



Федеральное агентство морского и речного транспорта
ФГБОУ ВО «ГУМРФ имени адмирала С.О. Макарова»
Котласский филиал
Федерального государственного бюджетного образовательного
учреждения высшего образования
«Государственный университет морского и речного флота
имени адмирала С.О. Макарова»
Котласский филиал ФГБОУ ВО «ГУМРФ имени адмирала С.О. Макарова»

Кафедра гуманитарных и социально-экономических дисциплин

УТВЕРЖДАЮ

Директор

О.В.Шергина

"27" июня 2017 г.

РАБОЧАЯ ПРОГРАММА

дисциплины **Иностранный язык**

Направление подготовки: 38.03.01 Экономика

Профиль: Бухгалтерский учет, анализ и аудит

Уровень высшего образования: бакалавриат

Форма обучения: очная, заочная

Котлас
2017

1. Перечень планируемых результатов обучения по дисциплине, соотнесенных с планируемыми результатами освоения образовательной программы 38.03.01 Экономика

В результате освоения ОПОП бакалавриата обучающийся должен овладеть следующими результатами обучения по дисциплине:

Код компетенции	Результаты освоения ООП (содержание компетенций)	Планируемые результаты освоения дисциплины
ОК- 4	Обладать способностью коммуникации в устной и письменной форме на русском и иностранных языках для решения задач межличностного и межкультурного взаимодействия	З1 (ОК-4) Знать: основные лексико-грамматические, стилистические особенности иностранного языка, важнейшие параметры языка специальности.
		У1 (ОК-4) Уметь: самостоятельно читать, переводить, анализировать профессиональную литературу на иностранном языке; пользоваться всеми видами словарей.
		В1 (ОК-4) Владеть: навыками межкультурного и профессионального общения, обмена информацией на иностранном языке; необходимым количеством лексических единиц общего и терминологического характера для возможности получения информации профессионального содержания из зарубежных источников

2. Место дисциплины в структуре образовательной программы

Дисциплина «Иностранный язык» реализуется в рамках базовой части Блока 1 «Дисциплины (модули) программы бакалавриата»

Дисциплина изучается на 1 и 2 курсах (I – IV семестр) по очной форме обучения и на 1, 2 курсах по заочной форме обучения

3. Объем дисциплины в зачетных единицах и виды учебных занятий

Общая трудоемкость дисциплины составляет 8 з.е., 288 час.

Вид учебной работы	Форма обучения								
	Очная					Заочная			
	Всего часов	из них в семестре №				Всего часов	из них в семестре №		
		1	2	3	4				
Общая трудоемкость дисциплины	288	72	72	72	72	288	108	90	90

Контактная работа обучающихся с преподавателем, всего	144	36	36	36	36	32	8	12	12
В том числе:									
Лекции									
Практические занятия	144	36	36	36	36	32	8	12	12
Лабораторные работы									
Тренажерная подготовка									
Самостоятельная работа, всего	144	36	36	36	36	256	100	78	78
В том числе:									
Курсовая работа / проект									
Расчетно-графическая работа (задание)									
Контрольная работа									
Коллоквиум									
Реферат									
Другие виды самостоятельной работы	108	36	36	36		220	100	78	42
Промежуточная аттестация: зачет экзамен	36				36	36			36

4. Содержание дисциплины, структурированное по темам (разделам) с указанием отведенного на них количества академических часов и видов учебных занятий

4.1. Содержание разделов (тем) практических занятий

№ п/п	Содержание разделов (тем) практических занятий	Трудоемкость в часах по формам	
		очная	заочная
1	Основы грамматики иностранного языка для достижения результатов освоения ООП. (Английский язык) Классификация частей речи. Порядок слов простого предложения, сложное предложение, типы придаточных предложений. Союзы и относительные местоимения; бессоюзные придаточные предложения. Личные формы глагола в активном и пассивном залогах, согласование времен. Неличные формы глагола; инфинитив, причастие, герундий; синтаксические конструкции с неличными формами глагола. Сослагательное наклонение; модальные глаголы.	20	8
2	Чтение текстов социально-культурной тематики, текстов по специальности. Виды чтения (аналитическое, просмотровое, поисковое). Письменный перевод текста по	54	6
3.	Понятие перевода. Бытовая, общенаучная лексика. Базовая профессионально-терминологическая лексика. Многозначность слов. Атрибутивные комплексы. Составление терминологического словаря. Основные типы словарей, виды работы с электронными словарями.	30	10

4	Устная речь на иностранном языке. Диалог (беседа) по темам бытовой, учебной, социально-культурной, профессиональной сферы общения. Лингвистический материал, обеспечивающий формирование речевой	40	8
	Всего	144	32

5. Перечень учебно-методического обеспечения самостоятельной работы обучающихся по дисциплине

5.1. Самостоятельная работа

№ п/п	Вид самостоятельной работы	Наименование работы и содержание
1	Опрос/собеседование	Выполнение заданий по разделам грамматики: упражнений и тестовых заданий по системе времен, активному и пассивному залогам, модальным глаголам, неличным формам глагола, согласованию времен.
2	Индивидуальные и групповые самостоятельные задания	Чтение и перевод учебных текстов по бытовой, социально-культурной и экономической тематике: Our University, Our Country, Great Britain, Economy of Great Britain, The USA, Company Structure, What is Macroeconomic, Banking System, Exchange Rates. Выполнение заданий по разным видам чтения (аналитическое, поисковое, просмотровое). Письменный перевод текстов по специальности: Functions of Money, Bank Financial Services, Monetary Policy, What Are Taxes. Работа по составлению терминологического словаря по экономической тематике.
3	Подготовка к зачёту, экзамену	Проработка пройденных тем, вынесенных на самостоятельное изучение, основной литературы по курсу, прохождение промежуточного тестирования

5.2. Учебно-методическое обеспечение самостоятельной работы

№ п/п	Наименование работы, ее вид	Выходные данные	Автор(ы)
1	Курс английского языка для вечерних и заочных технических вузов. Учебник	М.: Высшая школа, 2002. - 464 с.	Андрианова Л.Н., Багрова Н.Ю., Ершова Э.В.
2	Английский язык. Методические указания и контрольные задания для студентов заочной формы обучения	Котласский филиал ФГОУ ВПО «СПГУВК», 2009	Автор-составитель: Ю.Б.Баев
3	Английский язык: Учебник	М.: Проспект, 2006	Воевода Е.В., Тимченко М.В.

6. Фонд оценочных средств для проведения промежуточной аттестации обучающихся по дисциплине

Приведен в обязательном приложении к рабочей программе.

7. Перечень основной и дополнительной учебной литературы, необходимой для освоения дисциплины

а) основная литература:

1. Курс английского языка для вечерних и заочных технических вузов. Андрианова Л.Н., Багрова Н.Ю., Ершова Э.В. Учебник – М.: Высшая школа, 2002. - 464 с.
2. Английский для экономистов Шевелева. С.А. Уч. пособие М. ЮНИТИ 2004
3. Курс английского языка для студентов веч. и заочного отделения. Токарева, Учебник – М.: Высшая школа, 2002

б) дополнительная литература:

1. Английский язык. Методические указания и контрольные задания. Ю.Б.Баев, Котлас, 2009
2. Английский язык: Учебник /Воевода Е.В., Тимченко М.В. М.: Проспект, 2006
3. Англо-русский словарь компьютерных и интернет терминов Москоу Ин. 2000
4. Английский язык: экономика и финансы: Учебник / Г.А.Дубинина – М.: Альфа-М: ИНФРА-М, 2012.-176 с.
5. Англо-русский словарь. Адамчик Н.В. Мн.: Современный литератор 2001.
6. Англо-русский, русско-английский словарь. Ведел Е., Романов А.
7. Англо-русский-русско английский универсальный словарь + грамм. прилож. изд. «Вече» М. 2002

8. Перечень ресурсов информационно-телекоммуникационной сети «Интернет», необходимых для освоения дисциплины

№ п/п	Наименование информационного ресурса	Ссылка на информационный ресурс
1.	Randall's ESL Cyber Listening Lab	http://www.esl-lab.com/index.htm
2.	Электронно-библиотечная система «Лань»	http://e.lanbook.com/
3.	Электронно-библиотечная система «IPRbooks»	http://www.iprbookshop.ru/
4.	Информационно-справочный портал	http://www.library.ru/
5.	Онлайн словари	http://www.multitran.ru/

