https://www.forbes.com/sites/johnhall/2016/11/20/want-to-become-a-conference-speakerembrace-content-and-invest-in-your-brand/?sh=24712adf13ff

Exercise 3. Read and translate the text. Complete the text using the following words:
end goal, target activity, opportunities,

"Conference speaking" is not a job or a 1) __________. You speak in conferences as part of other jobs/professions/lines of work, and as your reputation and success in your chosen line of work increase, more 2) __________ pop up. If you want to be a "conference speaker" as your 3) __________, honestly, you should prepare to become *the butt of jokes**.
There are a few basic types:

1. **Academic speaking**: if you are a PhD or a practicing specialist who is doing somewhat new things, speaking at conferences is a routine matter. You submit papers, speak at the commodity sessions and so forth. The smaller the conference, the more interesting it is. As you accumulate a pile of work, and/or do award-winning work, you'll get invited to do special addresses or even keynotes. You'll give seminars whenever you interview, and inside any organization you are part of.
2. **Trade speaking**: If you are in industry, and you are either leading high-visibility projects, OR are high up in management, you'll speak on behalf of your company at trade events. You may be invited to speak on specific themes or participate in panels, or give little thought-leader bits.
3. **Consultant circles**: "conferences" are a primary marketing medium for selfemployed/independent consultants in many industries where a lot of the labor is outside of organized companies. Consulting companies often rely on conferences (often organized by themselves) to do most of their lead generation and marketing. Depending on the particular conference, this can be a highly backroom mafia affair, or a meritocracy. Speaking spots might be loosely or tightly tied to sponsorships.
4. **"Professional" speakers circuit**: these are people who have typically published at least one book that is relevant to a larger community. They get invited to do keynotes and moderate panels, and get paid for it. Big names like Bill Clinton get paid like $100,000 or more (that's the figure I heard). On the low end you get the 2k "budget" speakers to about 10k. Below 2k, the fees get dressed up as "honorariums" :). This kind of speaking tends to be the most meritocratic of all, since conference organizers tend to reserve these spots for charismatic speakers who have a crowd-pleaser story to tell. Big names can make or break a conference on the edge of mediocrities. Not all writers/pro speakers can do this. If their work isn't relevant to any community, they go on solo speaking gigs. Things like TED and Davos are obviously at the top here.

So the basic advice is: if you want to get into conference speaking, get good at something else. Preferably something with a popular side to it, rather than obscurely technical. If you DO do something obscurely technical, but it turns out to be amazing work, you could always get some help to turn it into a TED talk... though I dread to think of Einstein doing a TED talk. Horrible thought. Kills the romance.

And keep in mind you may or may not like it. Often people who do the kind of great work that can fuel great talks are the kind of spotlight-avoiding introverts who dislike conference speaking, and have to acquire a taste for it.

**the butt of jokes* – мишень для насмешек, предмет издевательства
(Venkatesh Rao, works at Ribbonfarm)

https://www.quora.com/How-do-you-become-a-conference-speaker

Exercise 4. Translate from Russian into English.

1. Неформальные местные конференции иногда могут состоять исключительно из дискуссий, но обычно включают в себя некоторую презентацию идей или практики, по крайней мере, в качестве трамплина (a springboard). Зачастую формат низовой конференции (a grassroots conference) похож на формат профессиональной конференции, но менее формален. (Такие конференции часто проводятся на открытом воздухе, например, если позволяет погода (where the weather permits)).
2. Как конференции профессиональных ассоциаций, так и научные конференции могут также использоваться для ведения дел организации или ассоциации (conduct

organization or association business) - выборы должностных лиц, утверждение изменений в уставе, ежегодные собрания и т.д. - а также для вручения наград и почетных званий.

3. Существует множество причин, по которым вы можете организовать конференцию: некоторые практические, некоторые идеалистические, некоторые политические, а некоторые с элементами всех трех.

4. Инфраструктура - это внутренняя структура, которая поддерживает все остальное. В случае конференции это организационная группа и системы, которые ее члены используют для совместной работы.

5. Еще один элемент инфраструктуры - это система связи. Если координатор конференции и команда организаторов не находятся в одном месте, т.е. в одном здании, связь является проблемой. Это может быть проблемой даже тогда, когда координатор и все, кто работает над организацией конференции, работают на одном этаже. Если комитет может быть разбросан по нескольким городам (что не редкость, например, в случае крупной профессиональной ассоциации), общение становится жизненно важным. Электронная почта - очевидный выход, но бывают случаи, когда голосовой контакт и/или обсуждение абсолютно необходимы. Должны быть предусмотрены регулярные встречи (конференцсвязь, если люди сильно разбросаны), а также способы, с помощью которых можно быстро связаться со всеми, если возникла чрезвычайная ситуация или необходимо принять срочное решение. Также необходимо предусмотреть, как и кем принимаются окончательные решения, если не со всеми можно связаться. Важно то, что хороший план коммуникации бесценен.

6. Хорошей идеей было бы подготовить после конференции руководство по проведению конференции, которое можно было бы передавать из года в год. Это было бы огромной пользой для организации и позволило бы устранить многие подводные камни и ошибки, с которыми сталкиваются организаторы конференций.

7. Планировщики мероприятий - это профессионалы, которые специализируются на планировании мероприятий. Они могут не разбираться в вашем конкретном вопросе или области, но они знают, как организовать большое количество людей, договориться с учреждениями, забронировать помещения, определить и позаботиться обо всех деталях, которые легко могут остаться незамеченными, пока не выйдут на поверхность и не создадут кризис. Их услуги обычно стоят недешево, но, если вы собираетесь провести большую конференцию и не представляете, как это сделать (и у вас есть средства), нанять организатора мероприятий для ее координации может быть хорошей стратегией.

8. Любой процесс планирования будет эффективнее (work better), если у него есть четкий и разумный график. Каждый шаг в процессе должен иметь крайний срок (a deadline), который дает время на исправление ошибок, устранение непредвиденных обстоятельств (deal with the unforeseen), и при этом задача должна быть выполнена вовремя, чтобы успеть сделать все остальное, что от нее зависит. Время - самый ценный товар (the most precious commodity) в планировании, и его никогда не бывает достаточно. Чем лучше вы оцените, сколько времени вам понадобится, тем больше вероятность того, что вы не будете вырывать себе волосы (won’t be pulling your hair out) по мере приближения срока (the deadline approaches) или после его истечения (it has passed).

