

# Professional English

## Business: Intermediate

Stovo Flinders

Series Editor: Nick Brieger

FINA

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# To the student

Do you work in business and use English in your job? Or are you a business student? Whatever your background, if you need to improve your business English the tests in this book will help. Designed to accompany *Test Your Professional English Business General*, they will check your knowledge of more business words and essential business expressions so that you can understand and communicate more effectively and confidently.

There are eight sections in the book. The first section tests your ability to talk about yourself and your background – to say who you are and talk about your business role and experience. The other seven sections each cover a different aspect of business – from business language and communication to business in the twenty first century. You can work through the book from beginning to end or you can work first on the tests which are most important to you.

Many tests also have tips (advice) on language and language learning, and information about business. Do read these explanations and tips – they are there to help you.

To make the book more challenging and more fun, many different kinds of test are used, including gap-filling, word families, multiple choice and crosswords. There is a key at the back of the book so that you can check your answers, and a word list to help you revise key vocabulary.

Your vocabulary is an essential resource for effective communication. It is important to remember that the more words you know, the more you can say and the more you can understand. These tests can help you check what you know and develop your knowledge of new concepts and terms in a structured and systematic way. This book can help you significantly increase your business vocabulary.

Steve Flinders

**The full series consists of:**

Test Your Professional English: Accounting	Alison Pohl
Test Your Professional English: Business General	Steve Flinders
Test Your Professional English: Business Intermediate	Steve Flinders
Test Your Professional English: Finance	Simon Sweeney
Test Your Professional English: Hotel and Catering	Alison Pohl
Test Your Professional English: Law	Nick Brieger
Test Your Professional English: Management	Simon Sweeney
Test Your Professional English: Marketing	Simon Sweeney
Test Your Professional English: Medical	Alison Pohl
Test Your Professional English: Secretarial	Alison Pohl

# 1 Your interview

Complete the interview questions with words from the box

achievement   approach   get   good   know   learn  
like   look for   motivates   offer   plan   sort  
strengths   tell   weaknesses   work

- 1         Tell       me about yourself.
- 2     Why should we \_\_\_\_\_ you the job?
- 3     What is your major \_\_\_\_\_?
- 4     What are you \_\_\_\_\_ at?
- 5     What \_\_\_\_\_ of person are you?
- 6     What are your \_\_\_\_\_ and \_\_\_\_\_?
- 7     What do you \_\_\_\_\_ about our organization?
- 8     How would you \_\_\_\_\_ this job?
- 9     How do you \_\_\_\_\_ things done?
- 10    What do you \_\_\_\_\_ in a manager?
- 11    What \_\_\_\_\_ you?
- 12    Do you like to \_\_\_\_\_ in a team or on your own?
- 13    What do you \_\_\_\_\_ best about your current job?
- 14    What did you \_\_\_\_\_ in your last job?
- 15    How long would you \_\_\_\_\_ to stay with this company?



Here are some other questions you can prepare to ask or answer in a job interview

*How important is work to you?*

*What sort of salary are you expecting?*

*What will you do if you don't get this job?*

*What decisions do you find it easy to make? difficult to make?*

# Your education

Marcia Garcia tells us about her educational background. Complete each sentence with one of the words or phrases from the box below. You will need to put the verbs into the right tense. (You can then make similar sentences about your own education and qualifications – academic and professional.)

apply    degree    graduate (verb)    grant    higher degree  
job    option    PhD    place    ~~primary school~~  
thesis    secondary school    stay on    study    subject

- 1 I started at primary school in London when I was five.
- 2 At the age of 11, I went on to \_\_\_\_, also in London.
- 3 At 17, I \_\_\_\_\_ to university
- 4 I got a \_\_\_\_\_ at Manchester to \_\_\_\_\_ Engineering.
- 5 But at the end of the first year I changed to another \_\_\_\_\_.
- 6 I \_\_\_\_\_ from university in 1997.
- 7 I have a first-class \_\_\_\_\_ in Economics.
- 8 I decided to \_\_\_\_\_ at university
- 9 So I did a \_\_\_\_\_ in Business Administration at the University of California.
- 10 During the course, I did an \_\_\_\_\_ on small business development.



- 11 I found the topic so interesting that I applied for a \_\_\_\_\_ to do a doctorate on the same subject.
- 12 Once I had got the money, I had to write a 50,000-word \_\_\_\_\_.
- 13 So now I have a BA, an MBA and a \_\_\_\_\_.
- 14 All I need now is a \_\_\_\_\_!



People who do well in their **examinations** ('exams') at school or at university usually have good **academic qualifications**. In Britain and the USA, the most common university **qualifications** are a BA (Bachelor of Arts) or BSc (Bachelor of Science) after three years and an MA (Master of Arts) or MSc (Master of Science) after another one or two years. Many people in business also have some kind of **professional qualification** and for some jobs you must have such a qualification.

When students get **grants** from the government, they keep the money.

When they get **loans**, they have to pay the money back later.

A **PhD** is a Doctor of Philosophy. Doctors of Medicine are **MDs**.

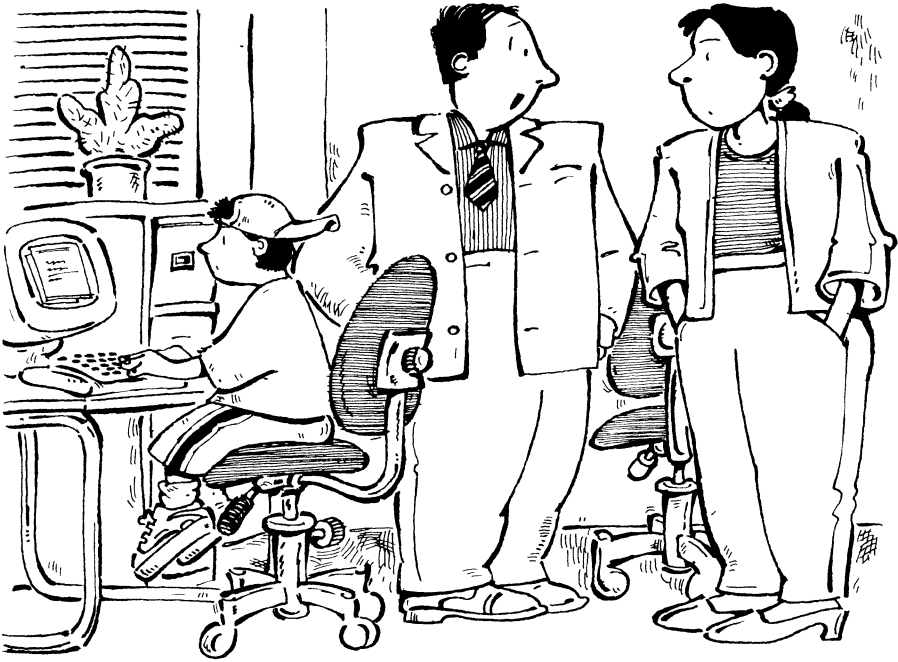


# Your experience

Charlie Kim tells us about his professional history up to now. Complete the sentences with verbs from the box. Make sure the verbs are in the right tense.

buy   ~~drop out~~   join   look after   move   promote   run  
sell   set up   spend   take off   write

- 1 I went to college in the States but got bored so I dropped out after two years without a degree.
- 2 I \_\_\_\_\_ a company making computer games.
- 3 After six months I was \_\_\_\_\_ to the post of chief games designer.
- 4 I \_\_\_\_\_ two years there learning the business.
- 5 Then I \_\_\_\_\_ to a bigger games company for more money but I hated it.
- 6 So I decided to \_\_\_\_\_ my own company.
- 7 With my partner, Mario Carter, I co-\_\_\_\_\_ the software for a game called *Sudden Death*.
- 8 It \_\_\_\_\_ a million copies in its first year.
- 9 We \_\_\_\_\_ another games company in Japan with the money we made.
- 10 Now I \_\_\_\_\_ the company in the States.
- 11 And Mario \_\_\_\_\_ the company in Japan.
- 12 Now I'd like to \_\_\_\_\_ a year \_\_\_\_\_ to learn about website design.



*'He says he wants his own company but he wants to get some work experience with us first.'*



Fewer people today think they will have **lifetime employment** with the same company. Companies are quicker to **let** people **go** and so people **change jobs** more often.

# T your job

Match the names and titles (1–11) with the job descriptions (a–k).

- |    |  |   |  |
|----|--|---|--|
| 1  | <b>Charley Simpson</b><br><b>Civil Engineer</b>        | a | We have two teams calling possible clients to fix meetings with the reps.            |
| 2  | <b>Sarah Whitaker</b><br><b>General Practitioner</b>   | b | We try to adapt our courses to the needs of each individual learner.                 |
| 3  | <b>Sidney Mole</b><br><b>Bank Manager</b>              | c | We deal with most users' problems by phone.  |
| 4  | <b>Mary Somerville</b><br><b>Management Consultant</b> | d | I have the biology chair.  |
| 5  | <b>Professor Alan Stevens</b>                          | e | We do mainly children's titles and dictionaries.                                     |
| 6  | <b>Rosemary Mell</b><br><b>Publisher</b>               | f | We examine and (usually) approve company accounts.                                   |
| 7  | <b>Jack Castle</b><br><b>Sales Representative</b>      | g | I have about 1,500 patients on my list.  |
| 8  | <b>Sally Blunkett</b><br><b>Telesales Manager</b>      | h | I specialize in advising on management reporting systems.                            |
| 9  | <b>Alan Murphy</b><br><b>Technical Support</b>         | i | We are always ready to discuss lending possibilities with our clients.               |
| 10 | <b>Susan Reed</b><br><b>Trainer</b>                    | j | I visit my clients two or three times a year to tell them about our latest products. |
| 11 | <b>Caroline Bevan</b><br><b>Auditor</b>                | k | I build bridges  |



**Civil servants** are people who work for the government, in the **civil service**.

A *rep* is a sales representative. A *general practitioner* is a medical doctor.

What is your job title in English? What do you reply when people ask you: 'What do you do?'. It is very important to be able to say what you do in English. Practise!

# 5 Your responsibilities

Sidney Carton is talking about his job responsibilities but is having problems with his prepositions. Complete the following sentences with a preposition from the box, where necessary. You need some of the prepositions more than once. Some of the sentences do not need an extra word. You can then make similar sentences about your own job responsibilities.

after      in      on      out      to      with

- 1 I head            the marketing department at Power Enterprises.
- 2 I report directly            Mr Power himself.
- 3 I look            a department of about 30 people.
- 4 I deal            all the major aspects of the company's marketing strategy.
- 5 I liaise            the other members of the management committee.
- 6 I listen carefully            what our customers say.
- 7 I handle            one or two of the major accounts myself.
- 8 I'm working            a very important account at the moment.
- 9 I also monitor            the general situation in the market place.
- 10 We carry            market surveys regularly.
- 11 We test            new products on groups of consumers.
- 12 I am also involved            one or two of Mr Power's takeover projects.



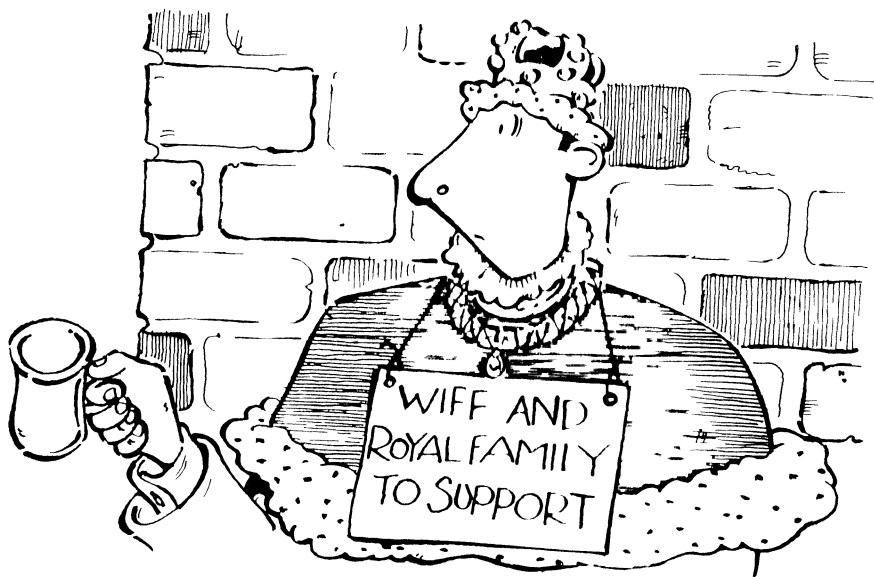
To talk about the person above you in the organization, you can also say:  
*I answer to Mr Power.*

To talk about your colleagues, you can also say:  
*I work with Marcelle Joubert and Jesus Degas.*

# Your pay

Match each form of payment (1–11) with the right person (a–k)

- |    |                |          |   |                      |
|----|----------------|----------|---|----------------------|
| 1  | grant          | <u>h</u> | a | author               |
| 2  | salary         | _____    | b | senior manager       |
| 3  | wage           | _____    | c | laid off employee    |
| 4  | commission     | _____    | d | government           |
| 5  | fees           | _____    | e | blue collar worker   |
| 6  | dividend       | _____    | f | retired employee     |
| 7  | royalty        | _____    | g | sales representative |
| 8  | stock option   | _____    | h | student              |
| 9  | pension        | _____    | i | consultant           |
| 10 | tax            | _____    | j | shareholder          |
| 11 | redundancy pay | _____    | k | white-collar worker  |



*Does a royal earn royalties?*

# Your pension

Juanita Hernandez has just joined Nice Cream Inc. She is reading about her pension in the documentation the Human Resources Manager gave her. Fill in the missing words from the box.

average earnings   board   bridging   brokers   contribution  
contributory   early retirement   fund   holiday   lump sum  
~~plan~~   portable   retire   trustees

Welcome to Nice Cream. This sheet gives you information about your Nice Cream pension (1) plan.

Your Nice Cream pension is fully (2) \_\_\_\_\_, so if you decide to leave the company, you can take your pension with you.

The Nice Cream scheme is a (3) \_\_\_\_\_ one. This means that every month you pay a (4) \_\_\_\_\_ into the company pension (5) \_\_\_\_\_ and the company pays an equal amount. You can choose how much you pay and you can also pay into the scheme a (6) \_\_\_\_\_ of any size at any time. If the scheme has more money than it needs, you can take a contributions (7) \_\_\_\_\_ and stop paying a monthly sum for a while.

The fund is managed by a (8) \_\_\_\_\_ of (9) \_\_\_\_\_ who are appointed jointly by the senior management board of the company and your trade union representatives. This committee works completely independently of the company. The company cannot touch the money in the pension fund.

If you are a member of this scheme for 35 years, you can expect to (10) \_\_\_\_\_ at the age of 65 with a pension equal to 80% of your final (11) \_\_\_\_\_. If you take (12) \_\_\_\_\_, you can receive a (13) \_\_\_\_\_ pension until you are 65 and can receive your full pension.

We think that this scheme is one of the best available and one reason why so many people decide to stay with Nice Cream. However, if you prefer not to take part, we can give you the names of insurance and pensions (14) \_\_\_\_\_ who can give you independent advice on other products on the market.



# your computer

Sidney has been away for a few years. Help Greta explain to him about his new computer by selecting the right words or phrases from the box.

click   copy   delete   file   icons   menus   mouse   ~~personal computer~~  
point   printer   save   select   spreadsheet   word processing

Greta: So where's the new PC?

Sidney: PC?

Greta: (1) Personal computer.

Sidney: Oh, it's here. But what's this thing you're moving around with your hand?

Greta: It's a (2) \_\_\_\_\_.

Sidney: A what?

Greta: Let's switch it on and go into Windows. Now, look at all these (3) \_\_\_\_\_ on the screen.

Sidney: OK.

Greta: If I (4) \_\_\_\_\_ the cursor at one of them and then double (5) \_\_\_\_\_, I can open any of them up and take a look inside.

Sidney: And what is inside?

Greta: Well, let's do a bit of (6) \_\_\_\_\_ first – that's just a way of saying you're going to create some text.

Sidney: You mean I'm going to type something?

Greta: That's right. You can open up a new (7) \_\_\_\_\_ and then you can access any of these pull down (8) \_\_\_\_\_ like this.

Sidney: But what if I type something and make a mistake?

Greta: You can (9) \_\_\_\_\_ it like this. But it's also very important to (10) \_\_\_\_\_ everything you produce.

Sidney: And if I want to move some text from one place to another?

Greta: You (11) \_\_\_\_\_ all the text you want to move and then move it like this. And you can also (12) \_\_\_\_\_ text like this.

Sidney: And how do I get it from the screen onto paper?

Greta: Your computer is connected to a (13) \_\_\_\_\_ and so you can send a message to it from here.

Sidney: And what about figures? Can it add up?

Greta: Yes, you can go into (14) \_\_\_\_\_ software like this and create a table with columns and rows to enter figures in.

Sidney: Well, it's not bad, but can't it play any games?



# 9 Business verbs 1

For each of the verbs below, three of the four words or expressions fit. In each case, circle the one that does not fit.

- |    |           |   |   |
|----|-----------|---|---|
| 1  | DO        | a) business<br>c) a job                   | <input checked="" type="radio"/> b) a profit<br>d) a deal |
| 2  | MAKE      | a) money<br>c) a loss                     | b) business<br>d) a decision                              |
| 3  | TAKE      | a) a long time<br>c) appropriate measures | b) a decision<br>d) a deadline                            |
| 4  | HAVE      | a) progress<br>c) shares in a company     | b) something to eat<br>d) a meeting                       |
| 5  | MEET      | a) a deadline<br>c) an appointment        | b) customers' expectations<br>d) a target                 |
| 6  | LAUNCH    | a) a product<br>c) a campaign             | b) a ship<br>d) a team                                    |
| 7  | CUT       | a) costs<br>c) a decision                 | b) jobs<br>d) a price                                     |
| 8  | CARRY OUT | a) a meeting<br>c) research               | b) duties<br>d) a market survey                           |
| 9  | ACHIEVE   | a) progress<br>c) a job                   | b) a breakthrough<br>d) little                            |
| 10 | REACH     | a) a decision<br>c) an agreement          | b) a strategy<br>d) a target                              |



When you've finished:

You have chosen the word or phrase that doesn't fit with each of the verbs 1–10. Can you think of a verb that does fit with each of the words or phrases that you circled?