9. Описание материально-технической базы и перечень информационных технологий, используемых при осуществлении образовательного процесса по дисциплине

№ п/п	Наименование специальных помещений и помещений для самостоятельной работы	Оснащенность специальных помещений и помещений для самостоятельной работы	Перечень лицензионного программного обеспечения. Реквизиты подтверждающего документа
1	Архангельская обл., г.Котлас, ул.Заполярная, д.19 кабинет №154 «Иностранный язык. Математические дисциплины. Общеобразовательные дисциплины»	Доступ в Интернет. Комплект учебной мебели (столы, стулья, доска); переносной проектор Viewsonic PJD5232, переносной ноутбук Dell Latitude 110L; переносной экран, учебно-наглядные пособия	Windows XP Professional (MSDN AA Developer Electronic Fulfillment (Договор №09/2011 от 13.12.2011)); MS Office 2007: Word, Excel, PowerPoint (Лицензия (гос. Контракт № 48-158/2007 от 11.10.2007)); Yandex Браузер (распространяется свободно, лицензия BSD License, правообладатель ООО «ЯНДЕКС»); Adobe Acrobat Reader (распространяется свободно, лицензия ADOBE PCSLA, правообладатель Adobe Systems Inc.).
2	Архангельская обл., г.Котлас, ул.Заполярная, д.19 кабинет №213 «Русский язык. Литература. Общеобразовательные дисциплины»	Доступ в Интернет. Комплект учебной мебели (столы, стулья, доска); компьютер в сборе (системный блок (Intel Celeron 2,5 GHz, 1 Gb), монитор Samsung 740N ЖК, клавиатура, мышь) – 1 шт., видеомаягнитофон Panasonic HS 800 – 1 шт., локальная компьютерная сеть, телевизор Samsung 20» ЭЛТ – 1 шт., DVD-плеер Samsung VR 330 – 1 шт., учебно-наглядные пособия	Microsoft Windows XP Professional (контракт №323/08 от 22.12.2008 г. ИП Кабаков Е.Л.); Kaspersky Endpoint Security (контракт №311/2015 от 14.12.2015); Libre Office (текстовый редактор Writer, редактор таблиц Calc, редактор презентаций Impress и прочее) (распространяется свободно, лицензия GNU LGPL v3+, The Document Foundation); PDF-XChange Viewer (распространяется бесплатно, Freeware, лицензия EULA V1-7.x., Tracker Software Products Ltd); AIMP (распространяется бесплатно, Freeware для домашнего и коммерческого использования, Artem Izmaylov); XnView (распространяется бесплатно, Freeware для частного некоммерческого или образовательного использования, XnSoft); Media Player Classic - Home Cinema (распространяется свободно, лицензия GNU GPL,

			MPC-NC Team); Mozilla Firefox (распространяется свободно, лицензия Mozilla Public License и GNU GPL, Mozilla Corporation); 7-zip (распространяется свободно, лицензия GNU LGPL, правообладатель Igor Pavlov)); Adobe Flash Player (распространяется свободно, лицензия ADOBE PCSLA, правообладатель Adobe Systems Inc.).
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10. Методические указания для обучающихся по освоению дисциплины

10.1. Рекомендации по освоению учебного материала на аудиторных занятиях

Основным видом освоения программы по иностранному языку в университете являются аудиторные практические занятия, где обучающийся должен получать системные теоретические знания и практические навыки.

Необходимо регулярно вести конспекты теоретического курса изучаемых грамматических тем, чётко вести запись новой лексики для дальнейшего заучивания её, уделяя особое внимание профессиональной терминологии по специальности. Необходимо выполнять все упражнения и задания по учебнику, как устно, так и письменно. Следует обращаться к преподавателю за разъяснениями затруднительных вопросов, возникающих по ходу занятия, активно участвовать в дискуссиях на английском языке, составлять диалоги по заданной тематике с целью освоения учебного материала.

10.2. Рекомендации по подготовке к практическим занятиям

Для подготовки к практическим занятиям необходимо повторить пройденный материал, выучить грамматические правила и новую лексику, выполнить упражнения (устно и письменно) по домашнему заданию. Изучить основную литературу, ознакомиться с дополнительной литературой, рекомендованной преподавателем. При подготовке к монологическому высказыванию по заданной теме рекомендуется сначала оформить его письменный вариант и, при необходимости, заучить его для успешного ответа на занятии и активно участвовать в вопросно-ответной форме опроса. При переводе текстов рекомендуется составлять список незнакомых слов, находить их значение в словарях для последующего заучивания и практического применения.

10.3. Рекомендации по организации самостоятельной работы

Основной формой самостоятельной работы при изучении иностранного языка является систематическое выполнение домашних практических заданий, поиск необходимой информации в дополнительной литературе и в сети Интернет.

Составитель: ст. преподаватель Баев Ю.Б.

Зав. кафедрой: к.ф.н., доцент Гарвардт А.Э.

Рабочая программа рассмотрена на заседании кафедры
гуманитарных и социально-экономических дисциплин
и утверждена на 2017/2018 учебный год
Протокол № 9 от «22» июня 2017 г.

Зав. кафедрой: _____ /Гарвардт А.Э./





Федеральное агентство морского и речного транспорта
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Кафедра гуманитарных и социально-экономических дисциплин

ФОНД ОЦЕНОЧНЫХ СРЕДСТВ
по дисциплине **Иностранный язык**
(Приложение к рабочей программе дисциплины)

Направление подготовки: 38.03.01 Экономика

Профиль: Бухгалтерский учет, анализ и аудит

Уровень высшего образования: бакалавриат

Котлас

2017

1. Перечень компетенций и этапы их формирования в процессе освоения дисциплины

Рабочей программой дисциплины "Иностранный язык" предусмотрено формирование следующих компетенций:

Код компетенции	Результаты освоения ОПОП (содержание компетенции)	Планируемые результаты освоения дисциплины
ОК-4	Обладать способностью коммуникации в устной и письменной форме на русском и иностранном языках для решения задач межличностного и межкультурного взаимодействия	З1 (ОК-4) Знать: основные лексико-грамматические, стилистические особенности иностранного языка, важнейшие параметры языка специальности
		У1 (ОК-4) Уметь: самостоятельно читать, переводить, анализировать профессиональную литературу на иностранном языке; пользоваться всеми видами словарей
		В1 (ОК-4) Владеть: навыками межкультурного и профессионального общения, обмена информацией на иностранном языке; необходимым количеством лексических единиц общего и терминологического характера для возможности получения информации профессионального содержания из зарубежных источников

2. Паспорт фонда оценочных средств для проведения текущей и промежуточной аттестации обучающихся

№ п/п	Контролируемые разделы (темы) дисциплины	Код контролируемой компетенции (или её части)	Наименование оценочного средства
1.	Основы грамматики иностранного языка для достижения результатов освоения ОПОП	З1 (ОК-4)	Устный опрос, письменный перевод, типовые задания, зачёт, экзамен
2.	Чтение текстов социально- культурной тематики, текстов по специальности. Виды чтения (аналитическое, просмотровое, поисковое). Письменный перевод текста по специальности.	У1 (ОК-4)	Устный опрос, письменный перевод, типовые задания, зачёт, экзамен

3.	Понятие перевода. Бытовая, общенаучная лексика. Базовая профессионально-терминологическая лексика. Многозначность слов. Атрибутивные комплексы. Основные типы словарей, виды работы с электронными словарями.	У2 (ОК-4) В2 (ОК-4)	Устный опрос, письменный перевод, типовые задания, зачёт, экзамен
4.	Устная речь на иностранном языке. Диалог (беседа) по темам бытовой, учебной, социально-культурной, профессиональной сфер общения. Лингвистический материал, обеспечивающий формирование речевой компетенции в разных сферах общения.	В1 (ОК-4) В2 (ОК-4)	Устный опрос, письменный перевод, типовые задания, зачёт, экзамен

Типовые задания к пункту 1:

Закончите предложения, используя *there is/are* или соответствующие формы глаголов *to have* и *to be*.

