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Ц. П. Хмелидзе

Английский язык

Учебно-методическое пособие

для бакалавров учетно-финансового факультета

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Предлагаемое учебно-методическое пособие предназначено для

работы в группах студентов 1 курса учетно-финансового факультета.

Пособие включает в себя тексты по специальности, поурочный словарь специальной лексики, предтекстовые и послетекстовые упражнения с учетом основных разделов грамматики.

Курс состоит из 10 уроков и комплекса упражнений, направленных

на совершенствование навыков чтения и расширение

терминологического словаря, а также приложения – грамматический

справочник.

Целью данного учебно-методического пособия является расширение

активного словарного запаса по специальности, повторение основных

разделов английской грамматики и совершенствование навыков чтения.

Учебно-методическое пособие составлено в соответствии с учебным планом и программой по курсу «Английский язык» и предназначено для бакалавров.

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**Unit I**

**The First bankers in Britain**

**Pretext Tasks**

**I.Vocabulary list:**

|  |  |
| --- | --- |
| 1. banker 2. Italian 3. Lombardy 4. independent 5. Lombard 6. league 7. the Lombards 8. to settle down 9. part 10. after 11. ...or so 12. to leave (left) 13. bankrupt 14. to happen 15. mostly 16. to loan 17. to repay 18. so 19. alive 20. banking 21. to locate 22. to be located | банкир  итальянец; итальянский  Ломбардия  независимый  ломбардский  лига  ломбардцы  обосноваться, осесть  часть  в честь, по имени  или около того  уезжать, покидать, оставлять  обанкротившийся  случаться, происходить  главным образом, большей частью  давать взаймы, заем, кредит  выплачивать, возвращать (деньги)  таким образом  живой, в живых  банковское дело  разместить, поместить  быть расположенным |

**II. Translate the following words and word combinations without dictionary:**

banker, business, in the City of London, a few centuries ago, region, northern Italy, independent cities, group, Italians, to settle down, bankrupt, Lombard street, British banking, head offices, foreign banks, to locate.

**III. Give the English equivalents to the following words and word combinations:**

обосноваться (осесть), обанкротиться, давать взаймы, возвращать-выплачивать (деньги), банковское дело, разместить-поместить, независимый, итальянец, банкир, Ломбардия, случаться-происходить, таким образом, независимые города, первые банкиры, регион в северной Италии, оставаться не надолго.

**IV Match English words with the Russian equivalents:**

|  |  |
| --- | --- |
| 1. independent 2. to settle down 3. to loan 4. to locate 5. Lombardy 6. banking 7. bankrupt | 1. Ломбардия 2. давать взаймы 3. независимый 4. разместить, поместить 5. обанкротится 6. банковское дело 7. обосноваться, осесть |

**V. The First Bankers in Britain**

**Read and translate the text.**

**Find in the text sentences that say:**

а) Where did the first bankers come to City from?

б) Where did they settle down in London?

в) Why did the Lombards leave London?

г) What role does Lombard street play in our days?

The first bankers in Britain were Italians who came to do business in the City of London a few centuries ago. They came from Lombardy, a region in Northern Italy where there was a group of independent cities. This group was called the Lombard League.

The Lombards settled down in the part of the City of London which was later called after those Italians, Lombard Street.

The Lombards did not stay in London long. After a century or so they left London because they were made bankrupt. It happened mostly because they loaned money to kings who did not repay the loans.

So the Lombards left, but their name is still alive in London. Lombard Street is still the centre of British banking. This is the street where the head offices of the biggest English and foreign banks are located.

**After text exercises**

**VI. Read the text attentively and put these sentences in right order in accordance to the text:**

1) The Lombards did not stay in London long.

2) Lomhard Street is still the centre of British banking.

3) They came from Lombardy, a region in Northern Italy.

4) The Lombards settled down in the part of the City of London.

5) The first bankers in Britain were Italians who came to do business in the City of London a few centuries ago.

6) After a century or so they left London because they were made bankrupt.

7) The Lombards left, but their name is still alive in London.

**VII. Complete the following sentences according to the text:**

1. The first bankers in Britain were…….

2. The Lombards settled down in the part of the City of London …….

3. This group was called …….

4. After a century or so they left London …….

5. They came from Lombardy а region …….

**VIII Match the sentence halves:**

|  |  |
| --- | --- |
| 1. The first bankers in Britain were Italians...  2. They came from Lombardy, a region in Northern Italy...  3. The Lombards settled down in the part of the City of London.. .  4. They loaned money to kings…  5. This is the street… | a)… after those Italians,  Lombard Street.  b)… where the head offices of the biggest English and foreign banks are located.  c)… who did not repay the loans.  d)… where there was a group of independent cities.  e)… who came to do business in the City of London a few centuries ago. |

**IX. Are these sentences true or false?**

1) The first bankers in Britain were Russians.

2) The first bankers settled down in the center of London.

3) Lombard Street is called after the first customers of British bankers in Lombardy.

4) The Lombards left London because they didn't do good business there.

5) The Lombards were made bankrupt because English kings did not repay their loans to them.

**X. Define the number and case of nouns in underlined words.**

**(see appendix – reference section)**

1) The Lombard’s name is still alive in London.

2) Italians came to do business in the City of London.

3) There was a group of independent cities in northern Italy.

4) This is the street where the head offices of the biggest English and foreign banks

are located.

5) The Lombards settled down in the part of the City of London.

6) The Lombards’ banks later were made bankrupt.

**XI. Translate the following sentences:**

1) The Lomhards settled down in the part of the City of London.

2) They came from Lombardy, a region in Northern Italy.

3) The first bankers in Britain were Italians.

4) The Lombards did not stay in London long.

5) The Lombards left London because they were bankrupt.

**XII. Find answers to the following questions in the text:**

1) Who were the first bankers in Britain?

2) Why did the Lombards come to London?

3) Whom did the Lombards loan money to?

4) Why did they leave London after a century or so... ?

5) What can you say about Lombard street in London?

**Unit II**

**English Banknotes and Coins**

**Pretext Tasks**

**I.Vocabulary list:**

|  |  |
| --- | --- |
| 1. equal | равный |
| 2. to be equal | быть равным |
| 3. to be in circulation | быть в обращении |
| 4. figure | цифра |
| in figures | цифрами |
| 5. inscription | надпись |
| 6. bearer | предъявитель |
| 7. demand | требование |
| on demand | по требованию |
| 8. to authorize | уполномочивать |
| 9. chief cashier | главный кассир |
| 10. to feature | показывать |
| 11. gravitation law | закон тяготения |
| 12. to defeat | наносить поражение |
| 13. founder | основатель |
| 14. nurse | медсестра, сиделка |
| to nurse | лечить, ухаживать |
| nursing profession | профессия медсестры |
| 15. to volunteer | поступить добровольно |
| 16. to take care | заботиться |
| 17. wound | рана |
| 18. versus | против |

19. banknote банкнота

coin монета

currency валюта/деньги

20. on the face of… на лицевой стороне

21. duke герцог

22. playwright драматург

23. signature подпись

**II. Give the Russian equivalents to the following:**

pound sterling, one penny, English banknotes, denominations, signature, the Bank of England, portraits of famous people, discovery, gravitation law, the Duke of Wellington, Irish general, to take care of, wounded soldiers, the Crimean War, France, greatest playwright, in words, in figures, nursing profession, William Shakespeare.

**III. Give the English equivalents to the following:**

банкнота; валюта/деньги; быть в обращении; на лицевой стороне; надпись; по требованию; уполномочивать; главный кассир; герцог; поступить добровольно; заботиться; монета; деноминация; основатель; цифра; закон тяготения; предъявитель.

**IV. Fill in the gaps with the words given below:**

*features are issued*

*are minted official currency*

*the denomination*

1.The ….. of the UK is the sterling.

2.English banknotes ….. by the Bank of England.

3.As to coins they ….. by the State Bank.

4.On the face of English banknotes one can read ….. given in figures and in words.

5.The one pound banknote ….. Isaac Newton.

**V. English Banknotes and Coins**

**Read and translate the text:**

**Find the answers to the following questions in the text.**

1.What is the official currency of the UK?

2.What is the smallest money unit in the UK?

3.How many pence are there in one pound?

4.What banknotes and coins are in circulation in the UK now?

5.Who issues banknotes and mints coins in the UK?

6.What famous people are featured on the back of various English banknotes?

The official currency of the UK is the **pound sterling** which is equal to one hundred pence. **English banknotes** are issued by the Bank of England. As to coins they are minted also by this state bank.

There are banknotes of the following denominations: £1, £5, £10, £20, £50 and £100. The following coins are in circulation: halfpenny, one penny, two pence, five pence, ten pence, fifty pence.

On the face of English banknotes one can read the denomination given both in figures and in words.

Then the inscription on the face of the banknotes reads: *I promise to pay the bearer on demand the sum of* … And then there are two signatures. The first signature is that of the person authorized by he Government and the Bank of England. The second signature is that of the Chief Cashier.

The back of English banknotes , like many other banknotes, feature portraits of different famous people.

The one pound banknote, for example, features *Isaac Newton (1642-1727)* a well-known English scientist who made a few very important discoveries including gravitation law.

The back of the five pound note portrays the *Duke of Wellington (1769-1852)*, a famous Irish general who defeated Napoleon at Waterloo, Belgium in 1815.

On the back of the ten pound note one can see *Florence Nightingale (1820-1910)*, founder of the nursing profession. She volunteered as a nurse to Turkey to take care of the wounded soldiers from the Crimean War, war of England and France versus Russia.

And the back of the twenty pound banknote features *William Shakespeare (1564-1616),* the greatest playwright of all time.

**After text exercises**

**VI. Complete the sentences according to the text:**

1. The official currency of the UK is …..

2. English banknotes are issued by …..

3. As to coins they are minted also by …..

4. On the face of English banknotes one can read the denomination given …

5. The back of English banknotes feature portraits …..

**VII. Match the sentence halves:**

|  |  |
| --- | --- |
| 1.The one pound banknote features … | 1…is the pound sterling. |
| 2.The official currency of the UK … | 2…feature portraits of different famous people. |
| 3.The back of English banknotes … | 3…Isaac Newton. |
| 4.The inscription on the face of the banknotes reads … | 4…I promise to pay the bearer on demand the sum of … |
| 5.As to coins they are … | 5…minted by the state bank. |

**VIII. Think of the questions to these answers:**

1. The back of English banknotes , like many other banknotes, feature portraits of

different famous people.

1. On the face of English banknotes one can read the denomination given both in

figures and in words.

3. The official currency of the UK is the pound sterling which is equal to one hundred pence.

4. English banknotes are issued by the Bank of England.

5. The twenty pound banknote features William Shakespeare (1564-1616), the greatest playwright of all time.

**IX. Are the following sentences true or false according to the text “English Banknotes and Coins”?**

1. The official currency of the UK is the pound sterling.

2. English banknotes are issued by the commercial banks.

3. The back of the five pound note portrays William Shakespeare (1564-1616).

4. On the face of English banknotes one can read the denomination given both in

figures and in words.

5. The second signature is that of the Chief Cashier.

**X. Find the numerals in the following sentences.**

**(see appendix – reference section)**

1. The first signature on the English banknotes is that of the person authorized by

the Government and the Bank of England.

