

МИНИСТЕРСТВО СЕЛЬСКОГО ХОЗЯЙСТВА РОССИЙСКОЙ ФЕДЕРАЦИИ
Федеральное государственное бюджетное образовательное учреждение
высшего образования
«КУБАНСКИЙ ГОСУДАРСТВЕННЫЙ АГРАРНЫЙ УНИВЕРСИТЕТ
имени И.Т. ТРУБИЛИНА»

Учетно-финансовый факультет
Иностранных языков



УТВЕРЖДЕНО:
Декан, Руководитель подразделения
Бондаренко С.В.
(протокол от 20.05.2024 № 8)

**РАБОЧАЯ ПРОГРАММА ДИСЦИПЛИНЫ (МОДУЛЯ)
«ИНОСТРАННЫЙ ЯЗЫК. АНГЛИЙСКИЙ ЯЗЫК»**

Уровень высшего образования: бакалавриат

Направление подготовки: 38.03.01 Экономика

Направленность (профиль) подготовки: Бизнес-аналитика

Квалификация (степень) выпускника: бакалавр

Формы обучения: очная, очно-заочная

Год набора: 2024

Срок получения образования: Очная форма обучения – 4 года
Очно-заочная форма обучения – 4 года 8 месяца(-ев)

Объем: в зачетных единицах: 5 з.е.
в академических часах: 180 ак.ч.

2024

Разработчики:

Доцент, кафедра иностранных языков Батурьян М.А.

Старший преподаватель, кафедра иностранных языков
Тапехина Т.Е.

Рабочая программа дисциплины (модуля) составлена в соответствии с требованиями ФГОС ВО по направлению подготовки Направление подготовки: 38.03.01 Экономика, утвержденного приказом Минобрнауки России от 12.08.2020 №954, с учетом трудовых функций профессиональных стандартов: "Бизнес-аналитик", утвержден приказом Минтруда России от 25.09.2018 № 592н; "Бухгалтер", утвержден приказом Минтруда России от 21.02.2019 № 103н; "Экономист предприятия", утвержден приказом Минтруда России от 30.03.2021 № 161н; "Внутренний аудитор", утвержден приказом Минтруда России от 24.06.2015 № 398н.

Согласование и утверждение

№	Подразделение или коллегиальный орган	Ответственное лицо	ФИО	Виза	Дата, протокол (при наличии)
1	Иностранных языков	Заведующий кафедрой, руководитель подразделения, реализующего ОП	Непшекуева Т.С.	Согласовано	22.04.2024, № 8
2	Экономическое о анализа	Руководитель образовательной программы	Васильева Н.К.	Согласовано	29.04.2024, № 11
3	Учетно-финансовый факультет	Председатель методической комиссии/совета	Хромова И.Н.	Согласовано	20.05.2024, № 8

1. Цель и задачи освоения дисциплины (модуля)

Цель освоения дисциплины - формирование комплекса знаний об организационных, научных и методических основах языковой компетентности, а также формирование высокого профессионального уровня, гражданских и нравственных качеств выпускников; обеспечение их конкурентоспособности на рынке трудовых ресурсов; организация научной и инновационной деятельности в условиях интеграции в мировое научно-образовательное пространство на основе менеджмента качества всех процессов и ориентации на потребителя на основе формирования универсальных компетенций в соответствии с требованиями ФГОС ВО по направлению подготовки 38.03.01 Экономика.

Задачи изучения дисциплины:

- воспитание толерантности и уважения к духовным ценностям разных стран и народов; ;
- развитие когнитивных и исследовательских умений с использованием ресурсов на государственном языке Российской Федерации и иностранном языке;;
- совершенствование навыков интерпретирования устных и письменных иноязычных текстов, а также готовность к коммуникации в устной и письменной формах в социокультурной, академической и профессионально-ориентированной сферах, используя различные коммуникативные стратегии;;
- развитие информационной культуры;;
- расширение кругозора и повышение общей гуманитарной культуры обучающихся;;
- повышение уровня учебной автономии, способности к самообразованию..

2. Планируемые результаты обучения по дисциплине (модулю), соотнесенные с планируемыми результатами освоения образовательной программы

Компетенции, индикаторы и результаты обучения

УК-4 Способен осуществлять деловую коммуникацию в устной и письменной формах на государственном языке Российской Федерации и иностранном(ых) языке(ах)

УК-4.1 Выбирает на государственном и иностранном (-ых) языках коммуникативно приемлемые стиль делового общения, вербальные и невербальные средства взаимодействия с партнерами.

Знать:

УК-4.1/Зн1 методику выбора на государственном и иностранном (-ых) языках коммуникативно приемлемых стилей делового общения, вербальных и невербальных средств взаимодействия с партнерами

Уметь:

УК-4.1/Ум1 выбирать на государственном и иностранном (-ых) языках коммуникативно приемлемые стили делового общения, вербальные и невербальные средства взаимодействия с партнерами.

Владеть:

УК-4.1/Нв1 методикой выбора на государственном и иностранном (-ых) языках коммуникативно приемлемых стилей делового общения, вербальных и невербальных средств взаимодействия с партнерами

УК-4.2 Использует информационно- коммуникационные технологии при поиске необходимой информации в процессе решения стандартных коммуникативных задач на государственном и иностранном (- ых) языках.

Знать:

УК-4.2/Зн1 основы информационно-коммуникационных технологий при поиске необходимой информации в процессе решения стандартных коммуникативных задач на государственном и иностранном (-ых) языках

Уметь:

УК-4.2/Ум1 использовать информационно-коммуникационные технологии при поиске необходимой информации в процессе решения стандартных коммуникативных задач на государственном и иностранном (-ых) языках

Владеть:

УК-4.2/Нв1 информационно-коммуникационными технологиями при поиске необходимой информации в процессе решения стандартных коммуникативных задач на государственном и иностранном (-ых) языках

УК-4.3 Ведет деловую переписку, учитывая особенности стилистики официальных и неофициальных писем, социокультурные различия в формате корреспонденции на государственном и иностранном (-ых) языках

Знать:

УК-4.3/Зн1 формы деловой переписки, учитывая особенности стилистики официальных и неофициальных писем, социокультурные различия в формате корреспонденции на государственном и иностранном (-ых) языках

Уметь:

УК-4.3/Ум1 вести деловую переписку, учитывая особенности стилистики официальных и неофициальных писем, социокультурные различия в формате корреспонденции на государственном и иностранном (-ых) языках

Владеть:

УК-4.3/Нв1 способностью вести деловую переписку, учитывая особенности стилистики официальных и неофициальных писем, социокультурные различия в формате корреспонденции на государственном и иностранном (-ых) языках

УК-4.4 Демонстрирует интегративные умения использовать диалогическое общение для сотрудничества в академической коммуникации общения:

- внимательно слушая и пытаясь понять суть идей других, даже если они противоречат собственным воззрениям;
- уважая высказывания других как в плане содержания, так и в плане формы;
- критикуя аргументированно и конструктивно, не задевая чувств других;
- адаптируя речь и язык жестов к ситуациям взаимодействия.

Знать:

УК-4.4/Зн1 интегративные умения для использования диалогическое общение для сотрудничества в академической коммуникации общения

Уметь:

УК-4.4/Ум1 демонстрировать интегративные умения использовать диалогическое общение для сотрудничества в академической коммуникации общения

Владеть:

УК-4.4/Нв1 способностью интегративного умения использовать диалогическое общение для сотрудничества в академической коммуникации общения

УК-4.5 Демонстрирует умение выполнять перевод профессиональных текстов с иностранного (-ых) на государственный язык и обратно

Знать:

УК-4.5/Зн1 основы перевода профессиональных текстов с иностранного (-ых) на государственный язык и обратно

Уметь:

УК-4.5/Ум1 выполнять перевод профессиональных текстов с иностранного (-ых) на государственный язык и обратно

Владеть:

3. Место дисциплины в структуре ОП

Дисциплина (модуль) «Иностранный язык» относится к обязательной части образовательной программы и изучается в семестре(ах): Очная форма обучения - 1, 2, Очно-заочная форма обучения - 1, 2.

В процессе изучения дисциплины студент готовится к видам профессиональной деятельности и решению профессиональных задач, предусмотренных ФГОС ВО и образовательной программой.