# Business verbs 2

Look at the verbs below and decide which one goes with which word or phrase from lists A and B, as in the example.

	<b>A</b>	<b>B</b>
DRAW ~ / DRAW UP ~	a conclusion	an agenda
<i>You draw a conclusion.</i>		
<i>You draw up an agenda.</i>		

	<b>A</b>	<b>B</b>
1 open ~ / open up ~	a market	a letter
2 put forward ~ / put ~	a meeting	a question
3 ~ fall / ~ fall down	share prices	trees in storms
4 fill ~ / fill in ~	a form	with pride
5 cut ~ / cut down on ~	cigarettes	costs
6 lay ~ / lay off ~	workers	foundations
7 break ~ / break up~	bad news to someone	inefficient companies
8 sell ~ / sell off ~	parts of a company	goods at a discount
9 kick ~ / kick off ~	yourself	a meeting
10 take ~ / take on ~	extra staff	too long
11 pick ~ / ~ pick up	the best person	a market can
12 bring ~ / bring up ~	a problem at a meeting	dynamism to the job
13 carry ~ / carry out ~	duties	passengers

# Business verbs 3

Jose Spragg has just won the World Manager of the Year competition. Take a power verb (1–15) and add a sentence-ending from the column on the right (a–o) to make the sentences that the judges used to describe him.

- |                               |                         |
|-------------------------------|-------------------------|
| 1 He thinks                   | a costs.                |
| 2 He focuses                  | b organizations.        |
| 3 He motivates                | c market opportunities. |
| 4 He overcomes                | d change.               |
| 5 He identifies               | e performance.          |
| 6 He adds                     | f results.              |
| 7 He reduces                  | g profits.              |
| 8 He leads                    | h strategically.        |
| 9 He builds                   | i people.               |
| 10 He resolves                | j winning teams.        |
| 11 He transforms              | k conflict.             |
| 12 He manages and facilitates | l obstacles.            |
| 13 He measures                | m value.                |
| 14 He maximizes               | n on the customer.      |
| 15 He gets                    | o by example.           |



What are the power verbs that describe you?  
Would you put them in your CV?

# business verbs and nouns

Fit one verb from the box into each of the headlines (1–13) about Kazoulis Communications in the business press. There are three possible answers for 9.

BENDS CUTS ~~GENERATES~~ IMPLEMENTS INCREASES LAUNCHES  
MAKES MEETS PLAYS REACHES RUNS SENDS SIGNS

1 EXPANSION IN US GENERATES NEW BUSINESS  
FOR KAZOULIS COMMUNICATIONS

2 CHAIRMAN'S SPEECH \_\_\_\_\_  
CLEAR SIGNAL TO COMPETITORS

3 KAZOULIS \_\_\_\_\_ COSTS BY CLOSING  
REGIONAL OFFICES

4 'KAZOULIS \_\_\_\_\_ CLIENTS' NEEDS MORE EFFECTIVELY  
THAN EVER,' CHAIRMAN TELLS SHAREHOLDERS

5 KAZOULIS \_\_\_\_\_ RULES ON  
ADVERTISING: QUESTIONS IN PARLIAMENT

6 KAZOULIS \_\_\_\_\_ BIG RISK WITH  
LATEST SHARE ISSUE

7 KAZOULIS \_\_\_\_\_ SMALL PROFIT IN  
FOURTH QUARTER

8 KAZOULIS BOARD \_\_\_\_\_ DECISION TO  
CLOSE REGIONAL OFFICES: MANY JOBS LOST

9 MANAGEMENT \_\_\_\_\_ AGREEMENT WITH UNIONS  
ON NEW PAY AND CONDITIONS FOR KAZOULIS WORKFORCE

10 KAZOULIS \_\_\_\_\_ LEADING RÔLE IN  
ADVERTISING STANDARDS CAMPAIGN

11 KAZOULIS \_\_\_\_\_ NEW PRODUCT  
IN YOUTH MARKET

12 **CHAIRMAN** \_\_\_\_\_ **MAJOR CONTRACT**  
**WITH THE CHINESE**

13 KAZOULIS \_\_\_\_\_ MARKET SHARE  
AFTER CHINESE DEAL

# . ☺ Business adjectives and nouns

Some adjectives typically go with certain nouns. Complete the letter using the adjectives in the box.

. accurate competitive critical easy future guaranteed high  
large ~~loyal~~ mixed positive right valued verbal

## **I.N.Sanebury plc**

1 Nottingham Road

Derby DE1 3AB

Tel: 01322 55887

Fax: 01322 55888

e-mail: enquiry@insane.co.uk

Fatima Jones

Frescos Business Services

Bethlehem House

Zelda Road

London

W3 6HJ

Dear Fatima

I am writing to you to thank you for another year of fruitful co-operation between our two companies. You are one of our most

(1) loyal and (2) \_\_\_\_\_ customers and we always try to give you as (3) \_\_\_\_\_ a level of service as possible at an extremely (4) \_\_\_\_\_ price. We are sure that this is the (5) \_\_\_\_\_ approach.

This is why we want you to be one of the first to know about our plans to improve our (6) \_\_\_\_\_ prospects through

expansion. We have already invested a (7) \_\_\_\_\_ sum of money in up-to-date distribution facilities and negotiations for further financing are now entering a (8) \_\_\_\_\_ stage.

The result of all this will be (9) \_\_\_\_\_ ordering, more (10) \_\_\_\_\_ figures on the status of your orders, and (11) \_\_\_\_\_ satisfaction for all.

Of course, there has been a (12) \_\_\_\_\_ reaction from some of our newer customers, but I am sure that you will be patient with us during the period of transition.

These changes will make a (13) \_\_\_\_\_ contribution to our continuing partnership and I can assure you that we shall continue to operate by (14) \_\_\_\_\_ agreement on telephoned orders in the future as we have in the past.

Please contact me if you need more information.

With best regards

*Alfredo McKay*

Alfredo McKay  
Customer Relations Manager  
I.N. Sanebury



Other useful adjectives for business are:

**customized, committed, entrepreneurial, curious, effective, balanced, flexible**

Which words do they go with?

How could you use them in your work?

# Business adverbs

Insert adverbs from the box into the extracts from business documents or conversations (1–11). There is more than one possible answer for sentences 2 and 8.

absolutely   actively   ~~conveniently~~   deeply   extensively   financially  
highly   satisfactorily   tactfully   totally   unfairly

- 1   The new offices are conveniently situated close to the motorway and to the local railway station.
- 2   I think what he said was unnecessary, inaccurate and \_\_\_\_\_ unjustified.
- 3   The new model has been \_\_\_\_\_ tested and you will be impressed by its quiet operation, ease of use and elegant appearance.
- 4   She said she had been \_\_\_\_\_ dismissed but the court said her employer had been right to sack her.
- 5   Now that the special project has been \_\_\_\_\_ completed, we can all get on with our old jobs again.
- 6   Dear Sir / Madam, I am \_\_\_\_\_ seeking employment and wonder whether you have any vacancies in your accounts department at the moment.
- 7   I think we should drop this project right now because I just don't believe that it's \_\_\_\_\_ viable.
- 8   Your performance in this office over the last two or three months has been \_\_\_\_\_ unsatisfactory.
- 9   I think the best thing you can do in the circumstances is to \_\_\_\_\_ decline the offer.
- 10   This book is \_\_\_\_\_ recommended for anyone interested in the workings of international financial markets.
- 11   ~Are you sure? ~I'm \_\_\_\_\_ certain.



# 15 Business prepositions

Supply the missing preposition(s) in each sentence. You can use some of them more than once.

at    between    by    in    into    on    to    over    under

- 1 Could you call back later? She's on the other phone.
- 2 It's not surprising that he's working less hard. He's very close \_\_\_\_\_ retirement.
- 3 They thought everything was \_\_\_\_\_ control until they had a big dispute \_\_\_\_\_ pay.
- 4 There's clearly a strong link \_\_\_\_\_ pay and productivity.
- 5 The people on the shop floor want more participation \_\_\_\_\_ the decision-making process.
- 6 We need a much stronger focus \_\_\_\_\_ the needs of our customers.
- 7 These meetings always start late. Could everyone make an effort to arrive \_\_\_\_\_ time next time?
- 8 I've divided this talk \_\_\_\_\_ three main parts.
- 9 It's impossible to say \_\_\_\_\_ this stage \_\_\_\_\_ the negotiation whether or not we will reach an agreement.
- 10 We have to have all the figures \_\_\_\_\_ the end of the month \_\_\_\_\_ the very latest.
- 11 We plan to achieve a 20% reduction \_\_\_\_\_ the workforce in the next two years.
- 12 I'm afraid she's not here – she's \_\_\_\_\_ holiday until next Monday.

# Business word building

Fill in the missing words in the table.

	Verb	Person noun	General noun	Adjective
1	administer		administration	
2				distributive
3	advise			
4		constructor		
5	innovate			
6	pay			
7			inspection	---
8		promoter		
9	co-ordinate			---
10			supervision	
11			finance	



The person who pays is the payer. We use this most to talk about **slow payers**. But what do you call the person who receives the payment? Learning a new word often means learning not just one word but several. For example, a person who can **solve** problems (verb), is a good **problem-solver** (person noun). Problem-solvers are good at finding **solutions** (general noun). They believe that every problem is **soluble** (adjective). Building word families like this is a useful and important technique for developing your business vocabulary.

# Business sectors

Match the companies (1–23) with their sectors (a–w).

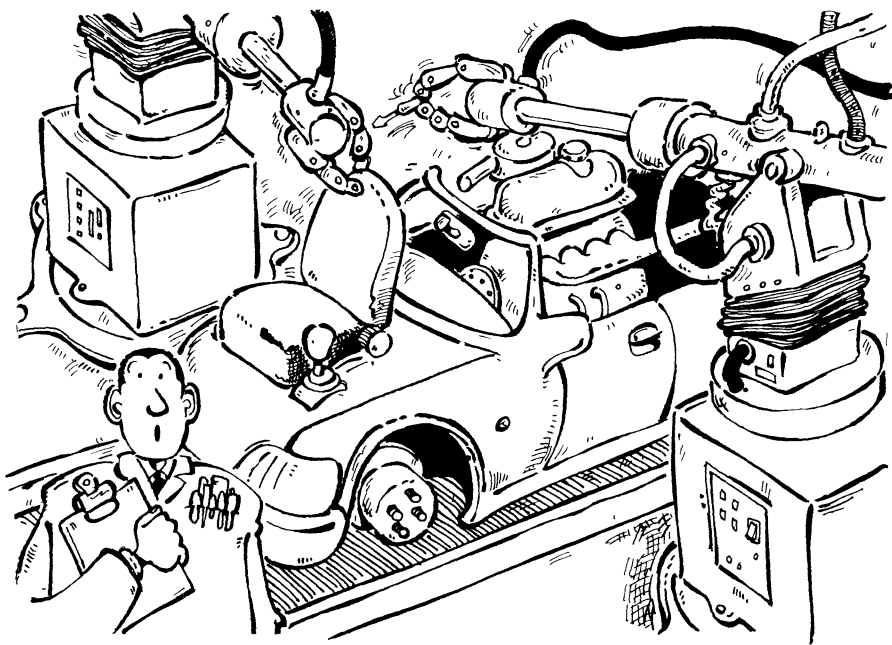
- |    |   |   |                      |
|----|---|---|----------------------|
| 1  | A company which makes aspirin.                  | a | automotive           |
| 2  | A company which mines diamonds.                 | b | construction         |
| 3  | A company which makes men's suits.              | c | consumer electronics |
| 4  | A company which sells package holidays.         | d | financial services   |
| 5  | A company which makes trucks.                   | e | confectionery        |
| 6  | A company which distributes electricity.        | f | software             |
| 7  | A supermarket chain.                            | g | telecommunications   |
| 8  | A company which builds houses.                  | h | media                |
| 9  | A company which makes washing machines.         | i | pharmaceuticals      |
| 10 | A company which sells hamburgers.               | j | beverages            |
| 11 | A company which makes camcorders.               | k | textiles             |
| 12 | An airline.                                     | l | toiletries           |
| 13 | A company which makes fighter planes.           | m | real estate          |
| 14 | A company which makes shampoo.                  | n | transport            |
| 15 | A restaurant chain.                             | o | utilities            |
| 16 | A newspaper publisher.                          | p | household goods      |
| 17 | A company which sells things over the internet. | q | retail               |
| 18 | A company which makes mobile phones.            | r | fast food            |
| 19 | A company which sells investment advice.        | s | catering             |
| 20 | A company which makes chocolate.                | t | defence              |
| 21 | A company which makes beer.                     | u | e-commerce           |
| 22 | A property company.                             | v | tourism              |
| 23 | A company which writes computer programs.       | w | extractive           |

# Production

Plentiparts Inc. has been having production problems. Unscramble the words in capitals to make sense of the Production Manager's report.

- 1 At the beginning of the month we were *O P E R A T I N G*  
quite normally. (PRITENOAG)
- 2 There was plenty of S \_ \_ \_ \_ E  
C \_ \_ \_ \_ \_ Y. (PREAS TPIYCAAC)
- 3 We had just I \_ \_ \_ \_ \_ D some  
sophisticated new equipment. (LATSLENDI)
- 4 These were R \_ \_ \_ \_ S for the main  
A \_ \_ \_ \_ \_ Y L \_ \_ E. (SBOORT) (SYBLMASE NEIL)
- 5 Unfortunately, a problem developed with  
one of our main S \_ \_ \_ \_ \_ S. (PURLIPESS)
- 6 They were our only source for a vital  
C \_ \_ \_ \_ \_ T. (EMCPOTNON)
- 7 Normally they worked very well within our  
J \_ \_ \_ \_ \_ E system. (STUJ-NI-EMTI)
- 8 They could usually send an O \_ \_ R  
within 24 hours of our telephoning for a  
new C \_ \_ \_ \_ \_ T. (RERDO) (GECNINMOSTN)
- 9 On this particular day, the D \_ \_ \_ \_ Y  
was late. (VILERYDE)

- 10 At the same time, there was a problem on  
one of the C \_ \_ \_ \_ \_ R B \_ \_ \_ S.  
(ROYVENOC STELB)
- 11 The S \_ \_ \_ \_ Y M \_ \_ \_ \_ \_ R was  
out to lunch.  
(FEASTY ARMGENA)
- 12 The Q \_ \_ \_ \_ \_ Y M \_ \_ \_ \_ \_ R  
was away for the day.  
(LYTAUQI GRANAME)
- 13 No one reprogrammed the robots, and we  
ended up with a lot of F \_ \_ \_ \_ \_ Y G \_ \_ \_ S.  
(LUYTAF SODGO)



*'We're having a few production problems...'*

# Marketing

Match the marketing terms (1–15) with their definitions (a–o).

- |    |                |          |
|----|----------------|----------|
| 1  | marketing      | <u>g</u> |
| 2  | niche          | _____    |
| 3  | brochure       | _____    |
| 4  | hype           | _____    |
| 5  | brand          | _____    |
| 6  | upmarket       | _____    |
| 7  | downmarket     | _____    |
| 8  | sponsorship    | _____    |
| 9  | crowded market | _____    |
| 10 | campaign       | _____    |
| 11 | reposition     | _____    |
| 12 | pitch          | _____    |
| 13 | mailshot       | _____    |
| 14 | merchandising  | _____    |
| 15 | endorsement    | _____    |



*A crowded market.*

- a Change the image of a product or service.
- b Aiming at the mass end of the market.
- c A range of minor products which all carry the name of a major product.
- d Aiming at the luxury end of the market.
- e A promotional activity over a specific period of time.
- f When a famous person recommends a product in an advertisement.
- g Matching what the business organization produces with what customers want.
- h Promoting a product or service with exaggerated or intensive publicity.
- i A small, specialized part of a market.
- j A product which can be recognized by its name.
- k When the same letter is sent to a large number of possible buyers.
- l Supporting a cultural or sporting enterprise in return for advertising.
- m One with too many competing products.
- n A booklet giving information about the company's products or services.
- o What the sales rep says to the potential customer.



Letters which you get about products and services which you haven't asked for and probably don't want are called **junk mail**

Use the terms in this test to define the marketing strategy of your company

Do you occupy a **niche**?

Are you in a **crowded market**?

Have you **repositioned** any of your products recently?



Generosity Inc. has decided to improve the working conditions of its employees. Choose the correct term for each aspect of its new policy. You can then compare the HR policies of your company with the policies of Generosity.