2. The one pound banknote features Isaak Newton (1642-1727).

3. The second signature on the English banknotes is that of the Chief Cashier.

4. Olympic Games in Sochi will be in 2014.

5. One third of the Earth is covered with forest.

**XI. Sum up what the text says about:**

a)English banknotes

b)English coins

**XII.**

a)Take any banknote (coin) which is in circulation now in our country and say a few words about it (its denomination; issuer; inscriptions, if any; portraits, if any;

flags, if any).

b)Imagine you are talking to an Englishman (or any other foreigner) about

money. Compare two banknotes (coins) of your countries.

**Unit III**

**American money**

**Pretext Tasks**

**I.Vocabulary list:**

|  |  |
| --- | --- |
| 1. to subdivide 2. to be subdivided into   syn. to be equal to   1. legal tender 2. debt 3. treasure   treasurer  treasury   1. to proclaim   to proclaim freedom  to proclaim independence   1. to win (won, won) 2. slave 3. statesman 4. exposition syn. Exhibition 5. to hold (held, held) | подразделяться  подразделяться на…  законное платежное средство  долг  сокровище  казначей  казначейство, министерство финансов  провозглашать  провозгласить свободу  провозгласить независимость  победить  раб  государственный деятель  выставка  проводить |

1. fight (fought, fought) бороться
2. on the face (of) на лицевой стороне
3. established (by) основанный… (кем-либо)
4. to feature показывать, помещать
5. to issue выпускать в обращение
6. Federal Reserve System Федер. Резерв. Система
7. secretary of the Treasury секретарь казначейства

**II. Give the English equivalents to the following words and word combinations:**

законное платежное средство, казначейство-министерство финансов, провозглашать, государственный деятель, выставка, провозгласить свободу, долг, победить, бороться, война, подразделяться на, на лицевой стороне доллара, основанный конгрессом в 1913г, портреты известных людей, федеральная резервная система, первый секретарь казначейства.

**III. Give the Russian equivalents to the following words and words combinations:**

to proclaim independence, statesman, to win, war, legal tender, monument, exhibition, treasury, successful, slave, to hold, to be subdivided into, to proclaim freedom, Federal Reserve System, dollars are issued by, established by the Congress in 1913, freedom of slaves, bifocal spectacles.

**IV Read and translate the following**

portraits of famous people, on the face of the banknote, the war for Independence, to won the war to proclaim freedom, centennial exposition, popular public figure, to invent bifocal spectacles; on the back of the banknotes, buildings are featured, the U.S. Capitol, the Independence Hall, the White House, the House of Representatives, expert, the first President, Lincoln monument.

**V. American money  
 Read and translate the text.**

**Find the answers to the following questions in the text:**

1. What is the official currency in the U.S.A.?
2. What banknotes and coins are in circulation in the U.S.A.?
3. Who issues banknotes and coins in the U.S.A.?
4. What famous people are featured on the face of various American dollars?
5. What words do all the banknotes bear?

The American dollar is subdivided into one hundred cents. The dollars are issued by the Federal Reserve System, established by the Congress in 1913. Here is the text on the face of an American dollar banknote:

Federal Reserve Note

The United States of America

This note is legal tender for all

Debts public and private

Washington, D.C. Treasurer of

the United States

Secretary of the Treasury

... dollars

On the face of American dollars one can also see the portraits of the following famous persons: George Washington (1732-1799), the first President of the United States of America, who gave his name to the capital of the country.

George Washington became the first President after the successful war of 13 British colonies for independence. After they won the war they formed 13 states and united to make the United States of America. Thus Independence was proclaimed on July 4, 1776.

Abraham Lincoln (1809-1865) who was President from 1861 to 1865 after the war between the northern and southern states. It was he who proclaimed freedom of slaves of the south.

Alexander Hamilton (1755-1804), a famous American statesman, who fought in the Independence War together with general George Washington. Later he became the first Secretary of the Treasury.

Andrew Jackson (1767-1845) who was President of the U.S.A. from 1 829 to 1837, when Texas won independence from Mexico.

Ulysses Grant (1822-1885) who was President of the U.S.A. from 1869 to 1877 when the Centennial Exposition was held in Philadelphia.

Benjamin Franklin (1706-1790) a very popular public figure, writer, diplomat and scientist. It was he who invented bifocal spectacles among many other things. On the back of banknotes various famous buildings are featured, such as:

-Lincoln Monument, one of the monuments in Washington

-The U.S. Treasury Building, in Washington

-The White House, the house of every President, except George Washington, who

only planned the capital of the U.S.A.

-The U.S. Capitol, which houses the Senate and the House of Representatives

-The Independence Hall, in Philadelphia, where Independence of the 13 British

colonies was proclaimed.

All the banknotes bear the words: in God We Trust.

**After text exercises**

**VI. Complete the following sentences according to the text:**

1. The American dollar is subdivided into...
2. The dollars are issued by the...
3. On the back of banknotes various famous...
4. All the banknotes bear the words...
5. Later he became the first...
6. It was Benjamin Franklin (1706-1709) who invented...

**VII. There are some sentences in the text in the Passive Voice, find and translate them.**

**VIII. Put prepositions where necessary**

|  |
| --- |
| from, of, into, by, on, to |

1. The American dollar is subdivided.. .one hundred cents.
2. The dollars are issued...the Federal Reserve System, established...the Congress in 1913.
3. Here is the text... .the face of an American dollar banknote.
4. ...the face...an American dollars one can also see the portraits...the following famous persons.
5. George Washington (1732-1799) was the first president...the United States... America, who gave his name... .the capital... .the country.
6. Texas won independence... .Mexico.

**IX. Translate the following sentences:**

1. On the back of banknotes various buildings are featured.
2. Alexander Hamilton (1755-1804) fought in the Independence War together with general George Washington.
3. The American dollar is subdivided into one hundred cents.
4. The dollars are issued by the Federal Reserve System, established by the Congress in 1913.
5. On the face of American dollars one can also see the portraits of famous persons.
6. Abraham Lincoln (1809-1865) proclaimed freedom of slaves of the south

**X. Sum up what the text says about:**

1. the issuer of American dollar notes…
2. the inscription on the face…
3. the portraits on the face…
4. the famous buildings on the back…
5. American coins...

**XI Imagine you are talking to an American. Exchange coins as souvenirs and say a few words about the coin.**

**Unit IV**

**Glimpses of History of Money**

**Pretext Tasks**

**I.Vocabulary list:**

1. glimpse (glimpse of history) быстрый взгляд (немного об истории)
2. commodity предмет потребления
3. cattle крупный рогатый скот
4. fur мех
5. shell ракушка
6. to underline подчёркивать, выделять
7. fairly довольно
8. durable надёжный, длительного пользования
9. above- mentioned вышеуказанный
10. quality качество, свойство
11. to supersede замещать
12. precious (precious metal) драгоценный (драгоценный металл)
13. to weigh (to weigh out; weight) нагружать (взвешивать;вес)
14. piece (to cut into pieces) кусок (резать на куски)
15. receipt квитанция, расписка
16. goldsmith ювелир
17. existence существование

to come into existence возникнуть, появиться

1. worth цена, стоимость
2. value (face value) стоимость, ценность
3. token (token coin) знак, символ (разменная монета)
4. leather кожа
5. payment оплата, платёж
6. silver серебро
7. gold золото
8. to serve as smth./smb. служить как что-л./кто-л.
9. legal tender законная плата

**II. Give the Russian equivalents to the following words and word combinations:**

different periods of time, commodity, cattle, leather, tobacco, fairly durable, were superseded by silver, abovementioned, quality, payment, token coins, bronze and copper, came into use, legal tender, small denomination, banknote, face value, were issued, paper money, limited value, cupronickel

**III. Guess the meaning of the following international words:**

period, tobacco, expert, portable, effectively, metal, stage, form, receipt, bank, banker, banknote, denomination, bronze.

**IV. Match a word from A column with a word from B column to make a word combination.**

A B

1 different 1 banknotes

2 paper 2 denomination coins

3 receipts became 3 coins

4 token 4 money

5 bigger 5 commodities

**V. Glimpses of History of Money**

**Read and translate the text**

**Find the answers in the text:**

**1 What commodities served as money in the past?**

**2 How did coins come into use?**

**3 How did paper banknotes come into existence?**

At different periods of time and in different parts of the world many different commodities have served as money. These commodities were: cattle, sheep, furs, leather, fish, tobacco, tea, salt, shells, etc. The experts underline that to serve effectively as money, a commodity should be fairly durable, easily divisible, and portable. None of the abovementioned commodities possessed all these qualities, and in time they were superseded by precious metals.

First they were superseded by silver and later by gold.

When a payment was made the metal was first weighed out. The next stage was the cutting of the metal into pieces of definite weight and so coins came into use.

Paper money first came into use in the form of receipts given by goldsmiths in exchange for deposits of silver and gold coins. After goldsmiths became bankers their receipts became banknotes. That`s how the first banknotes came into existence. At first coins were worth their face value as metal. But later token coinsof limited value as legal tender were issued. Now smaller denomination coins are made from bronze and are often referred to as coppers. Bigger denomination coins are made from cupronickel and are usually called silver.

**After text exercises**

**VI. Complete the following sentences according to the text:**

1. At different periods of time and in different parts of the world…

a) only tobacco, tea and salt served as money

b) many different commodities have served as money

2. The experts underline that to serve effectively as money…

a) a commodity must be made of precious metals

b) a commodity should be fairly durable, easily divisible and portable

3. When a payment was made the metals was…

a) first weighed out

b) a piece of metal

4. After goldsmiths became bankers their receipts…

a) became commodity

b) became banknotes

5. Bigger denomination coins are made from cupronickel and are…

a) usually called metals

b) usually called silver

**VII. Give the English equivalents to the following words and word combinations:**

немного об истории, надежный–длительного пользования, драгоценный метал, товар-предмет потребления, служили в качестве денег, ювелир, в разные времена, крупный рогатый скот, мех, рыба, табак, выше указанный, качество-свойство, замещать, серебро и золото, резать (метал) на куски, цена-стоимость, взвешивать (метал), возникнуть-появиться

**VIII. Say what is true and what is false. Correct the false sentences:**

1. Many different commodities have served as money at different periods of time

2. Commodities were superseded by precious metals

3. Paper money first came into use in the 19-th century

4. Small denomination coins are not made from bronze or copper

5. Bigger denomination coins are made from cupronickel and are usually called silver

**IX. Complete the sentences with the words given below:**

1. Many different commodities have … … … .

2. A commodity should be fairly … … … .

3. First they were superseded by … … … .

4. When a payment was made the … was first weighed out.

5. But later … … of limited value were issued.

a. silver and later by gold

b. token coins

c. metal

d. durable, easily divisible and portable

e. served as money

**X. Put prepositions where necessary.**

**(see appendix – reference section)**

1. ….. different periods ….. time and ….. different parts ….. the world different

commodities have served as money.

2. Later they were superseded ….. precious metals.

3. When a payment was made the metal was first weighed ….. .

4. The next stage was the cutting ….. the metal ….. pieces ….. definite weight.

5. Paper money first came ….. use ….. the form ….. receipts given ….. by

goldsmiths ….. exchange ….. deposits ….. silver and gold coins.