4. Объем дисциплины и виды учебной работы

Очная форма обучения

Период обучения	Общая трудоемкость (часы)	Общая трудоемкость (ЗЕТ)	Контактная работа (часы, всего)	Внеаудиторная контактная работа (часы)	Зачет (часы)	Лабораторные занятия (часы)	Лекционные занятия (часы)	Самостоятельная работа (часы)	Промежуточная аттестация (часы)
Первый семестр	72	2	19	1		16	2	53	Зачет
Второй семестр	108	3	35	3		32		46	Экзамен (27)
Всего	180	5	54	4		48	2	99	27

Очно-заочная форма обучения

Период обучения	Общая трудоемкость (часы)	Общая трудоемкость (ЗЕТ)	Контактная работа (часы, всего)	Внеаудиторная контактная работа (часы)	Зачет (часы)	Лабораторные занятия (часы)	Лекционные занятия (часы)	Самостоятельная работа (часы)	Промежуточная аттестация (часы)
Первый семестр	72	2	19	1		16	2	53	Зачет
Второй семестр	108	3	23	3		18	2	58	Экзамен (27)
Всего	180	5	42	4		34	4	111	27

5. Содержание дисциплины

5.1. Разделы, темы дисциплины и виды занятий (часы промежуточной аттестации не указываются)

Наименование раздела, темы	Всего	Внеаудиторная контактная работа	Лабораторные занятия	Лекционные занятия	Самостоятельная работа	Планируемые результаты обучения, соотношенные с результатами освоения программы
Раздел 1. ECONOMICS	71		16	2	53	УК-4.1
Тема 1.1. Части речи. Действительный и Страдательный залог. Структура предложения.	15			2	13	УК-4.2 УК-4.3 УК-4.4 УК-4.5
Тема 1.2. PLACEMENT TEST	7		2		5	
Тема 1.3. UNIT 1. ECONOMICS	7		2		5	
Тема 1.4. UNIT 2. BUSINESS ECONOMICS	7		2		5	
Тема 1.5. UNIT 3. MACRO AND MICROECONOMICS	7		2		5	
Тема 1.6. UNITS 1-3 Check	7		2		5	
Тема 1.7. UNIT 4. ACCOUNTING	7		2		5	
Тема 1.8. UNIT 5. FINANCE	7		2		5	
Тема 1.9. UNITS 4-5 Check	7		2		5	
Раздел 2. ПРОМЕЖУТОЧНАЯ АТТЕСТАЦИЯ	1	1				УК-4.1 УК-4.2 УК-4.3
Тема 2.1. ЗАЧЕТ	1	1				УК-4.4 УК-4.5
Раздел 3. RELATED SCIENCES	78		32		46	УК-4.1 УК-4.2 УК-4.3 УК-4.4 УК-4.5
Тема 3.1. Неличные формы глагола.						
Тема 3.2. UNIT 6. INVESTMENTS	9		4		5	
Тема 3.3. UNIT 7. MANAGEMENT	9		4		5	
Тема 3.4. UNITS 6-7 Check	9		4		5	
Тема 3.5. UNIT 8. MARKETING	9		4		5	
Тема 3.6. UNIT 9. AGRICULTURAL ECONOMICS	9		4		5	
Тема 3.7. UNITS 8-9 Check	9		4		5	
Тема 3.8. UNIT 10. DIGITAL ECONOMY	9		4		5	
Тема 3.9. UNIT 10 Check	7		2		5	
Тема 3.10. FINAL CHECK	8		2		6	

Раздел 4. ПРОМЕЖУТОЧНАЯ АТТЕСТАЦИЯ	3	3				УК-4.1 УК-4.2 УК-4.3
Тема 4.1. ЭКЗАМЕН	3	3				УК-4.4 УК-4.5
Итого	153	4	48	2	99	

Очно-заочная форма обучения

Наименование раздела, темы	Всего	Внеаудиторная контактная работа	Лабораторные занятия	Лекционные занятия	Самостоятельная работа	Планируемые результаты обучения, соотношенные с результатами освоения программы
Раздел 1. ECONOMICS	71		16	2	53	УК-4.1 УК-4.2 УК-4.3 УК-4.4 УК-4.5
Тема 1.1. Части речи. Действительный и Страдательный залог. Структура предложения.	15			2	13	
Тема 1.2. PLACEMENT TEST	7		2		5	
Тема 1.3. UNIT 1. ECONOMICS	7		2		5	
Тема 1.4. UNIT 2. BUSINESS ECONOMICS	7		2		5	
Тема 1.5. UNIT 3. MACRO AND MICROECONOMICS	7		2		5	
Тема 1.6. UNITS 1-3 Check	7		2		5	
Тема 1.7. UNIT 4. ACCOUNTING	7		2		5	
Тема 1.8. UNIT 5. FINANCE	7		2		5	
Тема 1.9. UNITS 4-5 Check	7		2		5	
Раздел 2. ПРОМЕЖУТОЧНАЯ АТТЕСТАЦИЯ	1	1				УК-4.1 УК-4.2 УК-4.3 УК-4.4 УК-4.5
Тема 2.1. ЗАЧЕТ	1	1				
Раздел 3. RELATED SCIENCES	78		18	2	58	УК-4.1 УК-4.2 УК-4.3 УК-4.4 УК-4.5
Тема 3.1. Неличные формы глагола.	15			2	13	
Тема 3.2. UNIT 6. INVESTMENTS	7		2		5	
Тема 3.3. UNIT 7. MANAGEMENT	7		2		5	
Тема 3.4. UNITS 6-7 Check	7		2		5	
Тема 3.5. UNIT 8. MARKETING	7		2		5	
Тема 3.6. UNIT 9. AGRICULTURAL ECONOMICS	7		2		5	
Тема 3.7. UNITS 8-9 Check	7		2		5	

Тема 3.8. UNIT 10. DIGITAL ECONOMY	7		2		5	
Тема 3.9. UNIT 10 Check	7		2		5	
Тема 3.10. FINAL CHECK	7		2		5	
Раздел 4. ПРОМЕЖУТОЧНАЯ АТТЕСТАЦИЯ	3	3				УК-4.1 УК-4.2 УК-4.3
Тема 4.1. ЭКЗАМЕН	3	3				УК-4.4 УК-4.5
Итого	153	4	34	4	111	

5.2. Содержание разделов, тем дисциплин

Раздел 1. ECONOMICS

(Очная: Лабораторные занятия - 16ч.; Лекционные занятия - 2ч.; Самостоятельная работа - 53ч.; Очно-заочная: Лабораторные занятия - 16ч.; Лекционные занятия - 2ч.; Самостоятельная работа - 53ч.)

Тема 1.1. Части речи. Действительный и Страдательный залог. Структура предложения.

(Очная: Лекционные занятия - 2ч.; Самостоятельная работа - 13ч.; Очно-заочная: Лекционные занятия - 2ч.; Самостоятельная работа - 13ч.)

1. Parts of Speech.
2. Active and Passive Voice.
3. Sentence Structure.

Тема 1.2. PLACEMENT TEST

(Очная: Лабораторные занятия - 2ч.; Самостоятельная работа - 5ч.; Очно-заочная: Лабораторные занятия - 2ч.; Самостоятельная работа - 5ч.)

Проверка уровня исходных знаний.

Тема 1.3. UNIT 1. ECONOMICS

(Очная: Лабораторные занятия - 2ч.; Самостоятельная работа - 5ч.; Очно-заочная: Лабораторные занятия - 2ч.; Самостоятельная работа - 5ч.)

1. How can economics be defined?
2. Which are the four viewpoints on eco-nomics?
3. Which are the three important assump-tions in economics?

Тема 1.4. UNIT 2. BUSINESS ECONOMICS

(Очная: Лабораторные занятия - 2ч.; Самостоятельная работа - 5ч.; Очно-заочная: Лабораторные занятия - 2ч.; Самостоятельная работа - 5ч.)

1. What does the profit of an organization depend on?
2. How does business economics help managers?
3. Which are the economic factors?

Тема 1.5. UNIT 3. MACRO AND MICROECONOMICS

(Очная: Лабораторные занятия - 2ч.; Самостоятельная работа - 5ч.; Очно-заочная: Лабораторные занятия - 2ч.; Самостоятельная работа - 5ч.)

1. What branches is economics classified into?
2. What does microeconomics deal with?
3. What does macroeconomics focus on?

Тема 1.6. UNITS 1-3 Check

(Очная: Лабораторные занятия - 2ч.; Самостоятельная работа - 5ч.; Очно-заочная: Лабораторные занятия - 2ч.; Самостоятельная работа - 5ч.)

1. Обучающийся должен знать основы перевода профессиональных текстов с иностранного на государственный язык и обратно.
2. Обучающийся должен демонстриро-вать интегративные умения использо-вать диалогическое общение для со-трудничества в академической коммуника-ции общения.
3. Обучающийся должен владеть мето-дикой выбора на государственном и иностранном языке коммуникативно приемлемых стилей делового общения, вербальных и невербальных средств взаимодействия с партнерами.

Тема 1.7. UNIT 4. ACCOUNTING

(Очная: Лабораторные занятия - 2ч.; Самостоятельная работа - 5ч.; Очно-заочная: Лабораторные занятия - 2ч.; Самостоятельная работа - 5ч.)

1. How is accounting defined?
2. What does financial accounting focus on?
3. Where are accounts maintained?

Тема 1.8. UNIT 5. FINANCE

(Очная: Лабораторные занятия - 2ч.; Самостоятельная работа - 5ч.; Очно-заочная: Лабораторные занятия - 2ч.; Самостоятельная работа - 5ч.)

1. Which are the three broad areas in fi-nance?
2. How is business finance defined?
3. What does personal finance deal with?

Тема 1.9. UNITS 4-5 Check

(Очная: Лабораторные занятия - 2ч.; Самостоятельная работа - 5ч.; Очно-заочная: Лабораторные занятия - 2ч.; Самостоятельная работа - 5ч.)

1. Обучающийся должен знать формы деловой переписки, учитывая особенно-сти стилистики официальных и неофи-циальных писем, социокультурные раз-личия в формате корреспонденции на государственном и иностранном языках.
2. Обучающийся должен уметь выпол-нять перевод профессиональных текстов с иностранного на государственный язык и обратно.
3. Обучающийся должен владеть спо-собностью интегративного умения ис-пользовать диалогическое общение для сотрудничества в академической ком-муникации общения.

Раздел 2. ПРОМЕЖУТОЧНАЯ АТТЕСТАЦИЯ

(Очная: Внеаудиторная контактная работа - 1ч.; Очно-заочная: Внеаудиторная контактная работа - 1ч.)