9. На стадии планирования самое время определить, нужно ли и как привлекать вашу целевую аудиторию к планированию конференции. Это означает, что каким-то образом - с помощью опросов, телефонной выборки, фокус-групп, неформальных бесед или других методов - необходимо получить от них отзывы о том, чего они хотят и в чем нуждаются. Это также может означать создание группы планирования, представляющей различные слои целевой аудитории. Например, если вы сосредоточитесь на обучении, вы, возможно, захотите узнать, в каких областях, по мнению людей, обучение было бы наиболее

полезным. Корректировка вашего плана в соответствии с потребностями потенциальных участников означает, что конференция будет хорошо посещаемой и полезной.

10. Ежегодные конференции обычно назначаются на одно и то же время или близко к нему каждый год, чтобы участники могли планировать их проведение. Некоторые конференции меняют свое расписание в зависимости от места проведения конференции, выбирая время, когда люди захотят приехать на место проведения конференции (осень в Новой Англии, январь в Майами), или время, когда погода с меньшей вероятностью создаст проблемы.

11. Если вам нужен основной докладчик, вы должны выбрать подходящего человека и убедить его или ее приехать. Это означает, что, если этот человек является какой-либо знаменитостью - даже просто в вашей области, - нужно обратиться к нему за год или более до конференции, чтобы у него было свободное время. Это также может означать как предложение возместить расходы - возмещение расходов на проезд, проживание и питание - так и часто предложение гонорара (оплаты). Выбор основного докладчика может быть совместной задачей команды организаторов и координатора, но поиск этого человека и переговоры (и переход к плану Б, если он не может или не хочет приехать) возлагаются на координатора.

Вы также должны обсудить с основным докладчиком - особенно если вы ему платите - о чем бы вы хотели, чтобы он говорил, и чего, если это возможно, вы ждете от него помимо его речи. Должен ли он общаться с участниками в течение всей конференции или в течение одного дня, быть членом дискуссионной группы, провести хотя бы один обед вместе с участниками, вести сессию? Эти вопросы должны быть проработаны заранее. Некоторые конференции могут быть настолько малы, что идея основного докладчика или пленарного заседания кажется глупой. Однако это не означает, что они не могут привлечь известных экспертов в данной области к участию в конференции в качестве докладчиков, презентаторов и/или участников.

12. Некоторые конференции предоставляют, а другие продают рекламные материалы - шляпы, футболки, брелоки, небольшие рюкзаки и т. д. - часто предоставляемые экспонентами и снабженные логотипом конференции или названием и логотипом организации-спонсора.

13. Презентации для академических и некоторых других конференций могут представлять собой научные доклады. Как правило, либо сами доклады, либо их тема и общий план должны быть представлены и приняты экспертной комиссией или организаторами конференции. Для других конференций организаторы обычно требуют только название и краткое описание предлагаемой презентации.

14. Координатор, члены комитета, а также любые волонтеры и вспомогательный персонал должны быть обозначены цветными бейджами, лентами или другими отличительными знаками и должны быть заметны и доступны в течение всей конференции, чтобы отвечать на вопросы и решать проблемы. Чем быстрее участники, представители учреждения, докладчики и другие смогут найти этих людей, тем лучше. И чем лучше будут проинформированы сотрудники, чем легче они смогут отвечать на вопросы и решать проблемы, тем спокойнее пройдет конференция и тем лучше будут впечатления участников.

15. В пригородных и сельских местах проведения конференций обычно имеется достаточно бесплатной парковки. В городских местах проведения конференции парковка может быть платной, может быть организована в гаражах, расположенных в нескольких кварталах от места проведения конференции, или может вообще не быть парковки. Если на конференцию едет много людей, важно либо договориться о парковке (возможно, в местном гараже за небольшую плату), либо хотя бы проинформировать участников конференции о ситуации.

16. Поскольку большинство конференций проходит в режиме "реального времени", т.е. изображения и звук передаются по мере их проведения, коммутируемое подключение к Интернету может быть слишком медленным, чтобы позволить кому-либо следить за ходом презентации или обсуждения. Это является проблемой в некоторых сельских районах.

17. Оборудование для компьютерных телеконференций представлено в различных формах. Некоторые позволяют людям присоединиться к конференции с одного компьютера, для этого требуется относительно небольшое оборудование и довольно простое программное обеспечение. Другие возможности варьируются от оборудования для небольших групп в небольших помещениях (монитора, камеры и микрофона(ов)) до систем для больших групп, которые могут включать встроенные (built-in) проекторы и экраны, несколько камер и микрофонов, устройства для чтения документов и сложные мостовые устройства (sophisticated bridging devices) для соединения различных типов передач. Кроме того, различные виды дополнительного оборудования (add-on equipment) (например, камеры с голосовой активацией (voice-activated cameras), которые автоматически фокусируются на том, кто говорит) могут усовершенствовать более простые системы. Другими словами, при наличии ресурсов можно включить практически любой вид информации и использовать практически любой формат, который возможен при личной конференции (a face-to-face conference) или совещании, а также включить элементы, которые невозможны при личной встрече. Мгновенный обмен сообщениями (Instant messaging (IM)) используется во многих ситуациях, а презентации, будь то аудио-, видео- или веб-презентации (whether audio-, video-, or web-based), могут быть сохранены для последующего просмотра или прослушивания.

18. Конференц-связь, скажем, с 50 или более участниками может быть настроена таким образом, чтобы все участники могли слышать основного докладчика (докладчиков), но при этом оператор должен был бы подключить определенную линию, чтобы собеседника на этой линии слышала вся конференция.

Тема 3: Деловые переговоры.

Exercise 1. **Translate from Russian into English.**

1. Подготовившись к переговорам и заранее продумав свои ответы до того, как вы столкнетесь со сложным вопросом, вы сможете избежать дорогостоящей ошибки.