**XI. Make your own sentences using the following prompts:**

**a)**

1. to serve as smth/smb

2. glimpses of history

3. precious metal

4. to come into existence

5. to be worth face value

**Sum up what the text says about:**

**b)**

The money in the past

The way banknotes appeared

The metals of which coins were and are made

The silver coins and coppers

**XII. Answer the following questions:**

1. What are the requirements of a commodity to serve as money?

2. What coins are called silver?

3. What are smaller denomination coins made from?

4. Why was the metal first weighed out?

5. What are bigger denominaton coins made from?

**Unit V**

**History of Russian money**

**Pretext Tasks**

**I Vocabulary list:**

1. mint чеканить

2. to convert to Christianity обращать в христианство

3. Grand Duke великий князь

4. depiction изображение

5. to lag (behind) отставать

6. tenure in office пребывание в должности

7. convertible конвертируемый

8. revive возрождать

9. legal tender законное платёжное средство

10. currency деньги, валюта

11. monetary system денежная система

12. emergency появление, выход

13. anachronism анахронизм (устарелый, пережиток старины)

14. drastic changes коренные изменения

15. backed … (by) поддерживать, субсидировать

16. to set up основывать, учреждать, открывать

17. to bring into calculation (coins) ввести в обращение

18. principal monetary unit главная (основная) денежная единица

19. emission rates эмиссионная ставка

20. age – old gap отставание (разрыв, глубокое

расхождение во взглядах)

21. resume возобновлять

22. to integrate интегрировать, объединять

23. accounting бухучёт

24. international currency международная валюта

25. to bring into circulation ввести в обращение

**II Give the Russian equivalents to the following English phrases:**

gold and silver coins, coins were minted, converted to Christianity, “coinless” period, Russian monetary system, national accounting, present – day rouble, with a depiction, more convenient, various denominations, handmade money, to integrate into, global financial system, monetary system, legal tender

**III Give the English equivalents to the following Russian word combinations:**

деньги/ валюта, денежная система, ввести в обращение, главная (основная) денежная единица, законное платёжное средство, изображение, конвертируемый, обращать в христианство, великий князь, отставание, возобновлять, коренные изменения, международная валюта, денежная система России

**IV Read and translate the following words and word combinations without dictionary:**

monetary system, Russian coins, KievanRus, Grand Duke, kopye, Emblem, rouble, symbol, reform, centralized Russian state, type, denomination, financial minister, monetary economy, metal, banknote, reserves, emission rates, Peter the Great, integrate, age-old gap, Global financial system, convertible, inflation, international currency

**V History of Russian money**

**Read and translate the text**

**Find the sentences in the text where are told about:**

а) The gold and silver coins of KievanRus were first made under Grand Duke Vladimir Sviatoslavich

b) The chief currency unit was the silver kopeck with a depiction of a horseman with a lance (kopye in Russian), which was Russia’s emblem and the symbol of grand-ducal power

c) The reform of finance minister Count Kankrin (1839-1843) was the first step towards turning paper banknotes into money

The first Russian coins were minted when Russia was converted to Christianity. The gold and silver coins of KievanRus were first made under Grand Duke Vladimir Sviatoslavich in the late 10th – early 11th century. After a long “coinless” period, minting was resumed in the 1380s, under Grand Duke Dmitry Donskoy of Muskovy.

The Russian monetary system, which laid the foundation’s of national accounting and even the present – day rouble, took shape in the early 16th century. Then, the chief currency unit was the silver kopeck with a depiction of a horseman with a lance (kopye in Russian), which was Russia`s emblem and the symbol of grand-ducal power. The kopeck`s emergence is connected with the 1535-1538 reform of Yelena Glinskaya, who managed to create a single monetary system for the centralized Russian state, with the rouble containing 100 kopecks.

But by the 17th century, the Russian monetary system, based on just one type of coin, the one-kopeck piece, became something of an anachronism, lagging behind the more convenient European arrangement. Peter the Great brought into circulation coins of various denominations: one-rouble, fifty-kopeck, ten-kopeck, and other coins. The drastic change also involved the minting metal, with gold and copper coins being produced in addition to the traditional silver pieces, and machine-minted coins taking the places of the hand-made ones.

The reform of finance minister Count Kankrin (1839 – 1843) was the first step towards turning paper banknotes into money backed by precious metal reserves. The silver rouble was recognized as the principal monetary unit.

During finance minister Sergei Witte`s tenure in office, paper banknotes were backed by gold reserves worth 1,5 billion roubles, and a new monetary economy was set up on the basis of scientifically computed paper money emission rates. Thanks to Witte`s reform, Russia finally managed to close the age-old gap between itself and Europe and to integrate into the global financial system. The rouble became convertible.

In the post – 1917 period the first paper banknotes of Soviet Russia were issued. The monstrous hyperinflation of the first years of Soviet power went down once the New Economic Policy was in place and the gold reserves in the country rebuilt. The **chervonets**, as the new unit equivalent to 10 pre-revolutionary roubles was known, helped revive the Russian monetary system founded by Witte. It stayed in circulation until 1928. With the first 5-year plan in operation, when the Government resumed its practice of high emission rates, inflation returned and the Soviet rouble became an exclusively domestic legal tender. Now the Russian rouble has become an international currency.

**After text exercises**

**VI Complete the sentences according to the text:**

1) The first Russian coins were minted when…

2) In the 16th century chief currency unit was the silver kopeck with a…

3) Peter the Great brought into circulation…

4) Thanks to Wiitte`s reform, Russia finally managed to close the…

5) In the post 1917 period the first paper…

**VII. Find sentences with the Passive Voice and translate them.**

**(see appendix – reference section)**

1) The first Russian coins were minted when Russia was converted to Christianity.

2) Certified accountants in England are called chartered accountants.

3) Peter the Great brought into circulation coins of different denominations.

4) The chief currency unit was the silver kopeck.

5) In the post – 1917 period the first paper banknotes of Soviet Russia were issued

**VIII Match a word from A column with a word from B column to make a word combination.**

AB

1. Coinless 1. Coins

2. Kievan 2. Of finance

3. Russian 3. Witte`s reform

4. Reform 4. Banknotes

5. Thanks to 5. Rus

6. Paper 6. Period

7. International 7. Currency

**IX Complete the sentences with the words given below**

1) The Russian ……laid the foundation of national accounting

2) The chief currency unit was the…… .

3) After a long……period minting was resumed in 1380s

4) The rouble became…… .

5) In the……the first paper banknotes of soviet Russia were issued

post – 1917 period;

silver kopeck;

monetary system;

convertible;

coinless.

**X Translate the following sentences:**

1) Peter the Great brought into circulation coins of various denominations.

2) The chief currency unit was the silver kopeck with a depiction of a horseman with a lance (kopye).

3) The reform of finance minister Count Kankrin (1839 – 1843) was the first step towards turning paper banknotes into money.

4) Thanks to Witte`s reform, Russia finally managed to close the age-old gap between itself and Europe.

5) In the post – 1917 period the first paper banknotes of Soviet Russia were issued.

**XI Answer the following questions**

1) When were the first Russian coins minted?

2) Whose reforms is the kopeck`s emergence connected with?

3) Who brought into circulation the coins of various denominations?

4) What can you say about Count Kankrin`s Reform?

5) Who set up a new monetary system in Russia?

**Unit VI**

**Moscow Narodny Bank**

**Pretext Tasks**

**I.Vocabulary list:**

|  |  |
| --- | --- |
| 1. Russian-owned 2. to establish 3. foreign exchange 4. transition 5. financial institutions 6. to regulate 7. to employ 8. to facilitate 9. to be authorized 10. offshore   offshore representatives   1. headquarter 2. merchant banking 3. capital project 4. correspondent bank 5. treasury services 6. trade finance 7. advisory services 8. Russian Central Bank 9. licensed bank 10. customer 11. to provide 12. network (of banks) 13. merchant bank 14. market economy | имеющийся в собственности России  основывать, создавать, учреждать иностранная валюта  перемещение, переход, перевод финансовые организации  упорядочивать, урегулировать предоставлять работу, нанимать содействовать, продвигать  быть уполномоченным  зарубежный, оффшорный  зарубежные (оффшорные)представ.  главное управление  операции торговых банков; деятельность торговых банков программа капиталовложений (направленная на расширение или модернизацию основного капитала)  банк-корреспондент  (здесь) услуги, связанные с бюджетной, налоговой, денежно-кредитной и в целом экономической политикой финансирование торговли, финансирование внешней торговли  Консультативные услуги  Центральный банк России (Банк России): государственный банк России, выполняющий основные функции центрального банка России и частично стран Рублевой зоны; создан в 1992г, действует на основе Закона о Центральном банке, формально независим от правительства  лицензированный банк  клиент, покупатель  обеспечивать, предоставлять  сеть банков  торговый банк  рыночная экономика |

**II. Translate the following words or word combinations without the dictionary.**

financial position, market management, licensed bank, qualified specialist, market economy, finance, region, project, export, banks, business in Russia, central bank, authorized, financial services, Russian-owned, Europen banks, offshore, advisory services.

**III. Give the English equivalents to the following Russian phrases.**

финансовые организации, банковское дело, лицензированный банк, центральный банк финансовые услуги, регулируется банком Англии, Московский народный банк, банк корреспондент, зарубежные (оффшорные) представители, главное управление, финансирование торговли, торговые банки, восточная Европа, сеть банков.

**IV. Give the Russian equivalents to the following:**

Russian – owned bank, the offshore representative, UK – licensed bank, trade finance, European bank, financial institution, trade and finance window, market economy, customers of bank, to provide, financial services, network of bank, to facilitate business in Russia, to be fully authorized, trade finance, to project, advisory services, to specialize in import-export operations, foreign exchange.

**V. Moscow Narodny Bank**

**Read and translate the text:**

**Find the answers in the text.**

1. When and where was MNB established?
2. How many employees are there in MNB?
3. Is MNB the only Russian bank that has a full UK banking license?
4. Who are the customers of MNB mostly?
5. Is MNB also a big participant in project finance connected with capital projects in  
   Russia?

Moscow Narodny Bank is a Russian-owned, UK-licensed bank. MNB is a very traditional type of bank. MNB was established in London in 1919. It became the offshore representative of the Soviet government after the Bolshevik revolution in 1917. For years it was the foreign exchange and trade finance window for the Soviet government. Other eastern European banks also have long established London operations. But other have moved in since the transition to a market economy began in central and eastern Europe.

It is now a financial institution headquartered in London, owned by the Russian central bank but regulated by the Bank of England. MNB employs about 200 people. So far, MNB is the only Russian bank to have a full UK banking license.

The customers of MNB are mostly state institutions that specialize in import-export operations. But its principal clients today are the 300 major Russian banks, to which it provides financial services using its vast network of correspondent banks. MNB is also big participant in project finance connected with capital project in Russia.

This year, MNB has found itself returning to its roots. It has set up a new Russian bank. Mosnarbank, specifically to facilitate business in Russia and CIS. MNB says Mosnarbank is the first UK bank to be fully authorized to do business in the region by both the Russian Central Bank and the Bank of England.

Mosnarbank will specialize in the treasury, trade finance and project advisory services.