- Natural gas _____ a major Ukrainian import from Russia.
- I _____ very busy at the moment.
- The gym _____ free to hotel guests.
- _____ still a whole month till the presentation.
- These planes typically _____ 96 to 118 seats.
- Helen (not) _____ much money with her.

Задайте вопросы к выделенным словам.

- The hotel offers **a free swimming pool**.
- **10 000** American companies now do business in China.
- I probably spend **over \$100** a month on electricity.
- **This company** employs 2 000 people.
- The plane arrives in Madrid **at 5 p.m.**

Откройте скобки, используя прилагательные и наречия в нужной форме.

- I like living in the country. It's a lot (peaceful) than the city.
- I felt very ill last week, but I'm slightly (good) now.
- I can't hear you. Could you speak a little (loud) please?
- Steven is (tall) boy in the basketball team.
- This computer is very old. I need something (modern).
- The new library is far (close) to my house than the old one.
- Jane's new haircut makes her look (attractive).
- It was (funny) film I've ever seen.

Поставьте глаголы в скобках в нужную форму.

- My mother always (to take) a bus to get to work, but yesterday she (not to take) a bus. Yesterday she (to walked) to her office.
- When your lessons (to begin) on Monday?

- She (to go) to the country with us tomorrow?
- What language you (to learn) five years ago?
- Who you usually (to go) home with?

Переведите на русский язык, обращая внимание на страдательный залог.

- Our students are given a lot of homework to do every day.
- This work will be finished next year.
- This road was built 10 years ago.
- The letter will be answered at once.
- This film is much spoken about.
- The secretary was sent for.
- The work of this student was paid attention to.

Составьте предложения в страдательном залоге.

- He sent a letter by airmail.
- Many people speak English.
- They warned him about the change of their plans.
- He will make a report at the seminar.
- Parents teach children good manners.

Раскройте скобки, поставив глаголы в нужном времени пассивного или активного залога.

- The College_____officially_____(open) last week. The college campus _____(build) around a main square. This is the heart of the college as all the paths and walkways lead out from this point. Car parking_____(limit) and, in fact, students_____ (not encourage) to come by car as the college _____ (serve) by a new bus service. The college____ (situate) outside the city that's why it_____ (be) necessary to include major facilities like banks, shops and post office. There_____ (be) already two open days and a third open_____ (plan) for next week. So whether you want to start studying or not why don't you go out to Hardacre and see everything it has to offer.

Преобразуйте предложения из активного залога в пассивный.

- They are now building new hospitals in the provinces.
- Will they publish her new novel next year?
- They will have completed the new petrol station by winter.
- The police have just arrested Jimmy on suspicion of murder.
- They cut the gas off because Mr. and Mrs. Green hadn't paid their bill.
- They will open a new hotel next week.
- Our managers discuss important matters every Tuesday.
- The government closed the plant last year.

Выберите правильный вариант ответа.

- Who ... translate this sentence?
a) may b) must c) can
- You ... go away now, I shall finish the work myself.

- a) must b) may c) should
- Your son ... stay in bed because he is still ill.
 - a) can b) must c) may
- You ... study much if you want to pass examinations well.
 - a) can b) may c) must
- You ... not smoke in the dining room.
 - a) should b) can c) must
- He ... much work to do yesterday.
 - a) must b) had to c) could
- Soon we will ... to read English newspapers without a dictionary.
 - can b) be able to c) may

Переведите на английский язык.

- Ей пришлось долго ждать.
- Студенты должны будут остаться после занятий.
- Можно мне подождать декана здесь?
- Эта проблема должна быть решена сегодня.
- У них должны быть каникулы в январе.

Выберите правильную форму глагола *Past Simple* или *Present Perfect*.

- Maria (get)_____ some bad news last week. She (be)_____ sad since she (get) _____ the bad news.
- I (start)_____ school when I was five years old. I (be)_____ at school since I (be)_____ five years old.
- I (change)_____ my job three times this year.
- I (change)_____ my job three times last year.
- The weather was hot and dry for many weeks. But two days ago it (rain)_____.
- Tom (break) _____ his leg five days ago. He's in hospital. He (be)_____ in hospital since he (break)_____ his leg.
- Are you going to finish your work before you go to bed? — I (finish)_____ it (already). I (finish)_____ my work two hours ago.
- I (never/ be) to the USA. I _____ (want) to go there last summer but I couldn't.
- He _____ (live) in this street all his life.
- His father _____ (come back) to London last Sunday.
- Yan _____ (write) a letter to Nick two days ago.
- He _____ (send) his letter yesterday.
- They _____ (just/ buy) some postcards.

Переведите предложения, обращая внимание на функции инфинитива.

- To skate is pleasant.
- Our intention is to charter a steamer immediately.
- The captain was the last who left the ship.
- They sent him to Spain to learn Spanish.

Найдите герундий и причастие. Укажите их функцию в предложении.

- Do you enjoy listening to music?
- We visited a plant producing tractors.

- Try to avoid reading in a bad light.
- The rising sun was hidden by the clouds.
- It's no use crying over spilt milk.

Перепишите и переведите на русский язык следующие предложения.

Обратите внимание на перевод зависимого и независимого причастных оборотов.

- We watched him slowly approaching the gate
- This problem was thought solved.
- The sun having risen, they continued their way.
- The signal given, the train started.

Закончите предложения, используя сложное дополнение.

- The teacher said to the pupils: "Learn the rule." — The teacher wanted ...
- "Be careful, or else you will spill the milk," said my mother to me. — My mother did not want...
- "My daughter will go to a ballet school," said the woman. — The woman wanted ...
- The man said: "My son will study mathematics." — The man wanted ...
- "Oh, father, buy me this toy, please," said the little boy. — The little boy wanted ...
- "Wait for me after school," said Ann to me. — Ann wanted ...
- "Fix the shelf in the kitchen," my father said to me. — My father wanted ...
- "It will be very good if you study English," said my mother to me. — My mother wanted ...
- "Bring me some water from the river, children," said our grandmother. — Our grandmother wanted ...
- "Come to my birthday party," said Kate to her classmates — Kate wanted ...
- The biology teacher said to us: "Collect some insects in summer." — The biology teacher wanted ...
- "Don't eat ice cream before dinner," said our mother to us. Our mother did

Составьте предложения, используя соответствующую форму глагола: Simple Past, Simple Present, Present Continuous или Past Continuous, Present Perfect.

1. I _____ (listen) to the radio while Mary _____ (cook) dinner.
2. You _____ (buy) this book yesterday?
3. Last Friday Jill _____ (go) home early because she _____ (want) to see a film.
4. When your brother usually _____ (get) home in the evening?
5. Jane always _____ (bring) us a nice present.
6. What those people _____ (do) in the middle of the road?
7. You _____ (read) this book?
8. While Fred _____ (sleep), Judy _____ (watch) TV.
9. When I _____ (be) young, I _____ (think) Mary _____ (be) nice — but now I _____ (think) she's fantastic.
10. Jill _____ (walk) home when she _____ (see) her husband's car outside the cinema
11. Look there! Sue and Tim _____ (run) to school.
12. Jack's father _____ (not work) in London — he _____ (not speak) English.
13. Joe _____ (buy) a car yesterday.

14. Their father often _____ (go) to rock concerts.

15. While you _____ (sleep), mother
____ (arrive).

Составьте предложения, используя правильную форму причастия.

- The girl (writing, written) on the blackboard is our best pupil.
- The exercise (doing, done) by the students were easy.
- (Reading, having read) the story, she closed the book and put it on the shelf.
- (Sitting, having sat) near the fire, he felt very warm.

Переведите на русский язык.

- The weather having changed, we decided to stay where we were.
- Many books are known to be published in our country every year.
- His having passed all his exams successfully did not surprise us at all.
- This exam seems to be very difficult.
- She is not likely to change her opinion.

Укажите русское предложение, эквивалентное английскому.

- 1) If the weather is fine tomorrow we shall go picking mushrooms.
A. Если бы погода завтра была хорошей, мы бы пошли за грибами.
B. Если погода завтра будет хорошей, мы пойдем за грибами.
C. Если погода завтра не будет хорошей, мы пойдем за грибами.
- 2) We should start loading the goods on Monday, if we received the documents.
A. Мы бы начали погрузку в понедельник, если бы получили документы.
B. Мы начнем погрузку в понедельник, если получим документы.
C. Мы начали погрузку, когда получили документы.
- 3) But for his skills and knowledge, we wouldn't have fulfilled this task.
A. Если бы не его знания и умения, мы бы не выполнили это задание.
B. Но его знания и умения помогут нам выполнить эту задачу.
C. Но его знания и умения помогли нам выполнить эту задачу.