- 1 We will increase the amount of maternity leave for women who are expecting babies.  
a) maternal leave                      b) mothering leave  
c) maternity time                      (d) maternity leave
- 2 We will increase the size of the \_\_\_\_\_ by 10%.  
a) manpower                      b) workforce  
c) human resources                      d) employees
- 3 We will give everyone \_\_\_\_\_ training at least twice a year.  
a) in-house                      b) tailoring  
c) designed                      d) outhouse
- 4 Night-\_\_\_\_\_ workers will get paid double time for working unsocial hours.  
a) owl                      b) shift  
c) time                      d) group
- 5 There will be no more annual \_\_\_\_\_ interviews.  
a) superior                      b) appraisal  
c) objective                      d) holiday
- 6 We will pay everyone an extra \_\_\_\_\_ at Christmas.  
a) salary                      b) expense  
c) commission                      d) bonus
- 7 We will give \_\_\_\_\_ employees the same status as full-timers.  
a) small time                      b) part-time  
c) short time                      d) extra time
- 8 Employees will only have to give one week's \_\_\_\_\_ before leaving.  
a) notice                      b) delay  
c) note                      d) resignation

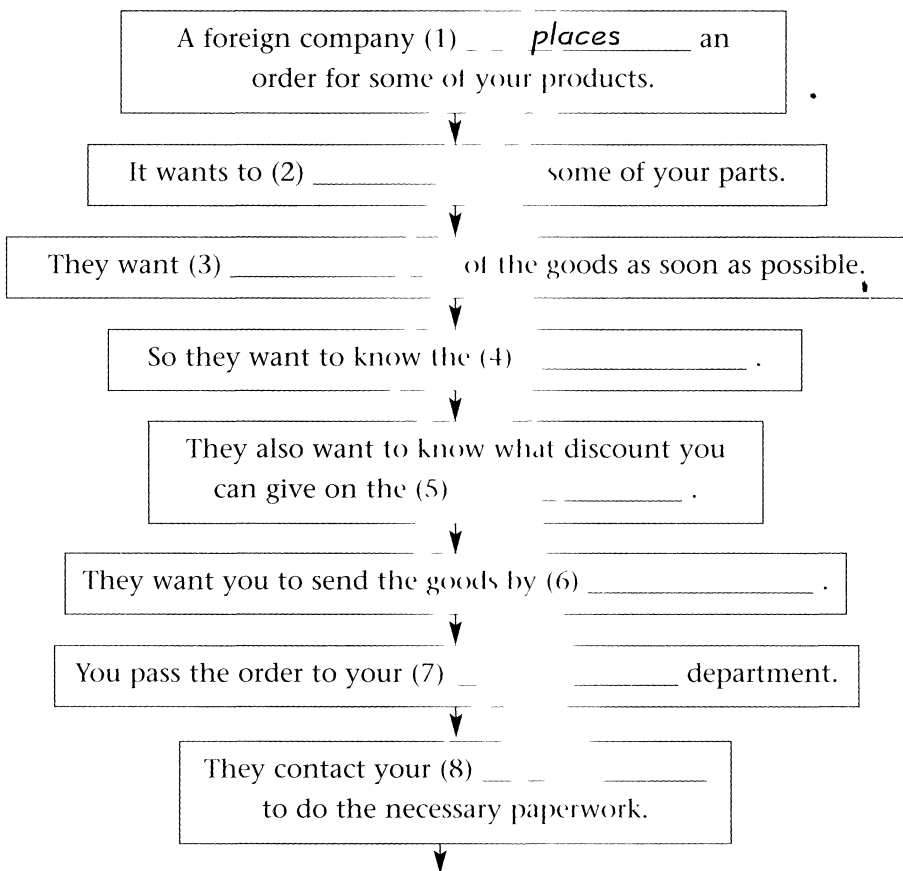


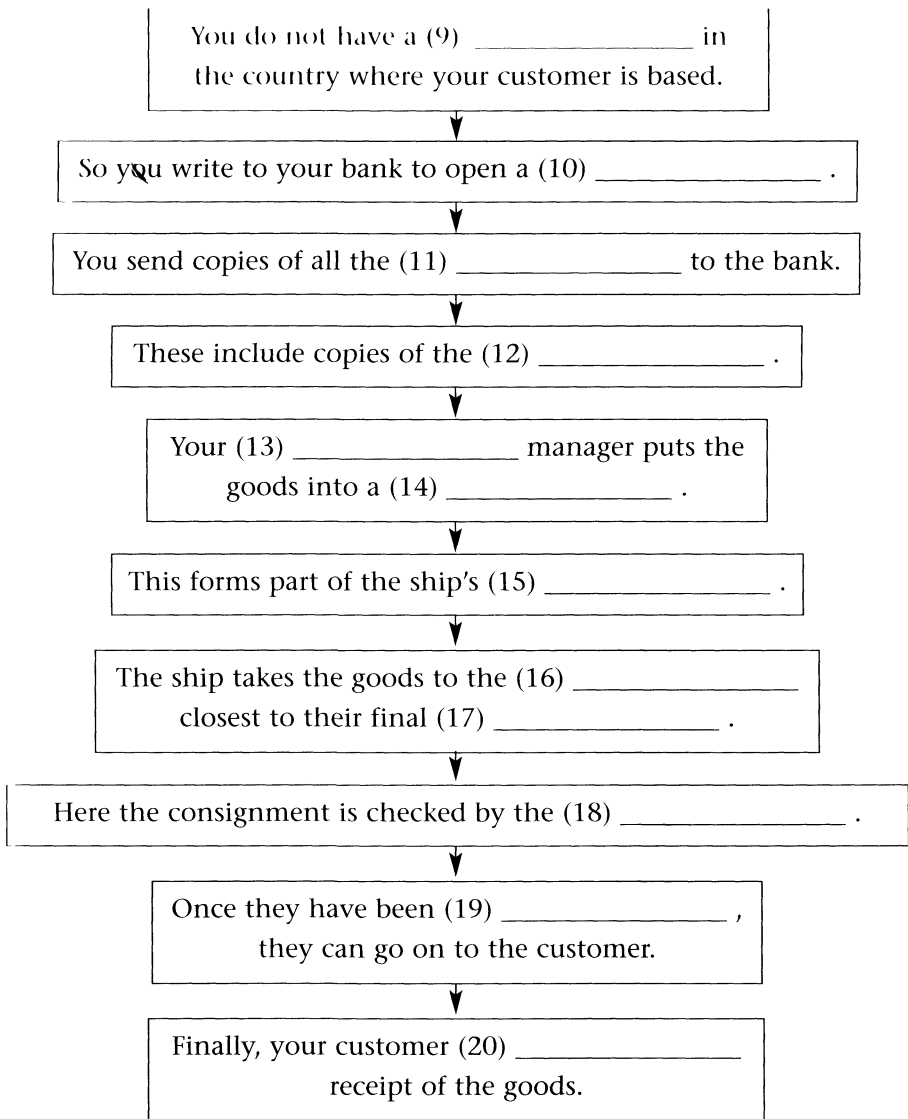
- 9 No one will be \_\_\_\_\_ without the full agreement of the union.  
a) laid up                                  b) laid off  
c) laid by                                  d) laid aside
- 10 Any future reductions in staff will be achieved only by \_\_\_\_\_.  
a) natural tendencies                  b) wasting away  
c) natural wasting                      d) natural wastage
- 11 We will reduce the number of working \_\_\_\_\_ of all employees.  
a) years                                      b) months  
c) weeks                                      d) hours
- 12 Generous \_\_\_\_\_ allowances will be paid when the company moves to a site in the provinces.  
a) restoration                              b) restitution  
c) relocation                                d) refurbishment

# Trade

Your company makes spare parts for industrial machines, which you sell abroad. Use the words in the box to complete the description of how you get the goods to your foreign customers.

acknowledges    bills of lading    cargo    cleared    consignment  
 container    customs authorities    delivery    delivery date  
 destination    distributor    export    forwarding agent    import  
 letter of credit    ~~places~~    port of arrival    sea freight  
 shipping documents    warehouse





Some of the shipping terms used in foreign trade are:

**CF:** cost of freight

**CIF:** cost, insurance and freight

**FAS:** free alongside ship

**FOB:** free on board

# Finance

Complete the headlines from the financial press using the words in the box.

BANKRUPT BUYOUT CHARGES CURRENCY DEBT ~~DIVIDEND~~  
FLOW ISSUE LOSSES MARGINS PROFITS RATES

1 SHAREHOLDERS  
REWARDED WITH  
INCREASED DIVIDEND  
AFTER GOOD RESULTS  
AT MEGABUCK

2 MARDOCK GOES  
\_\_\_\_\_: HUGE  
DEBTS UNCOVERED  
AFTER POLICE  
INVESTIGATION

3 \_\_\_\_\_  
IMPROVE AT  
MACROCOMP AFTER  
STEEP PRICE RISES

4 JAYBURG FORCED TO  
WRITE OFF BAD  
\_\_\_\_\_ AFTER  
MAIN SUPPLIER FAILS

5 PRE-TAX  
\_\_\_\_\_  
UP AT FLINCO AFTER  
IMPROVED TRADING IN  
FAR EAST

6 SINGLE EUROPEAN  
\_\_\_\_\_ IS  
BOOSTING TRADE,  
MINISTER CLAIMS

7 'BANK \_\_\_\_\_  
TOO HIGH,' SAY  
NATIONAL BUSINESS  
LEADERS

8 'HIGH INTEREST  
\_\_\_\_\_ KILLING  
SMALL BUSINESS,' SAYS  
MANAGEMENT GURU

9 LONREV ANNOUNCE  
BIG SHARE  
\_\_\_\_\_ TO  
FINANCE PLANNED  
EXPANSION

10 BIGBANK FINANCES  
MANAGEMENT  
\_\_\_\_\_ AT  
NATBUS

11 NEGATIVE CASH  
\_\_\_\_\_ CREATES  
PROBLEMS FOR  
PERTH AND STEWART

12 MASSIVE \_\_\_\_\_  
AT GUAM INVESTMENTS  
AFTER SOUTH AMERICAN  
OPERATION FAILS

# 23 Facilities

Match each heading (1–12) with the correct description (a–l).

Do the facilities management training course! It tells you everything you wanted to know about facilities management and never dared to ask!

## Learn about:

## How to:

- |                                  |          |   |
|----------------------------------|----------|---|
| 1 Relocation                     | <u>e</u> | a get the most from machine hire                          |
| 2 Risk                           | _____    | b reduce garbage  |
| 3 Health and safety              | _____    | c make your workspaces brighter and better places to work |
| 4 Equipment leasing              | _____    | d provide better canteen services                         |
| 5 Security                       | _____    | e move operations to new sites                            |
| 6 Recycling                      | _____    | f manage real estate                                      |
| 7 Waste management               | _____    | g keep buildings and property safe                        |
| 8 Catering                       | _____    | h reduce accident rates to zero                           |
| 9 Power management               | _____    | i cut utility costs                                       |
| 10 Refurbishment                 | _____    | j draw up legally binding agreements with suppliers       |
| 11 Property portfolio management | _____    | k re-use garbage  |
| 12 Contracts                     | _____    | l assess degrees of uncertainty                           |



The facilities manager is responsible for the maintenance of the physical, environmental and technological facilities of the organization. It is becoming an increasingly strategic role as companies look for ways both to create productive environments and to cut costs.

Facilities managers can also be responsible for:

**heating, lighting, flooring and roofing, contract cleaning, furniture, hygiene.**



## 6 MORAI / MORALE

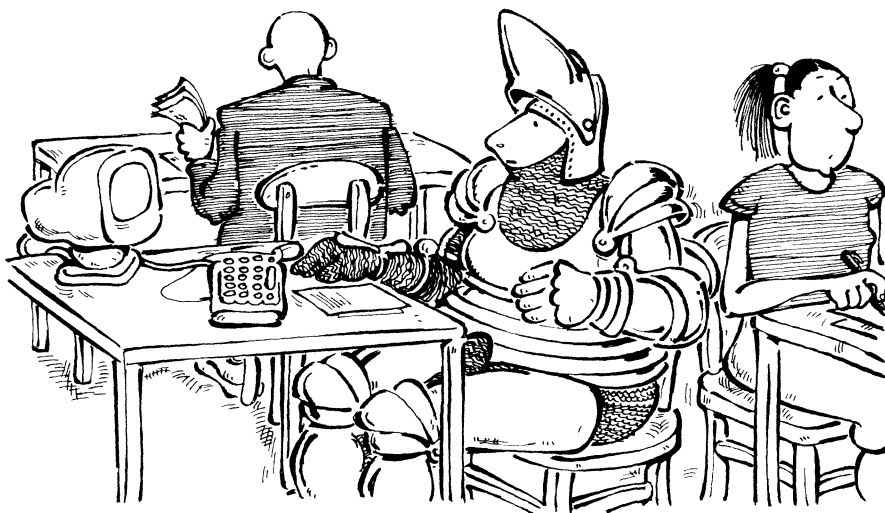
- a) \_\_\_\_\_ has been at rock bottom ever since they announced the job cuts.
- b) When a company sacks such a huge number of people, it's not just an economic question; it becomes a \_\_\_\_\_ question as well.

## 7 SAFETY / SECURITY

- a) The \_\_\_\_\_ officer has just been round the site with his dog, checking all the locks and cameras.
- b) The \_\_\_\_\_ officer insists on all employees wearing the right kinds of protective clothing at all times.

## 8 TAKE OVER / OVERTAKE

- a) They want to \_\_\_\_\_ our company but I don't think their offer is high enough for our shareholders to sell.
- b) They expect to \_\_\_\_\_ all their main competitors, in terms of sales, within a year of the launch of their new product.



*'The safety officer said that we had to wear protective clothing.'*

# Word families

Which is the odd one out in each of these groups of business words and phrases?

- 1 a) sack                      b) dismiss                      c) demote                      d) fire
- 2 a) check                      b) survey                      c) control                      d) monitor
- 3 a) predict                      b) forecast                      c) anticipate                      d) analyse
- 4 a) lay off                      b) employ                      c) take on                      d) recruit
- 5 a) rewrite                      b) redraft                      c) reword                      d) restore
- 6 a) timetable                      b) diary                      c) schedule                      d) strategy
- 7 a) banned                      b) prohibited                      c) postponed                      d) forbidden
- 8 a) cancel                      b) put off                      c) put back                      d) postpone
- 9 a) busy                      b) engaged                      c) tied up                      d) unavailable
- 10 a) You're welcome                      b) Not at all                      c) It was a pleasure                      d) Excuse me
- 11 a) Yours sincerely                      b) Yours faithfully                      c) Yours truly                      d) Regards



*'I'm sorry, Mr Smith is completely tied up at the moment.'*



# 26 Opposites

Each of the words in the box is the opposite of an underlined word. Complete each sentence with the correct word.

~~cons~~ contract decline fall fire lay off  
loss peripheral reduce sell off weaknesses withdraw

- 1 We have to debate the pros and cons of this project before we go ahead with it.
- 2 Let's look at the strengths and \_\_\_\_\_ of each application in turn and then we'll draw up a shortlist.
- 3 We expect a rise in sales next year followed by a steady \_\_\_\_\_ for two years after that.
- 4 It's simple: we have to increase our prices and \_\_\_\_\_ our costs.
- 5 You can see the general position if you look at the profit and \_\_\_\_\_ account in front of you.
- 6 At first we saw the company expand rapidly and successfully. Unfortunately, there was a fall in demand and we were forced to \_\_\_\_\_ our operations to something approaching our current size.
- 7 We had managed to deposit quite a large sum of money in our account at the beginning of the month but then we had to \_\_\_\_\_ it almost immediately.
- 8 We need to concentrate on our core business and sell off our \_\_\_\_\_ businesses.
- 9 It's easier to hire people when times are good than to \_\_\_\_\_ them when times are hard.
- 10 I would love to accept your invitation but unfortunately there's been a change of plan and so, with great regret, I'm afraid I shall have to \_\_\_\_\_ it.
- 11 Our strategy is to acquire large, inefficient companies and then \_\_\_\_\_ the more profitable parts.
- 12 Although we have been able to recruit a handful of skilled workers for our main factory, we have also had to \_\_\_\_\_ several hundred office staff.

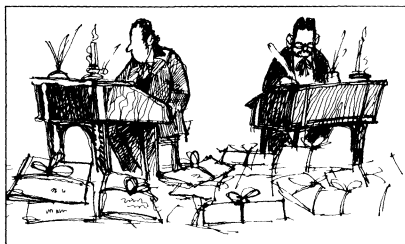
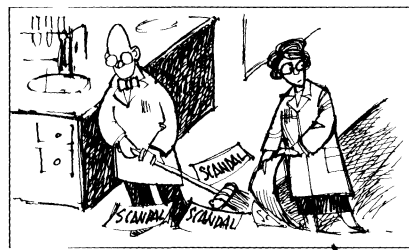
# Idioms

Below each underlined idiom (1–10) write the letter of the correct meaning (a–j).

- |   |                        |
|---|------------------------|
| a dangerous situation                     | f hide something       |
| b all the time                            | g adopt good tactics   |
| c do something that has already been done | h bureaucracy          |
| d no conditions                           | i being discouraging   |
| e refused to                              | j experimental subject |

- 1 They should never have tried to sweep that pollution scandal under the carpet.

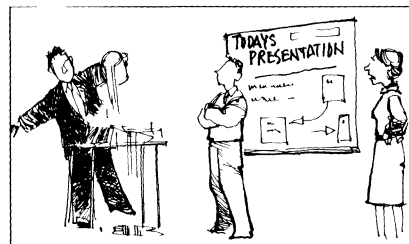
f



- 2 That company will go bankrupt if they don't cut some red tape. \_\_\_\_\_

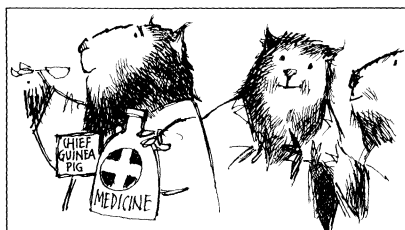
- 3 At the end of our presentation, he spent ten minutes pouring cold water on our proposal.

\_\_\_\_\_



- 4 The head of research herself agreed to be the guinea pig for the trials on the new drug.