**After text exercises**

**VI. Complete the following sentences according to the text.**

1. Moscow Narodny bank is a financial institution headquartered…
2. MNB is also a big participant in project finance…
3. The customers of MNB are mostly state…
4. Mosnarbank will specialize in treasury, trade finance and…
5. MNB is a Russian-owned…

**VII. Match the sentence halves:**

|  |  |
| --- | --- |
| 1. Moscow Narodny bank is.... 2. MNB is a very... 3. The customers of MNB are mostly... 4. Moscow Narodny bank employs about... 5. Mosnarbank will specialize in the trade finance and...   **VIII. Match a word from A column with a word from B column to make a word combination.**    1 Russian – owned… a) services  2 offshore… b) institution  3 headquartered… c) in London  4 financial… d) representative  5 state… e) bank  6 regulated by… f) the bank of England  7 to do… g) business  **IX. Say what is true and what is false. Correct the false sentences:**   1. Moscow Narodny Bank is a very traditional type of bank. 2. Moscow Narodny Bank is not a financial institution. 3. MNB is headquartered in London. 4. MNB is not a Russian-owned bank. 5. MNB will specialize in treasury, trade finance and project advisory services. | a)...project advisory services.  b)...state institutions.  c)...traditional type of bank.  d)... 200 people  e)...a Russian owned bank |

**X. Translate the following sentences into English:**

1. Московский Народный банк является банком традиционного типа.
2. Клиентами (покупателями) Московского Народного банка являются в основном государственные организации, которые специализируются на экспорте и импорте.
3. Московский Народный банк был основан в Лондоне в 1919г.
4. Московский Народный банк стал оффшорным представителем советского государства после Большевистской революции 1917г.
5. Московский Народный банк также участвует в услугах, связанных с финансированием внешней торговли.

**XI. Sum up what the text says about - Moscow Narodny bank.**

**Unit VII**

**Bookkeepers, Accountants and Controllers.**

**Pretext Tasks**

**I Vocabulary list:**

1. bookkeeper бухгалтер

2. accountant ревизор отчётности, бухгалтер

3. certified public – accountant дипломированный бухгалтер- аудитор

4. cash наличные деньги, расчёт

5. flow поток (денег)

6. receipts денежные поступления

7. disbursement выплата денег

8. transaction сделка

9. appropriate соответствующий

10. book бухгалтерская книга

11. entry бухгалтерская запись, проводка

12. journal журнал (бухгалтерский)

13. to post переносить в главную книгу

14. ledger главная книга (бухгалтерская)

15. expenditure расходы

16. earnings доходы

17. trial balance пробный баланс

18. responsibility ответственность

19. to interpret (date) толковать, интерпретировать (данные)

20. officer (chief…) должностное лицо, руководитель (главный)

21. chartered accountant дипломированный бухгалтер, эксперт-аудитор

22. expansion расширение

23. advertising campaign рекламная кампания

24. sophisticated сложный

25. accounting бухгалтерский учёт

26. executive (top…) руководящий работник, руководитель

**II Give the Russian equivalents to the following words and word combinations:**

certified public accountant, disbursement, trial balance, expenditure, advertising campaign, sophisticated, executive, cash flow, chartered accountant, earnings of the company, on the basis of, the accountant`s responsibility, to analyse the data, the chief accounting officer, top executives, to interpret the results, to be responsible for, transaction of the company

**III Give the English equivalents to the following words and word combinations:**

бухгалтер, дипломированный бухгалтер (аудитор), проводка, бухгалтерская запись, главная книга, пробный баланс, рекламная компания, должностное лицо, руководящий работник, переносить в главную книгу (бухгалтерскую), выплата денег, денежные поступления, наличные деньги, ревизор отчётности – бухгалтер.

**IV Read and translate the following words and phrases:**

cash flow, expenditures and earnings, cash disbursement, trial balance, are drawn up, on the basis of, every quarter, accountant`s responsibility, to analyse and interpret the data, to determine the ways, without the help, advertising campaign, rather sophisticated, special certificates, certified accountants, junior employees, the chief accounting officer, top executives

**V Bookkeepers, Accountants and Controllers**

**Read and translate the text**

**Find the answers in the text:**

1. What do bookkeepers deal with?

2. What does a ledger show?

3. Who usually prepares a trial balance?

4. How are certified accountants in England called?

5. Whose work in this sphere do you think is the most important in a company?

6. Whose position (of a bookkeeper, of an accountant, of a controller) do you like more ?

7. What would you prefer to be?

**Bookkeepers** deal with taxes, cash flow, which include cash receipts and cash disbursements, sales, purchases and different business transactions of the company.

Bookkeepers first record all the appropriate figures – in the books of original entry, or Journals.

At the end of a period usually a month – the totals of each book of original entry are posted into the proper page of the **Ledger**.

The Ledger shows all the expenditures and all the earnings of the company. On the basis of all the totals of each account in the Ledger, the bookkeeper prepares a **Trial Balance**. Trial Balances are usually drawn up every quarter.

The **accountant`s** responsibility is to analyse and interpret the data in the Ledger and the Trial Balance.

The accountant is to determine the ways in which the business may grow in the future. No expansion or reorganization is planned without the help of the accountant. New products and advertising campaigns are also prepared with the help of the accountant. The work of accountants is rather sophisticated.

Many accountants have special certificates after they pass examinations in Institute of Accountants. Certified accountants in England are called **chartered accountants**. In the U.S.A. the certified accountants are called **certified public accountants**. But it is not necessary to have a certificate to practice accounting. Junior employees in large companies, for example, often practice accounting and then take the examination.

The chief accounting officer of a large company is the **Controller**, or **Comptroller**. Controllers are responsible for measuring the company`s performance. They interpret the results of the operations, plan and recommend future action. This position is very close to the top executives of the company.

**After text exercises**

**VI Complete the following sentences according to the text:**

1. Bookkeepers deal with…

2. Bookkeepers first record…

3. Trial Balances are drawn…

4. The accountant`s responsibility is…

5. Certified accountants in England are called…

6. The chief accounting officer of a large company is…

7. Controllers are responsible for…

**VII Match the sentence halves:**

1.Bookkeepers first record all 1. … is the Controller, or Comptroller

the appropriate figures… 2. … are posted into the proper page

2. The totals of each book of original of the Ledger.

entry… 3. … in the books of original entry, or

3. The ledgers show all the… journals.

4. Trial balances are… 4. … analyse and interpret the data in

5. The accountant`s responsibility is to… the Ledger and Trial balance.

6. The accountant is to determine 5. … expenditures and all the earnings

the ways in which… of the company.

7. The chief accounting officer of a large 6. …the business may grow in the future

company… 7. … usually drawn up every quarter

**VIII. Translate the following sentences with participle I, II.**

**(see appendix – reference section)**

1. Preparing a trial balance the Chief Cashier simultaneously checks all the data.

2. Certified accountants in England are called chartered accountants.

3. Moscow Narodny Bank is a financial institution headquartered in London,

owned by the Russian Central Bank but regulated by the Bank of England.

4. The textile company earning much of the profit was awarded by the Board of

Directors.

5. It helped the company in evaluating its current financial position.

**IX Translate the following sentences into English:**

1. Бухгалтерская (главная) книга показывает все расходы и доходы компании

2. Работа бухгалтера довольно сложная

3. Бухгалтер несёт ответственность за анализ и интерпретации данных в бухгалтерской книге и в предварительном (пробном) балансе

4. Дипломированный бухгалтер в Англии это бухгалтер – аудитор (эксперт)

5. Главным должностным лицом в большой компании является ревизор (контролёр)

6. Пробный (предварительный) баланс обычно составляется в каждый квартал года

7. Ревизор несёт ответственность за оценку деятельности компании

**X Bear out (подтвердите) the following statements using the information from the text**

1. Bookkeepers deal with taxes and cash flow
2. The ledger shows all the expenditures and all the earnings of the company
3. The bookkeepers prepare a Trial Balance
4. The accountant is to determine the ways in which the business may grow in the future
5. The chief accounting officer of a large company is the **Controller** or **Comptroller**
6. Certified accountants in England are called **Chartered Accountants**
7. Controllers are responsible for measuring the company’s performance

**XI Sum up what the text says about:**

Bookkeepers

Accountants

Controllers

Journals

Ledgers

Trial balances

How do you see your future profession? Please answer the following questions:

What kind of work are you interested in?

a: well paid work

b: interesting work

c: work in a large and famous company

d: prestigious work

e: work in an industry which has future prospects

f: to travel a lot

**Unit VIII**

**Accounting**

**Pretext Tasks**

**I. Vocabulary list:**

|  |  |
| --- | --- |
| 1. accounting | бухгалтерский учет |
| 2. to measure | измерять |
| 3. financial condition | финансовое состояние, положение |
| 4. data | данные |
| 5. income statement | отчет о доходах |
| 6. balance sheet | балансовый отчет |
| 7. major | главный |
| 8. ratio analysis | анализ коэффициентов |
| 9. to deal with | иметь отношение к чему-либо |
| 10. profitability | прибыльность |
| 11. Return on Investment Ratios | коэффициент возвращения инвестиций |
| 12. assets and liabilities | активы и пассивы |
| 13. to evaluate | оценивать, определять стоимость |
| 14. current | текущий |
| 15. value of the ownership | ценность/стоимость собственности |
| 16. accounting department | yчетный отдел |
| 17. important data | важные данные |
| 18. it is used | используется |
| 19. major tool for… | главное орудие (способ) для… |

20. transaction сделка, торговая операция

21. a figure цифра (зд.)

relationship of figures взаимоотношения цифр

22. stockholder акционер

**II. Give the Russian equivalents to the following words and phrases:**

financial picture, accounting department, data, independent, records, analysts, income statement, balance sheet, major tool, ratio analysis, relationship of figures, profitability, investment ratio, assets and liabilities, value of the ownership.

**III. Give the English equivalents to the following words and phrases:**

бухгалтерский учет, финансовое состояние (положение), учетный отдел, анализ коэффициентов, важные (значимые) данные, используется менеджером, два вида (типа) записи, балансовый отчет, отчет о доходах, главное орудие (способ) для анализа, иметь отношение к чему-либо, прибыльность, коэффициент возвращения инвестиций, определять стоимость.

**IV. Read and translate the following:**

two types of records, important data, activity of a business, effects of the

transactions, financial condition, accounting records, money received and spent,

balance sheet, relationship of two figures, as a measure of, assets and liabilities,

financial position, structure of the company, the value of the ownership.

**V. Accounting**

**Read and translate the text:**

**Find the answers in the text:**

1.What does accounting show?

2.What does an accounting department do?

3.What are the two types of records which most businesses prepare?

4.What is ratio analysis?

5.What are the three main categories of ratios in finance?

Accounting shows a financial picture of the firm. An accounting department records and measures the activity of a business. It reports on the effects of the transactions of the firm’s financial condition. Accounting records give a very important data. It is used by management, stockholders, creditors, independent analysts, banks and government.

Most businesses prepare regularly the two types of records. They are the income statement and the balance sheet. These statements show how money was received and spent by the company.

One major tool for the analysis of accounting records is ratio analysis. A ratio analysis is the relationship of two figures. In finance we operate with three main categories of ratios. One ratio deals with profitability, for example, the Return on Investment Ratio. It is used as a measure of a firm’s operating efficiency.

The second set of ratios deals with assets and liabilities. It helps a company to evaluate its current financial position.

The third set of ratios deals with the overall financial structure of the company. It analyses the value of the ownership of the firm.

**After text exercises**

**VI. Complete the sentences according to the text:**

1. Accounting shows a financial picture …..

2. Accounting records give a very …..

3. Most businesses prepare regularly the two …..

4. One major tool for the analysis of accounting records is …..

5. In finance we operate with three main …..

**VII. Match the sentence halves:**

|  |  |
| --- | --- |
| 1. The second set of ratios deals … | a)… the income statement and the balance sheet. |
| 2. Most businesses prepare regularly … | b)…and measures the activity of a business. |
| 3. Two types of records are… | c)… its current financial position. |
| 4. An accounting department records … | d)… two types of records. |
| 5. It helps a company to evaluate … | e)…. with assets and liabilities. |

**VIII. Think of some questions to the following answers:**

1.A financial picture of the firm.

2.Accounting records.

3.Two types of records.