Тема 2.1. ЗАЧЕТ

(Очная: Внеаудиторная контактная работа - 1ч.; Очно-заочная: Внеаудиторная контактная работа - 1ч.)

Проведение промежуточной аттестации в форме зачета.

Раздел 3. RELATED SCIENCES

(Очная: Лабораторные занятия - 32ч.; Самостоятельная работа - 46ч.; Очно-заочная: Лабораторные занятия - 18ч.; Лекционные занятия - 2ч.; Самостоятельная работа - 58ч.)

Тема 3.1. Неличные формы глагола.

(Лекционные занятия - 2ч.; Самостоятельная работа - 13ч.)

1. The Infinitive.
2. The Participle.
3. The Gerund.

Тема 3.2. UNIT 6. INVESTMENTS

(Очная: Лабораторные занятия - 4ч.; Самостоятельная работа - 5ч.; Очно-заочная: Лабораторные занятия - 2ч.; Самостоятельная работа - 5ч.)

1. What is investment?
2. What are the most common types of investment?
3. What are banks?

Тема 3.3. UNIT 7. MANAGEMENT

(Очная: Лабораторные занятия - 4ч.; Самостоятельная работа - 5ч.; Очно-заочная: Лабораторные занятия - 2ч.; Самостоятельная работа - 5ч.)

1. What does management involve?
2. Why is management a social process?
3. What are the three primary levels of management?

Тема 3.4. UNITS 6-7 Check

(Очная: Лабораторные занятия - 4ч.; Самостоятельная работа - 5ч.; Очно-заочная: Лабораторные занятия - 2ч.; Самостоятельная работа - 5ч.)

1. Обучающийся должен знать основы информационно-коммуникационных технологий при поиске необходимой информации в процессе решения стандартных коммуникативных задач на государственном и иностранном языках.
2. Обучающийся должен демонстрировать интегративные умения использовать диалогическое общение для сотрудничества в академической коммуникации общения.
3. Обучающийся должен владеть умениями по выполнению перевода профессиональных текстов с иностранного на государственный язык и обратно.

Тема 3.5. UNIT 8. MARKETING

(Очная: Лабораторные занятия - 4ч.; Самостоятельная работа - 5ч.; Очно-заочная: Лабораторные занятия - 2ч.; Самостоятельная работа - 5ч.)

1. What is marketing?
2. Which are the Four Ps of marketing?
3. What is content marketing associated with?

Тема 3.6. UNIT 9. AGRICULTURAL ECONOMICS

(Очная: Лабораторные занятия - 4ч.; Самостоятельная работа - 5ч.; Очно-заочная: Лабораторные занятия - 2ч.; Самостоятельная работа - 5ч.)

1. What is agricultural economics?
2. What do production economists examine?
3. What do market economists focus on?

Тема 3.7. UNITS 8-9 Check

(Очная: Лабораторные занятия - 4ч.; Самостоятельная работа - 5ч.; Очно-заочная: Лабораторные занятия - 2ч.; Самостоятельная работа - 5ч.)

1. Обучающийся должен уметь выбирать на государственном и иностранном языках коммуникативно приемлемые стили делового общения, вербальные и невербальные средства взаимодействия с партнерами.
2. Обучающийся должен уметь использовать информационно-коммуникационные технологии при поиске необходимой информации в процессе решения стандартных коммуникативных задач на государственном и иностранном языках.
3. Обучающийся должен выполнять перевод профессиональных текстов с иностранного на государственный язык и обратно.

Тема 3.8. UNIT 10. DIGITAL ECONOMY

(Очная: Лабораторные занятия - 4ч.; Самостоятельная работа - 5ч.; Очно-заочная: Лабораторные занятия - 2ч.; Самостоятельная работа - 5ч.)

1. What does the Internet of Things improve?
2. How is the technological order defined?
3. How is the digital economy understood?

Тема 3.9. UNIT 10 Check

(Очная: Лабораторные занятия - 2ч.; Самостоятельная работа - 5ч.; Очно-заочная: Лабораторные занятия - 2ч.; Самостоятельная работа - 5ч.)

1. Обучающийся должен знать основы информационно-коммуникационных технологий при поиске необходимой информации в процессе решения стандартных коммуникативных задач на государственном и иностранном языках.
2. Обучающийся должен вести деловую переписку, учитывая особенности стилистики официальных и неофициальных писем, социокультурные различия в формате корреспонденции на государственном и иностранном языках.
3. Обучающийся должен владеть способностью интегративного умения использовать диалогическое общение для сотрудничества в академической коммуникации общения.

Тема 3.10. FINAL CHECK

(Очная: Лабораторные занятия - 2ч.; Самостоятельная работа - 6ч.; Очно-заочная: Лабораторные занятия - 2ч.; Самостоятельная работа - 5ч.)

1. Обучающийся должен знать основы перевода профессиональных текстов с иностранного на государственный язык и обратно.
2. Обучающийся должен владеть методом выбора на государственном и иностранном языках коммуникативно приемлемых стилей делового общения, вербальных и невербальных средств взаимодействия с партнерами.
3. Обучающийся должен уметь использовать информационно-коммуникационные технологии при поиске необходимой информации в процессе решения стандартных коммуникативных задач на государственном и иностранном языках.

Раздел 4. ПРОМЕЖУТОЧНАЯ АТТЕСТАЦИЯ

(Очная: Внеаудиторная контактная работа - 3ч.; Очно-заочная: Внеаудиторная контактная работа - 3ч.)

Тема 4.1. ЭКЗАМЕН

(Очная: Внеаудиторная контактная работа - 3ч.; Очно-заочная: Внеаудиторная контактная работа - 3ч.)

Проведение промежуточной аттестации в форме экзамена.

6. Оценочные материалы текущего контроля

Раздел 1. ECONOMICS

Форма контроля/оценочное средство: Задача

Вопросы/Задания:

1. Прочитайте задание и установите соответствие. Ответ заполнить в таблице.

1 2 3 4 5

Match the halves of the sentences.

1. The word economics has originated
 2. Defining economics has always been
 3. To simplify the concept, economics is defined
 4. The definition outlines three main aspects,
 5. This assumption states that consumers act in a rational manner
- a) a controversial issue since time immemorial.
 - б) from a Greek word oikonomikos.
 - в) by taking four viewpoints.
 - г) and focus on satisfying their needs.
 - д) namely human behaviour, allocation of resources, and alternative uses of resources.

2. Прочитайте задание и установите соответствие. Ответ заполнить в таблице.

1 2 3 4 5

Match the halves of the sentences.

1. There is perfect competition in an economy,
 2. It is also assumed that the tastes of consumers
 3. Homogenous products exist in the market and
 4. An industry is at equilibrium
 5. Organisations face many problems
- a) remain constant for a long period.
 - б) both buyers and sellers cannot affect prices.
 - в) wherein there are numerous buyers and sellers.
 - г) on a day-to-day basis.
 - д) if profits achieved are normal.

3. Прочитайте задание и установите соответствие. Ответ заполнить в таблице.

1 2 3 4 5

Match the halves of the sentences.

1. Business economics involves the application
 2. Demand refers to the willingness or capability of individuals
 3. Cost analysis helps firms in
 4. Pricing is one of the
 5. Decision making is a process of selecting
- a) determining hidden and uncontrollable costs and taking measures for effective cost control.
 - б) of various economic tools, theories, and methodologies.
 - в) to buy a product at a specific price.
 - г) the best course of action from the available alternatives.
 - д) key areas of business economics.

4. Прочитайте задание и укажите последовательность элементов делового письма.
Ответ заполнить в таблице.

1 2 3 4 5 6 7

Arrange the parts of a business letter in the correct order.

- a) Body (The letter's subject and purpose. Present details of the message. The ending requests action.)
- б) Signature lines (Sign your name.)
- в) Heading (The writer's address, followed by the current date.)
- г) Enclosure (Indicate whether you are including enclosures and/or sending copies.)
- д) Inside address (The name and address of the receiver.)
- ж) Complimentary closing (Capitalize the 1st word, end with a comma.)
- з) Salutation (Begin with 'Dear', end with a colon.)

5. Прочитайте задание и укажите последовательность членов предложения. Ответ заполнить в таблице.

1 2 3 4 5 6 7 8 9 10

Order the words to make a sentence.

- a) the
- б) deals
- в) of
- г) economic
- д) Microeconomics
- е) problems
- ж) with
- з) industry.
- и) a
- к) single

6. Укажите верный ответ.
How can economics be defined?

7. Укажите верный ответ.
Which are the four viewpoints on economics?

8. Укажите верный ответ.
Which are the three important assumptions in economics?

9. Укажите верный ответ.
Which are the important concepts covered by business economics?

10. Укажите верный ответ.
What branches is economics classified into?

11. Выберите один ответ из предложенных и обоснуйте его выбор.
Read the following text. Choose one correct option. Support your idea.

Economics has a wide scope and involves several concepts, which cannot be studied under a single discipline. Therefore, it is classified into two branches, namely, microeconomics and macroeconomics. Microeconomics deals with the economic problems of a single industry or organisation, while macroeconomics deals with the problems of an economy as a whole. Both of these branches contribute a major part in business analysis and decision-making directly or indirectly.