\_\_\_\_\_



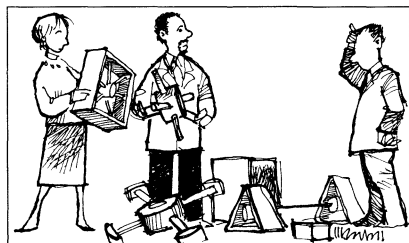
- 5 We agreed to do exercises every morning but we drew the line at wearing the company uniform. \_\_\_\_



- 7 Chivers is going to damage his health – he's been working round the clock. \_\_\_\_



- 9 They could get the contract if they play their cards right. \_\_\_\_



- 6 We must be very careful about promoting ourselves as an ethical company – we're in a minefield! \_\_\_\_



- 8 It's yours for a million and no strings attached. \_\_\_\_



- 10 We don't want to reinvent the wheel. \_\_\_\_

# LO Business initials

Write the full forms of these sets of initials. The clues will help you.

- 1 OHP (for visual aids)

*overhead projector*

- 2 VCR (for home entertainment)

- 3 HQ (the centre of operations)

- 4 ROI (what you get back from the money you put into a business)

- 5 PC (on your desk)

- 6 CEO (top job in the company)

- 7 IOU (for debts)

- 8 JFK (an airport or a president)

- 9 GNP (a measure of national wealth)

- 10 DTP (software to produce your own newsletter)

- 11 MBA (a managerial qualification)

- 12 AGM (a meeting for shareholders)

- 13 ISO (a quality benchmark)

- 14 VAT (a tax)

- 15 FI (a business newspaper)  
\_\_\_\_\_
- 16 AOB (the last item on the agenda)  
\_\_\_\_\_
- 17 JIT (a stock management system)  
\_\_\_\_\_
- 18 USP (what companies and products should have)  
\_\_\_\_\_
- 19 M & A (when companies join together)  
\_\_\_\_\_
- 20 SMEs (companies of a certain size)  
\_\_\_\_\_
- 21 MBO (one way to take over a company)  
\_\_\_\_\_
- 22 MBWA (your style of leadership?)  
\_\_\_\_\_
- 23 SWOT (an analytical tool)  
\_\_\_\_\_
- 24 P & L (tells you how rich the company is)  
\_\_\_\_\_
- 25 PIN (for your bank and credit cards)  
\_\_\_\_\_
- 26 NLP (for more effective learning)  
\_\_\_\_\_
- 27 DVD (for sharper images)  
\_\_\_\_\_



#### YOUR SCORE

**All correct:** Why are you learning English? You should be teaching it!

**21–26:** You know the jargon. Try not to use it too much!

**15–20:** A good effort. But don't get your **PIN** mixed up with your **VAT**.

**9–14:** You'll get them all correct next time.

**1–8:** You'll get them all correct the time after next ... won't you?

# 29 Figures

How do you say the following numbers? Choose the correct options

- 1 The year 2005:
  - a) twenty hundred and five
  - ☒ b) two thousand and five
  - c) twenty five
  - d) twenty hundred five
- 2 \$1 = DM 1.46. The exchange rate is:
  - a) one point four six Deutschmarks to the dollar
  - b) one forty-six Deutschmarks for a dollar
  - c) one dollar equalling Deutschmarks one point four six
  - d) one dollar making one four six Deutschmarks
- 3 The period from about 1994 to about 1996:
  - a) the midnineties
  - b) the medium nineties
  - c) the middling nineties
  - d) the midway nineties
- 4 Seven correct answers in a test of ten items. The result is:
  - a) seven over ten right
  - b) seven out of ten right
  - c) seven on ten right
  - d) seven right over ten
- 5 The dimensions of a rectangle 3 metres in length and 2 metres in width:
  - a) three for two
  - b) three by two
  - c) three across two down
  - d) three to two
- 6 The result of an opinion survey:
  - a) One of ten people think that...
  - b) One in ten people think that...
  - c) One to ten people think that...
  - d) One over ten people think that...

- 7 Approximately six:
- a) nearly six
  - b) six-ish
  - c) sixy
  - d) sixer
- 8 At football, Germany 0, Brazil 0:
- a) Germany oh, Brazil oh
  - b) Germany zero, Brazil zero too
  - c) Germany nil, Brazil nil
  - d) Germany and Brazil love
- 9  $3\text{ cm}^3$ :
- a) three centimetre cubes
  - b) three cubic centimetres
  - c) three cubed centimetres
  - d) three centimetric cubes
- 10 3:2 as a ratio:
- a) three over two
  - b) three under two
  - c) three to two
  - d) three at two
- 11 A \$10m loan:
- a) a ten-million-dollars loan
  - b) a ten-million-dollar loan
  - c) a ten millions of dollars loan
  - d) a loan of ten million dollar



A **24/7** ('twenty-four seven') **business** is one that operates 24 hours a day, seven days a week.

Remember:

10m is 10 million

10bn is 10 billion

A billion is a thousand million

$1\frac{1}{2}$  hours is one and a half hours or an hour and a half (or ninety minutes)

The period from January to June is six months (not half a year)

# UU Sexist language

Identify and underline the problems of sexist language in the sentences below and use one of the terms from the box to make each sentence less offensive. You can use two of the terms more than once.

~~appropriate clothes~~ chair employees face-to-face  
Ms one person representatives sales spokeswoman  
staff (verb) staffing their women

- 1 We expect all our managers to wear suits and ties when on company business. *appropriate clothes*
- 2 Every executive knows that people will form judgements about his company on the basis of his personal behaviour.
- 3 It is the responsibility of the chairman to ensure that meetings are conducted efficiently.
- 4 A spokesman for the company said that she was convinced that the new equal opportunities programme would be a success.
- 5 The company's manpower needs will continue to grow next year.
- 6 Nearly all our salesmen are against the proposed changes to the bonus system.
- 7 Men found guilty of sexually harassing employees of the opposite sex are liable to dismissal.
- 8 We have to man the assembly line on a 24-hour basis.
- 9 We congratulate both Mr Smith and Miss Duffy on their success in the recent sales competition.
- 10 If a customer complains, his complaint should be reported to the customer complaints department immediately.
- 11 You have to be careful what you say round here nowadays. The girls in the office downstairs might object.
- 12 I always thought that Sylvie was the odd man out in that department.
- 13 I think you and I should have a serious man-to-man talk, Janet.
- 14 We estimate that we need 300 more man hours to complete the project.



# 31 Business problems

Pronto Production is in trouble. Identify the problems by unscrambling the words in capitals.

- 1 The number of customer C O M P L A I N T S has increased by 300% over the last six months. (SALPNITOMC)
- 2 Many of these relate to F \_ \_ \_ \_ \_ Y goods. (TULYFA)
- 3 And also to goods D \_ \_ \_ \_ \_ D in transit. (GEMADAD)
- 4 The unions say this is because of the 30% R \_ \_ \_ \_ \_ N in the workforce. (TROUNCIDE)
- 5 People on the shop floor are O \_ \_ \_ \_ \_ D and can't cope. (OVDECHRETRETS)
- 6 The press has criticized the recent 75% P \_ Y R \_ \_ \_ S for the directors. (YAP SIRES)
- 7 The head of an overseas subsidiary has been caught trying to B \_ \_ \_ \_ E a government minister. (BERIB)
- 8 The Finance Director has been accused of I \_ \_ \_ \_ \_ R D \_ \_ \_ \_ \_ G. (INDRISE DNIGALE)
- 9 One of the company's main partners has recently gone B \_ \_ \_ \_ \_ T. (KRAPTUNB)
- 10 The Finance Director is also having cash flow problems because of S \_ \_ \_ W P \_ \_ \_ \_ \_ S. (WOIS SPYARE)
- 11 And then, last month, the CEO S \_ \_ \_ \_ \_ D the Human Resources Director. (KECDAS)
- 12 She has decided to sue the company for W \_ \_ \_ \_ \_ L D \_ \_ \_ \_ \_ L. (GURNI.OWF SMAILSIDS)
- 13 Since then, several senior managers have R \_ \_ \_ \_ \_ D. (NISERDEG)
- 14 M \_ \_ \_ \_ \_ E is low. (LEAROM)
- 15 Yesterday the computer system F \_ \_ \_ \_ \_ D. (FLIDEA)
- 16 The share price has D \_ \_ \_ \_ \_ D by 70%. (POPDERD)
- 17 The CEO is R \_ \_ \_ \_ \_ D to be working on a new strategic plan on an island somewhere in the Pacific. (RODURUME)

# Business principles

Choose the best word to complete the following extracts from a company's mission statement.

- 1 We believe that business can be a powerful agent for social change.  

a) agent	b) agency
c) agenda	d) agreement
- 2 We affirm the need for moral \_\_\_\_\_ in business decision-making.  

a) valuation	b) validity
c) values	d) valediction
- 3 We have a \_\_\_\_\_ to shared prosperity.  

a) commission	b) commitment
c) competence	d) competition
- 4 Businesses have a role to \_\_\_\_\_ in improving the lives of all their customers, employees and shareholders.  

a) play	b) have
c) do	d) make
- 5 Businesses established in foreign countries should contribute to the social \_\_\_\_\_ of those countries.  

a) advances	b) advantage
c) advancement	d) adventurism
- 6 Businesses should \_\_\_\_\_ international and domestic rules.  

a) retail	b) restrict
c) repeat	d) respect
- 7 Businesses should \_\_\_\_\_ with each other to promote the progressive liberalization of trade.  

a) corporate	b) co-operate
c) co-ordinate	d) cope



# Business clichés

The Chief Executive Officer has had an attack of clichés. Help him translate his speech into plain English by substituting each of the words or phrases in bold type (1–24) with one of the phrases (a–u).

Ladies and gentlemen...

- 1 I want you to **take on board** a number of important points. j
- 2 Kazouhis Communications is now a **major player** in the communications industry. \_\_\_\_\_
- 3 Our strategic aim is to **grow** the company. \_\_\_\_\_
- 4 We always **focus on the big picture**. \_\_\_\_\_
- 5 If we see a **window of opportunity**, we go for it. \_\_\_\_\_
- 6 We work for lasting relationships with **our business partners**. \_\_\_\_\_
- 7 We employ **cutting-edge** technology. \_\_\_\_\_
- 8 We want to produce the most **user-friendly** products on the market. k
- 9 In our business relationships, we aim to **be proactive** every time. \_\_\_\_\_
- 10 We propose only **tailor-made** solutions. \_\_\_\_\_
- 11 We never lose sight of **the bottom line**. \_\_\_\_\_
- 12 We work hard to get **synergy** between subsidiaries. \_\_\_\_\_
- 13 We will not hesitate to **downsize** the organization for maximum efficiency. \_\_\_\_\_
- 14 We will use our **war chest** to buy up rivals in the marketplace. \_\_\_\_\_
- 15 We will find solutions to business problems even when **we do not have a level playing field**. \_\_\_\_\_
- 16 If anyone tries to **move the goalposts** on our commercial agreements... \_\_\_\_\_
- 17 ...we will **blow the whistle**. \_\_\_\_\_
- 18 We aim to become a truly **global** operator. \_\_\_\_\_
- 19 But we will also **stick to our knitting**. \_\_\_\_\_
- 20 Unfortunately I am not a **number cruncher**. \_\_\_\_\_
- 21 So I can only give you **ballpark** figures today. \_\_\_\_\_

- a cut the workforce of
- b / business conditions are unfair
- c have a general view of the situation
- d customized
- e a leading company
- f change the rules (without consultation)
- g worldwide
- h the people we do business with
- i increase the size of
- j understand and accept
- k concentrate on core activities
- l dynamic and productive relationships
- m approximate
- n anticipate needs
- o our basic objective (usually to make a profit)
- p good at figures
- q up-to-date
- r easy-to-use
- s protest at unfair treatment
- t a chance to do business
- u a large amount of readily available cash



All business people use some clichés and jargon but expressions like these lose their impact if you use them too much. Other popular phrases are:

**market-driven, results-driven, client-focused and best practice.**

When the CEO talks about *growing the company*, he is using the verb with an object in the same way that gardeners grow flowers. In a business context, 'grow' does not normally take an object. For example, we say:

*The company has grown a lot over the last five years.*

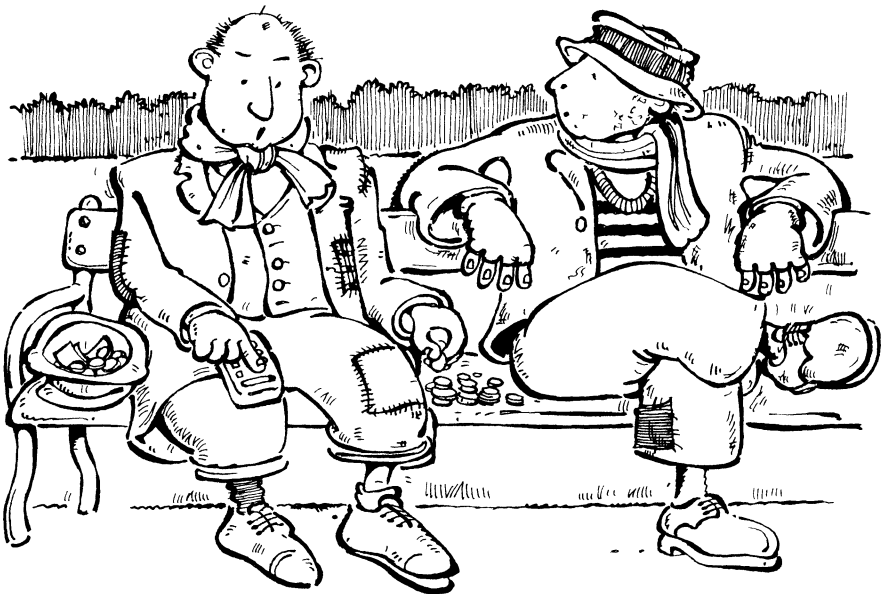
*The market grew (by) 3% last year.*

# 54 Business ratios

We use business ratios to measure the financial health of business organization. Match the ratios (1–12) with their definitions (a–l).

- |    |                       |          |
|----|-----------------------|----------|
| 1  | Return on capital     | <u>h</u> |
| 2  | Return on assets      | _____    |
| 3  | Profit margin         | _____    |
| 4  | Asset utilization     | _____    |
| 5  | Sales to fixed assets | _____    |
| 6  | Current ratio         | _____    |
| 7  | Borrowing ratio       | _____    |
| 8  | Equity gearing        | _____    |
| 9  | Income gearing        | _____    |
| 10 | Profit to wages       | _____    |
| 11 | Return on investment  | _____    |
| 12 | Debt to equity        | _____    |

- a pre interest profit expressed as a percentage of capital employed plus short-term loans
- b profit expressed as a ratio in relation to employee remuneration
- c sales expressed as a ratio in relation to fixed assets
- d long-term loans expressed as a ratio in relation to shareholders' funds
- e profit before tax expressed as a percentage of sales
- f gross interest paid as a percentage of pre-interest, pre-tax profit
- g current assets including quoted investments expressed as a ratio in relation to current liabilities
- h profit before tax expressed as a percentage of capital employed
- i shareholders' funds expressed as a percentage of total liabilities
- j sales expressed as a ratio in relation to total assets
- k total debt expressed as a ratio in relation to net worth
- l profit before tax expressed as a ratio in relation to total assets



*'ROA and ROI are looking better this quarter but the borrowing ratio is still weak.'*

# Business strategy

Match the cornerstones of the company's strategy (1–10) with the descriptions of what it has decided to do (a–j).

Cornerstones of our strategy are:

- |    |                                   |          |
|----|-----------------------------------|----------|
| 1  | Acquisition                       | <u>g</u> |
| 2  | Merger integration teams          | _____    |
| 3  | Strategic alliances               | _____    |
| 4  | Strategic planning                | _____    |
| 5  | Mission and value statements      | _____    |
| 6  | Customer satisfaction measurement | _____    |
| 7  | Benchmarking                      | _____    |
| 8  | Total quality management          | _____    |
| 9  | Re-engineering                    | _____    |
| 10 | A balanced scorecard              | _____    |



*'She's following an aggressive acquisition strategy.'*



We have decided to:

- a produce documents that tell everyone where we want to go and what we stand for.
- b work to a wide range of performance measures.
- c adopt ISO 9000 standards.
- d do detailed comparisons of the performance of different parts of the organization with that of similar organizations elsewhere.
- e prepare systematically for the future.
- f form a group of people whose mission is to create a common culture for the new bigger company.
- g buy other companies.
- h establish joint ventures.
- i work for 100% client satisfaction.
- j redesign business processes in order to improve productivity.



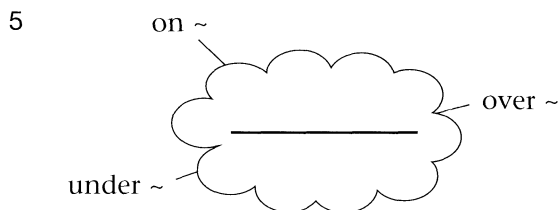
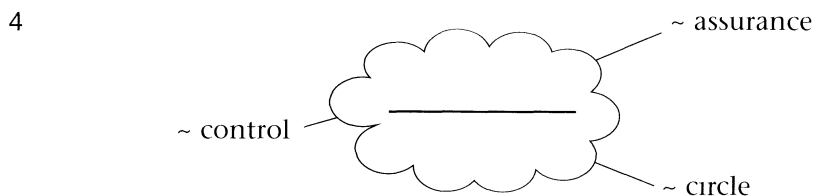
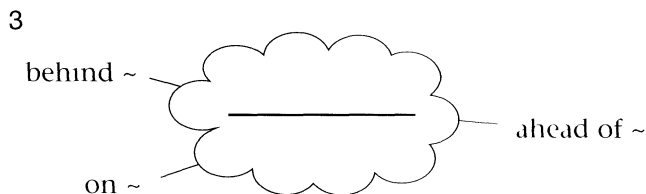
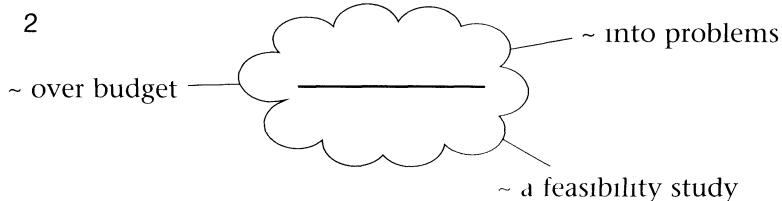
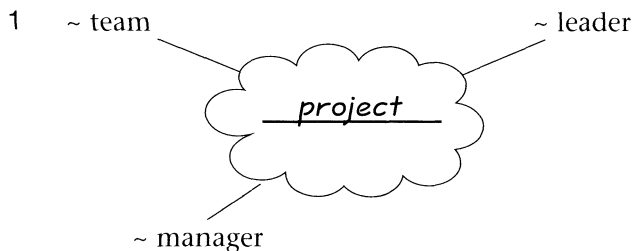
A **cornerstone** of your strategy is a very important part – a key feature – of your strategy.