2. Бизнес-переговорщики понимают важность достижения беспроигрышных переговоров: когда обе стороны удовлетворены достигнутым соглашением, шансы на длительное и успешное деловое партнерство гораздо выше.

3. Когда вы одновременно делаете только одно предложение, вы мало что узнаете, если другая сторона отклонит его. В отличие от этого, подумайте о том, что произойдет, если вы одновременно представите несколько предложений, каждое из которых будет одинаково ценным для вас. Если другая сторона отклоняет все ваши предложения, спросите ее, какое из них ей больше нравится. Ее предпочтение конкретного предложения должно дать вам четкую подсказку о том, где вы можете найти взаимовыгодные сделки, создающие ценность, и получить взаимную выгоду. Помимо выявления потенциальных беспроигрышных ходов, когда вы делаете несколько предложений одновременно, вы демонстрируете свою уступчивость и гибкость, а также желание понять предпочтения и потребности другой стороны. Поэтому в следующий раз, когда вы собираетесь сделать предложение, подумайте о том, чтобы сделать три предложения, которые вы оцениваете одинаково.

4. В переговорах стороны часто заходят в тупик, потому что у них разные представления о вероятности будущих событий. Например, вы можете быть уверены, что ваша фирма выполнит проект в срок и в рамках бюджета, но клиент может считать ваше предложение нереальным. В таких ситуациях условное соглашение - согласованные

обещания "если, то", направленные на снижение риска в связи с будущей неопределенностью, - дает сторонам возможность договориться о разногласиях и при этом двигаться вперед. Условные обязательства часто создают стимулы для соблюдения или наказания за несоблюдение. Например, вы можете предложить выплатить определенные штрафы за несвоевременную сдачу проекта или согласиться на значительное снижение расценок в случае превышения бюджета. Чтобы добавить условное соглашение в контракт, начните с того, что попросите обе стороны написать свои собственные сценарии того, как они ожидают развития событий в будущем. Затем обсудите ожидания и требования, которые кажутся подходящими для каждого сценария. Наконец, включите в контракт как сценарии, так и согласованные последствия и вознаграждения. Условное соглашение может значительно повысить ваши шансы на удовлетворение любыми средствами защиты и помочь заключить беспроигрышную сделку.

5. Поскольку не все будущие события можно предугадать с помощью условных соглашений, еще один способ содействовать заключению беспроигрышного соглашения - включить в договор положения о неустойке, в которых оговаривается, какая сумма будет выплачена в случае нарушения договора. Учтите, что если одна из сторон впоследствии подаст в суд на другую сторону за нарушение договора, то истцу (если он выиграет) будет присуждена денежная компенсация, а не конкретные товары или услуги, которые были потеряны. Поэтому предварительное согласование того, сколько именно будет выплачено, например, за каждую просроченную или пропущенную поставку, может упростить любые альтернативные меры по разрешению споров или судебные иски, которые могут возникнуть. Кроме того, переговоры о возмещении убытков ставят на обсуждение новый вопрос и, таким образом, расширяют потенциал для создания стоимости. Таким образом, добавление новых вопросов увеличивает возможность беспроигрышных переговоров.

6. Представьте, что вы только что достигли соглашения. Вы вполне довольны сделкой, но подозреваете, что могли бы извлечь из нее больше пользы. Согласно общепринятому мнению, вам следует прекратить разговор о соглашении с вашим партнером и идти дальше, чтобы не испортить сделку. Напротив, вам следует спросить у другой стороны, не согласится ли она еще раз взглянуть на соглашение, чтобы понять, можно ли его улучшить. Объясните своему партнеру, что каждый из вас будет вправе отказаться от пересмотренного соглашения, если оно не улучшит оба ваших результата. Такой тип урегулирования после заключения соглашения может привести к появлению новых источников стоимости, которые вы сможете разделить между собой. Он также может помочь создать беспроигрышный контракт, если до этого у вас его не было. Ваш успех в достижении первоначального соглашения, возможно, установил доверие, необходимое для изучения возможности заключения еще более выгодной сделки.

Тема 4: Деловая переписка и деловая документация. Заявка на участие. Exercise 1. Read and translate the sample registration form. Complete the form.

What to Do About Race and Culture and Violence
Diversity Challenge at Boston College

ISPRC

THE INSTITUTE FOR THE STUDY AND PROMOTION OF RACE AND CULTURE

DIVERSITY CHALLENGE 2012 REGISTRATION
Please complete form, detach, and return by **October 12, 2012**

PLEASE TYPE OR PRINT YOUR FULL NAME & ORGANIZATION AS IT WILL APPEAR ON YOUR BADGE:

____
Today's date

Last Name (please print) First Name Highest Degree Earned

Title or Profession

Organization

Mailing Address: ☐ Home ☐ Work

City State Zip Code

Work Phone Home Phone

Fax E-mail

Are you a presenter? ☐Yes ☐No

How did you hear about the Challenge?
☐ Professional Newspaper/Newsletter
☐ Organizational listservs (please list) ______________________
☐ ISPRC Website
☐ ISPRC Email
☐ Institute for the Study and Promotion of Race and Culture (ISPRC) Brochure
☐ Word-of-mouth
☐ Other ____________________________________

All presenters must pre-register by September 21, 2012. Conference attendees must pre-register by October 12, 2012. Registration by telephone is not available. See the following table for early-bird registration fees paid by **September 21, 2012.** Please mail this registration form with a check for the registration fee made out to "Boston College" or pay by credit card on line at www.bc.edu/isprc. All fees must be submitted in U.S. dollars.

Exercise 2. Study the sample registration form for a conference participants. Read, translate and complete the form.

Registration form for Conference participants

16th International Conference of Producer Organisations for fruit and vegetables – ICOP 2022

October 12th to 14th, 2022 in Weiz (near Graz), Austria

All-inclusive fee for the conference: 899,00 € per person
the fee includes the following services (exclusive of VAT and accommodation)

- conference at 2.00 pm and the "welcome" dinner on 12th of October 2022
- conference and the "networking" dinner on 13th of October 2022
- the excursion on 14th of October 2022

online fee for the conference: 600,00 € per person
the fee includes the following services (exclusive of VAT and accommodation)

- conference from 2.00 – 6.00 pm on 12th of October 2022
- conference from 9.00 am – 6.00 pm on 13th of October 2022

10 % reduction of all-inclusive fee if you book before August 15th 2022 (early birds rebate)
Deadline for registration is September 15th 2022!