Microeconomics is a branch of economics that deals with the study of economic behaviour of individual organisations or consumers in an economy. Moreover, microeconomics focuses on the supply and demand patterns and price and output determination of individual markets. Microeconomics lays emphasis on decisions related to the selection of resources, the amount of output to be produced, and the price of products of an organisation.

Macroeconomics is a branch of economics that mainly deals with the economic behaviour of various units combined together. Macroeconomics focuses on the growth of an economy as a whole by undertaking the study of various economic aggregates, such as aggregate supply and demand, changes in employment, gross domestic product, overall price levels, and inflation.

a) Economics has a wide scope and involves a concept, which can be studied under a single discipline.

б) Economics is classified into three branches.

в) Microeconomics deals with the economic problems of one industry or organisation.

г) Macroeconomics deals with the problems of the particular sector of economy.

д) Macroeconomics focuses on decisions related to the selection of resources, the amount of output to be produced, and the price of products of an organisation.

12. Выберите один ответ из предложенных и обоснуйте его выбор.

Read the following text. Choose one correct option. Support your idea.

Economics has a wide scope and involves several concepts, which cannot be studied under a single discipline. Therefore, it is classified into two branches, namely, microeconomics and macroeconomics. Microeconomics deals with the economic problems of a single industry or organisation, while macroeconomics deals with the problems of an economy as a whole. Both of these branches contribute a major part in business analysis and decision-making directly or indirectly.

Microeconomics is a branch of economics that deals with the study of economic behaviour of individual organisations or consumers in an economy. Moreover, microeconomics focuses on the supply and demand patterns and price and output determination of individual markets. Microeconomics lays emphasis on decisions related to the selection of resources, the amount of output to be produced, and the price of products of an organisation.

Macroeconomics is a branch of economics that mainly deals with the economic behaviour of various units combined together. Macroeconomics focuses on the growth of an economy as a whole by undertaking the study of various economic aggregates, such as aggregate supply and demand, changes in employment, gross domestic product, overall price levels, and inflation.

a) Economics has a wide scope and involves a concept, which can be studied under a single discipline.

б) Economics is classified into four branches.

в) Microeconomics deals with supply and demand, changes in employment, gross domestic product, overall price levels, and inflation.

г) Macroeconomics is concerned with the economic behaviour of various units combined together.

д) Macroeconomics focuses on decisions related to the selection of resources, the amount of output to be produced, and the price of products of an organisation.

13. Выберите правильные ответы из предложенных и обоснуйте их выбор.
Read the following text. Choose two correct options. Support your ideas.

Economics has a wide scope and involves several concepts, which cannot be studied under a single discipline. Therefore, it is classified into two branches, namely, microeconomics and macroeconomics. Microeconomics deals with the economic problems of a single industry or organisation, while macroeconomics deals with the problems of an economy as a whole. Both of these branches contribute a major part in business analysis and decision-making directly or indirectly.

Microeconomics is a branch of economics that deals with the study of economic behaviour of individual organisations or consumers in an economy. Moreover, microeconomics focuses on the supply and demand patterns and price and output determination of individual markets. Microeconomics lays emphasis on decisions related to the selection of resources, the amount of output to be produced, and the price of products of an organisation.

Macroeconomics is a branch of economics that mainly deals with the economic behaviour of various units combined together. Macroeconomics focuses on the growth of an economy as a whole by undertaking the study of various economic aggregates, such as aggregate supply and demand, changes in employment, gross domestic product, overall price levels, and inflation.

- a) Economics has a wide scope and involves many concepts, which are not studied under a single discipline.
- б) There are two branches of economics.
- в) Microeconomics is concerned with supply and demand, changes in employment, gross domestic product, overall price levels, and inflation.
- г) Macroeconomics studies the economic behaviour of individual organisations or consumers.
- д) Macroeconomics focuses on decisions related to the selection of resources, the amount of output to be produced, and the price of products of an organisation.

Раздел 2. ПРОМЕЖУТОЧНАЯ АТТЕСТАЦИЯ

Форма контроля/оценочное средство:

Вопросы/Задания:

Раздел 3. RELATED SCIENCES

Форма контроля/оценочное средство: Задача

Вопросы/Задания:

1. Прочитайте задание и установите соответствие. Ответ заполнить в таблице.
- | | | | | |
|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|

Match the halves of the sentences.

- 1. Accounting is the process of identifying, measuring, recording, and communicating
 - 2. The goal of accounting is
 - 3. Comparability, verifiability, timeliness, and understandability are
 - 4. Financial accounting focuses on
 - 5. An account accumulates detailed information regarding
- a) to ensure information provided to decision makers is useful.
 - б) additional qualitative characteristics.
 - в) an organization's economic activities to users.
 - г) communicating information to external users.
 - д) the increases and decreases in a specific asset, liability, or equity item.

2. Прочитайте задание и установите соответствие. Ответ заполнить в таблице.

1 2 3 4 5

Match the halves of the sentences.

1. Finance is a specialized branch of economics concerned with
 2. Three broad areas in finance are
 3. Investment is a process of exchanging income during one period of time for an asset
 4. Banks usually pay a small amount of interest,
 5. It is the management
- a) business finance, personal finance, and public finance.
б) the origination and management of money, credit, banking and investment.
в) that is expected to produce earnings in future periods.
г) which puts into use the various factors of production.
д) or a payment in the form of a percentage of a customer's deposited balance, to customers.

3. Прочитайте задание и установите соответствие. Ответ заполнить в таблице.

1 2 3 4 5

Match the halves of the sentences.

1. Management undertakes the job of bringing together human physical and financial resources so
 2. Marketing attempts to encourage market participants
 3. Affiliate marketing entails
 4. The scope of agricultural economics goes well beyond the farm gate
 5. In Russia, the digital transformation of the economy is becoming
- a. to buy their product and commit loyalty to a specific company.
б. using third-party advertising to drive customer interest.
в. as to achieve organizational purpose.
г. one of the main strategic directions of its development.
д. to encompass a broader range of food- and fiber-related activities.

4. Прочитайте задание и укажите последовательность членов предложения. Ответ заполнить в таблицу.

1 2 3 4 5 6 7 8

Order the words to make a sentence.

- a) can
б) bought
в) Government
г) be
д) bonds
ж) set
з) for
к) prices.

5. Прочитайте задание и укажите последовательность элементов делового письма. Ответ заполнить в таблицу.

1 2 3 4 5 6 7 8 9 10

Arrange the parts of a business letter in the correct order.

- a) Your name
б) Your Name

Your Address
Your City, State, Zip Code
Your Phone Number

в) Sincerely,

г) I would like to request a ten day leave of absence for personal reasons.

д) Your Signature

е) Name
Title
Organization Address
City, State, Zip Code

ж) Thank you very much for your consideration.

з) Dear Mr./Ms. Last Name:

и) November 3

к) If possible I would like to leave work on November 7 and return on November 17. I would also like to assure you that even when I am away from work, I will be constantly accessible via email or phone.

6. Укажите верный ответ.

How is accounting defined?

7. Укажите верный ответ.

Which are the three broad areas in finance?

8. Укажите верный ответ.

What is investment?

9. Укажите верный ответ.

What does management as a discipline refer to?

10. Укажите верный ответ.

What is marketing?

11. Выберите один ответ из предложенных и обоснуйте его выбор.

Read the following text. Choose one correct option. Support your idea.

Marketing refers to activities a company undertakes to promote the buying or selling of a product or service. Marketing includes advertising, selling, and delivering products to consumers or other businesses. Marketing is a division of a company, product line, individual, or entity that promotes its service. Marketing attempts to encourage market participants to buy their product and commit loyalty to a specific company.

An important goal of marketing is propelling a company's growth. This can be seen through attracting and retaining new customers. Companies may apply a number of different marketing strategies to achieve these goals.

Product, price, place, and promotion are the Four Ps of marketing. The Four Ps collectively make up the essential mix a company needs to market a product or service.

- а) Marketing prevents the activities that a company undertakes to promote the buying or selling of a product or service.
- б) Marketing attempts to discourage market participants to buy particular products.
- в) Management of money is an important goal of marketing.
- г) The Four Ps of marketing are promotion, product, participant and plan.

д) Marketing comprises advertising, selling, and delivering products to consumers or other businesses.

12. Выберите правильные ответы из предложенных и обоснуйте их выбор.
Read the following text. Choose three correct options. Support your ideas.

Marketing refers to activities a company undertakes to promote the buying or selling of a product or service. Marketing includes advertising, selling, and delivering products to consumers or other businesses. Marketing is a division of a company, product line, individual, or entity that promotes its service. Marketing attempts to encourage market participants to buy their product and commit loyalty to a specific company.

An important goal of marketing is propelling a company's growth. This can be seen through attracting and retaining new customers. Companies may apply a number of different marketing strategies to achieve these goals.

Product, price, place, and promotion are the Four Ps of marketing. The Four Ps collectively make up the essential mix a company needs to market a product or service.

- а) Marketing is concerned with promotion of goods and services.
- б) Marketing attempts to discourage market participants to buy particular products.
- в) Boosting a company's growth is an important goal of marketing.
- г) The Four Ps of marketing are product, price, place, and promotion.
- д) Marketing includes financial institutions that provide customers with a variety of valuable services.