4.With three main categories of ratios.

5.With assets and liabilities.

**IX. Are the following sentences true or false according to the text “Accounting”?**

1.Most businesses prepare regularly the two types of records.

2.One major tool for the analysis of accounting records is ratio analysis.

3.In finance we operate with two main categories of ratios.

4.The Return on Investment Ratio is not used as a measure of a firm’s operating

efficiency.

5.These statements show how money was received and spent by the company.

**X. Make your own dialogue, using some words and phrases from the text:**

financial picture

very important data

two types of records

ratio analysis

deals with profitability

assets and liabilities

**XI. Sum up what the text says about «Accounting»**

**Unit IX**

**Accounting and auditing**

**Pretext Tasks**

**I. Vocabulary list:**

|  |  |
| --- | --- |
| 1. accounting  2. set up a business  3. fellow citizens  4. conduct affairs  5. profitably  6. record  records  recoding of information  7. report  8. financial statements  9. bookkeeping  10. record-keeping  11. from this perspective  12. managerial accounting  13. financial accounting  14. public accounting  15. private accounting  16. governmental accounting  17. refer to…  18. certified public accounting firms  19. audit  20. the books  21. conduct affairs  22. accumulate  23. accounting function  24. governmental institution  25. entity  26. Labour Union | бухучёт  организовывать/основывать дело  сограждане  вести дела  с выгодой, с прибылью  записывать, отражать  бухгалтерская отчетность  запись информации  давать отчёт  финансовая отчётность  счетоводство  ведение учёта  с этой точки зрения  управленческий учёт  финансовый учёт  работа независимых бухгалтеров в качестве аудиторов  учёт в хозрасчётных организациях  учёт в государственных учреждениях  относиться, касаться…  фирмы дипломированных независимых бухгалтеров  подвергать аудиторской проверке  бухгалтерские книги  вести дела  аккумулировать, накапливать  бухгалтерское дело  государственный институт, государственное учреждение  хозяйствующий субъект  профсоюз |

**II. Give the Russian equivalents to the following words and word-combinations:**

accounting, audit, bookkeeping, accumulate, set up business, record, classify,

labour union, managerial accounting, public accounting, financial accounting, conduct affairs, information system, refer to, the books, accounting function.

**III. Give the English equivalents to the following words and word-combinations:**

бухучёт, записывать, аудит, организовывать/основывать дело, накапливать, финансовая отчётность, счетоводство, ведение учёта, с этой точки зрения, управленческий учёт, финансовый учёт, вести дела, учёт в хозрасчётных организациях, относиться – касаться, бухгалтерское дело

**IV. Read and translate the following:**

set up business, entity, financial statements, record – keeping, from this perspective, managerial accounting, financial accounting, public accounting,

in return, private accounting, recording of information, certified public accounting firms, recording of information

**V. Accounting and Auditing**

**Read and translate the text**

**Find the answers in the text:**

1. What does a man feel when he sets up a business?

2. What does a man expect in return?

3. What is accounting?

4.What does bookkeeping deal with?

5. What is accounting divided into?

Whenever a man sets up a business it is because he feels he can produce some useful commodity or service which will be needed by his fellow citizens. In return he expects to be able to earn a profit on his business. To conduct his affairs efficiently and profitably the businessman must have some knowledge of accounting.

Accounting is the language of finance which all business decision – makers must understand. It is the process of capturing, processing, and communicating financial information. In other words, it is an information system that accumulates, records, classifies, summarises, and reports commercial transactions. The aim of this process is to show the financial condition of a business entity. This information, in the form of financial statements, is then communicated to those who make decisions concerning the operations of an enterprise.

Bookkeeping is a small part of the system and deals with record-keeping.

Accounting information is used by managers, investors, and different groups in society, for example, tax authorities, labour unions, local governments, financial analysts etc. From this perspective, accounting is divided into managerial and financial accounting.

The major branches of accounting are public, private, and governmental accounting.

Public accounting refers to the work done by independent Certified Public Accountants (CPA), the corresponding professional British title being Chartered Accountants. They audit the books of companies to ensure that their financial statements and records are properly stated.

Private accounting refers primarily to the private sector of the economy and involves the analysis and recording of financial information by accountants who are employees of the business entity.

Governmental accounting is the accounting function performed for central (federal and state) and local governmental institutions.

**After text exercises**

**VI. Complete the following sentences according to the text:**

1. In return he expects to be able to earn …

2. It is the process of capturing …

3. The aim of this process is to show the financial …

4. Accounting is the language of finance which all business decision – makers …

5. The major branches of accounting are …

**VII. Translate the following sentences with modals.**

**(see appendix – reference section)**

1. To conduct his affairs efficiently and profitably the businessman must have

some knowledge of accounting.

2. Accounting is the language of finance which all business decision-makers must

understand.

3. The accountant is to determine the ways in which the business may grow in the

future.

4. On the face of American dollars one can see the portraits of famous persons.

5. Accountants have to prepare regularly the two types of records.

**VIII. Match the verbs in A with the nouns in B**

**A B**

to set up a commodity

to produce affairs

to earn information

to conduct the books

to audit a function

to communicate profit

to perform a business

**IX. Make your own sentences using the following prompts:**

Accounting information

To conduct the affairs

Accounting is the language

Public accounting

Private accounting

Governmental accounting

**X. Answer to the following questions:**

1. Why must businessmen have some knowledge of accounting?

2. What is accounting?

3. What does an accounting information system show?

4. Who needs financial information?

5. What are the major branches of accounting?

**XI. Speak about:**

Why I Want to Be an Accountant and Auditor.

**Unit X**

**Borrowing and Lending**

**Pre text exercises**

**I. Vocabulary list:**

1. borrowing заимствование

2. lending предоставление займов/кредитов

3. customer клиент/покупатель

4. to trade торговать

when trading… торгуя…,ведя торговлю…

5. currency деньги, вложение

6. view взгляд, мнение, суждение, точка зрения

7. to place поместить, разместить

8. short-term краткосрочный

long-term долгосрочный

9. interest rate процентная ставка

10. to achieve достигать, добиваться

11. profit прибыль

12. responsibility ответственность

13. complementary activities дополняющие друг друга виды деятельности

14. loan заем, заимствование, ссуда, кредит

15. to fund финансирование, выделять средства

funding фондирование, выделение средств

16. decision решение

to take a decision принять решение

17. to ensure обеспечивать, гарантировать

18. to repay возвращать/отдавать долг

19. due подлежащий выплате

20. careful внимательный, тщательный

21. maturity срок платежа

22. obligation обязательство

to meet obligations выполнить обязательства

23. cashflow поток наличности

24. reason причина

for this reason по этой причине

**II. Give the Russian equivalents to the following words and word combinations:**

borrowing, short-term, when trading, lending, interest rate, funding,

complementary activities, to place, money market, loan decisions, to take decision,

to ensure, due, cashflow, profit, customer deposits, for this reason.

**III. Give the English equivalents to the following words and word combinations:**

торгуя/ведя торговлю; взгляд/мнение/суждение; поместить/разместить;

процентная ставка; дополняющие друг друга виды деятельности;

фондирование/выделение средств; по этой причине; возвращать/отдавать долг;

подлежащий выплате; выполнить обязательства; поток наличности.

**IV. Match Russian words with their English equivalents:**

банковский инструмент profit

денежный рынок cashflow

процентная ставка long-term investments

краткосрочный заем liquid

прибыль lending

инвестиция капитала liquidity

заимствовать short-term loan

заимствование money market

дать в займы to borrow

предоставление займов/ кредитов interest rate

долгосрочные инвестиции risk management

ликвидность borrowing

ликвидный to lend

управление рисками bank instrument

денежный поток to repay a loan

выплатить заем investment of capital

**V. Borrowing and Lending**

**Read and translate the text.**

**Find the answers to the following questions in the text:**

1. May the bank trade on its own account?

2. What does a bank do to achieve the best profit?

3. How is funding for a bank achieved?

4. What does careful management of the maturity of funds lent and funds borrowed ensure?

5. What must the great care be taken for when loan decisions are made?

A bank may trade in many instruments and on its own account or on the instructions of its customers. When trading for its own account the bank will act on its own view of the market whether it is trading in currency, placing deposits or trading in other instruments. For example, if short-term USD interest rates are very good but long-term £ rates are good, deposits will be placed accordingly to achieve the best profit.

The investment of the bank's capital is usually the responsibility of the Treasury Department.

Borrowing and lending are complementary activities for a bank, loans to a bank customer must be funded. Funding for a bank can be achieved in several different ways, for example, through money market deposits, customer deposits. For this reason it is clear that great care must be taken when loan decisions are made - to ensure that the money is lent wisely and repaid when due. Careful management of the maturity of funds lent and funds borrowed ensures that the bank can meet all necessary obligations when due, that is, the bank is liquid. Usually a Treasury Analysis or Risk Management Department is responsible for monitoring liquidity and cashflow.

**After text exercises**

**VI. Complete the following sentences according to the text:**

1. The investment of the bank's capital is usually the responsibility of …

2. Funding for a bank can be achieved in …

3. Usually a Treasury Analysis or Risk Management Department is responsible for …

4. Borrowing and lending are complementary activities for a bank, loans to a bank customer …

5. Great care must be taken when loan decisions are made to ensure that the money

is …

**VII. Match the sentence halves:**

1. A bank may trade in many instruments and on its own account …..

2. If short-term USD interest rates are very good but long-term £ rates are good …..

3. The investment of the bank’s capital is usually …..

4. Borrowing and lending are complementary activities for a bank …..

5. Usually a Treasury Analysis or Risk Management Department is responsible …..

a)….. for monitoring liquidity and cashflow.

b)….. loans to a bank customer must be funded.

c)….. the responsibility of the Treasury Departament.

d)….. deposits will be placed accordingly to achieve the best profit.

e)….. or on the instructions of its customers

**VIII. Are the following sentences true or false according to the text "Borrowing and Lending”**

1. Bank may trade on its own account.

2. When trading on its own account bank can not act on its own view of the

market.

3. Borrowing and Lending are not complementary activities for a bank.

4. Careful management of the maturity of funds lent and funds borrowed

ensures that the bank can meet all necessary obligations when due.

5. Usually a Treasury Analysis or Risk Management Department is responsible

for monitoring liquidity and cashflow.

**IX. Translate the following sentences with Gerund.**

**(see appendix – reference section)**

1. For determing all the profit the accountant has to analyse and interpret the data.

2. In spite of recording all the appropriate figures in the books of original entry,

auditors found a lot of errors.

3. Controllers are responsible for measuring the company’s performance.

4. The company is to minimize the percent for credits for its own customers for

increasing the total profit.

5. Risk Management Department is responsible for monitoring liquidity and

cashflow.

6. Bookkeepers are often given chance of auditing the different companies.

**X. Think of the questions to these answers.**

1) The bank will act on its own view of the market .

2) Deposits will be placed accordingly to achieve the best profit.

3) Borrowing and lending are complementary activities for a bank .

4) The investment of the bank’s capital is usually the responsibility of the Treasury Department.

**XI. Speak about the bank’s activity in the field of:**

1.

a) trade and investment

b) loan and lending

2. Say-what kind of abovementioned activities is your bank busy with?

Appendix - reference section (handbook) will help you successfully do the exercises.

Good luck!

Имя существительное (The Noun)

Имя существительное отвечает на вопросы: who? — a boy, a teacher, a student и what? – а book, a room, a dog и т.д.

Имена существительные имеют два числа: единственное и множественное (singular number, plural number).