Programme on site

Please choose all programme items in which you wish to participate (tick in the box)

Wednesday, October 12th, 2022

- ☐ conference 2.00 – 6.00 pm
- ☐ the "welcome" dinner at 7.00 pm at Hotel Allmer in Weiz

Thursday, October 13th, 2022

- ☐ conference 9.00 am – 6.00 pm
- ☐ the "networking" dinner at 7.00 pm at Hotel Der Ederer, Weizberg

Friday, October 14th, 2022, 9.00 am – 12.00 am

Please choose only ONE TOUR of the following ones

- ☐ Tour 1 Fruit
- ☐ Tour 2 Vegetables

Programme ONLINE

Please choose all programme items in which you wish to participate (tick in the box)

Wednesday, October 12th, 2022

- ☐ conference 2.00 – 6.00 pm

Thursday, October 13th, 2022

- ☐ conference 9.00 am – 6.00 pm

ICOP2022

Registration data

Name of conference participant	First name	Family name
Company/Organisation		
VAT-No.		
Invoice address		
Country		
Phone number		
E-mail		

Data mentioned above will be saved and processed for the conclusion of the contract by gfa-consulting gmbh, Franz-Bruckner-Gasse 15, 8160 Weiz, AUSTRIA or by service providers with whom we cooperate. Your personal data (name, email-address, company/organization) will be forwarded to our sponsors that are partners of the event. The purpose of this transmission is the contractual performance with the co-operation partners of the event, Additionally your data will be saved or processed for the following purposes, if you clearly agree with them (please tick as appropriate):

- ☐ The contract partner (conference participant) expressly agrees that his or her personal data (name, invoice address, mail address, telephone number) is to be used for the purpose of advertisement (newsletters, advance notices, event information) for future ICOP events or other events organised by gfa-consulting gmbh, Franz-Bruckner-Gasse 15, 8160 Weiz, AUSTRIA.

This consent can be revoked at any time by contacting gfa-consulting gmbh, Franz-Bruckner-Gasse 15, 8160 Weiz, AUSTRIA +43 / 3172 / 93080, office@gfa.co.at.

You can find our data protection declaration on our homepage **https://www.icop.at/en/privacy%20policy/.**

- ☐ I have read and agree with the **General Terms and Conditions for participants of ICOP 2022 and companions** (page 4).

Photos
We inform you of the fact that on behalf of the organiser, gfa-consulting gmbh, photos are taken at the ICOP 2022 – 16th International Conference of Producer Organisations for fruit and vegetables. They can be used for the purpose of documentation and reporting of the event. By registering you accept the fact that photos of you can be used for publication in various professional media and on related homepages.

Location, date, signature ____

gfa
consulting gmbh

Programme & contact information

If you have any questions, do not hesitate to contact us:

ICOP registration	**info@icop.at** or **www.icop.at** or use this link **https://www.icop.at/en/register/**
office gfa:	+43 / 3172 / 93 080
Fax:	+43 / 3172 / 93 080 – 10
e-mail:	office@gfa.co.at

Conference entrance, coffee breaks, drinks and lunch on the 12th and 13th of October 2022 as well as the visit of and transfer to the excursion on 14th of October 2022 are included in the all-inclusive fee. Also included are the dinners on October 12th and 13th, 2022. The attendance of a companion to the dinners/excursions is possible but has to be booked and paid separately. You will receive an invoice with the confirmation of your registration, please pay upon receipt. Participation is only possible when full payment has been received on our account prior to the event. All fees are subject to 20% VAT (AT).

Cancellation

Please refer to "General Terms and Conditions for participants to ICOP 2022 and companions", paragraph I.) on page 4

Registration for companions

For companions, who do not attend the conference but would like to join the rest of the programme, we offer a special price. Please fill in the registration form for companions in that case or use the online-registration on our homepage **www.icop.at** or this link **https://www.icop.at/en/elemente/online-registration-companion/.**

gfa - consulting gmbh
Franz-Bruckner-Gasse 15
8160 Weiz
AUSTRIA
www.gfa.co.at
LG ZRS Graz FN 156110z
UID: ATU 43020805

ICOP2022

General Terms and Conditions for Participants in ICOP 2022 and companions October 12th to 14th, 2022

A.) Introduction
The following General Terms and Conditions govern the contractual relationship between

- the conference participant as well as companions and
- the conference organiser – gfa-consulting gmbh, Franz-Bruckner-Gasse 15, 8160 Weiz, Austria, phone number +43 / 3172 / 93080
for participation in the ICOP 2022.

B.) Included services/Registration fees
B.1. The registration fee for **conference participants is € 899,00** (exclusive of 20% Austrian VAT). Payment of the registration fee shall entitle the conference participant to the following services:

- Participation in the conference at 2.00 pm. and "welcome" dinner on October 12th, 2022
- Participation in the conference at 9.00 am. to 6.00 pm. and "networking" dinner on October 13th, 2022
- excursion on October 14th, 2022

B.2. The registration fee for **online conference participants is € 600,00** (exclusive of 20% Austrian VAT). Payment of the registration fee shall entitle the conference participant to the following services:

- Participation in the conference from 2.00 – 6.00 pm. on October 12th, 2022
- Participation in the conference from 9.00 am. to 6.00 pm. on October 13th, 2022

B.3. The registration fee for participation in the social programme for **companions is € 300,00** (exclusive of 20 % Austrian VAT). The following services are included in this price:

- afternoon programme and "welcome" dinner on October 12th, 2022
- "networking" dinner on October 13th, 2022
- excursion on October 14th, 2022

B.4. Travel, subsistence and accommodation expenses are not included in the all-inclusive prices mentioned in point B. The prices are exclusive of Austrian VAT.

C.) Scope
The conditions defined in the registration forms and the General Terms and Conditions stated here shall apply to contracts relating to participation in the services mentioned in point B.