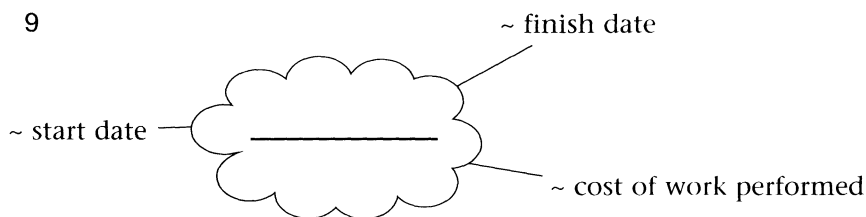
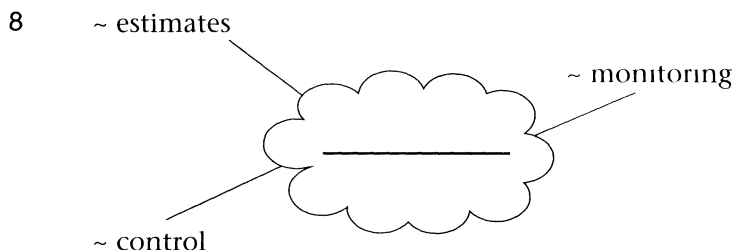
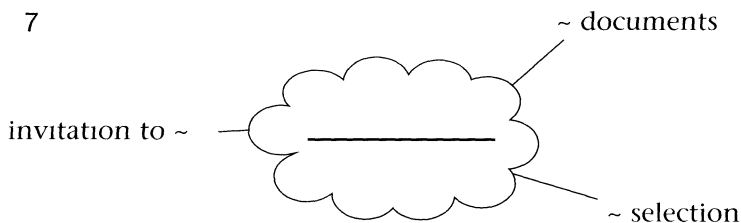
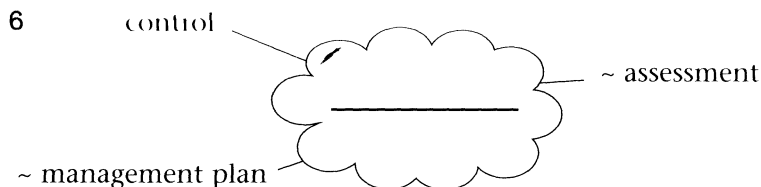
**ISO** is the abbreviation for the **International Organization for Standardization**. Management theories come and go. **Re-engineering** is much less popular today than it was because many companies only got limited benefits from it. Others, like **strategic planning** (used by almost 90% of big US companies) and **benchmarking** (the most popular tool in Europe) continue to do well. One secret of success is not to try to use too many!

# 36 Project management

Put one word from the box into each of the mind maps. The ~ shows where the missing word goes

actual bid budget cost ~~project~~ quality risk run schedule





People use **mind maps** as a learning tool to remember vocabulary and to brainstorm ideas. In language learning, you can use a mind map to remember which words go together. Put one word (for example a verb, *manage*) in the central circle and then show other words (for example nouns *project*, *team*) which often go with it. You can then add adjectives that go with the nouns (for example, *difficult*, *challenging*) and so on! People with visual memories find *mind maps* especially helpful.

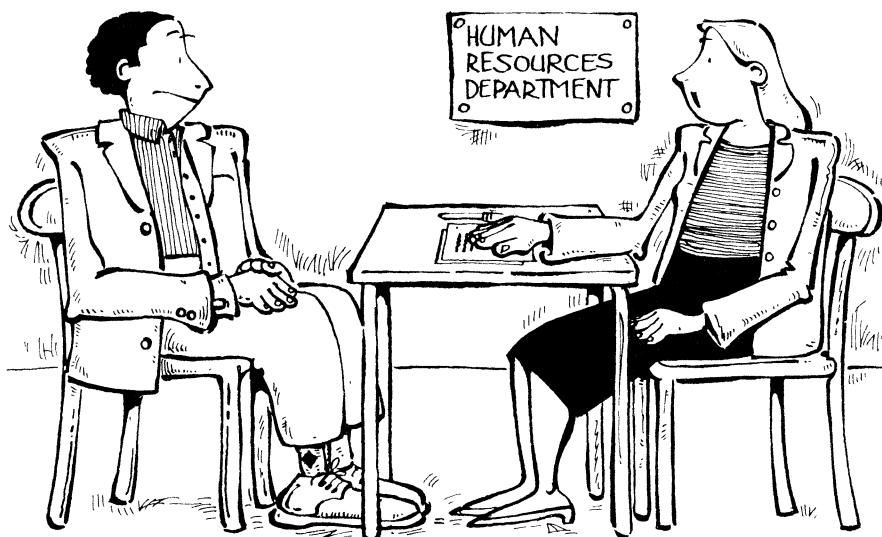
Key verbs in project management are

**initiate** → **plan** → **execute** → **control** → **close**

# 3/ Management development

Edgar Schwarz's assessment interview has not gone very well. A human resources manager is telling him about the training he needs. Match each type of training (a–j) with the things he needs to learn (1–10).

- a financial management
- b delegation
- c intercultural communication skills
- d communication skills
- e project management
- f team development
- g leadership
- h time management
- i assertiveness training
- j negotiating skills



*'We think you need quite a lot of training: about five years' worth, actually.'*

You need to learn how to:

You need a course in:

- |    |   |       |
|----|---|-------|
| 1  | work with other people                                    | f     |
| 2  | motivate and direct other people                          | _____ |
| 3  | talk to and listen to people better                       | _____ |
| 4  | work with people from different countries and backgrounds | _____ |
| 5  | bargain with business partners                            | _____ |
| 6  | increase margins and control costs                        | _____ |
| 7  | set budgets, organize schedules and meet deadlines        |       |
| 8  | prioritize your work, and not put off important tasks     |       |
| 9  | be more ready to stand up to other people                 |       |
| 10 | give work to your subordinates                            | _____ |



Another term for **assessment interview** is **appraisal interview**. If it happens once a year, it is your **annual appraisal interview**. And one where the appraisal is done by people at the same level as you and below you in the organization, as well as by your boss, is called a **360-degree appraisal**.

# 38 The management conference

Complete the letter to Dr Strupar by choosing the correct word (a, b, c or d) for each of the gaps (1–10).

- |    |                                   |  |
|----|-----------------------------------|--|
| 1  | a) keyhole<br>c) turnkey          | <input checked="" type="radio"/> b) keynote<br>d) keyboard |
| 2  | a) conference<br>c) trade fair    | b) exhibition<br>d) party                                  |
| 3  | a) seminar<br>c) session          | b) workshop<br>d) presentation                             |
| 4  | a) Tests<br>c) Trends             | b) Tendencies<br>d) Subjects                               |
| 5  | a) plenary session<br>c) big talk | b) whole session<br>d) split session                       |
| 6  | a) crowd<br>c) onlookers          | b) spectators<br>d) audience                               |
| 7  | a) commission<br>c) fee           | b) royalty<br>d) pay                                       |
| 8  | a) aids<br>c) material            | b) equipment<br>d) helps                                   |
| 9  | a) pavilion<br>c) stand           | b) shop<br>d) floor  |
| 10 | a) market<br>c) forum             | b) fair<br>d) exhibition                                   |

Dear Dr Strupar,

We would like you to be the (1) \_\_\_\_\_ speaker at our next international management (2) \_\_\_\_\_. We would like you to make a forty-minute (3) \_\_\_\_\_ on the subject of (4) \_\_\_\_\_ in International Management in the Twenty-first Century. This will be the subject of the (5) \_\_\_\_\_ which will open this annual five-day event. The (6) \_\_\_\_\_ will be composed largely of senior managers and management consultants. We should like to propose a (7) \_\_\_\_\_ of \$2,000 for your talk plus expenses.

If you are happy to accept, I should be grateful if you would let me know what (8) \_\_\_\_\_ you will need for your talk. In addition, I am pleased to be able to offer your company, Strupar Consultants, a discounted rate for a (9) \_\_\_\_\_ in the conference (10) \_\_\_\_\_.

I hope you will be able to accept our invitation and I look forward to hearing from you soon.

Yours sincerely,

*Jerry A. Poborsky*

Jerry A. Poborsky  
Secretary General, Association of International Executives

# 59 Presentations 1

Suzy Capra wants to give a good presentation so she has made a list of some of the things she wants to say. Unfortunately she has dropped all her language cards (a–j) on the floor. Help her to put them in the right order by matching them with the cues (1–10).

## Cues

- |    |  |                   |
|----|--|-------------------|
| 1  | Give SUBJECT of presentation.            | <u>    i    </u>  |
| 2  | QUESTIONS OK.                            | <u>          </u> |
| 3  | LEAD INTO Part 1: History.               | <u>          </u> |
| 4  | SUMMARIZE and close Part 1.              | <u>          </u> |
| 5  | LINK to Part 2: Options.                 | <u>          </u> |
| 6  | VISUAL AID: show figures (transparency). | <u>          </u> |
| 7  | Summarize and CLOSE Part 2.              | <u>          </u> |
| 8  | MOVE ON to Part 3: Recommendations.      | <u>          </u> |
| 9  | CLOSE.                                   | <u>          </u> |
| 10 | INVITE further QUESTIONS.                | <u>          </u> |



## Language cards

- a Now I'd like to move on to the choices we face today.
- b Let's now move on to the option which I personally...
- c Thank you for your attention.
- d Does anyone have anything to ask or to comment on?
- e Please interrupt if you have anything you'd like to ask.
- f To sum up, the past record of this project is...
- g So let's start with some background information to explain...
- h As you can see, the results are...
- i I want to talk to you today about...
- j That's all I want to say about the current alternatives.

# 40 Presentations 2

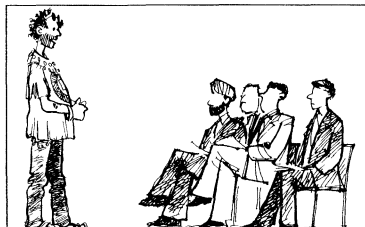
Match the pictures (a–l) with the instructions for making good presentations (1–12).

- 1 It is important to maintain **eye contact** with the people you are talking to. j
- 2 Clearly signal the **structure** of your talk during the introduction. \_\_\_\_\_
- 3 Select and order your material carefully during the **preparation** stage of your presentation. \_\_\_\_\_
- 4 Use the right **body language** to get your message across. \_\_\_\_\_
- 5 **Dress** appropriately. \_\_\_\_\_
- 6 **Difficult questions** should always be handled politely and diplomatically. \_\_\_\_\_
- 7 Establish a positive **relationship with your audience** as quickly as possible. \_\_\_\_\_
- 8 People will lose interest if you do not move your talk along at a **lively pace**. \_\_\_\_\_
- 9 Take a few deep breaths before you start, to help you overcome your initial **nervousness**. \_\_\_\_\_
- 10 Use your **voice** effectively and appropriately. \_\_\_\_\_
- 11 Make sure your **visual aids** are clear and easy to follow. \_\_\_\_\_
- 12 Design and position your **notes** so that you can refer to them easily at all times. \_\_\_\_\_

a



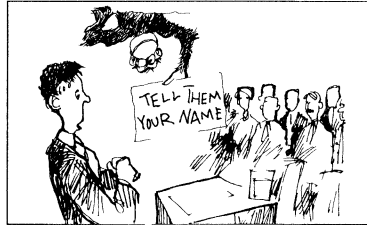
b



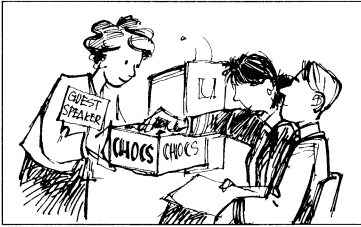
c



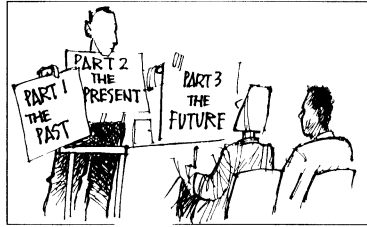
d



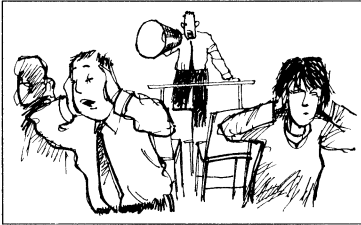
e



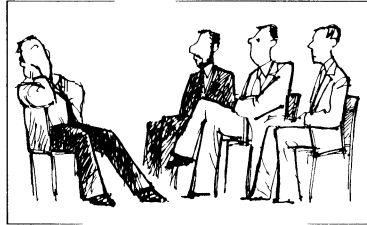
f



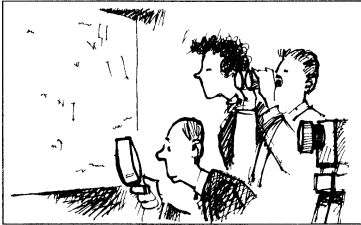
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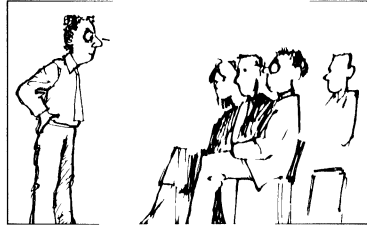
h



i



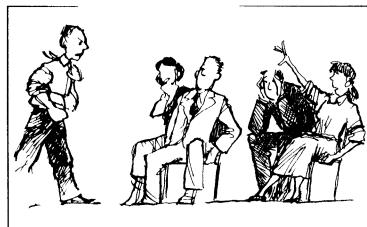
j



k



l



# 4 | Meetings

Match the quotes (a–s) with the statements about the meeting (1–19).

- |    |   |          |
|----|---|----------|
| 1  | Sophie welcomed the participants.                                       | <u>o</u> |
| 2  | She checked to see who was present.                                     | _____    |
| 3  | She opened the meeting.   | _____    |
| 4  | She stated the main objective of the meeting.                           | _____    |
| 5  | She reminded everyone of how long the meeting was supposed to last.     | _____    |
| 6  | She asked Toby if he would make notes during the meeting.               | _____    |
| 7  | She invited Sebastian to introduce the first point.                     | _____    |
| 8  | Naomi strongly supported Sebastian.                                     | _____    |
| 9  | Rebecca made an alternative suggestion.                                 | _____    |
| 10 | Jacob tried to interrupt.   | _____    |
| 11 | But Rebecca wouldn't let him.   | _____    |
| 12 | Sophie tried to speed the meeting up.                                   | _____    |
| 13 | She obviously felt the discussion was getting away from the main point. | _____    |
| 14 | Sophie invited Jamie to contribute.                                     | _____    |
| 15 | Felix asked Jamie for clarification.                                    | _____    |
| 16 | Sophie summarized the discussion.                                       | _____    |
| 17 | Then she moved the meeting on to the next point.                        | _____    |
| 18 | Finally, she thanked everyone for coming.                               | _____    |
| 19 | And she closed the meeting.   | _____    |

- a Let me finish.
- b This meeting is scheduled to finish at...
- c Could I just say something?
- d Let's go on to the next item.
- e Let me just go over the main points.
- f It's an absolutely great idea. I couldn't agree more.
- g Is everyone here?
- h We're running short of time.
- i I think we're in danger of getting sidetracked.
- j Could you lead on this one?
- k If I understand you correctly, you're saying that...
- l That's all for today.
- m Could you take the minutes?
- n Yes, but I've got another idea.
- o Thanks to everyone for coming. I hope you didn't have too much trouble getting here.
- p OK, let's make a start.
- q What do you think?
- r The reason we're all here today is to...
- s I'm grateful to you all for your time.

# 42 Telephoning

The staff of this company are having problems with their prepositions on the telephone. Put the correct preposition in the space after the sentence. Choose from the following words. Some words are used more than once.

back      down      off      on      through      up

- 1 Just a minute while I look through his number in the company phone book.

look up

- 2 I'm sorry I can't talk to you now. Could I call you down in five minutes?

call \_\_\_\_\_

- 3 I'm trying to get off to Mr Schmidt. Could you give me his extension number?

get \_\_\_\_\_

- 4 I need to take up his name and number.

take \_\_\_\_\_

- 5 Could you hang back a minute while I get a pen?

hang \_\_\_\_\_

- 6 I was talking to Mrs Bazin when we were cut up.

cut \_\_\_\_\_

- 7 Please could you put me down again?

put \_\_\_\_\_

- 8 I've been trying to talk to her all day but every time I call she hangs down.  
hangs \_\_\_\_\_
- 9 The phone rang and I picked off the receiver straightaway.  
picked \_\_\_\_\_
- 10 I'm sorry, I don't have this information right now.  
Can I get up to you tomorrow?  
get \_\_\_\_\_



Remember, on the telephone:

**plan** your call

be **positive**

**check** that the other person understands

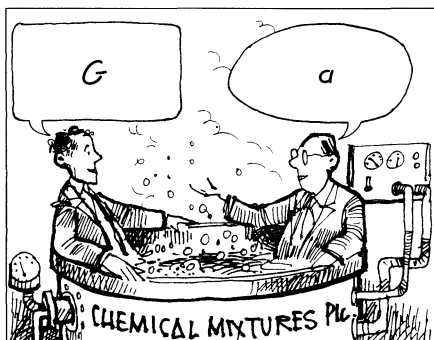
**KISS: Keep It Short and Simple**

# 43 Socializing

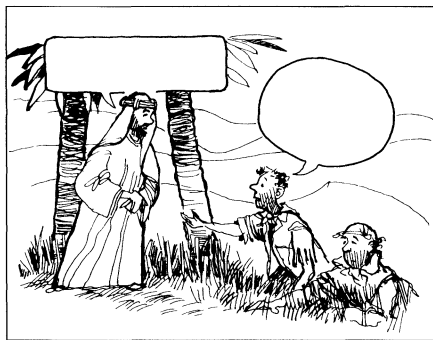
Fit the two halves of each dialogue into the right places in each picture.