Типовые задания к пункту 2.

Переведите текст без словаря.

Higher Education in The UK

There are more than 60 universities in the U.K. The leading universities are Cambridge, Oxford and London. English universities differ from each other in traditions, general organization, internal government, etc. British universities are comparatively small, the approximate number is about 7-8 thousand students. Most universities have under 3000 students, some even less than 1500 ones. London and Oxford universities are international, because people from many parts of the world come to study at one of their colleges. A number of well-known scientists and writers, among them Newton, Darwin, Byron were educated in Cambridge.

A university consists of a number of departments: art, law, music, economy, education, medicine, engineering, etc.

After three years of study a student may proceed to a Bachelor's degree, and later to the degrees of Master and Doctor. Besides universities there are at present in Britain 300 technical colleges, providing part-time and full-time education.

The organization system of Oxford and Cambridge differs from that of all other universities and colleges. The teachers are usually called Dons. Part of the teaching is by means of lectures organized by the university. Teaching is also carried out by tutorial system. This is the system of individual tuition organized by the colleges. Each student goes to his tutor's room once a week to read and discuss an essay which the student has prepared.

Some students get scholarship but the number of these students is comparatively small. There are many societies and clubs at Cambridge and Oxford. The most celebrating at Cambridge is the Debating Society at which students discuss political and other questions with famous politicians and writers. Sporting activities are also numerous.

The work and games, the traditions and customs, the jokes and debates - all are parts of students' life there.

It should be mentioned that not many children from the working-class families are able to receive the higher education as the fees are very high (more than £1000 a year). Besides that special fees are taken for books, for laboratory works, exams and so on.

Переведите текст со словарем и подготовьте краткий пересказ.

British Economy

Great Britain is separated from the continent by the English Channel, the narrower part of which is called the Strait of Dover. Thus Great Britain is on the one hand not far from the most advanced capitalist countries of Europe and on the other hand it is separated from them. The advantages of its geographical position were highly beneficial for the development of Britain's industry and trade, though in our days they are no longer as remarkable as they once were.

Britain lives by manufacture and trade. For every person employed in agriculture eleven people are employed in mining, manufacturing and building. The United Kingdom is one of the world's largest exporters of manufactured goods per head of population.

Most of Great Britain's industries are concerned with the production of iron and steel goods, textiles and chemicals, all of which play an important role in world trade.

British coal is of high quality and is found close to iron fields. Great Britain is also one of the leading iron and steel producing countries in the world.

Among the manufacturing industries of the United Kingdom the textile industry plays an essential role in the national economy of the country. One of the principal industries of the United Kingdom is ship-building. For centuries Britain has been the leading ship-builder in the world.

The great disadvantage of Great Britain is that it possesses very few of the raw materials necessary for its industry. Most of them must be imported. Britain also has to import a variety of food products. One of the features of Great Britain's foreign trade is the predominance of imports over exports. Britain's trade balance would be unfavorable if the country did not give other countries services in banking, insurance, shipping, etc.

Apart from coal and iron ore Britain has very few natural resources and mostly depends on imports. Its agriculture provided only half the food it needs. The other half and most of the raw materials for its industries such as oil and various metals (copper, zinc, uranium ore and others) have to be imported. Britain also has to import timber, cotton, fruit and farm products.

Britain used to be richly forested, but most of the forests were cut down to make more room for cultivation. The greater part of land is used for cattle and sheep breeding and pig raising. Among the crops grown on the farms are wheat, barley and oats. The fields are mainly in the eastern part of the country. Most of the farms are small. Farms tend to be bigger where the soil is less fertile.

Britain produces high quality expensive goods, which has always been characteristic of its industry. A shortage of raw materials, as well as the high cost of production makes it unprofitable for British industry to produce semi-finished goods or cheap articles. Britain mostly produces articles requiring skilled labour, such as precision instruments, electronic equipment, chemicals and high quality consumer goods. Britain produces and exports cotton and woolen goods, leather goods, and articles made of various kinds of synthetic materials.

Переведите текст письменно со словарем.

Supply and demand

The supply and demand model describes how prices vary as a result of a balance between product availability and demand. The theory of demand and supply explains prices and quantities of goods sold and changes thereof in a market economy, in microeconomic theory, it refers to price and output determination in a perfectly competitive market.

For a given market of a commodity, demand shows the quantity that all prospective buyers would be prepared to purchase at each unit price of the good. Demand is often represented using a table or a graph relating price and quantity demanded. Demand theory describes individual consumers as “rationally” choosing the most preferred quantity of each good, given income, prices, tastes, etc. The law of demand states that, in general, price and quantity demanded in a given market are related. In other words, the higher the price of a product, the less of it people would be able to buy. As the price of a commodity rises, overall purchasing power decreases and consumers move toward relatively less expensive goods. Other factors can also affect demand; for example an increase in income will shift the demand curve outward.

Supply is the relation between the price of a good and the quantity available for sale from suppliers (such as producers) at that price. Supply is often represented using a table or graph relating price and quantity supplied. Producers attempt to produce the amount of goods that will bring them the highest profit. Supply is typically represented as a directly proportional relation between price and quantity supplied. In other words, the higher the price at which the goods can be sold, the more of it producers will supply. The higher price makes it profitable to increase production. At a price below equilibrium, there is a shortage of quantity supplied compared to quantity demanded. This pulls the price up. At a price above equilibrium, there is a surplus of quantity supplied compared to quantity demanded. This pushes the price down. The model of supply and demand predicts that for a given supply and demand curve, price and quantity will stabilize at the price that makes quantity supplied equal to quantity demanded. This is market equilibrium.

The price in equilibrium is determined by supply and demand. In a perfectly competitive market, supply and demand equate cost and value at equilibrium.

Переведите текст письменно со словарем.

Stock Market

A century ago, the size of enterprises was rather small, each of them usually employed several dozen workers, and most business companies were family-owned. Further industrial growth required more intensive financing and family capitals became insufficient. This gave birth to share capital, which can combine financial resources of many people into a pool for starting a big project.

Ordinary shares form the largest part of the whole securities market. A shareholder owning ordinary shares can vote at the annual shareholders' meeting which reviews the company's reports, takes the decisions on the company's plans and the distribution of the company's profit. The meeting may decide to distribute the dividends to the shareholders or to reinvest the profit. If the company has no profit or has losses the owner of ordinary shares will receive no dividends.

Each ordinary share has its face value and its market price. The face value is indicated on the share certificate but one cannot sell or buy the share at the face value. The market price is established at the stock exchange where the shares are quoted and traded. The market price may be several times higher or lower than the face value because it depends on the general market situation and on the performance of the company.

Many companies issue preference shares. These shares give the shareholder a guaranteed, stable income fixed as a percentage of their face value. But preference shares do not let their owner to vote at the shareholders' meetings.

Some companies issue bonds. These securities provide their owner with stable income, the same as preference shares do. But unlike ordinary or preference shares, bonds are redeemable. It means that the company issuing bonds has an obligation to redeem them or buy them back at the face value after a certain period of time, usually after several years.

There was a stock market boom during the latest decade of the twentieth century. Many people became active in shopping for financial products and invested much of their wealth in securities. They expected that the markets would grow rapidly in the coming years and hoped to earn money through buying securities at lower prices and selling them at higher prices.

Переведите текст и выполните задание.

What is equity?

Ownership in a company, called equity, is certified through pieces of paper – called shares or stocks - that state that “the holder of this share owns a part of this company”.

When the company makes a profit its owners share in the benefits by receiving a dividend or by selling their shares for more money than they originally paid. When the company loses money, however, the dividends are reduced or eliminated and the share price tends to fall. In the worst case, the company goes bankrupt owing more than it can

pay. The shares then become worthless, and the owners lose all the money invested in them.