D.) Registration
The conference registration/The registration for participation in the social programme for companions can be done online, by E-Mail or fax. There is one registration form for conference participants and one for companions. Registration constitutes a legally binding offer to conclude a contract. The contract shall become binding only on receipt of our written confirmation (by E-Mail). Upon receipt of your registration, we will send you a confirmation and an invoice, which we request you to pay after receipt. Participation in the services mentioned in point B is only possible if we receive the payment in full on our account prior to the conference. On-site registrations are not possible. If any portion of the invoice is still unpaid on the date of the conference, the conference participant or the companion shall not be entitled to take part in the services mentioned in point B.

E.) Cancellation
The conference organiser shall be entitled to cancel the ICOP 2022 / the social programme for the companions at any time due to organisational, economical or other important reasons (for instance due to force majeure, too less registrations, et cetera) and quit the contract extraordinarily. If the conference is cancelled by the organizer, the whole fees will be refunded. Further claims for compensation are excluded. Due to national and local restrictions caused by the Covid-19 pandemic, the organizer is entitled to cancel the event on site and only hold it online. Participants will be reimbursed the additional amount for online admission, not the entire admission price.

F.) Changes in the conference programme
The organiser may change the programme (for instance change of lecturers, cancellation of lectures, et cetera). This will not entitle the conference participant or the companion for any compensation.

G.) Copyright, visual recordings
Any conference documents (presentation slides, et cetera) are protected by copyright. A transfer and / or reproduction of the conference documents are not allowed.

H.) Liability
H.1 All types of claims for damages against the organiser shall be excluded, provided that no intentional wrongdoing or gross negligence has occurred.

H.2 The conference organiser cannot be held responsible – with the exception of intention or gross negligence - for any personal injury and losses or damages of objects belonging to the conference participants or companions.

I.) Cancellation policy
You may withdraw from the contract at any time. Only written cancellations will be accepted. If you cancel your registration no later than September 15th 2022, the registration is cancelled free of charge. In case of cancellation after September 15th, 2022 the cancellation fee will amount 50% of the prices mentioned in point B. In the case of cancellation after September 30th, 2022 the cancellation fee will amount 100% of the prices mentioned in point B. In case of non-attendance we will charge the price in full mentioned in point B. We will be pleased to accept a substitute nominated by you.

J.) Right of revocation for consumers
Consumers within the meaning of the Austrian Consumer Protection Act (KSchG) have the right to withdraw from a distance or off-premises contract within 14 days without the need for explanation (§ 11 FAGG). The revocation period is 14 days from the date of concluding the contract. To exercise your right of revocation, you must inform us: ***gfa-consulting gmbh, Franz-Bruckner-Gasse 15, 8160 Weiz, Austria; fax +43 / 3172 / 93080 10; E-Mail*** office@gfa.co.at of your decision to withdraw from this contract by means of a clear statement (for instance E-mail, fax or a letter sent by post). Sending notification stating that you wish to exercise your right of revocation within the revocation period is sufficient to meet the cancellation deadline.

If you withdraw from this contract, we will refund all payments that we received from you, without delay and at least within fourteen days from the day we received the notification of withdrawal from this contract. We will use the same method of payment for reimbursement that you used in the original transaction, unless otherwise expressly agreed upon with you; you shall not be charged any fees for reimbursement.

K.) Final Provisions
K.1 In the event that any provision of these General Terms and Conditions is invalid in part or in full, or in the event that the contract contains a loophole, this shall not affect the validity of the other provisions of the contract or parts of these provisions. Any invalid or missing provisions shall be replaced by the applicable legal regulations.

K.2 In the case of any disputes arising from this contract, Austrian law shall apply.

K.3 The sole court of jurisdiction for any claims resulting from the contract associated with these General Terms and Conditions shall be Graz.

gfa consulting gmbh

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Тема 5: Деловая риторика.

Exercise 1. Translate from Russian into English.

СЕКРЕТЫ ВЕЛИКИХ ОРАТОРОВ

(1) Все боятся сцены перед выступлением. Великие ораторы знают, что бегство и борьба – это одно и то же, поэтому направьте свой страх на волнение, а затем выходите и с воодушевлением рассказывайте о своей теме!

(2) Не пытайтесь обратиться к толпе (address the crowd). Вместо этого выберите одного человека в аудитории, на которого вы будете смотреть, и говорите так, как будто вы обращаетесь к нему или к ней. Но меняйте этого человека, перебирая взглядом по комнате (move that person around the room), несколько раз во время выступления, (multiple times in your talk) чтобы вся аудитория почувствовала, что к ней обращаются.

(3) Перед большими толпами на самом деле легче всего выступать. Толпа обладает энергией: она будет отдавать вам эту энергию, если вы отдадите ей свою энергию. Самая трудная группа для выступления (The ‘hardest’ group to talk) – это небольшая группа. Если перед вами менее 6 человек, превратите выступление в личную беседу.

(4) НЕ читайте свои слайды. Аудитория умеет читать. Используйте свои слайды в качестве конспекта и излагайте то, о чем говорится на слайдах. Но будьте осторожны, не опережайте их и не переходите к пунктам на следующих слайдах. Единственное исключение – если есть ОДИН пункт, который вы действительно хотите подчеркнуть. Тогда читайте его с акцентом, возможно, даже дважды.

(5) Не воспринимайте специалистов по корпоративным выступлениям (corporate speaking coaches) очень серьезно. Помните, что те, кто не умеет делать, учат. Как правило, они будут пересказывать вам банальности (platitudes) и пытаться подогнать вас под стандартную форму (fit into a standard mold), но у лучших ораторов есть свой собственный стиль.

(6) Один из моих любимых приемов, которому меня научил один из моих лучших профессоров в колледже, - начинать выступление с вызывающего утверждения (challenging statement). С чего-то, что кажется неожиданным, нелепым (nonsensical) и/или очевидно ложным. Это привлекает внимание (grab attention) аудитории, а затем в ходе своего выступления обосновать это утверждение и показать, как оно на самом деле верно.