- |  |   |
|--|---|
| A Thanks for a wonderful evening.                      | a So am I.                                  |
| B The weather's not too bad today.                     | b I'm afraid we got lost a couple of times. |
| C Is this your first visit to Rio?                     | c No, what's happened?                      |
| D Where exactly do you come from?                      | d Better than yesterday.                    |
| E Would you like something to drink?                   | e I'm glad you enjoyed it.                  |
| F I hope you didn't have too many problems finding us. | f Oh, you've probably never heard of it.    |
| G I'm in Chemicals.                                    | g Yes, it is.                               |
| H Have you heard the news?                             | h Just a glass of water, please.            |

1

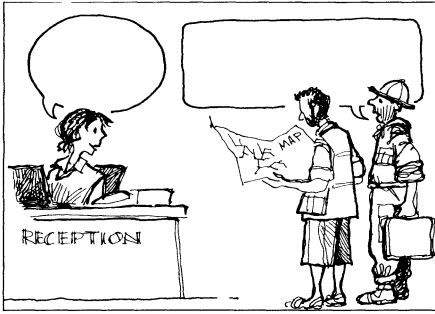


2





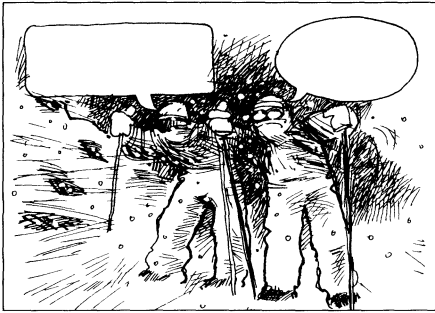
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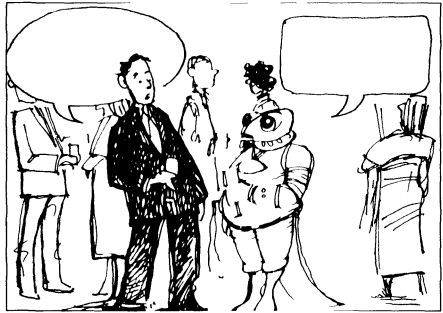
4



5



6



7



8



# 44 Letters

Match each of the extracts from business letters (a–k) with the type of letter (1–11) from which it is taken.

- |    |                           |                   |
|----|---------------------------|-------------------|
| 1  | Letter of invitation      | <u>  i  </u>      |
| 2  | Response to an enquiry    | <u>          </u> |
| 3  | Letter requesting payment | <u>          </u> |
| 4  | Letter of rejection       | <u>          </u> |
| 5  | Letter of apology         | <u>          </u> |
| 6  | Letter of enquiry         | <u>          </u> |
| 7  | Letter of application     | <u>          </u> |
| 8  | Letter of complaint       | <u>          </u> |
| 9  | Written warning           | <u>          </u> |
| 10 | Order                     | <u>          </u> |
| 11 | Reservation               | <u>          </u> |

a

Mr Kazoulis would like a double room with shower and full board from 12 to 14 September inclusive.

b

I am extremely sorry about the incident last week during the visit of your representative to our offices. Unfortunately...

c

This is not the first time that this has happened and I must inform you that if it happens again we shall be compelled to issue a formal reprimand.

d

**I regret to inform you that your application for the post of Deputy Catering Manager has been unsuccessful. Thank you for...**

e

Please find enclosed my CV and a recent photograph.

f

*I should be grateful if you would send me more information about your LK range of products including details of prices and discounts.*

g

Thank you for your letter of 9 June. Please find enclosed a price list and full details of...

h

Please would you send to the above address 37 units of product reference number 37/LK/45006 (brown) and send the invoice to our West Central office in the usual way.

i

Kazoulis  
Communications  
would be pleased to welcome Udo Schmidt to the opening of its new...

j

**With reference to outstanding invoice number 9602132/64, we should be grateful if you would settle...**

k

*I wish to draw your attention to the very poor treatment our representative received when she called on you last week.*

# 45 E-mail

(Match each of these extracts from e-mails (a–l) with the type of message (1–12).

- |    |                   |          |
|----|-------------------|----------|
| 1  | Acknowledgement   | <u>c</u> |
| 2  | Request           | _____    |
| 3  | Complaint         | _____    |
| 4  | Congratulations   | _____    |
| 5  | Forwarded message | _____    |
| 6  | Attachment        | _____    |
| 7  | Advice            | _____    |
| 8  | Deadline          | _____    |
| 9  | Apology           | _____    |
| 10 | Appointment       | _____    |
| 11 | Confirmation      | _____    |
| 12 | Thanks            | _____    |

a     Hi Bill, Next Monday is fine, but can we make it 10.30? I have to catch a plane. All the best, Linda.

b     Bill, Here's the latest version as promised. With best wishes, Linda.

c     Bill, File received this morning. Best, Linda.

d     Hi Bill, Could you send copies of the invoices asap. Cheers, Linda.

e     Dear Bill, Really good of you to see us at such short notice last week. We're all really grateful. With best regards, Linda.

f

Bill, Next Monday 10.30. Looking forward to it,  
wbw, Linda.

g

Bill, This came from Alfredo yesterday. Thought  
you should see it. Best, Linda.

h

Dear Bill, It looks good but I think you should  
sharpen up the beginning a bit. OK? Linda.

i

Bill, Really sorry. It'll never happen again!  
Best regards, Linda.

j

Dear Bill, We've now asked for payment for the  
last quarter three times. This is not good  
enough. Please send it soonest. Will call  
tomorrow if no news, Linda.

k

Bill, Thanks for the latest section. What's thing  
by Monday 9 a.m.? See you, Linda.

l

Bill, Saw the news on TV this morning. Well done!  
Thoroughly deserved. Best regards, Linda



E-mail is increasingly used instead of fax and letters so the style of e-mails can be very similar to that of other forms of business correspondence.

E-mails, however, are often less formal than either of the other two.

Notice all the different ways that Linda uses to sign off her e-mails. How well do you think she knows Bill? How formal is their working relationship?

People sometimes use initials and abbreviations to sign off their e-mails, for example **wbw** for **With best wishes**.

# 40 Business forms and documents

Name each form using words from the box.

Accident   Application   Appraisal   Attendance  
Employment   Expenses   ~~Holiday~~   Income Tax  
Job   Maternity   Warning

- 1 I'd like to take a week at Easter and two weeks in July if that's OK.  
\_\_\_\_\_ *Holiday* Request
- 2 Mr Lee had just taken off his regulation cap and gloves when his hair got caught in the machine.  
\_\_\_\_\_ Report
- 3 It tells you about your pay, hours, holidays, pension, and discipline procedures.  
Statement of Terms of \_\_\_\_\_
- 4 The duties attached to this post are as follows...  
\_\_\_\_\_ Description
- 5 He's been away sick three times already this month.  
\_\_\_\_\_ Record
- 6 She already has two children and ten years' service so she'll get quite a lot of time off this time.  
\_\_\_\_\_ Leave Form
- 7 There's a vacancy in the IT department which I wouldn't mind trying for.  
\_\_\_\_\_ Form
- 8 I tell her about how far I think I've achieved my objectives during the past year and she writes it all down and then we talk about next year.  
\_\_\_\_\_ Form
- 9 He got it for failing to follow instructions and because he broke the health and safety rules.  
Employee \_\_\_\_\_ Notice
- 10 I'm happy to pay for his flight in business class but I don't think we can accept his reasons for staying in a five-star hotel for four nights!  
\_\_\_\_\_ Claim Form
- 11 You pay more if you're a higher-rate earner and you pay a lot less if you have several dependent children in full-time education.  
\_\_\_\_\_ Return

# 4 / Geography

Kazoulis Communications is an international operation. Choose the correct expressions to describe its different locations.

## We have operations in:

- 1 Birmingham in ☒ a) the English Midlands    b) Middle England
- 2 Vienna in                    a) Central Europe  
                                      b) the Centre of Europe
- 3 Dresden in                  a) East Germany  
                                      b) the eastern part of Germany
- 4 Naples in                    a) Southern Italy                    b) South of Italy
- 5 Hong Kong in              a) the Far East                    b) Far East
- 6 Bangkok in                 a) South East Asia  
                                      b) the South Eastern Asia
- 7 New Delhi in                a) the Indian continent  
                                      b) the Indian sub-continent
- 8 San Francisco on          a) the West Coast                    b) the Western Coast
- 9 California on              a) the Pacific Edge                    b) the Pacific Rim
- 10 Boston on                  a) the Eastern Seaboard              b) the Eastern Coast
- 11 Iowa City in                a) the Middle West                    b) the Mid-West
- 12 Riyadh in                  a) the Mid-East                    b) the Middle East
- 13 Lagos in                    a) Western Africa                    b) West Africa

## We do business:

- 14 a) throughout the world                    b) through all the world
- 15 a) across all the world                    b) all over the world



When referring to what used to be the USSR, you can refer to **Russia** or, if the place is outside Russia, to **the former Soviet Union**.

# 48 Politics

Match the political statements (1–12) with what people are saying about the government (a–l).

1

CENTRAL  
GOVERNMENT IS  
TOO STRONG

—j—

2

LOCAL  
GOVERNMENT IS  
TOO STRONG

\_\_\_\_\_

3

THE HEAD  
OF STATE IS  
POPULAR

\_\_\_\_\_

4

THE PRIME  
MINISTER IS  
UNPOPULAR

\_\_\_\_\_

5

MEMBERS OF  
PARLIAMENT AND  
POLITICIANS IN GENERAL  
ARE UNPOPULAR

\_\_\_\_\_

6

THE GOVERNMENT HAS  
A BIG PARLIAMENTARY  
MAJORITY

\_\_\_\_\_

7

THE RULING  
COALITION  
IS WEAK

\_\_\_\_\_

8

THE OPPOSITION  
IS DIVIDED

\_\_\_\_\_

9

THE TURNOUT AT  
THE LAST GENERAL  
ELECTION WAS LOW

\_\_\_\_\_

10

THE CIVIL  
SERVICE IS  
TOO BIG

\_\_\_\_\_

11

MAYORS ARE  
NOT DIRECTLY  
ELECTED

\_\_\_\_\_

12

PEOPLE WANT A  
REFERENDUM ON  
THIS QUESTION

\_\_\_\_\_



a

The president is liked by many people, but of course she doesn't have much real power.

c

The government is going to fall if the Social Democrats and the Independent Socialists don't stop arguing all the time.

e

The Conservatives and Christian Democrats haven't been in power for ages – and they never will be if they don't stop quarrelling.

g

We should have a direct say on this – it shouldn't be left to the politicians in Parliament to decide.

i

We all thought he was great just after the election, but everyone I know is completely fed up with him now.

k

There are too many government bureaucrats.

b

Why can't we choose the city boss directly?

d

The government can always win a vote in the Lower House and so it thinks it can do what it likes.

f

They're all as bad as each other – they're just in it for themselves.

h

I can't be bothered to vote any more: it doesn't make any difference.

j

We want power moved away from the big government ministries and away from the capital city.

l

Our city council can do whatever it likes. The government should have more control over it.



Some countries have strong **central government**, others have a **federal** system, and others have strong **regional government**. The body that administers the smaller part of the country where you live is the **local authority**.

# 49 The economy

Match what people are saying about the economy (1–14) with what the experts say (a–n).

1

Things seem to be getting a bit better at last – better than last year at any rate.

e

2

At least prices aren't going up as quickly as they used to.

3

But things are still far too expensive.

4

The problem nowadays is that no one can get a job.

5

The only new factories round here belong to foreigners.

6

The government just won't put any money into business.

7

And even if you do manage to get a job, it's not in a factory.

8

It's more likely to be serving hamburgers in some fast-food place.

9

And either way, the union can't do anything for you.

10

No one's got the qualifications for the jobs you see advertised in the papers.

11

There's no tourism because it's so expensive for people to come here from abroad.

12

I reckon we've got less in the bank than we had a couple of years ago.

13

And now they say we're going to have to start paying to go into hospital.

14

I wouldn't mind a bit taken off my pay if it meant a bit more for schools and hospitals.

a

The service sector is getting bigger.

c

Unemployment is high.

e

There are signs that the recession is ending and that economic recovery is on the way.

g

The currency is strong.

i

The manufacturing base is getting smaller.

k

Inward investment is stable.

m

Organized labour is weak.

b

The cost of living is high.

d

People are worried about the future of the welfare state.

f

Public investment is weak.

h

The public would accept higher taxation in return for improved public services.

j

The rate of inflation is going down

l

There is a serious skills shortage

n

Personal savings are low.

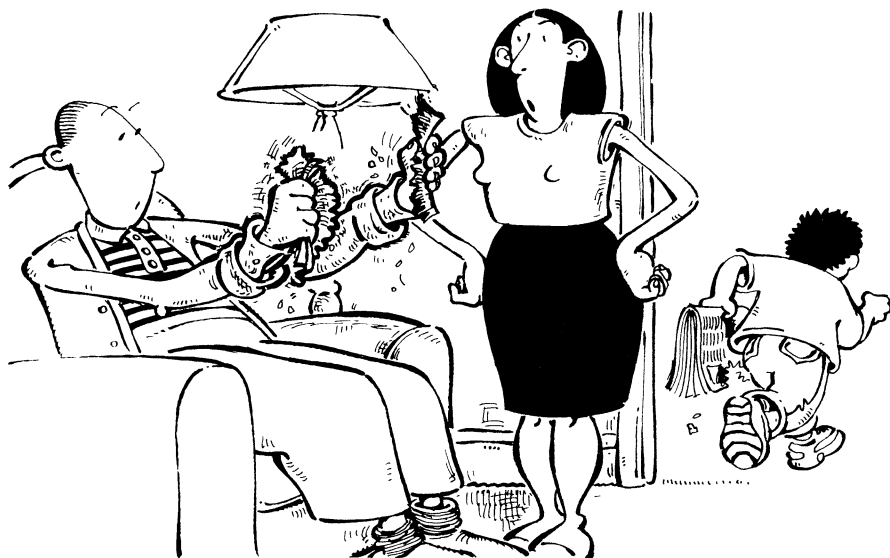


The **welfare state** is the government system which gives help and care to people – like the old, the sick and the jobless – who may have problems helping themselves.

# 50 Social issues

Match the issues (1–12) with what some people are saying about them (a–l).

- |    |                 |          |
|----|-----------------|----------|
| 1  | Homelessness    | <u>g</u> |
| 2  | Immigration     | _____    |
| 3  | Law and order   | _____    |
| 4  | Social security | _____    |
| 5  | Pensions        | _____    |
| 6  | Health care     | _____    |
| 7  | Racism          | _____    |
| 8  | Drug abuse      | _____    |
| 9  | Housing         | _____    |
| 10 | Vandalism       | _____    |
| 11 | Recycling       | _____    |
| 12 | AIDS            | _____    |



*'They're collecting old newspapers to recycle them.'*

a

They collect glass and old newspapers once a week.

b

There's a twelve-month waiting list for even simple operations.

c

You see used needles in the local park.

d

I can't live on that when I retire!

e

Last night they smashed a bus shelter and a phone box.

f

There are too many people trying to come to this country to live.

g

We have young people sleeping rough on the streets of our cities. It's a scandal.

h

The police should be catching more criminals and the courts should be sending them to prison for longer.

i

It's a heterosexual as much as a homosexual problem.

j

The government is paying out too much money in welfare benefits.

k

The whole estate should be demolished.

l

There's a lot of tension between the black and white communities.

# 5 | Travel and transport

Business people often have to talk about how they get around. Match the words and phrases in bold type (1–14) with the pictures (a–n).