A company's shareholders are paid last: after the suppliers, after the banks, and after the bondholders. The risk is that there may be nothing left for stockholders after everyone else has been paid off. The reward is that when a company earns a lot, the stockholders get it all. With equity, there is higher risk but also the opportunity for greater reward.

All investments involve a certain amount of risk, but a stock is generally, considered much riskier than a bond, which is agreed by the company to

pay a specific amount of money at a specific time. In contrast to the fixed income of a bond, the return on an equity investment is unknown. To reward investors for this risk, equity tends to provide a higher return, either in the form of dividend payments or by an increase in value, when the company retains its earnings. Stocks often rise and fall in value rapidly, while bonds tend to be more stable. Bondholders are creditors of a company with guaranteed return on their investment, whereas shareholders are owners, with all the risks and rewards ownership entails.

International equity investment is not limited to the major financial centers of London, New York, and Tokyo. Equity means ownership, and ownership is now allowed in almost every country in the world.

Task 1. Read and translate the terms with their definitions.

Bond - a document from a government or a company that states that money borrowed from an investor will be paid. Bonds are usually for long-term loans that earn a fixed rate of interest.

Share - one of many portions into which a company's capital is divided. The owners of shares become members or shareholders of the company in which they can vote. They also have a right to part of its profit by payment of a dividend.

Stock - 1) (UK) a fixed-interest security issued by the government or local authority, (US) an ordinary share.

Task 2. Translate into English.

- держатель акций
- владелец части компании
- вознаграждение за риск
- получать доход
- потерять вложенные деньги
- обеспечить получение дивидендов
- гарантировать выплаты
- выплачивать вознаграждение

Task 3. Answer the following questions.

- What do shares or stocks state?
- What is the risk for shareholders?
- In what case do shareholders get all the company earns?
- Why are bonds considered more stable?

Translate the text and speak about the main functions of central banks. Fulfill the tasks.

CENTRAL BANKING SYSTEM

The central banking system is a major sector of any modern monetary system. Central banks implement the government's monetary policy and provide financial and banking services for the government of a country and its commercial banking system.

Major central banks such as the Central Bank of Russia, the Bank of England in the UK, the Federal Reserve Bank of the US, the Bundesbank of Germany, Banque de France, National Bank of Greece function for the government and other banks, not private customers. They are responsible for the implementation of monetary policy and supervision over the banking system.

In particular, they manage the government's accounts, control money supply, fix the minimum interest rate, accept deposits and grant loans to commercial banks acting as lenders of last resort to banks with liquidity problems, issue coins and bank notes, manage the public debt, hold the country's reserves of gold and foreign currency, manage dealing with other central banks, influence exchange rates by intervening in foreign exchange markets. By trying to control the money supply the government and central banks influence the amount of money in circulation, the amount of investment, savings, and expenditures that take place in the economy.

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

Vocabulary notes	
English	Russian
central banking system	- система центрального банка
monetary system	- денежная система
money supply	- денежная масса, количество денег в обращении
lender	- кредитор, ссудодатель
lender of last resort	- последний кредитор в критической ситуации
liquidity	- ликвидность (свойство активов быстро превращаться в деньги)
to issue coins and bank notes	- осуществлять эмиссию денег
foreign exchange market	- рынок иностранной валюты
reserve requirements	- резервные требования
to deposit	- депонировать
deposit	- вклад, депозит
"prudential ratios"	- «коэффициенты благоразумия»
capital ratio	- отношение капитала к активам
liquid ratio	- отношение ликвидных активов банка к суммарным депозитам

the Federal Reserve System	- Федеральная резервная система
to implement	- выполнять, осуществлять, обеспечивать выполнение
monetary policy	- денежно-кредитная политика
to manage	- управлять, руководить, регулировать
to grant loans	- предоставлять ссуды
exchange rate	- валютный курс, обменный курс
public dept	- общественный долг

Translate into English.

- Центральные банки контролируют объем денежной массы в стране и проводят денежно-кредитную политику.
- Банковская система является частью общей политической структуры страны, поэтому центральные банки не могут быть полностью независимыми от политической власти.
- Центральные банки выступают в качестве банкира для правительства, коммерческих и других банков.
- Чтобы обеспечить надежность (безопасность) банковской системы, центральный банк обязывает коммерческие банки депонировать часть своих активов под нулевой процент.

Translate the text and make the tasks.

BANK FINANCIAL SERVICES

Banks offer many facilities to their customers. First of all, these are different types of accounts: savings accounts, current accounts, deposit accounts. The most popular is a current account. It pays no interest but it enables people to keep their money in a safe place, it allows them to withdraw it at any time and provides them with a cheque book so that they do not have to carry a lot of cash.

Money in a bank deposit and savings account will earn some profit because banks pay interest on the deposited money. The interest will help to compensate for the effect of inflation.

The other main and important service is lending money. Individuals and businesses often need to borrow money for different purposes, so they take out loans for a fixed period of time. In fact, most of the money that people deposit in their bank accounts is immediately lent out to someone else. However, the rate banks pay savers is less than the rate banks charge borrowers. The extra money banks make by charging interest on loans is where banks earn most of their money.

For banks, interest is also a kind of security. Sometimes people do not pay back money they borrow. This is called defaulting on a loan. When someone defaults on a loan, the bank uses money earned from interest to cover the loss.

A small amount of the total savings is kept by the bank so that customers can make withdrawals. The rest, however, is made available for loans. The amount that is kept is called the reserve. The reserve must be a certain percentage of all the savings received from customers. This figure is set by the central bank, and this is one of the ways that governments can control the amount of money circulating in the economy.

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

Vocabulary notes	
English	Russian
loan	- заем, ссуда, кредит
facilities	- услуги
to cover	- покрывать, охватывать
the rate of interest = the interest rate	- ставка (норма) процента
cash	- наличные
defaulting on a loan	- неуплата по кредиту
to charge	- назначать (цену)
to borrow	- получать заем, занимать деньги
bank rate	- банковская ставка
ATM machine	- автомат выдачи денег
to transfer money	- переводить деньги
current account	- текущий (Вг) (чековый (Ат)) счет
to withdraw	- снимать со счета
cheque book	- чековая книжка
deposit account	- депозитный счет, срочный вклад

Task 1. Complete each sentence with a word from the box

<p>Accessible ATM compensate deposit reliable security sensible transfer withdrawal</p>

- As against possible burglaries, they installed alarms.

- Some people aren't very.... with their money and they waste it on useless things.
- If you are injured at work, you may get money to for losing salary.
- If something is, you can trust it to work properly.
- things are easy to reach or to get.
- When you things you move them from one place to another.
- An is a machine that gives customers money when the bank is closed.
- When you make a , you put money into your account.
- When you make a , you take money out of your account.

Task 2. Choose the right answer

- «a current account» is
- one which is available for the time being;
- one in which savings are held;
- one which is used all the time for day-to-day transactions.
- «a deposit account» is
- one from which regular payments are made;
- one in which savings are held;
- one from which withdrawals can be made by cheque.
- «rate of interest» is
- the percentage of each unit of money paid for its use;
- rate of profitability;
- portion of an investment on which the interest is calculated.
- «loan» is
- money lent on condition it is repaid;
- a medium of exchange;
- money deposited to cover any possible loss.

Task 3. Translate the sentences into Russian

- A deposit account is for saving money whereas a current account is used for handling day-to-day finances.
- Your money does not earn interest in a current account, but it does in a deposit account.
- There are other kinds of investment but it's possible to lose money with some forms of investment, whereas deposit and savings accounts are safe.
- A deposit account is a good form of investment for a short term.
- If you want to withdraw money from your deposit account immediately you will lose some interest.
- The methods available for a customer to borrow from the bank and the rate of interest he is charged vary from country to country and from bank to bank.
- Banks are reliable lenders.
- A deposit account earns for the customer, because the bank invests the money that (he customer pays in, and in return, the bank pays the customer interest.

Task 4. Translate the sentences into English

- Вклад - это счет в банке или ином финансовом учреждении.
- Вклады могут размещаться на текущем, депозитном или сберегательном счете.
- Депозитный счет—это денежный вклад в банке, который может быть изъят только с предварительным уведомлением, (to give notice of withdrawal)
- По текущему вкладу проценты не начисляются, а по депозитному начисляются.
- В последнее время появились новые типы счетов, которые в значительной степени (to a considerable extent) стерли (to smooth down) различие между этими двумя счетами.