Если вы спрашиваете "как пробиться" (break in), то ответ будет двояким (twofold):

(1) Станьте экспертом в чем-то и будьте готовы говорить об этом в любое время и в любом месте. Вы не будете выступать на известных шоу в одночасье (speak at big name shows over-night). Вам нужно создать репутацию. Очень хорошо, если за вами стоит компания, которая вас поддержит. Вы можете стать одним из главных экспертов компании и ваша компания может поддержать вас в написании книги, которая впоследствии может стать бестселлером. И ваша компания может охотно позволить вам путешествовать, позволяя вам выступая перед группами заинтересованных в области вашей работы людей и практически перед всеми, кто захочет принять участие в ваших лекциях, семинарах или тренингах.

(2) Сеть (Network). Встречайтесь и общайтесь с другими людьми (shakers and movers) из области ваших профессиональных интересов. Многие крупнейшие выставки (shows), откровенно говоря, являются закрытыми сообществами (closed communities). Отличный пример - Конференция разработчиков игр в СФ. Довольно хорошо известно, что для того, чтобы получить место докладчика, нужно быть частью "толпы" (be part of the ‘in-crowd’) (если только вы не заплатите за это). Вы можете начать с выступления на меньших по масштабу мероприятиях. Выступая там, вы получите возможность пообщаться с другими докладчиками. В конце концов вас могут пригласить в качестве спикера на "главную арену".

Есть еще и третий способ...

Exercise 2. Answer the following questions.

1. Consider presentations you have attended in the past. What aspects engaged you? What aspects distracted you? How would you have changed the presentation had you been at the podium?
2. Which personal characteristics can impact a presentation or poster?
3. What strategies can be employed during and after a presentation to enhance the positives and decrease the negatives?
4. What actions do presenters need to take following a presentation to prepare for the next opportunity?

Exercise 3. Use the plan below and the phrases that follow to make a presentation of a report on any topic you like.

Greetings	**Preparing the audience**	**Delivering the message**	**Winding-up**
Good morning, ladies and gentlemen!	My name is … and I am a student of group …, the institute of …, Astrakhan State Technical University.	I would like to start off with a brief overwiew of … / I'll begin by … and then go on to …, and I'll end with …	In closing I want …
Good afternoon, colleagues!	I am pleased to speak to you about …	At this point …	In conclusion I'd like to …
Mr. Chairman, Dear colleagues!	My purpose here today is (to speak about) …	It's clear, however, that …	Finally, …
Esteemed Mr. Chairman, Esteemed colleagues!	I'd like to talk about …	Another aspect of the same problem is that …	That brings me to the end of my presentation.
Honoured guests!	I'll be as brief as possible in discussing this subject.	One reason is that … A second problem, at least … is that …	I hope I managed to dot the "i"s and cross the "t"s.
	The core of my presentation will be contained in …	As an alternative … What is more …	Well, I think perhaps that is about all I wish to say at this time.
	Feel free to interrupt if you have any questions. / If you don't mind we'll leave the questions to the end.	To the best of my knowledge, …	Before closing I'd like to summarize the main points again.
	My presentation will take … (3/5) minutes as I intend to be concise.	Now to digress for a moment let me refer to the saying (proverb/joke, etc.) / This reminds me of a joke/anecdote/proverb/saying, etc.	Thank you for listening / your attention.

B. Comment on the given presentation. Make use of the following points and helpful phrases. Do your best so as not to offend the speaker and to show the positive sides of the presentation rather than criticise it. Questions are also welcome. 1. The manner of presentation

- to have a well-balanced lay-out (structure)
- to show the ability to describe and comment on smth. (to explain, summarize and develop the idea) …
- to speak distinctly and clearly (exceedingly fluently) - to be inarticulate (incoherent)
- … the speaker uses a wide range of simple language …
- to do smth. with flick-of-the-eye rapidity
- to be occasionally (sometimes / frequently) difficult to understand
- to have appropriate beginning and ending
- to avoid eye contact with listeners
- correct length (to be a bit too extended)

2. General language ability

- … the speaker has (possesses / shows / can boast of) a good (poor, adequate, appropriate, relevant) command of the language
- the wide (limited) range of the active does the speaker credit (is not to the speaker's credit)
- to be (not) up to the mark
- … the mistakes were quite occasional (unfortunately rough)
- to have mispronouncings (slips of a tongue) …
- to produce incomplete sentences and to have breakdown of control in grammatical structures

3. The gist of the presentation

- to know the pro and contra of smth
- to be a good fit
- to streamline the facts
- to find the correct approach to the subject
- to be a bit too extended
- Here the speaker has undoubtedly hit a blot. (Здесь докладчик, безусловно, нашел самое слабое место.)
- The speaker was in some ways trying ro make the best of a bad job. (Делать хорошую мину при плохой игре.)
- … the speaker waisted time in vainly trying to …
- to be concise, but to the point
- What the speaker said was informative and interesting, but he / she'd better include more details.
- All required information was successfully communicated (with partial success).
- My impression of the presentation is (quite / neat to / hardly / quite / far from / broadly speaking) favourable … - At first glance, …
- It is my perception that …
- On balance …

Тема 6: Реферирование статей, составление аннотаций.

Аннотация - сжатая характеристика содержания и особенностей какого-либо произведения; аннотация может быть написана на курсовые, выпускные квалификационные и другие работы.

Проработайте учебный материал и изучите дополнительную литературу к теме. Будьте готовы на иностранном языке в письменном сообщении раскрыть разные аспекты содержания изученной темы.

Целями написания аннотации являются:

- обучение правилам составления и написания аннотаций;
- развитие навыков изложения своих мыслей и идей в письменной форме;
- увеличение словарного запаса английского языка, необходимого для оформления различных типов письменных сообщений;
- развитие навыков написания тезисов, конспекта сообщения, в том числе и на основе работы с предложенными текстами;
- наращивание лексического запаса в области профессиональной терминологии на английском языке;
- насыщение лексики идиоматическими оборотами;
- развитие навыков грамотной письменной речи с использованием правильных конструкций английского языка.

Требования к выполнению данного задания:

При подготовке к аннотации одного из аспектов изученной темы важен творческий подход, а также умение обрабатывать и анализировать информацию. Студент должен продемонстрировать умения делать самостоятельные выводы, обосновывать целесообразность и эффективность предлагаемых рекомендаций и решений проблем, а также чётко и логично излагать свои мысли.