- |    |  |          |
|----|--|----------|
| 1  | I was lucky to get a seat in the <b>carriage</b> .   | <u>m</u> |
| 2  | Fortunately there was plenty of room in the <b>buffet car</b> .                              | _____    |
| 3  | The <b>high-speed train</b> seemed to get us to the capital in no time.                      | _____    |
| 4  | The only hold-up was when the <b>shuttle bus</b> to the airport got stuck in heavy traffic.  | _____    |
| 5  | The <b>jam</b> soon cleared.   | _____    |
| 6  | The check-in was quick because I only had <b>hand luggage</b> .                              | _____    |
| 7  | I flew with my favourite <b>airline</b> as always.   | _____    |
| 8  | On arrival, I went straight to the car hire desk to collect the <b>hatchback</b> I'd booked. | _____    |
| 9  | It's true I could have had a <b>saloon</b> this time since I had so little luggage.          | _____    |
| 10 | As soon as they'd checked my <b>driving licence</b> , I was away.                            | _____    |
| 11 | Soon I was cruising round the <b>bypass</b> .  | _____    |
| 12 | There was a short queue at the <b>toll station</b> .   | _____    |
| 13 | But it wasn't long before I was inside the <b>ring road</b> heading for the centre.          | _____    |
| 14 | The hotel was just on the edge of the city's main <b>pedestrianized area</b> .               | _____    |



# 52 Entertainment and media

Find the words in the word square on the next page which mean:

- 1 To send out a radio or TV programme.
- 2 A big media company possibly with TV as well as newspaper and magazine interests. (two words)
- 3 This category refers to popular newspapers. (two words)
- 4 This category refers to serious newspapers. (two words)
- 5 Advertising spots on TV.
- 6 A kind of TV programme where famous people talk to the host and each other, usually about themselves. (two words)
- 7 A kind of TV programme where people compete for prizes, often by answering quiz questions. (two words)
- 8 A kind of TV series about the lives of a group of people which often runs for a long time.
- 9 A company which makes films is often called this.
- 10 A company which brings films to the cinema.
- 11 The American word for film.
- 12 An underground system for bringing TV programmes into the home.
- 13 A TV system which uses a dish to receive the programmes.
- 14 Many TVs can receive up to 50 of these now.



The answers read vertically, horizontally and diagonally.

X	V	L	D	I	S	T	R	I	B	U	T	O	R	I	D	S	P	J	B
S	S	M	E	F	H	O	O	L	G	O	J	M	N	I	O	B	O	C	B
T	T	F	D	I	N	E	T	U	V	K	I	C	S	N	C	A	P	A	M
G	C	U	T	O	N	G	A	J	W	Q	O	K	A	D	L	C	Q	W	P
B	H	A	D	E	A	P	B	U	F	U	P	X	T	B	O	R	V	S	I
I	R	S	R	I	T	I	L	P	E	A	F	Q	E	N	L	O	J	A	M
M	A	C	I	N	O	B	O	D	E	L	Z	L	L	R	I	E	D	K	O
E	W	O	R	R	Q	U	I	A	D	I	G	K	L	Y	Q	Y	R	X	V
D	O	T	A	N	S	B	D	M	A	T	H	G	I	H	S	Z	X	L	I
I	P	F	O	J	E	H	P	O	C	Y	A	J	T	T	F	E	S	Y	E
A	U	R	G	I	K	R	R	Q	E	P	C	B	E	F	G	U	W	N	A
E	L	V	C	E	E	D	E	A	B	R	D	I	J	Z	A	V	M	V	H
M	I	H	H	N	T	Y	S	C	H	E	E	C	H	A	N	N	E	L	S
P	V	J	A	B	A	W	S	P	A	S	H	F	U	V	T	B	U	M	L
I	E	N	T	W	R	E	W	W	A	S	Y	B	C	Z	S	C	T	W	J
R	R	S	S	U	M	E	M	F	C	O	M	M	E	R	C	I	A	L	S
E	E	N	H	L	T	E	N	O	N	E	X	U	P	H	Q	T	S	D	X
U	B	R	O	A	D	C	A	S	T	F	O	V	I	T	U	R	Z	I	G
Z	C	O	W	Y	D	R	P	J	Z	Y	G	A	M	E	S	H	O	W	K

# 53 Tax

Complete each sentence with a word or phrase from the box.

allowance    corporation    deductible    evasion    exile    free  
havens    incentives    inheritance    inspector    progressive  
~~rate~~    relief    return    value added

- 1 The standard rate of income tax in my country is 25% but well-off people pay more.
- 2 Marbock has been sent to prison for tax \_\_\_\_\_. He didn't pay any tax for five years.
- 3 In my country, tax on income is \_\_\_\_\_ : rich people pay a bigger percentage of their income than poor people.
- 4 I have to fill in my tax \_\_\_\_\_ before the end of the week.
- 5 Some of the items you can see here are tax- \_\_\_\_\_ so you don't have to pay any tax on them at all.
- 6 You have to pay almost 20% \_\_\_\_\_ tax on things like perfume, alcohol and petrol.
- 7 We have been told that we will shortly receive a visit from the tax \_\_\_\_\_ who plans to look at all our accounts for the last three years.
- 8 The Bahamas and the Channel Islands are two popular tax \_\_\_\_\_ because taxes are low so that foreigners who want to pay less tax invest there.

- 9 The government is keen for foreign businesses to come to this region and therefore gives them a lot of tax \_\_\_\_\_.
- 10 These businesses are given a number of other tax \_\_\_\_\_ as well.
- 11 The government has increased the rate of \_\_\_\_\_ tax we have to pay so the net profit for the business is likely to be down next year.
- 12 He could have received a lot of money after his father's death but he was badly advised and the state took nearly all of it in \_\_\_\_\_ tax.
- 13 He earns so much money and taxes are so high in his own country that his accountants have advised him to move abroad and become a tax \_\_\_\_\_.
- 14 I pay less tax than other people because I have a big family and there is a generous state tax \_\_\_\_\_ for this.
- 15 She has to wear special clothes for her job but she gets some of the money back from the government because they are tax-  
• \_\_\_\_\_ items.



In the US, the *tax year* runs from 1 July to 30 June. In the UK, it runs from 6 April to 5 April!

Another term for a **tax incentive** is a **tax break**.

# 54 The internet

Match the terms (1–16) with the definitions (a–p).

1	Internet Service Provider (ISP)	<u>  i  </u>	9	Online	<u>      </u>
2	Search engine	<u>      </u>	10	Download	<u>      </u>
3	ISDN	<u>      </u>	11	Upgrade	<u>      </u>
4	Bookmark	<u>      </u>	12	Browser	<u>      </u>
5	Hyperlink	<u>      </u>	13	Homepage	<u>      </u>
6	Spam	<u>      </u>	14	Intranet	<u>      </u>
7	Newsgroup	<u>      </u>	15	Freeware	<u>      </u>
8	Keyword	<u>      </u>	16	Virus	<u>      </u>

- a an internet application for an internal company network
- b a high-speed telephone connection
- c bring up to date
- d add to a list of favourite website addresses which you keep for easy access
- e junk e-mail
- f damaging software instructions that enter your computer secretly and can change or destroy information on it
- g a link from an e-mail to a web page, accessed by clicking on it
- h a virtual location where people can talk and read about a subject of common interest
- i a company which gives you an account and access to the internet
- j a tool which helps you find things on the Web
- k what you enter in a search engine
- l when you are connected
- m copy information to your computer from another
- n a program like Internet Explorer which allows your computer to download documents from the World Wide Web
- o the first page on a website
- p software you don't pay for

# 55 Customer service

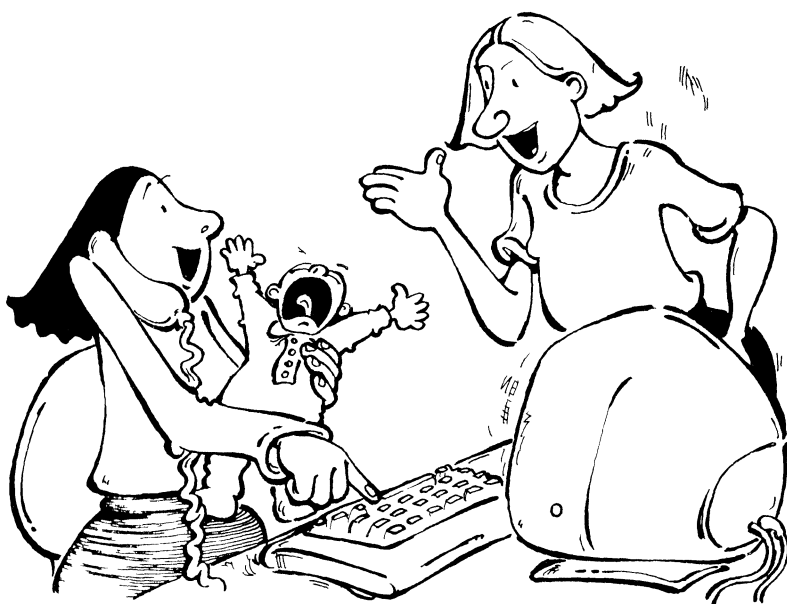
What do customers appreciate? What do companies aim to provide?  
Complete the customer-friendly adjectives below.

- |    |                              |                    |
|----|------------------------------|--------------------|
| 1  | F <u>A</u> <u>S</u> <u>T</u> | service            |
| 2  | E _ S _                      | payment conditions |
| 3  | G _ N _ R _ U _              | discounts          |
| 4  | F _ I _ N _ L _              | sales staff        |
| 5  | H _ L _ F _ L                | answers            |
| 6  | E _ T _ A                    | performance        |
| 7  | R _ P _ D                    | response           |
| 8  | C _ N _ I _ T _ N _          | quality            |
| 9  | C _ M _ E _ I _ I _ E        | prices             |
| 10 | A _ S _ L _ T _              | guarantees         |
| 11 | L _ N _ - L _ S _ I _ G      | products           |
| 12 | C _ E _ R                    | instructions       |
| 13 | F _ E _                      | delivery           |
| 14 | C _ E _ P                    | insurance          |
| 15 | T _ <sup>*</sup> T _ L       | efficiency         |
| 16 | O _ E _                      | dialogue           |
| 17 | P _ R _ O _ A _              | treatment          |
| 18 | U _ - T _ - D _ T _          | information        |

# Business culture

Can you communicate successfully across cultures? Match the statements (a–k) with the parameters (1–11) which help us to understand other national and corporate cultures

1	Employee relations	<u>  b  </u>
2	Monochronic/polychronic cultures	<u>          </u>
3	Gender	<u>          </u>
4	Titles	<u>          </u>
5	Body language	<u>          </u>
6	Punctuality	<u>          </u>
7	Organizational hierarchy	<u>          </u>
8	Leadership	<u>          </u>
9	Humour	<u>          </u>
10	Time	<u>          </u>
11	Directness/indirectness of communication	<u>          </u>



*I'm happy to do several things at the same time I think!*

- a If a meeting is supposed to start at 9 o'clock, then I think it should start at 9 o'clock.
- b Managers and unions? It's them and us. You'll never get the two sides to really work together.
- c Everyone calls each other by their first names and I can walk into the office of anyone in the company.
- d If I told a joke at the start of a presentation, people would think I was not serious about my job.
- e I don't like people I don't know to stand too close to me.
- f Just because someone has a doctorate, they don't have to insist that everyone calls them Doctor.
- g I think it's right for the boss to have another pay rise. After all, he takes the risks and the difficult decisions.
- h I like to say exactly what I think and I expect other people to do the same.
- i I tried to help one of the girls in the office into her coat and she got really angry!
- j I tried to call this guy in Norway at 3 o'clock on Friday afternoon and everyone in the office had gone home!
- k I like to do one thing at a time. I can't stand people who start taking phone calls in the middle of meetings.



The ability to communicate successfully across different cultures – national, corporate, professional – is becoming more and more important in business today.

# 57 Learning

Victoria Snape takes learning seriously. Match the different parts of her learning programme (1–11) with what she does (a–k).

**The components of Victoria's learning programme are:**

- |    |  |          |
|----|--|----------|
| 1  | Learner autonomy                         | <u>g</u> |
| 2  | Emotional intelligence                   | _____    |
| 3  | Auditory learning                        | _____    |
| 4  | Lateral thinking                         | _____    |
| 5  | Neuro-Linguistic Programming (NLP)       | _____    |
| 6  | Focus on the competency gap              | _____    |
| 7  | Distance learning                        | _____    |
| 8  | Accelerated learning                     | _____    |
| 9  | Graduation from the corporate university | _____    |
| 10 | Lifelong learning                        | _____    |
| 11 | Awareness of multiple intelligences      | _____    |

**Victoria:**

- a thinks about her performance, analyses it and models it on good examples.
- b tries to learn more, faster.
- c does intensive training at the company's main training centre.
- d plans on continuing learning throughout her career.
- e tries to find original solutions to problems by making unusual mental connections.
- f develops the affective as well as the intellectual side of her personality.
- g aims to manage her own learning.
- h uses her computer, multimedia and her organization's intranet for learning.
- i understands that she learns effectively when she listens and hears a lot.
- j understands that her intelligence is more linguistic and interpersonal than logical-mathematical.
- k measures the difference between what she can do and what she would like to be able to do.



# 58 Organization

What should drive the organization of the future? Match the drivers (1–10) with the philosophies (a–j).

- |    |                                |          |
|----|--------------------------------|----------|
| 1  | a learning organization        | <u>h</u> |
| 2  | a knowledge organization       | _____    |
| 3  | a people organization          | _____    |
| 4  | a change organization          | _____    |
| 5  | a diverse organization         | _____    |
| 6  | a cost-driven organization     | _____    |
| 7  | a customer-driven organization | _____    |
| 8  | a research-driven organization | _____    |
| 9  | an empowered organization      | _____    |
| 10 | a virtual organization         |          |

- a Technical innovation translated into new products brought quickly to market: that's the key to business success.
- b No office, no hierarchy. We work on-line, we sell on-line.
- c I don't need to ask for the authority to do what is best for my customers.
- d Look after the pennies and the pounds will look after themselves.
- e The service we provide for our clients is second to none
- f The business environment is in a state of permanent transformation.
- g If everyone in the organization is the same, we could all be caught facing the wrong way.
- h We need to train people to be multi-skilled, flexible, ready for anything.
- i Everything of value here is in people's heads. We have to find how people can share this information efficiently.
- j Our employees are our most important asset.

# 59 Managing yourself

The concepts (1–16) below are about how to manage yourself. Write the letter of each thought (a–p) next to the correct word or phrase.

- |    |                        |                     |
|----|------------------------|---------------------|
| 1  | work/life balance      | <u>  <i>i</i>  </u> |
| 2  | career development     | <u>          </u>   |
| 3  | learning from mistakes | <u>          </u>   |
| 4  | creativity             | <u>          </u>   |
| 5  | motivation             | <u>          </u>   |
| 6  | recognition            | <u>          </u>   |
| 7  | leadership             | <u>          </u>   |
| 8  | reward                 | <u>          </u>   |
| 9  | risk                   | <u>          </u>   |
| 10 | flexibility            | <u>          </u>   |
| 11 | satisfaction           | <u>          </u>   |
| 12 | self-esteem            | <u>          </u>   |
| 13 | fun                    | <u>          </u>   |
| 14 | time management        | <u>          </u>   |
| 15 | competency development | <u>          </u>   |
| 16 | vision                 | <u>          </u>   |



Some people set personal and professional **targets** or **goals** or **objectives** for themselves when they start their career. Americans sometimes call this a **game plan**.

- a I want people – at least the people whose opinion I value – to tell me when I've done a good job.
- b I have to prioritize my tasks at the start of each day and then work through them.
- c I expect to earn the money I think I deserve for what I do.
- d I need to be able to respect myself in what I do.
- e Life is boring without an element of danger. I want a sense of adventure in my job.
- f I want a job where I can have ideas, invent, design and make things.
- g I want regular training opportunities so that I can go on developing my skills.
- h I have an exciting picture of the future which drives me and which I want to share with my colleagues.
- i My job is important to me but so is my family and my own private life.
- j I want to manage my team successfully.
- k I want to know that there is a future direction and the chance of development in my job.
- l It's important for me to enjoy what I do.
- m The job I'm doing now may not exist in two years' time. I know that I have to adapt to a rapidly changing business environment.
- n I shouldn't worry if I do it wrong sometimes – as long as I try to understand why it went wrong.
- o I need stimulating and interesting tasks – otherwise it's hard to get involved.
- p You should be able to laugh in your job. Work should not always be serious.

# BU Business challenges

Here are some of the challenges facing businesses and business people in the twenty-first century. Match each of the challenges (1–12) with one of the groups (a–l).

1	Risk	<u>i</u>	7	Communication	_____
2	Growth	_____	8	Organization	_____
3	Emotion	_____	9	Environment	_____
4	People	_____	10	Capital	_____
5	Service	_____	11	Entrepreneurship	_____
6	Globalization	_____	12	Technology	_____

a	MBWA	suggestion schemes	company intranet
b	loans	savings	share issues
c	empathy	encouragement	expression
d	initiative	non-traditional thinking	commitment
e	retention	recognition	reward
f	organic	acquisition	joint venture
g	virtual	horizontal	project-based
h	miniaturization	networks	connectivity
i	financial volatility	catastrophe	fraud
j	trade liberalization	economies of scale	government relations
k	speed of response	empowerment	customer orientation
l	sustainable development	renewable resources	regulation



Use a dictionary to check the words that you are not sure of.