Translate the text and make the tasks.

Financial planning

Financial planning (like all planning) begins with the establishment of goals and objectives. Next, planners must assign costs to these goals and objectives. That is, they must determine how much money is needed to accomplish each one. Finally, financial planners must identify available sources of financing and decide which to use. In the process, they must make sure that financing needs are realistic and that sufficient funding is available to meet those need

Establishing goals and objectives is an important management task. A goal is an end state that the organization wants to achieve. Objectives are specific statements detailing what the organization intends to accomplish within a certain period of time. If goals and objectives are not specific and measurable, they cannot be translated into costs, and financial planning cannot proceed. They must also be realistic. Otherwise, it may be impossible to finance or achieve them

A budget is a financial statement that projects income and/or expenditures over a specified future period of time. Once planners know what the firm's goals and objectives are for a specific period of time - say, the next calendar year- they can estimate the various costs the firm will incur and the revenues it will receive. By combining these items into a companywide budget, financial planners can determine whether they must seek additional funding from sources outside the firm.

Usually the budgeting process begins with the construction of individual budgets for sales and for each of the various types of expenses: production, human resources, promotion, administration, and so on. Budgeting accuracy is improved when budgets are first constructed for individual departments and for shorter periods of time

Most firms today use one of two approaches to budgeting. In the traditional approach, each new budget is based on the dollar amounts contained in the budget for the preceding year. These amounts are modified to reflect any revised goals, and managers must justify only new expenditures. The problem with this approach is that it leaves room for the manipulation of budget items to protect the (sometimes selfish) interests of the budgeter or his or her department.

This problem is essentially eliminated through zero-base budgeting.

Zero-base budgeting is a budgeting approach in which every expense must be justified in every budget. It can dramatically reduce unnecessary spending. However, some managers feel that zero-base budgeting requires too much time- consuming paperwork.

Определите, какое утверждение не соответствует содержанию текста:

- Many companies use many different approaches to budgeting;
- Goals and objective are the main steps in budgeting process;
- There are many types of expenses: production, human resources and so on.

Выберете заголовок, наиболее соответствующий содержанию текста:

- Establishing Organizational Global and Objectives;
- Three steps of Financial Planning;
- Budgeting.

Укажите, в какой части текста находится ответ на вопрос:

When the financial planning is impossible?

- 1
- 6
- 2
- 5

Ответьте на вопрос:

What is the budget?

- A financial order;
- A document, that determines profit and expenses over a period of time;
- The establishment of goal and objective.

Ответьте на вопрос:

What is every new budget based on?

- Various types of expenses;
- Dollar amount in the preceding year;
- Available sources of financing.

Укажите, является ли утверждение верным:

If objectives and goals are not defined accurately, they cannot be measured in costs.

- Да;
- Нет;
- Нет информации.

Translate the text and speak on the main types of economic systems

Economic systems

There are a number of ways in which a government can organize its economy and the type of system chosen is critical in shaping environment in which businesses operate. An

economic system is the way in which a country uses its available resources (land, workers, natural resources, machinery etc.) to satisfy the demands of its inhabitants for goods and services. The more goods and services that can be produced from these limited resources, the higher the standard of living enjoyed by the country's citizens. There are main economic systems:

Planned economies

Planned economies are sometimes called «command economies» because the state commands the use of resources that are used to produce goods and services as it owns factories, land and natural resources. Planned economies are economies with a large amount of central planning and direction, when the government takes all the decisions, the government decides production and consumption. A planned economy is simple to understand but not simple to operate. It does, however, have a number of advantages: everyone in society receives enough goods and services to enjoy a basic standard of living, nations do not waste resources duplicating production, the state can use its control of the economy to divert resources to wherever it wants.

Several disadvantages also exist :there is no incentive for individuals to work hard in planned economies, any profits that are made are paid to the government, citizens cannot start their own businesses and so new ideas rarely come forward.

Market economies

In a true market economy the government plays no role in the management of the economy, the government does not intervene in it. The system is based on private enterprise with private ownership of the means of production and private supplies of capital, which can be defined as surplus income available for investment in new business activities. Workers are paid wages by employers according to how skilled they are and how many firms wish to employ them. They spend their wages on the products and services they need. Consumers are willing to spend more on products and services, which are favoured. Firms producing these goods will make more profits and this will persuade more firms to produce these particular goods rather than less favoured ones. Thus, we can see that in a market economy consumers decide what is to be produced. Consumers will be willing to pay high prices for products they particularly desire. Firms, which are privately owned, see the opportunity of increased profits and produce the new fashionable and favoured products. Such a system is, at first view, very attractive. The economy adjusts automatically to meet changing demands. No planners have to be employed, which allows more resources to be available for production. Firms tend to be highly competitive in such an environment.

Read the text. Write out the underlined words and translate them.

The History of Marks and Spencer

Marks and Spencer is the most famous British food and clothes retailer in the world. At the moment there are 283 Marks and Spencer shops in Britain and other shops in France, Belgium, Holland, Spain and Portugal.

In North America, the company owns Brooks Brothers and there are about fifty stores in Canada. More and more people, from Hong-Kong to Lisbon, are buying clothes and food from Marks and Spencer. Food departments sell typically British food: tea, cakes, biscuits, etc.

Today Marks and Spencer sells a wide variety of products in over 670 stores worldwide. They have a 16 per cent share of the UK clothing market, a position they maintain by insisting that their suppliers manufacture new collections up to one year in advance of the season. The clothes are sold under their own label St. Michael, which has become a leading name in the British fashion industry. The clothes vary from country to

country depending on the climate, sizes and tastes of the population.

The company employs about 50.000 people worldwide. Sales have increased by 80% over the last ten years, mainly due to expansion overseas. Many of the shops abroad are franchises. Owners of franchises buy all their stock from Marks and Spencer and pay the company a percentage of their turnover.

Why is Marks and Spencer so successful? The standards of quality are very high. All suppliers have regular inspections. All customers can return any item which they think is unsatisfactory. Stocks are limited. Shelf lives are short. This means that items only stay in the shop for six to seven weeks. Eighty percent of suppliers are British; in fact, Marks and Spencer buys twenty percent of the total cloth produced in Britain. Prices are high, but so is the quality.

What about the future? At the moment the company is studying plans for development in Eastern Europe, Japan and then China.

1. Find words to match these definitions:

franchise	shelf life	stock	share
customer	turnover	supplier	retailer

1. sales income	
2. an agreement to use a company name for return of a fee	
3. a company which makes products for other companies	
4. people who use a particular shop or firm or who buy products	
5. how long an item remains on sale	
6. a person who buys products or services	
7. items for selling, store of something	
8. part, portion	

2. Match words with the same meaning.

1. to produce	a. manufacturer
2. employees	b. to found
3. sales	c. main office
4. to set up	d. to hire
5. to buy	e. to locate
6. producer	f. to purchase
7. to base	g. store
8. headquarters	h. turnover
9. shop	i. to manufacture

10. to employ	j. workforce
---------------	--------------

3. Find the words which mean the same as the word below

abroad	to expand
all over the world	worldwide
to grow bigger	item
the thing a company sells	overseas

Write down the questions to the answers about Marks and Spencer.

- -?
- There are 283 in Britain and 150 overseas.
- ?
- About 50.000 people worldwide.
- ?
- The one main reason for our success is quality. The suppliers give us high quality product and we offer our customers a very good service.
- ?
- Yes, there is a lot of competition between retailers. Clothes and food are products which everyone need.
- ?
- Yes, we are thinking about expanding into Eastern Europe and the Far East, particularly China.
- **Make a presentation about the above company. Study and use useful expressions in your story.**

Типовые задания к пункту3:

Контрольная работа 1 для студентов II курса

Вставьте подходящее слово из приведенных ниже. Переведите получившиеся предложения.

A consumer, a nation money supply, domestic and international, set of laws, fiscal policy, exchange rates, “purchasing power”.

- We are part of the world economy as ... of foreign goods and services.
- We compare the value of currencies by using
- A salary’s ... tells us how many goods and services it can actually buy.
- Monetary policy controls
- ... controls government revenue, spending and taxation.
- The main difference between ... trade is the use of foreign currencies.
- Some trade barriers will always exist as long as any two countries have different....