Раздел 4. ПРОМЕЖУТОЧНАЯ АТТЕСТАЦИЯ

Форма контроля/оценочное средство:

Вопросы/Задания:

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7. Оценочные материалы промежуточной аттестации

Очная форма обучения, Первый семестр, Зачет

Контролируемые ИДК: УК-4.1 УК-4.2 УК-4.3 УК-4.4 УК-4.5

Вопросы/Задания:

1. How can economics be defined?
2. Which word has the term economics originated from?
3. How has the scope of economics broadened?
4. Which are the four viewpoints on economics?
5. Who gave the important growth-centered definitions of economics?
6. What do the economists use assumptions for?
7. Which are the three important assumptions in economics?

8. How are consumers' tastes described?
9. What does "a perfect competition" in an economy mean?
10. How many types of equilibrium can be in a market? Which are they?
11. What does the profit of an organisation depend on?
12. What pricing-related concepts does business economics include?
13. What do the organisations need to have in order to maximise their profit?
14. Why are the decisions related to capital investment difficult?
15. What do organisations face?
16. How can decision making be described?
17. Which are the important concepts covered by business economics?
18. How does business economics help managers?
19. Which are the economic variables?
20. Which are the economic factors?
21. What does economics involve?
22. What branches is economics classified into?
23. What does microeconomics deal with?
24. What does macroeconomics focus on?
25. What is the economy affected by?
26. What are the Laws of economics based on?
27. How is Law of Demand defined?
28. How do customers behave?
29. How is Law of Supply defined?
30. What is required to understand the significance of economic laws?
31. How is accounting defined?
32. Which area of accounting serves the decision-making needs of internal users?

33. What do external users include?
34. What does financial accounting focus on?
35. What are the accounting practices comprised of?
36. Which are the additional qualitative characteristics of accounting?
37. Where are accounts maintained?
38. What do accounts receivable represent?
39. How are prepaid expenses defined?
40. What does share capital represent?
41. Which are the typical areas of study within finance?
42. Who accumulates funds which could earn interest or dividends if put to productive use?
43. What form may the savings accumulate in?
44. How are the institutions that channel funds from savers to users called?
45. Which are the three broad areas in finance?
46. How is business finance defined?
47. What does personal finance deal with?
48. When was the historical demarcation point?
49. What do the best students possess?
50. Which are the six seminal and internally consistent theories upon which modern finance is founded?

51. Практическое задание 1

Выполните задания, используя изученный грамматический материал по темам: Tenses, Active and Passive Voice. Учитывая правильный порядок слов, поставьте глагол в скобках в правильную видовременную форму соответствующего залога.

1. Many accidents (cause) by dangerous driving.
2. Water (cover) most of the Earth's surface.
3. Ann gave me her address but I'm afraid I (lose) it.
4. She told me her name but I (not/remember) it now.
5. It was warm, so I (take) off my coat.

52. Практическое задание 2

Выполните задания, используя изученный грамматический материал по темам: Tenses, Active and Passive Voice. Учитывая правильный порядок слов, поставьте глагол в скобках в

правильную видовременную форму соответствующего залога.

1. Ann (not drink) tea very often.
2. "Is the house at the end of the street still for sale?" "No, it (sell)."
3. When was Australia (discover)?
4. Most of the Earth's surface (cover) by water.
5. The park gates (lock) at 6.30 p.m. every evening.

53. Практическое задание 3

Выполните задания, используя изученный грамматический материал по темам: Tenses, Active and Passive Voice. Учитывая правильный порядок слов, поставьте глагол в скобках в правильную видовременную форму соответствующего залога.

1. There's no need to leave a tip. Service (include) in the bill.
2. You (invite) to the wedding. Why didn't you go?
3. What is silver (use) for?
4. If you (not/eat) anything now, you will be hungry later.
5. My car has disappeared. It (steal)!

54. Практическое задание 4

Выполните задания, используя изученный грамматический материал по темам: Tenses, Active and Passive Voice. Учитывая правильный порядок слов, поставьте глагол в скобках в правильную видовременную форму соответствующего залога.

1. My umbrella has disappeared. Somebody (take).
2. Tom gets a higher salary now. He (promote).
3. A cinema is a place where films (show).
4. We must do something soon before it (be) too late.
5. When I was young, I (want) to be a bus driver.

55. Практическое задание 5

Выполните задания, используя изученный грамматический материал по темам: Tenses, Active and Passive Voice. Учитывая правильный порядок слов, поставьте глагол в скобках в правильную видовременную форму соответствующего залога.

1. In the United States, elections for President (hold) every four years.
2. Originally the book was written in Spanish and a few years ago it (translate) into Russian.
3. When was the television (invent)?
4. Ann can't use her office at the moment. It (redecorate).
5. The photocopier broke down yesterday, but now it's OK now. It is working. It (repair).

56. Практическое задание 6

Выполните задания, используя изученный грамматический материал по темам: Tenses, Active and Passive Voice. Учитывая правильный порядок слов, поставьте глагол в скобках в правильную видовременную форму соответствующего залога.

1. We were driving along quite fast but we (overtake) by lots of other cars.
2. Ron's parents died when he was very young. He and his sister (bring) up by their grandparents.
3. I was born in London but I (grow) up in the north of England.
4. A tree was lying across the road. It (blow) down in the storm.
5. I don't want to go without you. I'll wait until you (be) ready.

57. Практическое задание 7

Выполните задания, используя изученный грамматический материал по темам: Tenses, Active and Passive Voice. Учитывая правильный порядок слов, поставьте глагол в скобках в правильную видовременную форму соответствующего залога.

1. The man next door disappeared six months ago. Nobody (see) since then.
2. While I was on holiday, my camera (steal) from my hotel room.

3. While I was on holiday, my camera (disappear) from my hotel room.
4. Sue has applied for the job but she isn't very well qualified for it. I (be) surprised if she gets it.
5. "What were you doing this time yesterday?" "I (be) asleep."

58. Практическое задание 8

Выполните задания, используя изученный грамматический материал по темам: Tenses, Active and Passive Voice. Учитывая правильный порядок слов, поставьте глагол в скобках в правильную видовременную форму соответствующего залога.

1. The company is not independent. It (own) by a much larger company.
2. There is somebody behind us. I think we (follow).
3. When Sarah arrived at the party, Paul already (go) home.
4. We didn't play football yesterday. The match (cancel).
5. I want to see Margaret before she (go) out.

59. Практическое задание 9

Выполните задания, используя изученный грамматический материал по темам: Tenses, Active and Passive Voice. Учитывая правильный порядок слов, поставьте глагол в скобках в правильную видовременную форму соответствующего залога.

1. I saw an accident last night. Somebody called an ambulance but nobody was injured so the ambulance (not/need).
2. The television (repair). It's working again now.
3. The church tower (restore). The work is almost finished.
4. "How old is the tower?" "It (believe) to be over 600 years old."
5. Hurry up! If we don't hurry, we (be) late.

60. Практическое задание 10

Выполните задания, используя изученный грамматический материал по темам: Tenses, Active and Passive Voice. Учитывая правильный порядок слов, поставьте глагол в скобках в правильную видовременную форму соответствующего залога.

1. The police (arrest) three people but later they let them go.
2. "Is your car still for sale?" "No, I (sell) it."
3. Two people (injure) in an explosion at a factory in Birmingham three days ago.
4. I'm going to read a lot of books while I (be) on holiday.
5. I didn't know who she was. I (not see) her before.

61. Практическое задание 11

Выполните задания, используя изученный грамматический материал по темам: Tenses, Active and Passive Voice. Учитывая правильный порядок слов, поставьте глагол в скобках в правильную видовременную форму соответствующего залога.

1. My grandfather was a builder. He (build) these houses many years ago.
2. That bag looks heavy. I (help) you with it.
3. The roof of the building (damage) in a storm a few days ago.
4. Sometimes mistakes (make). It's inevitable.
5. My grandfather (die) 30 years ago. I never met him.

62. Практическое задание 12

Выполните задания, используя изученный грамматический материал по темам: Tenses, Active and Passive Voice. Учитывая правильный порядок слов, поставьте глагол в скобках в правильную видовременную форму соответствующего залога.

1. Cheese (make) from milk.
2. I'm hungry. I (not eat) anything since breakfast.
3. The room (clean) when I arrived.
4. Every time I travel by plane, my flight (delay).
5. Wait here until I (come) back.

63. Практическое задание 13

Выполните задания, используя изученный грамматический материал по темам: Tenses, Active and Passive Voice. Учитывая правильный порядок слов, поставьте глагол в скобках в правильную видовременную форму соответствующего залога.

1. When we got home last night, we found that somebody (break) into the flat.
2. It is a big factory. Five hundred people (employ) there.
3. George (not/be) very well last week.
4. This time last year I (live) in Brazil.
5. This house is quite old. It (build) over 100 years ago.

64. Практическое задание 14

Выполните задания, используя изученный грамматический материал по темам: Tenses, Active and Passive Voice. Учитывая правильный порядок слов, поставьте глагол в скобках в правильную видовременную форму соответствующего залога.

1. The house was very quiet when I got home. Everybody (go) to bed.
2. "You (work) hard today." "Yes, I've got a lot to do."
3. We (have) a party next Saturday. Would you like to come?
4. We're going on holiday tomorrow. I'll tell you all about it when we (come) back.
5. I think the weather (be) nice tomorrow.

65. Практическое задание 15

Выполните задания, используя изученный грамматический материал по темам: Tenses, Active and Passive Voice. Учитывая правильный порядок слов, поставьте глагол в скобках в правильную видовременную форму соответствующего залога.