**MBWA is Management By Walking Around.**

# Answers

## Test 1

- 1 Tell
- 2 offer
- 3 achievement
- 4 good
- 5 sort
- 6 strengths, weaknesses
- 7 know
- 8 approach
- 9 get
- 10 look for
- 11 motivates
- 12 work
- 13 like
- 14 learn
- 15 plan

## Test 2

- 1 primary school
- 2 secondary school
- 3 applied
- 4 place, study
- 5 subject
- 6 graduated
- 7 degree
- 8 stay on
- 9 higher degree
- 10 option
- 11 grant
- 12 thesis
- 13 PhD
- 14 job

## Test 3

- |               |                     |
|---------------|---------------------|
| 1 dropped out | 7 wrote             |
| 2 joined      | 8 sold              |
| 3 promoted    | 9 bought            |
| 4 spent       | 10 look after/run   |
| 5 moved       | 11 runs/looks after |
| 6 set up      | 12 take, off        |

## Test 4

- |     |     |      |
|-----|-----|------|
| 1 k | 5 d | 9 c  |
| 2 g | 6 e | 10 b |
| 3 i | 7 j | 11 f |
| 4 h | 8 a |      |

## Test 5

- |         |        |
|---------|--------|
| 1 –     | 7 –    |
| 2 to    | 8 on   |
| 3 after | 9 –    |
| 4 with  | 10 out |
| 5 with  | 11     |
| 6 to    | 12 in  |

## Test 6

- |     |     |      |
|-----|-----|------|
| 1 h | 5 i | 9 f  |
| 2 k | 6 j | 10 d |
| 3 e | 7 a | 11 c |
| 4 g | 8 b |      |

## Test 7

- 1 plan
- 2 portable
- 3 contributory
- 4 contribution
- 5 fund
- 6 lump sum
- 7 holiday
- 8 board
- 9 trustees
- 10 retire
- 11 average earnings
- 12 early retirement
- 13 budgeting
- 14 brokers

## Test 8

- 1 Personal computer
- 2 mouse
- 3 icons
- 4 point
- 5 click
- 6 word processing
- 7 file
- 8 menus
- 9 delete
- 10 save
- 11 select
- 12 copy
- 13 printer
- 14 spreadsheet

**Test 9**

- |      |      |       |
|------|------|-------|
| 1 b) | 5 c) | 9 c)  |
| 2 b) | 6 d) | 10 b) |
| 3 d) | 7 c) |       |
| 4 a) | 8 a) |       |

**Test 10**

- 1 open up a market / open a letter
- 2 put forward a meeting / put a question
- 3 share prices fall / trees fall down in storms
- 4 fill in a form / (be) fill(ed) with pride
- 5 cut down on cigarettes / cut costs
- 6 lay off workers / lay foundations
- 7 break bad news (to someone) / break up inefficient companies
- 8 sell off parts of a company / sell goods at a discount
- 9 kick yourself / kick off a meeting
- 10 take on extra staff / take too long
- 11 pick the best person / a market can pick up
- 12 bring up a problem at a meeting / bring dynamism to the job
- 13 carry out duties / carry passengers

**Test 11**

- |     |      |      |
|-----|------|------|
| 1 h | 6 m  | 11 b |
| 2 n | 7 a  | 12 d |
| 3 i | 8 o  | 13 e |
| 4 l | 9 j  | 14 g |
| 5 c | 10 k | 15 f |

**Test 12**

- |             |                     |
|-------------|---------------------|
| 1 GENERATES | 8 IMPLEMENTS        |
| 2 SENDS     | 9 REACHES / SIGNS / |
| 3 CUTS      | IMPLEMENTS          |
| 4 MEETS     | 10 PLAYS            |
| 5 BENDS     | 11 LAUNCHES         |
| 6 RUNS      | 12 SIGNS            |
| 7 MAKES     | 13 INCREASES        |

**Test 13**

- |               |               |
|---------------|---------------|
| 1 loyal       | 8 critical    |
| 2 valued      | 9 easy        |
| 3 high        | 10 accurate   |
| 4 competitive | 11 guaranteed |
| 5 right       | 12 mixed      |
| 6 future      | 13 positive   |
| 7 large       | 14 verbal     |

**Test 14**

- |                      |                  |
|----------------------|------------------|
| 1 conveniently       | 7 financially    |
| 2 totally/absolutely | 8 deeply/totally |
| 3 extensively        | 9 tactfully      |
| 4 unfairly           | 10 highly        |
| 5 satisfactorily     | 11 absolutely    |
| 6 actively           |                  |

**Test 15**

- |               |           |
|---------------|-----------|
| 1 on          | 7 on      |
| 2 to          | 8 into    |
| 3 under, over | 9 at, in  |
| 4 between     | 10 by, at |
| 5 in          | 11 in     |
| 6 on          | 12 on     |

**Test 16**

- 1 administer, administrator, administration, administrative
- 2 distribute, distributor, distribution, distributive
- 3 advise, adviser/advisor, advice, advisory/advisable
- 4 construct, constructor, construction, constructive
- 5 innovate, innovator, innovation, innovative
- 6 pay, payer/payee, payment, payable
- 7 inspect, inspector, inspection, –
- 8 promote, promoter, promotion, promotional
- 9 co-ordinate, co-ordinator, co-ordination, –
- 10 supervise, supervisor, supervision, supervisory
- 11 finance, financier, finance, financial

**Test 17**

- |     |      |      |      |
|-----|------|------|------|
| 1 i | 7 q  | 13 t | 19 d |
| 2 w | 8 b  | 14 l | 20 e |
| 3 k | 9 p  | 15 s | 21 j |
| 4 v | 10 r | 16 h | 22 m |
| 5 a | 11 c | 17 u | 23 f |
| 6 o | 12 n | 18 g |      |

**Test 18**

- 1 OPERATING
- 2 SPARE CAPACITY
- 3 INSTALLED
- 4 ROBOTS, ASSEMBLY LINE
- 5 SUPPLIERS

- 6 COMPONENT
- 7 JUST-IN-TIME
- 8 ORDER, CONSIGNMENT
- 9 DELIVERY
- 10 CONVEYOR BELTS
- 11 SAFETY MANAGER
- 12 QUALITY MANAGER
- 13 FAULTY GOODS

#### Test 19

- |     |      |      |
|-----|------|------|
| 1 g | 6 d  | 11 a |
| 2 i | 7 b  | 12 o |
| 3 n | 8 l  | 13 k |
| 4 h | 9 m  | 14 c |
| 5 j | 10 e | 15 f |

#### Test 20

- |      |      |       |
|------|------|-------|
| 1 d) | 5 b) | 9 b)  |
| 2 b) | 6 d) | 10 d) |
| 3 a) | 7 b) | 11 d) |
| 4 b) | 8 a) | 12 c) |

#### Test 21

- 1 places
- 2 import
- 3 delivery
- 4 delivery date
- 5 consignment
- 6 sea freight
- 7 export
- 8 forwarding agent
- 9 distributor
- 10 letter of credit
- 11 shipping documents
- 12 bills of lading
- 13 warehouse
- 14 container
- 15 cargo
- 16 port of arrival
- 17 destination
- 18 customs authorities
- 19 cleared
- 20 acknowledges

#### Test 22

- |            |           |
|------------|-----------|
| 1 DIVIDEND | 7 CHARGES |
| 2 BANKRUPT | 8 RATES   |
| 3 MARGINS  | 9 ISSUE   |
| 4 DEBT     | 10 BUYOUT |
| 5 PROFITS  | 11 FLOW   |
| 6 CURRENCY | 12 LOSSES |

#### Test 23

- |     |     |      |
|-----|-----|------|
| 1 e | 5 g | 9 i  |
| 2 l | 6 k | 10 c |
| 3 h | 7 b | 11 f |
| 4 a | 8 d | 12 j |

#### Test 24

- 1 a) subsidy, b) subsidiary
- 2 a) politics, b) policy
- 3 a) economics, b) economic
- 4 a) economy, b) economies
- 5 a) note, b) notice
- 6 a) morale, b) moral
- 7 a) security, b) safety
- 8 a) take over, b) overtake

#### Test 25

- |      |      |       |
|------|------|-------|
| 1 c) | 5 d) | 9 b)  |
| 2 b) | 6 d) | 10 d) |
| 3 d) | 7 c) | 11 d) |
| 4 a) | 8 a) |       |

#### Test 26

- |              |              |
|--------------|--------------|
| 1 cons       | 7 withdraw   |
| 2 weaknesses | 8 peripheral |
| 3 fall       | 9 line       |
| 4 reduce     | 10 decline   |
| 5 loss       | 11 sell off  |
| 6 contract   | 12 lay off   |

#### Test 27

- |     |     |      |
|-----|-----|------|
| 1 f | 5 e | 9 g  |
| 2 h | 6 a | 10 c |
| 3 i | 7 b |      |
| 4 j | 8 d |      |

#### Test 28

- 1 overhead projector
- 2 video cassette recorder
- 3 headquarters
- 4 return on investment
- 5 personal computer
- 6 Chief Executive Officer
- 7 I owe you
- 8 John Fitzgerald Kennedy
- 9 Gross National Product
- 10 desktop publishing
- 11 Master of Business Administration
- 12 Annual General Meeting
- 13 International Organization for Standardization
- 14 Value Added Tax

- 15 *Financial Times*
- 16 any other business
- 17 Just-In-Time
- 18 Unique Selling Proposition
- 19 Mergers and Acquisitions
- 20 Small and Medium-sized Enterprises
- 21 management buyout
- 22 Management By Walking Around
- 23 Strengths, Weaknesses, Opportunities, Threats
- 24 Profit and Loss
- 25 Personal Identification Number
- 26 Neuro-Linguistic Programming
- 27 Digital Versatile Disk

#### Test 29

- |      |      |       |
|------|------|-------|
| 1 b) | 5 b) | 9 b)  |
| 2 a) | 6 b) | 10 c) |
| 3 a) | 7 b) | 11 b) |
| 4 b) | 8 c) |       |

#### Test 30

- 1 'appropriate clothes' instead of 'suits and ties'
- 2 'All executives know...' and 'their' instead of 'his' (twice)
- 3 'chair' instead of 'chairman'
- 4 'spokeswoman' instead of 'spokesman'
- 5 'staffing' instead of 'manpower'
- 6 'sales representatives' instead of 'salesmen'
- 7 'Employees' instead of 'Men'
- 8 'staff' instead of 'man'
- 9 'Ms' instead of 'Miss'
- 10 'their' instead of 'his' ('If customers complain...')
- 11 'women' instead of 'girls'
- 12 'one' instead of 'man'
- 13 'face-to-face' instead of 'man-to-man'
- 14 'person' instead of 'man'

#### Test 31

- 1 COMPLAINTS
- 2 FAULTY
- 3 DAMAGED
- 4 REDUCTION
- 5 OVERSTRETCHED
- 6 PAY RISES
- 7 BRIBE

- 8 INSIDER DEALING
- 9 BANKRUPT
- 10 SLOW PAYERS
- 11 SACKED
- 12 WRONGFUL DISMISSAL
- 13 RESIGNED
- 14 MORALE
- 15 FAILED
- 16 DROPPED
- 17 RUMOURED

#### Test 32

- |      |      |      |       |
|------|------|------|-------|
| 1 a) | 4 a) | 7 b) | 10 c) |
| 2 c) | 5 c) | 8 d) | 11 c) |
| 3 b) | 6 d) | 9 a) | 12 a) |

#### Test 33

- |     |      |      |      |
|-----|------|------|------|
| 1 j | 7 q  | 13 a | 19 k |
| 2 e | 8 r  | 14 u | 20 p |
| 3 i | 9 n  | 15 b | 21 m |
| 4 c | 10 d | 16 f |      |
| 5 t | 11 o | 17 s |      |
| 6 h | 12 l | 18 g |      |

#### Test 34

- |     |     |     |      |
|-----|-----|-----|------|
| 1 h | 4 j | 7 k | 10 b |
| 2 l | 5 c | 8 i | 11 a |
| 3 e | 6 g | 9 f | 12 d |

#### Test 35

- |     |     |      |
|-----|-----|------|
| 1 g | 5 a | 9 j  |
| 2 t | 6 i | 10 b |
| 3 h | 7 d |      |
| 4 e | 8 c |      |

#### Test 36

- |            |          |
|------------|----------|
| 1 project  | 6 risk   |
| 2 run      | 7 bid    |
| 3 schedule | 8 cost   |
| 4 quality  | 9 actual |
| 5 budget   |          |

#### Test 37

- |     |     |      |
|-----|-----|------|
| 1 f | 5 j | 9 i  |
| 2 g | 6 a | 10 b |
| 3 d | 7 e |      |
| 4 c | 8 h |      |

#### Test 38

- |      |      |       |
|------|------|-------|
| 1 b) | 5 a) | 9 c)  |
| 2 a) | 6 d) | 10 d) |
| 3 d) | 7 c) |       |
| 4 c) | 8 b) |       |



**Test 39**

1 i	5 a	9 c
2 e	6 h	10 d
3 g	7 j	
4 f	8 b	

**Test 40**

1 j	5 b	9 c
2 f	6 l	10 g
3 a	7 e	11 i
4 h	8 k	12 d

**Test 41**

1 o	6 m	11 a	16 e
2 g	7 j	12 h	17 d
3 p	8 f	13 i	18 s
4 r	9 n	14 q	19 l
5 b	10 c	15 k	

**Test 42**

1 up	6 off
2 back	7 through
3 through	8 up
4 down	9 up
5 on	10 back

**Test 43**

1 G a	5 B d
2 E h	6 D f
3 F b	7 A e
4 H c	8 C g

**Test 44**

1 i	5 b	9 c
2 g	6 f	10 h
3 j	7 e	11 a
4 d	8 k	

**Test 45**

1 c	5 g	9 i
2 d	6 b	10 a
3 j	7 h	11 f
4 l	8 k	12 e

**Test 46**

- 1 Holiday
- 2 Accident
- 3 Employment
- 4 Job
- 5 Attendance
- 6 Maternity
- 7 Application
- 8 Appraisal
- 9 Warning
- 10 Expenses

**11 Income tax****Test 47**

1 a)	6 a)	11 b)
2 a)	7 b)	12 b)
3 b)	8 a)	13 b)
4 a)	9 b)	14 a)
5 a)	10 a)	15 b)

**Test 48**

1 j	5 l	9 h
2 l	6 d	10 k
3 a	7 c	11 b
4 i	8 e	12 g

**Test 49**

1 e	6 l	11 g
2 j	7 i	12 n
3 b	8 a	13 d
4 c	9 m	14 h
5 k	10 f	

**Test 50**

1 g	5 d	9 k
2 f	6 b	10 e
3 h	7 l	11 a
4 j	8 c	12 i

**Test 51**

1 m	6 l	11 d
2 j	7 l	12 e
3 n	8 h	13 c
4 g	9 a	14 k
5 i	10 b	

**Test 52**

See page 100

1 BROADCAST	8 SOAP
2 MEDIA EMPIRE	9 STUDIO
3 TABLOID PRESS	10 DISTRIBUTOR
4 QUALITY PRESS	11 MOVIE
5 COMMERCIALS	12 CABLE
6 CHAT SHOW	13 SATELLITE
7 GAME SHOW	14 CHANNELS

**Test 53**

1 rate	9 relief
2 evasion	10 incentives
3 progressive	11 corporation
4 return	12 inheritance
5 free	13 exile
6 value added	14 allowance
7 inspector	15 deductible
8 havens	

# Test 52

X V L (D I S T R I B U T O R) I D S P J B  
S S M E F H O O L G O J M N I O B O C B  
T T F D I N E T U V K I C S N C A P A M  
G C U T O N G A J W Q O K A D L C Q W P  
B H A D E A P B U F U P X T B O R V S I  
I R S R I T I L P E A F Q E N L O J A M  
M A C I N O B O D E L Z I L R I E D K O  
E W O R R Q U I A D I G K L Y Q Y R X V  
D O T A N S B D M A T H G I H S Z X L I  
I P F O J E H P O C Y A J I T I E S Y E  
A U R G I K R R Q E P C B I F G U W N A  
E L V C E E D E A B R D I J Z A V M V H  
M I H H N T Y S C H L F C H A N N E L S  
P V J A B A W S P A S H I U V T B U M L  
I E N T W R E W W A S Y B C Z S C T W J  
R R S S U M E M F C O M M I R C I A L S  
E E N H L T E N O N E X U P H Q I S D X  
U B R O A D C A S T F O V I I U R Z I G  
Z C O W Y D R P J Z Y G A M I S H O W K

## Test 54

1 i 5 g 9 l 13 o  
2 j 6 e 10 m 14 a  
3 b 7 h 11 c 15 p  
4 d 8 k 12 n 16 f

## Test 57

1 g 5 a 9 c  
2 f 6 k 10 d  
3 i 7 h 11 j  
4 e 8 b

## Test 55

1 FAST 10 ABSOLUTE  
2 EASY 11 LONG-LASTING  
3 GENEROUS 12 CLEAR  
4 FRIENDLY 13 FREE  
5 HELPFUL 14 CHEAP  
6 EXTRA 15 TOTAL  
7 RAPID 16 OPEN  
8 CONSISTENT 17 PERSONAL  
9 COMPETITIVE 18 UP-TO-DATE

## Test 58

1 h 5 g 9 c  
2 i 6 d 10 b  
3 j 7 e  
4 f 8 a

## Test 59

1 i 5 o 9 e 13 p  
2 k 6 a 10 m 14 b  
3 n 7 j 11 l 15 g  
4 f 8 c 12 d 16 h

## Test 56

1 b 5 e 9 d  
2 k 6 a 10 j  
3 i 7 c 11 h  
4 l 8 g

## Test 60

1 i 5 k 9 l  
2 f 6 j 10 b  
3 c 7 a 11 d  
4 e 8 g 12 h

# Word list

The numbers after the entries are the tests in which they appear.

## A

absolute 55  
absolutely 14  
academic qualifications 2  
accelerated learning 57  
accept 26  
accident 46  
accurate 13  
achieve 9  
achievement 1  
acknowledge 21  
acknowledgement 45  
acquire 26  
acquisition 35  
actively 14  
actual 36  
add 11  
administration 16  
advancement 32  
advice 45  
advise 16  
agent 32  
AIDS (acquired immune deficiency syndrome) 50  
airline 51  
all over the world 47  
analyse 25  
annual appraisal interview 20, 37  
Annual General Meeting (AGM) 28  
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application 46  
apply 2  
appointment 45  
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appraisal interview 37  
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appropriate clothes 30  
approximately six 29  
arrive on time 15  
ask someone for clarification 41  
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assertiveness training 37  
assessment interview 37  
asset utilization 34  
attachment 45  
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at the latest 15  
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audience 38  
auditor 4  
auditory learning 57  
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average earnings 7  
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baksheesh 32  
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best practice 33  
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bid 36  
bill of lading 21  
blow the whistle 33  
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bookmark 54  
borrowing ratio 34  
bottom line 33  
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break up 10  
bribe 31, 32  
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bring up 10  
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by the end of the month 15

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