- Множественное число существительных образуется при помощи окончания – **S**,

например:

a book-books a hand-hands

a cat-cats a dog-dogs

- Существительные, оканчивающиеся на о, ss, sh, ch, x – во множественном числе

имеют окончание – **es**, например:

hero-heroes watch-watches

glass-glasses dish-dishes

fox-foxes.

- В существительных, оканчивающихся на **y** – с согласной перед ней, **y** – во

множественном числе меняется на **i**, например:

baby-babies

country-countries.

- В тех существительных, где перед **у** стоит гласная, -**у** не меняется, например:

day-days

boy-boys

- Существительные, оканчивающиеся на **f** или на **fe** во множественном числе, имеют

окончание – ves, например:

wolf-wolves

knife-knives.

- Некоторые существительные образуют множественное число путём изменения

корневой гласной, например:

a man-men a tooth-teeth

a woman-women a foot-feet

- У некоторых существительных совпадают формы единственного и множественного

числа:

a fish-fish

a deer-deer

a sheep-sheep

Существительные child, ox – во множественном числе имеют формы – children, oxen.

Падеж (case)

В современном английском языке имя существительное имеет 2 падежа: общий (common case), не имеющий специальных окончаний и притяжательный (possessive case).

- Притяжательный падеж одушевленных имён существительных образуется в

единственном числе путем прибавления окончания **‘S** (знака апострофа и буквы s), например: student's book – книга студента (соответствует родительному падежу русского языка, выражающая принадлежность, whose – чей?). Во множественном числе апостроф ставится в конце слова, например:

students' books – книги студентов.

- Если существительные во множественном числе не имеют окончания s,

то притяжательный падеж образуется путем прибавления **'S**, например:

children's toys.

- Притяжательный падеж может также быть образован при помощи предлога **of**:

|  |  |
| --- | --- |
| *Единственное число* | *Множественное число* |
| analysis анализ  basis базис  crisis кризис  hypothesis гипотеза  curriculum программа  (института, школы)  datum данные  formula формула  forum форум  index индекс  medium средство  memorandum меморандум  phenomenon явление  thesis диссертация | analyses анализы  bases базисы  crises кризисы  hypotheses гипотезы  curricula программы  data данные  formulae формулы  fora форумы  indexes/indices индексы  media средства  memoranda меморандумы  phenomena явления  theses диссертации |

the door of the room.

Образование множественного числа существительных,

заимствованных из латинского и греческого языков.

Неисчисляемые существительные

|  |
| --- |
| accommodation-помещение, жилье news-новости  advice-совет permision-разрешение  equipment-оборудование progress-прогресс  furniture-мебель publicity-публичность, гласность,  реклама  information-сведения traffic-движение транспорта  knowledge-знания travel-путешествие  luggage-багаж work-работа  money-деньги |

Обратите внимание, что слова, обозначающие науки, заканчивающиеся на **s** являются существительными единственного числа и употребляются с глаголом-сказуемым в единственном числе:

physics-физика economics-экономика

mathematics-математика statistics-статистика

Имя прилагательное (The Adjective)

Степени сравнения прилагательных и наречий

Имена прилагательные и наречия, как и в русском языке, имеют положительную (positive degree),

сравнительную (comparative degree) и превосходную (superlative degree) степени.

­­- Односложные и некоторые двусложные прилагательные и наречия образуют сравнительную степень с помощью суффикса – **er**, а превосходную степень с помощью суффикса –**est**.

Positive degree Comparative degree Superlative degree

Strong Stronger The strongest

High Higher The highest

Early Earlier The earliest

- Многосложные прилагательные и наречия образуют сравнительную и превосходную степени с помощью слов **more** и **the most**.

Interesting More interesting The most interesting

Easily More easily The most easily

- Некоторые прилагательные и наречия образуют степени сравнения от других корней:

Good (хороший) Better The best

Well (хороший)

Bad (плохой) Worse The worst

Badly (плохо)

Little (маленький) Less The least

Little (мало)

Many (много) More The most

Much

- Существительное, определяемое прилагательным в превосходной степени, всегда имеет определенный артикль **the**.

Наречия, образованные от прилагательных при помощи суффикса –**ly**, образуют сравнительную степень при помощи **more**, а превосходную при помощи **most**.

|  |  |  |
| --- | --- | --- |
| Положительная степень | Сравнительная степень | Превосходная степень |
| Clearly  Ясно  Bravely  Храбро  Correctly  Правильно  Cautiously  Осторожно | More clearly  Яснее, более ясно  More bravely  Храбрее, более храбро  More correctly  Правильнее, более правильно  More cautiously  Осторожнее, более осторожно | Most clearly  Яснее ясного (всех)  Most bravely  Храбрее всего (всех)  Most correctly  Правильнее всего(всех)  Most cautiously  Осторожнее всего (всех) |

Степени сравнения наречий **often** (часто), **quickly** (быстро), **slowly**  (медленно) образуются обоими способами.

|  |  |  |
| --- | --- | --- |
| Положительная степень | Сравнительная степень | Превосходная степень |
| Often  Quickly  Slowly | Oftener  More often  Quicker  More quickly  Slower  More slowly | Oftenest  Most often  Quickest  Most quickly  Slowest  Most slowly |

В предложениях со степенями сравнения прилагательных и наречий используются следующие союзы и способы выражения сравнения:

As … as Такой же … как

Not so … as Не такой … как

Twice as much as В два раза больше

Three times as high as В три раза выше,чем

Half as much/many В двое меньше

Much better/worse Намного лучше/хуже

Much more/less Гораздо больше/меньше

The … the Чем … тем

Местоимения (The Pronouns)

По значению местоимения делятся на следующие:

**1.** Личные - Personal Pronouns-имеют два падежа:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 1. Именительный падеж | I | you | he | she | it | we | they |
| 2. Объективный падеж | me | you | him | her | it | us | them |

* Личные местоимения в именительном падеже в предложении выполняют функцию подлежащего, например:

We write a test.

* А в объективном падеже функцию дополнения, например:

He gave me a book.

**2.** Притяжательные местоимения (Possessive pronouns) имеют две формы:

1. основная
2. абсолютная
3. **форма II форма**

Ед.ч. Мн.ч. Ед.ч. Мн.ч.

my our mine ours

his you his yours

her hers

its their its theirs

**3.** Указательные местоимения –Demonstrative pronouns.

**Eд.ч. Мн.ч.**

This – это, эта These – эти

That – тот, та Those – те

**4.** Вопросительные местоимения – Interrogative pronouns образуют вопросительные предложения : who, what, when, where, whose, whom, why, which, how many/much?

**5.** Возвратные местоимения – Reflexive pronouns образуются от личных и притяжательных местоимений прибавлением self в ед. числе, и selves – во мн. числе.

|  |  |
| --- | --- |
| Личные и притяжательные местоимения | Возвратные местоимения |
| Me | myself (я сам, сама) |
| your | yourself (ты сам, себя) |
| him | himself (он сам, себя) |
| her | herself (она сама, себя) |
| it | itself (оно сама, себя) |
| our | ourselves (мы сами, себя) |
| your | yourselves (вы сами, себя) |
| their | Themselves (они сами, себя) |

Возвратные местоимения указывают, что:

а) Подлежащее само совершает действие.

b) Сам совершает действие и испытывает его на себе.

**6.** Неопределенные местоимения – Indefinite pronouns: some, any, no, all, every, both, each.

Употребление some и any, а также их производных определяется типом предложения. В утвердительном предложении употребляются, как правило, местоимение some и его производные:

I have some English dictionaries.

Give me something to read, please.

В вопросительных и отрицательных предложениях обычно используются местоимение any и его производные:

Is there anyone in the room?

Have you any English books?

В отрицательных предложениях используются либо местоимение any и его производные, либо отрицательное местоимение.

I cannot find this book anywhere.

There is nobody in the room.

There is not anybody in that room.

Таблица производных слов от some, any, no, every.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Местоимения | **+thing** | **+body, one** | **+where** | Употребляются |
| **Some**  Некоторый  Какой-то  Какой-нибудь  Несколько | **Something**  Что-то  Что-нибудь | **Somebody**  **Someone**  Кто-то  Кто-нибудь | **Somewhere**  Где-то  Куда-то  Где-нибудь  Куда-нибудь | В утвердит.  предл. |
| **Any**  1) Всякий, любой  2) Какой-нибудь | **Anything**  1) Всё  2) Что-то  3) Что-нибудь | **Anybody, anyone**  1) Всякий, все  2) Кто-то,  Кто-нибудь | **Anywhere**  1) Везде  2) Где-нибудь,  Куда-нибудь | 1) В утверд.  2) В вопросит.  предл. |
| **No, not any**  Никакой + не | **Nothing**  **(not anything)**  Ничто  + не  Ничего | **Nobody**  **(not anybody),**  **No one**  Никто + не | **Nowhere**  **(not anywhere)**  Нигде,  никуда+не | В отриц. предл. |
| **Every**  Всякий,  Каждый | **Everything**  все | **Everybody,**  **Everyone**  все | **Everywhere**  Везде,  повсюду | В утверд., вопросит. и отрицат. предл. |

**Числительные (The Numerals)**

Числительные обозначают количество предметов или порядок предметов при счете.

Числительные делятся на количественные, отвечающие на вопрос «сколько?», и порядковые, отвечающие на вопрос «который?».

Количественные числительные от 13 до 19 образуются прибавлением суффикса -**teen** к основе.

Числительные, обозначающие десятки, имеют суффикс -**ty**. Порядковые числительные, кроме первых трех (first, second, third), образуются прибавлением суффикса -**th** или -**eth** к соответствующим количественным числительным. Существительные с порядковыми числительными всегда употребляются с определенным артиклем.

***Количественные числительные***

***Сколько?***

1 one - один  
2 two - два  
3 three - три  
4 four  
5 five  
6 six  
7 seven  
8 eight   
9 nine  
10 ten  
11 eleven  
12 twelve

13 thirt**een**  
14 fourt**een**  
15 fift**een**  
16 sixt**een**  
17 sevent**een**  
18 eight**een**  
19 ninet**een**

20 twent**y**

***Десятки***

20 twenty-the twentieth

30 thirty-the thirtieth

40 forty-the fortieth

50 fifty-the fiftieth

60 sixty-the sixtieth

70 seventy-the seventieth

80 eighty-the eightieth

90 ninety-the ninetieth

***Порядковые числительные***

***Какой по счету?***

the first-первый

the second-второй

the third-третий

the fourth

the fifth

the sixth

the seventh

the eighth

the ninth

the tenth

the eleventh

the twelfth

the thirt**een**th

the fourt**een**th

the fift**een**th

the sixt**een**th

the sevent**een**th

the eight**een**th

the ninet**een**th

the twentieth

***Составные числительные***

twenty-two - the twenty-second

thirty-three - the thirty-third

forty-four - the forty-fourth

fifty-five - the fifty-fifth

sixty-six - the sixty-sixth

***Числительные от 100 и больше***

100 - a (one) hundred

101 - a (one) hundred and one

200 - two hundred

1000 - (one) thousand

1001 - a (one) thousand and one

5,500 - five thousand hundred and fifty

100th - the hundredth

101st - the one hundred and first

200th - the two hundredth

1000th - the thousandth

**Заметьте**, что числительные **hundred, thousand, million** не имеют окончания **-s**, когда перед ними стоит другое числительное. Когда числительные обозначают неопределенное количество, они употребляются во множественном числе с окончанием **–s**, за которым следует предлог **of**. Сравните:

**hundreds of books two hundred books**

**thousands of books five thousand books**

Номера страниц, домов, квартир, транспорта, обозначаются не порядковыми, а количественными числительными. В этих случаях существительные употребляются без артикля: **page 15, house 40, flat 13, bus 72**.