1. The letter (post) a week ago and it arrived yesterday.
2. The boat (sink) quickly but fortunately everybody was rescued.
3. I'd like to play tennis tomorrow if the weather (be) nice.
4. We were in a very difficult position. We (not/know) what to do.
5. I (walk) along the road yesterday when I saw Dave.

Очная форма обучения, Второй семестр, Экзамен

Контролируемые ИДК: УК-4.1 УК-4.2 УК-4.3 УК-4.4 УК-4.5

Вопросы/Задания:

1. How can economics be defined?
2. Which are the four viewpoints on economics?
3. What do the economists use assumptions for?
4. Which are the three important assumptions in economics?
5. What does "a perfect competition" in an economy mean?
6. How many types of market equilibrium can be? Which are they?
7. What does the profit of an organization depend on?
8. What pricing-related concepts does business economics include?
9. Why are the decisions related to capital investment difficult?

10. What do organizations face?
11. How can decision making be described?
12. Which are the important concepts covered by business economics?
13. How does business economics help managers?
14. Which are the economic variables?
15. Which are the economic factors?
16. What does economics involve?
17. What branches is economics classified into?
18. What does microeconomics deal with?
19. What does macroeconomics focus on?
20. What is the economy affected by?
21. What are the Laws of economics based on?
22. How is Law of Demand defined?
23. How is Law of Supply defined?
24. How is accounting defined?
25. What does financial accounting focus on?
26. What are the accounting practices comprised of?
27. Which are the additional qualitative characteristics of accounting?
28. Where are accounts maintained?
29. What do accounts receivable represent?
30. How are prepaid expenses defined?
31. What does share capital represent?
32. Which are the typical areas of study within finance?
33. What form may the savings accumulate in?
34. How are the institutions that channel funds from savers to users called?

35. Which are the three broad areas in finance?
36. How is business finance defined?
37. What does personal finance deal with?
38. When was the historical demarcation point?
39. Which are the six seminal and internally consistent theories upon which modern finance is founded?
40. What is investment?
41. What are the two types of investment to be distinguished from the standpoint of an individual?
42. What are the most common types of investment?
43. What do you buy when you buy a stock and a bond?
44. What is a mutual fund?
45. What is a certificate of deposit?
46. What are cryptocurrencies? Do they have any government backing?
47. What are banks?
48. What is management, according to Harold Koontz?
49. What does management involve?
50. What are the three primary levels of management? What are their responsibilities?
51. What is marketing?
52. What does marketing include?
53. What is an important goal of marketing?
54. Which are the Four Ps of marketing?
55. What is agricultural economics?
56. What is the scope of agricultural economics?
57. Which sectors of the economy are digital technologies changing?
58. What does the Internet of Things improve?

59. What is becoming one of the main strategic directions of Russia's development?

60. How is the digital economy understood?

61. Практическое задание 1

Прочтите и письменно переведите текст на русский язык, используя словарь.

TEXT 1

CAPITAL

Capital is a man-made resource. Any product of labour and land which is reserved for use in the further production is capital.

Capital was created when people began to make simple tools and implemented to assist them in the production of food and in the transportation of their possessions.

It might be helpful at this stage to deal with the confusion which commonly arises over the meanings of three important terms: capital, money, and wealth.

Capital means any produced means of production.

Wealth is quite simply the stock of all those goods which have a money value. Capital, therefore, is an important part of the community's wealth.

Money is a claim to wealth. From the standpoint of the community as a whole, money is not wealth, since we cannot count both the value of real assets and the value of the money claims to those assets. From the point of view of the individual citizen, however, money represents a part of his personal wealth since he sees it as a claim on assets held by other people.

Capital is usually divided into two types: that which is used up in the course of production and that which is not.

Working capital consists of the stocks of raw materials, partly finished goods held by producers. These stocks are just as important to efficient production as are the machines and buildings. This kind of capital is sometimes called circulating capital.

Fixed capital consists of equipment used in production – buildings, machinery, railways and so on.

62. Практическое задание 2

Прочтите и письменно переведите текст на русский язык, используя словарь.

TEXT 2

PARTNERSHIP

Partnerships are voluntary combinations of from 2 to 20 persons formed for the purpose of carrying on business with a view of profit. This type of organization represents a logical development from the one-person business since the obvious method by which such a firm may acquire further capital is to form a partnership. The motive, however, may not be financial and partnerships are often formed in order to bring new ability and enterprise into the business.

The partners usually share in the task of running the business, but a partner need not to play an active role. A person who joins a partnership, supplying capital and sharing in the profits, but taking no part in the management is known as a dormant or sleeping partner. Partnerships are a common form of business organization in such professions as law, accountancy, surveying, and medicine.

The advantages of this type of firm are similar to those of the one-person business. It is a flexible organization which allows a great degree of specialization than the one-person business. Partners usually specialize in one or more aspects of the business; one may be responsible for buying, one for selling, one for production, and so on.

The great disadvantage, like that of the one-person business, is the fact the liability of the partners is unlimited and they are all fully liable for the acts of the other partners. There are, however, some limited partnerships which have to be registered with the Registrar of Companies.

63. Практическое задание 3

Прочтите и письменно переведите текст на русский язык, используя словарь.

TEXT 3

SCARCITY AND CHOICE

Economics is about satisfaction of material wants. It is necessary to be quite clear about this; it is people's wants rather than their needs which provide the motive for economic activity. We go to work in order to obtain income which will buy us the things we want rather than the things we need. It is not possible to define 'need' in terms of any particular quantity of a commodity, because this would imply that a certain level of consumption is 'right' for an individual. Economists tend to avoid this kind of value judgment which tries to specify how much people ought to consume. It is assumed that individuals wish to enjoy as much well-being as possible, and if their consumption of food, clothing, entertainment and other goods and services is less than the amount required to give them complete satisfaction they will want to have more of them.

If the resources available to people are insufficient to satisfy all their wants, we say that such resources are scarce. Scarcity is a relative concept; it relates the extent of people's wants to their ability to satisfy those wants. Neither people's wants nor their ability to produce goods and services are constant. Their productive potential is increasing all the time, but so is their appetite for material things.

Whatever the reason is the fact is that we find ourselves in a situation of scarcity. We cannot have all the things we want. The resources available to satisfy our wants are, at any time, limited in supply. Our wants, however, appear to be unlimited.

64. Практическое задание 4

Прочтите и письменно переведите текст на русский язык, используя словарь.

TEXT 4

THE DISADVANTAGES OF THE DIVISION OF LABOUR

A cycle of simple movements which is repeated every few minutes is all that is demanded of large number of workers in factories. This undoubtedly makes for monotony and boredom; there is no opportunity for the worker to exercise initiative, judgment, manual skills or responsibility.

The extension of specialization has been accompanied by a great increase in the use of machinery. Basic skills have been transferred from the hands of the worker to the machine. All this has led to a marked decline in the degree of craftsmanship required of the average industrial worker.

Specialization means that workers do not have the wide industrial training which would make them adaptable to changes in the techniques of production. Their specialization functions can become obsolete when new machines are invented, and their particular skills will be useless elsewhere. Such workers are especially liable to unemployment in a rapidly changing world.

It has been pointed out that the division of labour, by simplifying tasks, makes job in one industry very similar to those in another. Since the operation is easy to learn, retraining is easily and quickly accomplished and workers can, without great difficulty, move from one job to another.

A specialization system of production increases the extent to which different sectors of the economy depend upon one another. Many modern industries consist of a large number of firms each concentrating on the production of one component.

65. Практическое задание 5

Прочтите и письменно переведите текст на русский язык, используя словарь.

TEXT 5

MONEY

Money is one of the man's greatest inventions and the fact that all but the least developed of human societies use money indicates that it is an essential tool of civilization. In the absence of some form of money, exchange may take the form of barter which is the direct exchange of goods and services for goods and services. Barter will serve man's requirements quite adequately when he provides most of his needs directly and relies upon market exchanges for very few of the things he wants. As the extent of specialization increases, the barter system proves very inefficient and

frustrating. In the simplest societies each family will provide by its own efforts most of its needs and perhaps some small surpluses. A farmer will exchange any small surplus of food, wool or hides for the surpluses of other producers. But this system of exchange becomes very cumbersome as economic activities become more specialized.

The great disadvantage of barter is the fact that it depends upon a “double coincidence of wants”. A hunter who wants to exchange his skins for corn must find, not merely a person who wants skins, but someone who wants skin and has a surplus of corn for disposal. The alternative is to exchange his skins for some other article and then to carry out a series of similar exchanges until he finally gets his corn. Time and energy which could be devoted to production is spent on a laborious system of exchange.

Quite early in his history man discovered a much more convenient arrangement.

66. Практическое задание 6

Прочтите и письменно переведите текст на русский язык, используя словарь.

TEXT 6

THE EFFECTS OF INFLATION

Inflation is regarded as undesirable because it produces some serious economic and social problems. Inflation leads to an arbitrary redistribution of real income. Although a rise in the general price level produces a corresponding rise in money incomes, all prices do not rise to the same extent and different income groups will be affected in different ways. There will be some “gainers” and some “losers”.

The losers are those whose income are fixed, or relatively fixed, in money terms. This group will include people whose income is derived from fixed interest securities, controlled rents or some private pension schemes. Income recipients in this category will experience a fall in their real incomes.