Порядок выполнения задания:

- Изучить информацию по теме;
- Повторить грамматический и лексический материал;
- Продумать план работы; 	Письменно логически и грамматически верно оформить работу.

При написании работы соблюдайте следующую структуру изложения: введение, основная часть (раскрывающая поставленную проблему), заключение.

Форма контроля: оценка подготовленной аннотации

Требования к оформлению задания: задние предоставляется в письменной форме

Рекомендуемые источники (см. Список информационных источников п.1-9)

Задание – составить аннотацию текста.

Exercise 1. Read and translate the articles. Render the articles. The following start-ups might be very helpful in rendering.

1.	The title of the article.	a) The article is headlined (entitled) ... b) The headline of the article I have read is …
2.	The author of the article; where and when the article was published.	a) The author of the article is ... b) The article is written by ... c) It is (was) published in ... on … d) It is (was) printed in ... on …

3.	The main idea of the article.	a) The main idea of the article is ... b) The article is about ... c) The article is devoted to ... d) The article deals with ... e) The article touches upon ... f) The purpose of the article is to give the reader some information on ... g) The aim of the article is to provide the reader with some facts/material/data on ...
4.	The contents of the article. Some facts, names, figures.	a) The author starts by telling (the reader) (about, that ...) b) The author writes (states, stresses upon, thinks, points out) that ... c) The article describes ... d) According to the text ... e) Further the author reports (says) that ... f) The article goes on to say that ... g) The author doesn't deny the fact that …
		h) The author also emphasizes (underlines) … g) In conclusion the author draws the reader's attention to … h) The author comes to the conclusion that …
5.	Your opinion of/on the article.	a) I find/found the article topical/urgent (interesting, important, dull, of no value, too hard to understand, frightening, instructive, informative, useful ...) because .... b) In my opinion the article is worth reading because ....

https://hbswk.hbs.edu/item/rituals-at-work-teams-that-play-together-stay-together
https://hbswk.hbs.edu/item/cold-call-france-telecom-corporate-restructuring-and-employeewellbeing
https://hbswk.hbs.edu/item/innovation-isnt-just-for-startups-how-big-companies-can-succeed
https://hbswk.hbs.edu/item/can-a-company-managed-from-anywhere-be-great

2.3.2 Письменное сообщение.

Письменное сообщение - это краткий вид письменной работы, представляющий собой развёрнутое изложение на определённую тему. Виды письменных сообщений: эссе и аннотация.

Эссе (письменное изложение) - форма организации оцениваемой деятельности обучающегося, заключающаяся в написании им сочинения небольшого объема и свободной композиции, выражающего индивидуальные впечатления и позицию автора по конкретному поводу или общественно значимой проблеме.

Проработайте учебный материал и изучите дополнительную литературу к теме. Будьте готовы на иностранном языке в письменном сообщении раскрыть разные аспекты содержания изученной темы. (см. Разделы №1-5)

Целями написания письменного сообщения являются:

- обучение правилам составления и написания докладов;
- развитие навыков изложения своих мыслей и идей в письменной форме;
- увеличение словарного запаса английского языка, необходимого для оформления различных типов письменных сообщений;

- развитие навыков написания тезисов, конспекта сообщения, в том числе и на основе работы с предложенными текстами;
- наращивание лексического запаса в области профессиональной терминологии на английском языке;
- насыщение лексики идиоматическими оборотами;
- развитие навыков грамотной письменной речи с использованием правильных конструкций английского языка.

Требования к выполнению данного задания:

При подготовке к письменному изложению одного из аспектов изученной темы важен творческий подход, а также умение обрабатывать и анализировать информацию. Студент должен продемонстрировать умения делать самостоятельные выводы, обосновывать целесообразность и эффективность предлагаемых рекомендаций и решений проблем, а также чётко и логично излагать свои мысли.

Порядок выполнения задания:

- Изучить информацию по теме;
- Повторить грамматический и лексический материал;
- Продумать план работы; Письменно логически и грамматически верно оформить работу.

При написании работы соблюдайте следующую структуру изложения: введение, основная часть (раскрывающая поставленную проблему), заключение.

Форма контроля: оценка подготовленного письменного задания (эссе).

Требования к оформлению задания: задние предоставляется в письменной форме **Рекомендуемые источники** (см. Список информационных источников п.1-9)

Задание: Подготовить письменное сообщение (эссе).

1. Глобализация и международная торговля.
2. Роль и функции Банка России.
3. Значение бухгалтерского учета в деятельности организации.
4. Сущность, виды, формы и методы финансового контроля.
5. Значение аудита в деятельности организации.
6. Роль налогов в развитии экономики.
7. История развития бухгалтерского учета.
8. Виды и значение бухгалтерских документов.
9. Роль бухгалтера в условиях рыночной экономики.
10. Международные стандарты финансовой отчетности.
11. Российские стандарты бухгалтерского учета.
12. Информационно-коммуникационные технологии в бухгалтерском учете.
13. Виды предпринимательской деятельности в России. 14. Профессиональная этика бухгалтера или аудитора.

Аннотация - сжатая характеристика содержания и особенностей какого-либо произведения; аннотация может быть написана на курсовые, выпускные квалификационные и другие работы.

Проработайте учебный материал и изучите дополнительную литературу к теме. Будьте готовы на иностранном языке в письменном сообщении раскрыть разные аспекты содержания изученной темы. (см. Разделы №1-5)

Целями написания аннотации являются:

- обучение правилам составления и написания аннотаций;
- развитие навыков изложения своих мыслей и идей в письменной форме;
- увеличение словарного запаса английского языка, необходимого для оформления различных типов письменных сообщений;
- развитие навыков написания тезисов, конспекта сообщения, в том числе и на основе работы с предложенными текстами;
- наращивание лексического запаса в области профессиональной терминологии на английском языке;
- насыщение лексики идиоматическими оборотами;
- развитие навыков грамотной письменной речи с использованием правильных конструкций английского языка.

Требования к выполнению данного задания:

При подготовке к аннотации одного из аспектов изученной темы важен творческий подход, а также умение обрабатывать и анализировать информацию. Студент должен продемонстрировать умения делать самостоятельные выводы, обосновывать целесообразность и эффективность предлагаемых рекомендаций и решений проблем, а также чётко и логично излагать свои мысли.