Назовите термин, о котором идет речь.

- ... is a loan agreement that says that the borrower will pay the fixed amount of money at the fixed time.
- ... limits the quantity of certain foreign products that can be imported.
- ... is all the goods and services bought or sold in a country over the year.
- ... is a decline in the prices of 'basket' of consumer goods and services.

Переведите следующие предложения.

- The GDP of this year is expected to be larger than of the last year.
- If each country had the same sets of law, the international trade would be much easier.
- The governments having increased tariffs, the price of imported goods raised.
- *The specialists write about purchasing power having increased in our country.*
- When converted into the same currency, salaries of different countries can be compared.
- The company having gone bankrupt, the shareholders lost all their money.
- By using GDP we can measure a country's economic activity.

Вставьте нужные слова в соответствующие предложения.

Limited, private, shares, members, public, removing, privileges, trade.

Companies may be ... or About 97 per cent of the companies registered in Great Britain are ... companies. A ... company is one which restrict the right to transfer its ... limits its ... to fifty, and cannot invite the ... to subscribe for shares. It has certain legal ... , but these are not of great consequence and the tendency is towards ... them. A company may have any name provided that the Board of ... does not think it undesirable. The last word must be '... '

VOCABULARY TEST

Вставьте подходящее слово из приведенных ниже. Переведите.

Foreign ownership, real estate, making loans, the law of supply and demand, gross domestic product, competitive, subsidy.

- Most countries have laws that prohibit... of certain high-tech industries and military suppliers.
- It is important to make our industries more ... on the international markets.
- Currencies are subject to
- Economists define wealth as what a person owns, such as ... , not its level of income.
- All the goods and services bought or sold in a country over the course of a year is called
- Instead of... as a normal bank, a central bank controls the country's supply of money.
- A government can also use ... to protect local producers.

Назовите термин, о котором идет речь.

- ... is the paper that state that the holder owns a part of the company.
- ... is a tax placed on goods entering the country.
- ... is the international activity of a country added to GDP.

Переведите следующие предложения:

- Shares are considered to be riskier than bonds.
- If each country used the same currency, the international trade would be much easier.
- The central bank having printed too much money, the inflation increased last year.
- We were informed about company's having gone bankrupt.

Test-paper

for the 2nd year students of economics

Match the words from columns to form terms.

1. legal	a. surplus
2. money	b. order
3. credit	c. money
4. transfer	d. card
5. commodity	e. tender
6. current	f. instruments
7. wholesale	g. supply
8. cheque	h. rate
9. exchange	i. banking
10. cash	j. account

Match the words to their definitions.

interest, currency, assets, investment, credit card

- something of value owned by a firm or individual.
- a card that enables its holder to charge expenses.
- payment for using someone else's money; income from allowing someone else to use one's capital.
- the purchase of capital resources used to produce goods and services.
- paper money and coin issued by the federal government.

Complete the sentences with the words from the box.

There are many methods of _____ money. For most small businesses and _____ many large ones, bank _____ is most widely used. Banks make _____ by using the! funds deposited with them to lend out at specific _____. You will find that the bank _____ will be willing to discuss terms of _____ with you because potentially you

are a source of to him.

money, manager, raising, lending, income, rates of interest, borrowing

Translate into English.

- Покупательная способность денег зависит от спроса и предложения.
- Банки предоставляют своим клиентам разнообразные услуги.
- Роль денег зависит от состояния развития экономики.
- Кроме банкнот и монет существуют безналичные средства платежа: чеки, денежные переводы, кредитные карточки.
- Текущий вклад дает возможность людям хранить деньги в безопасном месте и снимать их со счета в любое время.
- Если вы положите деньги на депозитный вклад, вы заработаете процент.

Типовые задания к пункту 4:

Answer the questions making a story about your future profession.

1. What faculty do you study at?
2. What is your speciality?
3. What will your future profession be?
4. Why did you enter this faculty and choose this speciality?
5. What subjects do you take?
6. Are these subjects important for your future work?
7. Do you join any scientific society and take part in research work developing new ideas?
8. Why is it important to operate computers and process information on them?
9. Why is it necessary to know foreign languages?
10. What are your ambitions for the future? Where would you like to work?
11. What are your future responsibilities?

Banking System

1. What is a bank?
2. What are the main classes of banks?
3. What are the main functions of central banks?
4. How do they control country's money supply?
5. What is the aim of commercial banks and what kinds of services do they offer?
6. What is interest rate?
7. What are different types of accounts?

Monetary and Fiscal Policies

1. What are objectives of monetary policy?
2. How does it affect the money supply?
3. Which methods of controlling the economy are used?
4. Whom is fiscal policy carried out?
5. What are taxes?
6. What are the main functions of taxation?

7. What are the principal types of taxes?
8. What is the most important source of government revenue?

ФОНД ОЦЕНОЧНЫХ СРЕДСТВ ДЛЯ ПРОВЕДЕНИЯ ТЕКУЩЕГО КОНТРОЛЯ

1. Вид текущего контроля: Устный опрос

Вопросы для устного опроса на учебных занятиях семинарского типа

1. Монологическое высказывание, беседа по темам общего и профессионального характера

Критерии оценивания

- владение языковыми средствами;
- полнота и правильность ответа;

Показатели и шкала оценивания

Шкала оценивания	Показатели
отлично	<ul style="list-style-type: none"> - обучающийся полно и правильно излагает материал с учётом фонетических, грамматических, семантических и стилистических особенностей иностранного языка; - обнаруживает понимание и знание пройденного материала; - отвечает уверенно, в быстром темпе
хорошо	<ul style="list-style-type: none"> - обучающийся отвечает в соответствии с требованиями для отметки "5", но допускает 1-2 фонетические ошибки или смысловые неточности, которые сам же может исправить; - правильно отвечает на задаваемые вопросы, но формулирует ответ замедленно
удовлетворительно	<ul style="list-style-type: none"> - обучающийся стилистически верно излагает материал, обнаруживает знание и понимание пройденного материала, но: - допускает ошибки и неточности в языковом оформлении излагаемого; - отвечает замедленно, односложно, не может исправить допущенные ошибки
неудовлетворительно	<ul style="list-style-type: none"> - оценка ответа ниже уровня требований для оценки «удовлетворительно»

2. Вид текущего контроля: Письменный перевод

Вопросы для письменного опроса на учебных занятиях

семинарского типа

1. Перевод текста общей или профессиональной направленности с иностранного языка на русский язык.

Показатели, критерии и шкала оценивания письменных переводов

Шкала оценивания	Показатели
отлично	Обучающийся выполнил перевод в полном объёме. Содержание исходного текста соответствует тексту перевода. Отсутствуют смысловые ошибки.
хорошо	Перевод выполнен в полном объёме, стиль и нормы языка изложения соблюдены; но допущены 1-2 смысловых неточности, формальные недочёты может исправить сам.
удовлетворительно	Перевод выполнен в неполном объеме (но не менее 60 %), допущены две смысловые ошибки.
неудовлетворительно	Перевод выполнен в объеме менее 60%, содержание текста на иностранном языке искажено, допущено более трех смысловых ошибок

ФОНД ОЦЕНОЧНЫХ СРЕДСТВ ДЛЯ ПРОМЕЖУТОЧНОЙ АТТЕСТАЦИИ ПО ДИСЦИПЛИНЕ

1. Вид промежуточной аттестации: зачет

Перечень заданий к зачету

1. Письменный перевод текста по специальности со словарём.
2. Беседа. Высказывание по изученным темам общего и профессионального характера.