When incomes are directly related to prices, real income will remain relatively unchanged. The incomes of sales people, and professional groups such as architects, surveyors and estate agents whose fees are expressed as percentage of the value of the work undertaken, fall in this category. A large number of wage earners also come into this group since many workers have agreements which link their money wages to the Retail Price Index.

The effects on incomes derived from profits depend largely upon the kind of inflation being experienced. During demand-pull inflation, profits tend to rise. The prices of final goods and services tend to be more flexible in an upwards direction than many factor prices, some of which are fixed on fairly long-term contracts.

67. Практическое задание 7

Прочтите и письменно переведите текст на русский язык, используя словарь.

TEXT 7

POLICIES WITH FLOATING EXCHANGE RATES

The main argument put forward in favour of floating rates is that they remove the burdens of policies to deal with deficits from the domestic economy. There is no need for a country to hold large reserves of foreign currency and no need to depress home demand when there is a deficit on the balance of payments.

But floating rates do not remove balance of payments problems so neatly as the theory indicates, neither do they isolate the economy from external forces. Surpluses and deficits will change the relative prices of imports and exports via changes in the exchange rate, and this movement will bring about an equilibrium in the balance of payments. This latter situation will only come about if the volumes of imports and exports change by the correct amounts. In any case, changes in the volumes of exports and imports take time, and the time lag between the change in the exchange rate and the changes in the quantities of exports and imports could be long enough for adverse effects to be felt in the home economy.

Let us take a deficit situation as an example. The depreciation of the currency will make imports

dearer, and if the demand for them is elastic, this could give rise to cost-push inflation. This inflation will eventually remove any price advantage which the depreciation had given to exports. More seriously the cost-push pressures could reduce profitability, weaken confidence, and cause investment to fall. This is a sequence which leads to a rise in unemployment.

68. Практическое задание 8

Прочтите и письменно переведите текст на русский язык, используя словарь.

TEXT 8

POLICIES UNDER FIXED EXCHANGE RATES

When countries are operating fixed exchange rates, national economies are closely linked and economic changes in one country will transmit their effects fairly quickly to other countries. Thus, a country experiencing a higher rate of inflation than its competitors will find its balance of payments position deteriorating because imports are becoming more competitive on the home market and exports less competitive in world markets. With a fixed exchange rate the immediate effect of any deficit falls on the official reserves of gold and foreign currency. When there is a persistent deficit, these reserves will soon be exhausted so that, if the exchange rate is to be held, the government must take steps to eliminate the deficit.

Expenditure – reducing measures are those which aim to reduce aggregate demand, and we are now familiar with the manner in which fiscal and monetary policies are used for this purpose. A fall in total planned spending must lead to a fall in the expenditures on foreign goods and services. It might also lead to an increase in exports as domestic firms find it more difficult to sell in the home market.

There might, however, be an unfavourable effect from abroad, because a cut-back in the country's import reduces other countries' exports and, hence, other countries' income. The country carrying out the expenditure – reducing policy, therefore, might find that, although it has favourable effects on its imports, it also has unfavourable effects on its exports.

69. Практическое задание 9

Прочтите и письменно переведите текст на русский язык, используя словарь.

TEXT 9

SPECIALIZATION AND EXCHANGE

A system of specialized production, no matter how simple, cannot exist without exchange. When people become specialists, they are dependent upon some system of exchange to provide them with the variety of goods and services required to satisfy their wants. Without some means of exchange, the farmers would have too much corn for their personal needs, but would have no coal, oil, electricity, or machinery. There must be some means whereby the outputs of special producers can be exchanged.

In addition to this need for a highly developed mechanism for carrying out exchanges, there is another important factor governing the degree of specialization. The principle of the division of labour can only be applied extensively when there is a large market for a standardized product. Specialization, therefore, is limited by the extent of the market.

Specialization and the size of the market

The work of engineers and scientists continues to provide increasing scope for wider applications of the principle of the division of labour. The most striking evidence of this fact is the increasing use being made of robots in mass production industries. These methods of production are only worthwhile if there is a market large enough to keep this expensive capital equipment fully employed. The size of the market, therefore, is an economic limit to the degree of specialization.

On a more simple level, the size of the market would be too small to provide a highly specialized worker with an adequate income.

70. Практическое задание 10

Прочтите и письменно переведите текст на русский язык, используя словарь.

TEXT 10

COOPERATIVES

There are basically two forms of cooperative enterprises, one which operates on the basis of worker control and one on the basis of consumer control. The second type has been much more successful in the UK than the first type.

Producer cooperatives

The idea of workers establishing their own production units, raising the capital by their own efforts, electing the management from their own ranks, sharing the profits according to some agreed formula, and sharing power on the basis of one member, one vote, is quite an old one. In the UK at the turn of the century there were some 200 such worker-controlled enterprises strongly supported by the cooperative retail societies which purchased much of their output. Since that time serious decline reduced the number of this type of cooperative to about 30 in the late 1960s. Most of the survivors were in printing, clothing and footwear.

In more recent years there has been a strong revival and many new cooperatives have been formed. Some of these newer worker cooperatives differ in several respects from earlier experiments. They have sometimes been launched with government money and have been established as a result of workers' refusal to accept management's view that the firm is not a viable enterprise and should be closed down. Several of these cooperatives have been registered under the Companies Acts instead of the Industrial and Provident Societies Acts, as were the older cooperatives.

71. Практическое задание 11

Прочтите и письменно переведите текст на русский язык, используя словарь.

TEXT 11

CONSUMER COOPERATIVES

Cooperative enterprise in the retail trade began in Rochdale in 1844, when a group of low-paid weavers opened their own very small retail shop. From these humble beginnings the movement has grown to become one of the largest retail organizations in the UK.

The basic principles on which the movement was founded were:

- (a) the society should be owned by the customers, i.e., by those customers who purchased at least one share;
- (b) the profits should be distributed according to the value of member's purchases (these payments were made quarterly, and were known as dividends);
- (c) the society should be democratically controlled on the basis of 'one member, one vote'.

These principles are still the basis of the modern cooperative societies. The members of each society elect a management committee which is responsible for the general policy, but the day-to-day operations are in the hands of full-time salaried officials appointed by the management committee.

In the early years, the regular payments of dividends were an important inducement to become a member of a cooperative society. Many societies, however, no longer make these payments, but their members are usually entitled to 'special offers' at frequent intervals.

The membership of the retail cooperative societies has fallen from a peak of about 13 million in the 1960s to about 8 million in 1987. For many years the movement was made up of a large number of local cooperative societies.

72. Практическое задание 12

Прочтите и письменно переведите текст на русский язык, используя словарь.

TEXT 12

GOVERNMENT AND THE BEHAVIOUR OF FIRMS

Some of the government's measures may be seen as attempts to make the market mechanism work more efficiently by providing a framework of regulations aimed at encouraging a more competitive market structure and at preventing dishonesty in commercial dealings. Others are designed to protect

groups which have relatively weak bargaining positions.

A series of Companies Acts regulate the formation, structure and organization of joint stock companies. They also require companies to make public certain information about their finances and operations so that people dealing with them should not be misled. The laws relating to Monopolies and Restrictive Practices are designed to secure a more equitable balance of market forces so that individual firms or groups of firms cannot exercise undue market power.

In the UK, firms are subject to many statutory controls which are intended to protect the interest of groups of people which might, in a free market, be vulnerable to 'unfair' exploitation. Thus, we have legislation regulating the working conditions in factories, shops and offices, and there are statutory Wages Councils which determine wages in occupations where union organization has been particularly weak. The Fair-Trading Act has the objective of providing protection for the consumer in his dealings with suppliers of goods and services. There are laws which give the purchaser the chance to have second thoughts about any hire purchase agreement he may have signed.

73. Практическое задание 13

Прочтите и письменно переведите текст на русский язык, используя словарь.

TEXT 13

GOVERNMENT AND INDUSTRIAL EFFICIENCY

Widespread dissatisfaction with the rate of economic growth has meant that the governments have paid increasing attention to the performance of British industry. As far as the private sector is concerned, policies to improve industrial efficiency are mainly confined to financial inducements and exploitation. The emphasis has been on investment and research. Attempts to stimulate investment in private industry have taken the form of investment grants and various tax concessions on investment expenditures.

Economic growth demands large expenditures on research and development, but this involves great risks, especially in the development stage. The development of the industrial process may cost ten or twenty times as much as the original research. Developing an airliner, for example, costs more than 1 billion and the same is true of its engine. It is most unlikely that this type of research and development would be undertaken in the UK without state subsidies.

The government also operates its own research and development institutions, and several government agencies exist to offer advice and help to firms introducing new technology. In recent years the government has provided financial assistance towards the costs of developments in micro-electronics, office automation and aerospace. Financial support for innovation is available for all firms, both large and small.

It is believed that the UK's economic growth and ability to compete in world markets depends very much on the existence of a skilled and adaptable labour force.

74. Практическое занятие 14

Прочтите и письменно переведите текст на русский язык, используя словарь.

TEXT 14

GOVERNMENT AND INDUSTRIAL STRUCTURE

Changes in the structure of industry may be considered necessary to arrest the decline of an industry, to speed up the movement of resources into a new technology, to change the geographical distribution of industry, or to improve the performance of exporting or import-saving industries. These changes may well come about without any intervention by the government. Market forces, if left to themselves, will bring about changes in the structure of industry. Competition between firms will lead to the elimination of firms which are unable, or too slow, to change their products and their methods of production. But the government may believe that, in some cases, market forces will bring about the changes either too slowly or too painfully. For example, there could be heavy social costs in the form of bankruptcies and unemployment as some firms and industries decline and others expand.