**Как читать даты?**

Числительное, обозначающее год, делится на две части – число сотен, а затем – число десятков и единиц.

**1990 - nineteen hundred, in (the year) nineteen hundred**

**2000 - two thousand, in (the year) two thousand**

**1905 - nineteen five, in (the year) nineteen five**

Даты читаются следующим образом:

April 12, 2001 1) on the twelfth of April, two thousand one

2) on April the twelfth, two thousand one

**Как читаются дробные числительные?**

**Простые** **Десятичные**

½ - a (one) half 0.1 - О [ou] point one

¼ - a (one) quarter 2.45 - two point four five

2/3 two thirds 35.25 three five (или: thirty-five)

Point two five

1.5 - one and a half

Модальные глаголы (Modals)

Модальность – это категория глагола, выражающая отношение говорящего к действию, оценку действия, то есть возможность, разрешение, предположительность, долженствование и необходимость.

Модальность в английском языке может быть выражена глаголами:

Pr. Can-мочь May-мочь Must-должен, необходимо

Past Could-мог Might-можно было

Should-следует, нужен, должен

А также их эквивалентами, с помощью которых они образуют будущее время (must и прошедшее).

|  |  |  |
| --- | --- | --- |
| Present | Past | Future |
| can | could | to be able (to) |
| may | might | to be allowed (to) |
| must | to be (to) | to be (to), to have (to) |

to have to

Should не имеет эквивалентов

He should do exercises every morning. - Ему следует (следовало бы, он должен был бы) делать зарядку каждое утро.

Группу модальных глаголов объединяют следующие формальные признаки:

1. Модальные глаголы не имеют неличных форм (инфинитива, причастия и герундия)
2. Они употребляются перед другими смысловыми глаголами без частицы **to.** образуя таким образом, сказуемое.

I can speak English.

1. Модальные глаголы не изменяются ни по лицам, ни по числам и имеют одну форму для всех лиц единственного и множественного числа:

He can read English.

They can write an article.

1. После их эквивалентов смысловой глагол употребляется в инфинитиве с частицей **to:**

She will be able to read English in a year.

We will have to translate the text by 3 o'clock.

1. Вопросительная форма образуется путем перестановки модальных перед подлежащими.

May I come in?

Can she take this box? Must he do it himself?

|  |  |  |  |
| --- | --- | --- | --- |
|  | Present | Past | Future |
| Способность или возможность совершения действия | He **can** help you.  He **is able to** help you. | He **could** help you. He **was able to**  help you. | -  He **will be** **able to** help you. |
| Разрешение или  возможность  (вероятность) | I **may** use this book. I **am allowed to** use  the book. | -  I **was allowed to**  use the book. | -  I will be allowed to use the book. |
| Долженствование | I **must** meet him.  I **have to** meet him.  I **am to** meet him. | -  I **had to** meet him.  I **was to** meet him. | -  I **will have to**  meet him.  - |

Глагол (The Verb)

Формы глагола бывают личными и неличными.

- Личные формы глагола служат в предложение сказуемым и согласуются в лице и числе с

подлежащим.

Личные формы глагола имеют категории лица, числа, времени, залога и наклонения.

- Неличными формами глагола являются Инфинитив-Infinitive, причастие I и Participle II

и Герундий-Gerund.

Английский глагол, как и глагол в русском языке, имеет три наклонения (изъявительное, повелительное и сослагательное), два залога (действительный и страдательный), а также четыре видовременные формы – Indefinite (Simple), Continuous (Progressive), Perfect и Perfect Continuous.

Simple (Indefinite): He writes

Continuous (Progressive): He is writing

Perfect: He has written

Perfect continuous: He has been writing

Залог (The Voice)

В английском языке глагол имеет два залога: действительный (Active Voice) и страдательный (Passive Voice).

Если в предложении действие выполняется подлежащим, залог – действительный (активный).

Например: He writes an article. - Pr. S. Active

Если в предложении действие совершается над подлежащим, т.е. является объектом действия, залог страдательный (пассивный).

Страдательный (Passive Voice) залог образуется при помощи вспомогательного глагола

to be в соответствующем времени и причастия II (Participle II ) основного глагола.

Например: An article is written by him. – Pr. S. Passive

**Таблица времен Indefinite, Continuous, Perfect**

**The Active Voice (действительный залог)**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Indefinite**  (инфинитив без *to*) | **Continuous**  (**to be** + Participle I ) | **Perfect**  **(to have +** Participle II**)** |
| 1 | 2 | 3 | 4 |
| Present | I translate a text.  He write**s** a letter. | I **am** translat**ing** a text. He **is** writ**ing** a letter. | I **have** translat**ed** a text.  He **has** writt**en** a letter. |
| Past | I translat**ed** a text.  He **wrote** a letter. | I **was** translat**ing** a  text.  He **was** writ**ing** a  letter. | I **had** translat**ed** a text. |
| Future | I **will** translate a text. He **will** write a letter. | I **will be** translat**ing** a text.  He **will be** writ**ing** a letter. | I **will have** translat**ed** a text.  He **will have written** a  letter. |

**Таблица времен Indefinite, Continuous, Perfect**

**The Passive Voice (пассивный залог)**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Indefinite**  (*to be* + Participle II) | **Continuous**  (*to be* + *being* + Participle II) | **Perfect**  (*to have + been* + Participle II) |
| Present | A text **is** translat**ed** by me.  A letter **is** written by him. | A text **is being** translat**ed** by me.  A letter **is being written** by him. | A text **has been** translat**ed** by me.  A letter **has been written** by him. |
| Past | A text **was** translat**ed** by me.  A letter **was written**  by him. | A text **was being** translat**ed** by me.  A letter **was being written** by him. | A text **had been** translat**ed** by me.  A letter **had been written** by him. |
| Future | A text **will be** translat**ed** by me.  A letter **will be written** by him. | Не употребляется. | A text **will have been** translat**ed** by me.  A letter **will have been written** by him. |

**Participle (Причастие)**

Причастие является неличной формой глагола, в которой сочетаются признаки прилагательного и наречия с признаками глагола.

В английском языке существуют два вида причастия: Participle I и Participle II

**Participle I (Причастие I)**

Причастие I (причастие настоящего времени) образуется путем прибавления суффикса – ing – к основе глагола:

Work – working – работающий, работая

To go –going – идущий

Причастие I имеет активную и страдательную формы:

|  |  |  |
| --- | --- | --- |
|  | **Несовершенный вид** | **Совершённый вид** |
| Active (активная) | asking | having asked |
| Passive (страдательная) | being asked | having been asked |

Причастие I может выполнять следующие функции:

1. Определения

The man sitting at the table is our teacher. – Человек, сидящий за столом, - наш учитель.

The houses being built in our town are not very high. – Дома, строящиеся в нашем городе, невысоки.

1. Обстоятельства

Reading an English book he wrote out many new words. – Читая английскую книгу, он выписывал новые слова.

Having finished work I went home. – Закончив работу, я пошёл домой.

1. Является частью сказуемого:

(Continuous tense to be + Part I)

They are translating an article. – Они переводят статью.

He was playing football the whole day yesterday. – Он вчера целый день играл в футбол.

**Participle II (Причастие II)**

Причастие II – причастие прошедшего времени правильных глаголов совпадает с формой прошедшего времени этих глаголов, т.е. образуется прибавлением суффикса ed к глагольной основе:

To solve – решать solved – решил solved – решенный (ая,ое)

Форма причастия II неправильных глаголов образуется путем чередования звуков в корне неправильных глаголов. В словарной статье причастие прошедшего времени всегда стоит на третьем месте и поэтому также называется 3-й формой глагола.

To speak – spoke – spoken

To take – took – taken

Причастие II всегда пассивно, в предложении употребляется в функции:

1. Определения:

The book translated from English is very interesting. – Книга, переведенная с английского языка, интересная.

The houses built long ago are nice. – Дома, построенные давно, прекрасные.

1. Обстоятельства:

Given the task he began to work. – Когда ему дали задание, он начал работать.

If mailed, a bank transfer is known as a mail transfer. – Если банковский перевод отправляется почтой, он известен как почтовый перевод.

1. Является частью сказуемого:

(Perfect tense to have + Part II)

He has written an interesting article in the morning. – Он написал интересную статью утром.

They will have come back by 3 o’clock. – Они вернутся к 3 часам.

Если перед причастием прошедшего времени в функции обстоятельства стоят союзы **if, when,** то оно переводится на русский язык обстоятельственным придаточным предложением.

* Если причастия настоящего и прошедшего времени стоят перед определяемыми существительными, то они, утрачивая в значительной степени свое отглагольное значение, выражают качество и приближаются по значению к обычному прилагательному:

*A collecting bank –* инкассирующий банк

*Sold goods –* проданный товар

* Если причастия настоящего и прошедшего времени стоят после определяемого существительного, то они не выражают качества, а имеют лишь глагольное значение. Такие причастия могут быть заменены определительным придаточным предложением:

*All parties concerned –* все заинтересованные стороны (все стороны, которых это касается)

*Instructions received –* полученные инструкции (инструкции, которые были получены)

**Задание: Переведите причастия**

stating – stated;

drawing – draw;

accompanying – accompanied;

notifying – notified;

signing – signed.

Герундий (The Gerund)

Герундий – это неличная форма глагола, обладающая свойствами глагола и существительного и всегда выражающая действие как процесс, например:

reading – чтение increasing - увеличение

obtaining – получение swimming – плавание

Swimming is very good for your health.

Отрицательная форма герундия: **not + ing форма.**

He admitted not paying for the ticket.

Герундий имеет следующие формы времени и залога:

|  |  |  |
| --- | --- | --- |
|  | Active | Passive |
| Indefinite | writing | Being written |
| Perfect | Having written | Having been written |

Синтаксические функции герундия в предложении

и способы его перевода на русский язык.

|  |  |  |
| --- | --- | --- |
| Функция | Пример | Перевод |
| 1. Подлежащее | 1. **Smoking** is not allowed  here. | 1. *Курить (курение)* здесь не разрешается, |
| 2. Именная часть составного  сказуемого. | 2. His hobby is **driving** a car. | 2. Его любимое занятие –  *водить (вождение)* машину. |
| 3. Дополнение  а) Прямое  б) Предложное | 3a. The test needs checking.  3б. They spoke about their  **travelling** to the North. | 3а. Тест нуждается в проверке.  3б. Они говорили о *поездке*  на север. |
| 4. Определение | 4. There are different ways of  **obtaining** the credit. | 4. Существуют различные  способы *получения* кредита. |
| 5. Обстоятельство | 5. After **receiving** good results  they stopped experiments. | 5. *Получив* (после того как  получили) хорошие  результаты, они прекратили  экспрерименты. |

1. В функции подлежащего, определения, именной части сказуемого и прямого

дополнения герундий переводится существительным или инфинитивом. (см.

примеры 1, 2, 3а, 4)

2. В функции предложного дополнения герундий переводится существительным

или придаточным предложением. (см. пример 3б)

3. В функции обстоятельства герундий переводится существительным с предлогом,

деепричастием или придаточным предложением. (см. пример 5)

4. Сложные формы герундии чаще всего переводятся придаточным предложением:

I know of his **having been appointed** to a new job. - Я знаю, *что его назначили*

*на новую работу.*

Герундий может переводиться на русский язык:

1. Существительным:

We are interested in **buying** these goods.