Показатели, критерии и шкала оценивания

Критерии оценивания:

– полнота и правильность ответа

Показатели и шкала оценивания:

Шкала оценивания	Показатели
5	<ul style="list-style-type: none"> - перевод выполнен в полном объёме, соблюдены нормы языка, выдержан стиль изложения, отсутствуют смысловые ошибки; - обучающийся обнаруживает понимание содержания текста - излагает материал последовательно и правильно с точки зрения языковых норм, темп речи быстрый, даёт чёткие развёрнутые ответы на вопросы
4	<ul style="list-style-type: none"> - перевод выполнен в полном объёме, содержание текста на иностранном языке соответствует тексту перевода, но допущены недочёты в языковом и техническом оформлении; - обучающийся обнаруживает понимание содержания текста - излагает материал правильно с учётом языковых норм, но допускает 1-2 полных ошибки, темп речи нормальный, правильная реакция на задаваемые вопросы, но формулирование ответа замедленное
3	<ul style="list-style-type: none"> - перевод выполнен в неполном объёме (но не менее 60%), нарушены нормы языка перевода, стиль не выдержан, допущены две и более смысловых ошибки; - обучающийся обнаруживает неполное понимание содержания текста - излагает материал в замедленном темпе, допускает языковые и смысловые ошибки, ответы на вопросы односложные
2	<ul style="list-style-type: none"> - перевод выполнен в объёме менее 60%, содержание текста на иностранном языке искажено, нормы языка не соблюдены, стиль не выдержан, допущены три и более смысловых ошибки; - обучающийся обнаруживает непонимание содержания текста - обучающийся обнаруживает незнание основного материала, не может ответить на поставленные вопросы, беспорядочно и неуверенно излагает материал

2. Вид промежуточной аттестации: экзамен

Перечень вопросов к экзамену

1. Письменный перевод текста по специальности со словарём.
2. Выполнение заданий по содержанию специализированного текста.
3. Беседа. Высказывание по изученным темам общего и профессионального характера.

Критерии оценивания:

- полнота и правильность ответа

Показатели и шкала оценивания:

Шкала оценивания	Показатели
5	<ul style="list-style-type: none"> - (З1, У2) перевод выполнен в полном объёме, соблюдены нормы языка, выдержан стиль изложения, отсутствуют смысловые ошибки; - (У1) обучающийся обнаруживает понимание содержания текста, даёт правильные ответы на все предложенные задания. - (В1, В2) излагает материал последовательно и правильно с точки зрения языковых норм, темп речи быстрый, даёт чёткие развёрнутые ответы на вопросы
4	<ul style="list-style-type: none"> - (З1, У2) перевод выполнен в полном объёме, содержание текста на иностранном языке соответствует тексту перевода, но допущены недочёты в языковом и техническом оформлении; - (У1) обучающийся обнаруживает понимание содержания текста, даёт правильные ответы на 80% предложенных заданий. - (В1, В2) излагает материал правильно с учётом языковых норм, но допускает 1-2 полных ошибки, темп речи нормальный, правильная реакция на задаваемые вопросы, но формулирование ответа, замедленное
3	<ul style="list-style-type: none"> - (З1, У2) перевод выполнен в неполном объёме (но не менее 60%), нарушены нормы языка перевода, стиль не выдержан, допущены две и более смысловых ошибки; - (У1) обучающийся обнаруживает неполное понимание содержания текста, даёт правильные ответы на 60% предложенных заданий. - (В1, В2) излагает материал в замедленном темпе, допускает языковые и смысловые ошибки, ответы на вопросы односложные
2	<ul style="list-style-type: none"> - (З1, У2) перевод выполнен в объёме менее 60%, содержание текста на иностранном языке искажено, нормы языка не соблюдены, стиль не выдержан, допущены три и более смысловых ошибки; - (У1) обучающийся обнаруживает непонимание содержания текста, выполняет правильно менее 60% заданий; - (В1, В2) обучающийся обнаруживает незнание основного материала, не может ответить на поставленные вопросы, беспорядочно и неуверенно излагает материал

1.2. Вариант экзаменационного билета

1. Translate the text in a written form with a dictionary

Financial crisis

The current financial crisis has become an earthquake to the world's economic system. Have started in the USA, it has rapidly overcome the boundaries of the States and has spread over the Europe and Asia, bringing unemployment and financial recession along. One can hardly say whether it will last long or is going to slump. The following remains obvious, if we don't want its recurrence in future, we should investigate its root causes now.

The world economic system endures times of prosperity as well as followed by inevitable declines. The circulating scheme is characterized by the rise of manufacturing and it is following recession, thus permitting to keep to the world financial and economic balance order. No one in the world was ready to take the burdens of the economic crisis on the shoulders and to resist its unpredictable consequences. In spite of the fact, almost everybody understood how important it is to examine the reasons of it.

In my opinion there are several important factors to discuss, which obviously have affected the present economic situation. First of all it is the spendthrift lending or, in other term, the so-called housing price bubble. Every family buying a house can take a loan from the bank, which should be given back. In order to return money to the bank, the family first of all should take the house it can afford. Otherwise it will not be able to pay the money back. In the recent years the prices on real estate have been so high and raising so quickly like a bubble. It has resulted in the fact that people started taking loans, which they can't pay off. Many banks' borrowers got unable to make their mortgage payments. As a result, the mortgage market was undermined.

This was just the beginning. One of the consequences was the fall of prices on real estate. The institutions and businesses depending on real estate prices or making money on real estate underwent the risk and suffered losses. To such companies belong Freddie Mac and Fannie Mae. It was the blow to the financial system in general, which led to the problems in other pecuniary stocks. This process, started with the bank system and led to the banking liquidity crisis, affected all financial and economic sectors of business all over the world.

Another reason of the present economic crisis is the unrestricted emission of American dollars. The emission of the most wide-spread world currency was strictly controlled by the government of the USA. Each dollar had gold equivalent in the gold reserve of the States. Purchasing capacity of it corresponded to the quantities of products manufactured. That's not how things stack any more up today. As a result while the USA was loosing its positions on the world market, the dollar was weakening in the world.

To sum it up one can say that the root cause of the current economic crisis lie in the ineffective policies of the economic and financial sectors of the leading and developing countries in the world. One should take into account the root causes to oust its re-occurrence in future.

2. Translate the text without a dictionary and make the tasks

Investment Trusts

Small shareholders who do not have enough money to invest in a wide-range portfolio buy shares in investment trusts.

Investment trust is a public corporate body which invests funds in a wide range of stocks and shares, thus "spreading the risk" more effectively than could be achieved by an individual investor with much smaller funds. The capital of the investment trust is derived mainly from public issues of debentures, preference shares and ordinary shares, which are quoted on the stock exchanges.

Investment trusts can be of two types. Open-end investment fund is an investment fund that is open in the sense that it issues new shares every time that it receives new money from investors - unlike a closed-end investment fund, which issues a limited number of shares that are then traded only in a secondary market. Closed-end investment companies do not stand ready to purchase their own shares whenever one of their owners decides to sell them. Instead their shares are traded either on an organized exchange or in the over-the-counter

market.

Most closed-end funds have unlimited lives. Dividends and interest received by a closed-end fund from the securities in its portfolio are paid out to its shareholders.

However, most funds allow the reinvestment of such payments.

Besides, there are so called Real Estate Investment Funds. REIFs have existed for over 30 years. They are essentially (although not legally) closed-end investment companies that invest in real estate instead of financial assets. Similar to true investment companies, as long as 95% of their income is distributed to shareholders, it is free from taxation. Further, at least 75% of their assets and income must be derived from real estate equity or mortgages. REIFs must also have at least 100 shareholders. Their portfolios must be diversified, and no more than 30% of their income may come from selling properties held for less than four years. (This last requirement is designed to prevent REIFs from becoming vehicles for real estate speculation.)

REIFs engage in a common financial intermediation process known as securitization. A REIF manager converts (securitizes) properties into financial assets by purchasing properties for the REIF. In order to finance the purchases the REIF manager issues freely tradable ownership shares.

debenture - долговое обязательство

Real Estate Investment Fund (REIF) - учреждение, специализирующееся на инвестициях в недвижимость

Securitization - «секьюритизация» (процесс повышения роли различных видов ценных бумаг как формы заимствований)

- Определите, является ли утверждение:

Real Estate Investment Funds (REIFs) are companies that invest in joint ventures.

- а) ложным;
- б) истинным;
- в) в тексте нет информации.

- Закончите предложение, выбрав правильный

вариант: The capital of the investment trust is derived from...

- а) real estate;
- б) public issues of debentures and shares; в) foreign direct investment.

- Определите основную идею текста:

- а) REIFs engage in financial intermediation process known as securitization; б) Investment trust can be open-end and closed-end;
- в) Investment trust invests funds in stocks and shares and “spreads the risk” more effectively than an individual investor.

3. Speak on topic: Monetary and Fiscal Policies