Порядок выполнения задания:

- Изучить информацию по теме;
- Повторить грамматический и лексический материал;
- Продумать план работы;
- Письменно логически и грамматически верно оформить работу.

При написании работы соблюдайте следующую структуру изложения: введение, основная часть (раскрывающая поставленную проблему), заключение.

Форма контроля: оценка подготовленной аннотации

Требования к оформлению задания: задние предоставляется в письменной форме

Рекомендуемые источники (см. Список информационных источников п.1-9)

Задание – составить аннотацию текста.

1. Higher trade barriers hitting jobs and growth - WTO

Stephanie Nebehay Reuters
PUBLISHED DEC 12, 2019 11:47AM EST
CREDIT: REUTERS/DENIS BALIBOUSE

More than 100 new trade restrictions imposed during the year to mid-October affected goods and services worth an estimated $747 billion, the highest level for a 12-month period since 2012, the World Trade Organization (WTO) said on Thursday. Adds details, background GENEVA, Dec 12 (Reuters) - More than 100 new trade restrictions imposed during the year to mid-October affected goods and services worth an estimated $747 billion, the highest level for a 12-month period since 2012, the World Trade Organization (WTO) said on Thursday. New measures including tariffs, quantitative restrictions, stricter customs procedures, import taxes and export duties were up 27% from the previous annual period, fuelling uncertainty in international trade and the global economy, it said.

"Historically high levels of trade-restrictive measures are hurting growth, job creation and purchasing power around the world," WTO Director-General Roberto Azevedo said in an annual report, which said its members implemented 102 new restrictions.
China and the United States have been locked in a trade war for 17 months and officials said on Thursday the world's two biggest economies were in close communication, days before tit-for-tat tariffs are due to come into force.
On Oct. 1, the WTO downgraded its forecast for world trade growth this year to 1.2 pct from a forecast of 2.6 pct in April.
Cumulative import restrictions introduced over the past decade and still in force are estimated to affect trade worth $1.7 trillion - or 7.5% pct of world imports, the WTO said.
Sectors hardest hit by new import restrictions were mineral and fuel oils, machinery and mechanical appliances, electrical machinery and precious metals, the WTO said.
WTO members also implemented 120 new measures aimed at facilitating trade in the year to mid-October, covering goods and services worth $545 billion, the second highest level since 2012, the Geneva-based organisation said.

2. The country built on trade barriers

By Daniel Gallas
BBC News South America Business correspondent
Published 2 August 2018

President Trump's imposition of hefty tariffs on imports in a bid to protect American jobs, which has sparked a trade war with China, has put protectionism back on the global agenda this year.
That has prompted institutions that champion free trade to warn that higher duties and other barriers to free trade could have devastating consequences for the global economy.
Roberto Azevedo, head of the World Trade Organization, says trade barriers that keep foreign rivals out will encourage less competitive industries to produce more.
He knows firsthand what protectionism can - or cannot - do.
Mr Azevedo hails from Brazil, which for decades had some of the world's highest trade barriers despite being a commodities-exporting powerhouse and the world's ninth largest economy. Although Brazil has started to open up its economy, it is still towards the bottom of the latest **"trade freedom" index from the Heritage Foundation**.
Latin America has long been a fan of the "infant industry" argument for protectionism, which says tariffs foster the growth of national champions that would otherwise be crushed by foreign competition.
Much of modern Brazil was built with the help of protectionist policies. Since the 1950s, trade barriers and government subsidies were used to force major carmakers including Volkswagen, Ford, Fiat and Mercedes to set up factories in the country.
Many uncompetitive industries - from textiles to computers - were able to flourish due to trade policies that made foreign goods too expensive to import.
It was not until the early 1990s that Brazil started opening up to the world - but protectionism remains an important ingredient in forcing foreign players to manufacture locally.
Tariffs on imported trucks or buses amount to 132% of the final price, according to one study in 2014. The price of an Apple iPhone in Brazil is on average 50% more than in the US.
The best way - sometimes the only way - to sell to Brazil's 200 million consumers is to set up a local factory and become a "national" player.
While free trade has become something of a mantra in recent years, some question its benefit to emerging economies.

Cambridge University economist **Ha Joon-Chang** argues that most countries that champion free trade - such as the US before Mr Trump became president - only achieved economic prosperity through protectionist policies.

Free trade is only a means for developed economies to "kick away the ladder" of development so that emerging nations are kept uncompetitive, he says. This school of thought remains popular in Latin America.

Brazilian industry still relies heavily on trade barriers and subsidies to protect its national industry.

Last year the WTO ruled against the country's car industry policy, known as Inovar-Auto, which has dished out almost $8bn in incentives to local producers since 2010.

Jobs are a central part of the strategy: many subsidies and tax breaks were issued in 2014 in an attempt to protect jobs at a time when the country was slipping into a damaging recession. If other countries do impose higher tariffs and continue to battle trade wars, could historically protected economies such as Brazil benefit?

Ironically, the drift towards protectionism comes as Brazil tries to open up its economy and has recently applied to join the OECD (Organisation for Economic Co-operation and Development), a club of rich nations.

The application is part of the Brazilian government's drive to win more foreign investment and make the economy more market-driven.

An OECD report earlier this year said unleashing Brazil's full economic potential and reducing inequality will require more cuts to public spending and more trade and investment. Meanwhile, the trade war between China and the US is unlikely to help liberalise trade policies in South America.

Those who support free trade in Brazil, which is a member of the G20, say the battle is bad timing for an economy that is still struggling to recover from recession.

"Because Brazil is such a closed economy, it ends up having very low productivity compared to more developed countries. If you are more competitive you become more productive - and for that you need to be more open and more integrated into global value chains," says Gabriel Petrus, director of the Brazilian chapel of the International Chamber of Commerce (ICC), a business organisation that champions free trade.

Brazil is now preparing for a general election in October and polls suggest some leading candidates support nationalist and protectionist policies to a degree.

That - and the sabre rattling between the US and China - suggest the world's trade battles are unlikely to abate any time soon.

Список рекомендуемых источников представлен в рабочей программе дисциплины