Мы заинтересованы в **покупке** этих товаров.

2. Инфинитивом:

Everybody went **on working.**

Все продолжали **работать.**

3. Деепричастием:

**On coming** to the office he got down to work.

**Придя** в контору, он принялся за работу.

4. Придаточным предложением:

We regretted **having done** it.

Мы сожалели о том, **что сделали** это.

**Оборот there is/ there are.**

Оборот there is/there are служит для выражения наличия (отсутствия) какого-либо существительного в определённом месте или в определённое время.

Формы прошедшего и будущего времени: there was, there were и there will be.

There are some girls in the room.

There was a book on the shelf.

There will be some pictures on the wall.

Вопросительная форма:

Is there anybody in the room?

Were there books on the table?

Отрицательная форма:

There is not any book on the table.

**Усилительная конструкция.**

who

It is/ was ... that

В английском языке существует особая конструкция для выделения отдельных членов предложения. В русском языке в подобных случаях употребляются лексические средства усиления: только, как раз, именно, только тогда и т.д.

It was Nick who told me the news.

Именно Ник и рассказал мне эту новость.

It was yesterday that I met him at the Institute.

Я встретил его в институте только вчера.

**Money**

|  |  |  |
| --- | --- | --- |
| **Country ISO** |  | **Currency Unit with Fractional divisions** |
| 1. Russia | RUB | Rouble/ruble = 100 copecks (kopeks) |
| 2. United Kingdom | GBP | Pound Sterling = 100 Pence (£) |
| 3. Euro Zone | | |
| Austria |  | Euro — евро (€) (денежная единица, общая для  Европы, входящих в Европейский союз) |
| Belgium |
| Finland |
| France |
| Germany |
| Greece |
| Ireland |
| Italy |
| Iceland |
| Luxemburg |
| Portugal |
| Spain |
| 4. Australia | AUD | Dollar Australia = 100 cents (A.$)  (валюта предшественник)  I pound– фунт (денежная единица Австралии до 1966 г.) |
| 5. United States of America | USD | Dollar = 100 cents ($) |
| 6. China | СNY | Yuan = 10 Jiao = 100 Fen/Fyng |
| 7. Japan | JPY | Yen = 100 Sen |

Note: ISO – International Organization for Standardization. – Международная организация по стандартизации.

**Сводная таблица основных форм нестандартных глаголов**

|  |  |  |  |
| --- | --- | --- | --- |
| **Infinitive** | **Past Indefinite** | **Participle II** | **Перевод** |
| be | was; were | been | быть |
| bear | bore | born; borne | родить |
| beat | beat | beaten | бить |
| begin | began | begun | начинать |
| break | broke | broken | (с)ломать |
| build | built | built | строить |
| burn | burnt; burned | burnt; burned | жечь; гореть |
| buy | bought | bought | покупать |
| catch | caught | caught | ловить,хватать,успеть |
| choose | chose | chosen | выбирать |
| come | came | come | приходить |
| cost | cost | cost | стоить |
| cut | cut | cut | резать |
| deal | dealt | dealt | иметь дело |
| do | did | done | делать |
| draw | drew | drawn | рисовать,тащить |
| drink | drank | drunk | пить |
| drive | drove | driven | водить (машину etc.) |
| eat | ate | eaten | кушать; есть |
| fall | fell | fallen | падать |
| feel | felt | felt | чувствовать |
| fight | fought | fought | сражаться; бороться |
| find | found | found | находить |
| get | got | got | получать |
| give | gave | given | давать |
| go | went | gone | идти |
| grow | grew | grown | расти |
| have | had | had | иметь |
| hear | heard | heard | слушать |
| hold | held | held | держать |
| hurt | hurt | hurt | причинить боль |
| keep | kept | kept | хранить; содержать |
| know | knew | known | знать |
| lay | laid | laid | класть; положить |
| lead | led | led | вести |
| learn | learnt; learned | learnt; learned | учить |
| let | let | let | позволять |
| lose | lost | lost | терять |
| make | made | made | делать; производить |
| mean | meant | meant | подразумевать |
| meet | met | met | встречать |
| pay | paid | paid | платить |
| put | put | put | класть |
| read | read | read | читать |
| ride | rode | ridden | ездить верхом |
| ring | rang | rung | звонить |
| rise | rose | risen | подняться |
| run | ran | run | бежать; течь |
| say | said | said | говорить; сказать |
| see | saw | seen | видеть |
| sell | sold | sold | продавать |
| shake | shook | shaken | трясти |
| show | showed | shown; showed | показывать |
| sit | sat | sat | сидеть |
| sleep | slept | slept | спать |
| speak | spoke | spoken | говорить |
| spend | spent | spent | тратить |
| stand | stood | stood | стоять |
| swim | swam | swum | плавать |
| take | took | taken | взять; брать |
| teach | taught | taught | учить |
| tell | told | told | рассказывать; сказать |
| think | thought | thought | думать |
| throw | threw | thrown | бросить |
| understand | understood | understood | понимать |
| wear | wore | worn | носить (одежду) |
| win | won | won | выигрывать |
| write | wrote | written | писать |
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**Наиболее употребительные суффиксы и префиксы существительных**

-**er/or** - teacher, writer, actor, doctor

-**ist** - scientist, artist

-**ment** — movement, development, government

-**ess** — fortress, hostess, actress

-**ian** - musician, technician, politician

-**ance** - distance, importance, appearance

-**(t)ion** - revolution, translation, operation

-**ity/-ty** - popularity, honesty, morality, ability

-**hood** - childhood, neighborhood

-**y** - energy, assembly

**-ship** - friendship, leadership

-**age** - passage, marriage

**-ism** - heroism, socialism, capitalism

**-ant** - assistant, consultant

-**ence** - conference, silence, difference

-**ure** - culture, picture, agriculture

**-ing** - building, reading, meeting

-**dom** - freedom, kingdom, wisdom

-**sion/ssion** - revision, session, discussion

-**ness** - happiness, illness, darkness

**(-s)ure** - pleasure, treasure,measure

**II. Префиксы существительных**

-**re** - reconstruction

**-со** - cooperation, coexistence

-**dis** - disadvantage, discomfort, distaste

-**in** - inaccuracy, independence

-**mis** - misunderstanding, misprinting, misinformation

-**im** - impossibility, impatience

**-un** - unemployment, unconcern, unreality

**-il** - illegality, illiteracy

**Наиболее употребительные суффиксы и префиксы глаголов**

**-en** - deepen, lighten, strengthen

-**fy** - classify, electrify, specify

-**ize** - organize, characterize, mechanize

-**ate** - indicate, activate, translate

**-со** - cooperate, coexist, collaborate

-**de** - decode, decompose, demobilize

-**dis** - disbelieve, disapprove, disappear

-**in** - input, inlay, incut, indraw

-**im** - immigrate, impart, implant

-**inter**- interact, interchange, interdepend

-**ir** - irradiate, irrigate, irritate

-**over** - overcome, overheat, overhear, overlook

-**re** - readjust, rebuild, reconstruct, rewrite

-**mis** - misprint, misunderstand, miscount

**Наиболее употребительные суффиксы и префиксы прилагательных**

-**ful** - careful, beautiful, useful, powerful

**-ant** - distant, important, resistant

-**ous** - famous, dangerous, various

-**ed** - talented, developed, interested

-**ing** - interesting, disappointing

-**al** - natural, cultural, territorial

-**ent** - dependent, transparent, different

-**ish** - Spanish. British, boyish. Irish

-**able** - possible, terrible, visible, convertible

-**ic** - atomic, historic, poetic, heroic

-**y** - rainy, busy, sunny

-**less** - hopeless, lifeless, useless, homeless

-**arv** - ordinary, revolutionary, necessary

-**ive** - inventive, effective, impressive, detective

-**ian** - Russian. Canadian, Rumanian

**II. Префиксы**

**-un** - unhappy, unable, uncomfortable

-**in** - independent, indirect, invisible

-**dis** - disappointing, discouraging, disconnecting

-**im** - impossible, imperfect, immoral, immaterial

-**non** -non-ferrous, non-governmental

-**ir**- irregular, irresponsible, irrational

-**post** - post-war, post- operational

**-inter-** interdependent, interchangeable, international

-**il** - illegal, illiberal, illimitable

**Наиболее употребительные наречия.**

**Наречия места и направления:**

**неге -** здесь, тут

**there** - там

**somewhere** - где-то, где-нибудь

**anywhere** – везде, повсюду, где-нибудь

**nowhere** - нигде

**inside** - внутри

**outside** - снаружи

**down** - внизу

**back** - сзади, назад

**away** - вдали, вон, прочь

**downward** - вниз

**upward** - вверх

**Наречия времени:**

**now** - сейчас, теперь

**before -** до, перед, прежде

**ever** - когда-либо

**never** - никогда

**always** - всегда

**often** - часто

**usually** - обычно

**seldom** - редко

**still** - все-еще

**already** - уже

**just** -только-что, только

**yet** - еще, уже

**sometimes** - иногда

**today** - сегодня

**tomorrow** -завтра

**yesterday** - вчера

**recently** - недавно

**lately** - в последнее время

**commonly** - обычно

**Наречия образа действия:**

**slowly** - медленно

**quickly** - быстро

**easily** - легко

**calmly** - спокойно

**brightly** – ярко

**hardly** - с трудом, едва

**Наречия меры и степени:**

**much** - много, сильно

**little** - мало, немного

**enough** - достаточно

**too -** слишком

**almost -** уже, почти

**very –** очень

**Предлоги**

*Предлоги, обозначающие движение:*

**to**

Come to me. – Подойдите ко мне.

**from**

I come from Russia. – Я из России.

**into**

Put the book into the bug. – Положи книгу в портфель.

**out of**

Take the book out of the table. – Достань книгу из стола.

**on(to)/onto**

Snow fell onto the ground. – Снег падал на землю.

**through**

He went in through the door. – Он вошел через дверь.

*Предлоги, обозначающие место:*

**at**

I study at school. – Я учусь в школе.

**in**

The books are in the bag. – Книги в портфеле.

**on**

The book is on the desk. – Книга на столе.

**under**

The book is under the table. – Книга под столом.

**across**

My school is across the street. – Моя школа находится через дорогу.

**above**

There is a lamp above the table. – Над столом висит лампа.

**between**

Between us. – Между нами.

**in front of**

There is a telephone in front of him. – Перед ним стоит телефон.

**behind**

There is a sport ground behind out school. – За нашей школой спортплощадка.

**around**

We are sitting around the table. – Мы сидим вокруг стола.

**beyond**

Beyond the limits of the city. – За пределами города.

**over**

There is a bridge over the river. – Над рекой мост.

*Предлоги времени*

**in** внутри временно отрезка

In April, in 1999. – В апреле, в 1999 году.

**in** через некоторое время

in an hour, in two days – через час, через два дня

**at**

at 5 o’clock, at midnight – в 5 часов, в полночь

**on**

on Monday, on the 10th of February – в понедельник, 10 февраля

**by**

by 8 o’clock tomorrow – к 8 часам завтра

**from…till/from…to…**

from 5 till 6 o’clock/from 5 to 6 o’clock – с 5-ти до 6-ти

**for**

for an hour – в течении часа

**during**

during the lesson – во время урока

**after**

after work – после работы

**before**

before the lesson – перед уроком

**within**

within a month – в течении месяца

**Список использованной литературы**

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