In the post-war period governments have found it necessary to supply large amounts of public

money to assist industries and firms facing severe foreign competition or decline, for example in the coal, steel, shipbuilding and vehicle manufacturing industries. This help has often been given on condition that the individual firms carry out major changes in their organization so as to improve their efficiency.

It was the fear that Britain is lagging behind her major competitors which encouraged governments to offer financial incentives for firms to move into high technology electronics and communications industries and 'information technology'.

75. Практическое задание 15

Прочтите и письменно переведите текст на русский язык, используя словарь.

TEXT 15

REGIONAL POLICIES

Regional policy is a twentieth-century development designed to deal with three basic problems.

1. An excessive concentration of people in particular towns and cities.
2. Areas dominated by older declining industries.
3. Regions depressed due to a dependence on low-income extractive industries such as agriculture, forestry, and fishing.

The main effects of an uneven regional distribution of unemployment are:

- (a) The unemployment in the less prosperous areas represents a serious waste of economic resources and national income is lower than it might otherwise be.
- (b) The drift of population to the more prosperous areas leads to housing shortages and general overcrowding in these areas. In other regions community life might be damaged by the loss of population and the distortion of the age composition.
- (c) When the total demand for goods and services is running at a high level, there is excess demand for labour (and other factors) in the prosperous areas giving rise to upward pressures on incomes and other prices.

Regional policy measures fall into three main groups:

1. Development of the infrastructure of the depressed areas by improving roads, railways and airports.
2. Schemes to improve the occupational and geographical mobility of labour so that workers can move more readily to the new jobs provided by firms moving into areas with surplus labour.
3. Measures to stimulate industrial expansion and diversification in selected areas together with restrictions on expansion in more prosperous or overcrowded regions.

76. Практическое задание 16

Подготовьте устный пересказ данного текста на английском языке и перевод на русском языке, не используя словарь.

TEXT 1

ASSUMPTIONS IN ECONOMICS

In economics, there are certain assumptions about an economic situation which may happen in the future. Economists use assumptions to break down complex economic processes and advocate different theories. There are three important assumptions in economics, which are discussed as follows:

Consumers have rational preferences: This assumption states that consumers act in a rational manner and focus on satisfying their needs. It is also assumed that the tastes of consumers remain constant for a long period.

Existence of perfect competition: According to this assumption, there is perfect competition in an economy, wherein there are numerous buyers and sellers. It is assumed that homogenous products exist in the market and both buyers and sellers cannot affect prices.

Existence of equilibrium: Equilibrium exists wherein both consumers and entrepreneurs achieve maximum satisfaction. In a market, there can be two types of equilibrium: industry equilibrium and firm's equilibrium. An industry is at equilibrium if profits achieved are normal. On the other hand, a firm is at the state of equilibrium if its profits are maximum.

77. Практическое задание 17

Подготовьте устный пересказ данного текста на английском языке и перевод на русском языке, не используя словарь.

TEXT 2

SIGNIFICANCE OF BUSINESS ECONOMICS

Business economics plays an important role in decision making in an organisation. Decision making is a process of selecting the best course of action from the available alternatives. In order to make sound decisions; managers must have in-depth knowledge of economic concepts, theories, and tools. The following points explain the importance of business economics:

- Business economics covers various important concepts, such as demand and supply analysis; short and long-run costs; and marginal utility. These concepts support managers in identifying and analysing problems and finding solutions.
- It helps managers to identify and analyse various internal and external business factors and their impact on the functioning of the organisation.
- Business economics helps managers in framing various policies, such as pricing policies and cost policies.
- By studying various economic variables, such as cost production and business capital, organisations can predict the future.
- Business economics helps in establishing relationships between different economic factors, such as income, profits, losses, and market structure.

78. Практическое задание 18

Подготовьте устный пересказ данного текста на английском языке и перевод на русском языке, не используя словарь.

TEXT 3

MICROECONOMICS AND MACROECONOMICS

Economics has a wide scope and involves several concepts, which cannot be studied under a single discipline. Therefore, it is classified into two branches, namely, microeconomics and macroeconomics. Microeconomics deals with the economic problems of a single industry or organisation, while macroeconomics deals with the problems of an economy as a whole. Both of these branches contribute a major part in business analysis and decision-making directly or indirectly.

Microeconomics is a branch of economics that deals with the study of economic behaviour of individual organisations or consumers in an economy. Moreover, microeconomics focuses on the supply and demand patterns and price and output determination of individual markets.

Macroeconomics is a branch of economics that mainly deals with the economic behaviour of various units combined together. Macroeconomics focuses on the growth of an economy as a whole by undertaking the study of various economic aggregates, such as aggregate supply and demand, changes in employment, gross domestic product (GDP), overall price levels, and inflation.

79. Практическое задание 19

Подготовьте устный пересказ данного текста на английском языке и перевод на русском языке, не используя словарь.

TEXT 4

LAWS OF ECONOMICS

In the words of Marshall, “Economic laws or statements of economic tendencies, are those social laws, which relate to branches of conduct in which the strength of the motives chiefly concerned can be measured by money price”. Laws of economics are based on a set of generalisations assumed to govern an economic activity. In economics, there are two basic laws: Law of Demand and Law of Supply.

Law of Demand is one of the basic economic laws according to which demand rises in response to a fall in prices while other factors remain constant, such as consumer preferences and level of income

of consumers. In other words, customers buy a high quantity of products at lower prices and vice versa.

Law of Supply states that supply diminishes when there is fall in prices and increases with the rise in prices while other factors are unchanged. This means that if the price of a product X rises, there will be more products to offer to customers by sellers and vice versa.

In order to understand the significance of economic laws and their utility in daily business practices, it is required to comprehend the nature of these laws.

80. Практическое задание 20

Подготовьте устный пересказ данного текста на английском языке и перевод на русском языке, не используя словарь.

TEXT 5

ACCOUNTING

Accounting is the process of identifying, measuring, recording, and communicating an organization's economic activities to users. Users need information for decision making. Internal users of accounting information work for the organization and are responsible for planning, organizing, and operating the entity. The area of accounting known as managerial accounting serves the decision-making needs of internal users. External users do not work for the organization and include investors, creditors, labour unions, and customers. Financial accounting is the area of accounting that focuses on external reporting and meeting the needs of external users.

The goal of accounting is to ensure information provided to decision makers is useful. To be useful, information must be relevant and faithfully represent a business's economic activities. This requires ethics, beliefs that help us differentiate right from wrong, in the application of underlying accounting concepts or principles. These underlying accounting concepts or principles are known as Generally Accepted Accounting Principles (GAAP).

81. Практическое задание 21

Подготовьте устный пересказ данного текста на английском языке и перевод на русском языке, не используя словарь.

TEXT 6

ACCOUNTS

An account accumulates detailed information regarding the increases and decreases in a specific asset, liability, or equity item. Accounts are maintained in a ledger.

Assets are economic resources that provide future benefits to the business. Examples include cash, accounts receivable, prepaid expenses, equipment, and trucks. Assets are resources resulting from past events and from which future economic benefits are expected to result.

A liability is an obligation to pay an asset in the future. Accounts payable are obligations to pay a creditor for goods purchased or services rendered. A creditor owns the right to receive payment from an individual or business. The primary purpose of liabilities is to finance investing activities that include the purchase of assets like land, buildings, and equipment.

Equity represents the net assets owned by the shareholders. Net assets are assets minus liabilities. Equity consists of share capital and retained earnings. Share capital represents how much the shareholders have invested in the business. Retained earnings is the sum of all net incomes earned by a corporation over its life, less any dividends distributed to shareholders.

82. Практическое задание 22

Подготовьте устный пересказ данного текста на английском языке и перевод на русском языке, не используя словарь.

TEXT 7

FINANCE

Finance is a specialized branch of economics concerned with the origination and management of money, credit, banking and investment. Typical areas of study within finance are corporate finance, investments, financial institutions, and risk management. Finance is the process of raising funds or

capital for any kind of expenditure. Consumers, business firms, and governments often do not have the funds available to make expenditures, pay their debts, or complete other transactions and must borrow or sell equity to obtain the money they need to conduct their operations. Savers and investors, on the other hand, accumulate funds which could earn interest or dividends if put to productive use. These savings may accumulate in the form of savings deposits, savings and loan shares, or pension and insurance claims; when loaned out at interest or invested in equity shares, they provide a source of investment funds.

Finance is the process of channeling these funds in the form of credit, loans, or invested capital to those economic entities that most need them or can put them to the most productive use.

83. Практическое задание 23

Подготовьте устный пересказ данного текста на английском языке и перевод на русском языке, не используя словарь.

TEXT 8

AREAS OF FINANCE

There are three broad areas in finance: business finance, personal finance, and public finance. In developed nations, an elaborate structure of financial markets and institutions exists to serve the needs of these areas jointly and separately.

Business finance is a form of applied economics that uses the quantitative data provided by accounting, the tools of statistics, and economic theory in an effort to optimize the goals of a corporation or other business entity.

Personal finance deals primarily with family budgets, the investment of personal savings, and the use of consumer credit. Individuals typically obtain mortgages from commercial banks and savings and loan associations to purchase their homes, while financing for the purchase of consumer durable goods can be obtained from banks and finance companies.

The level and importance of public, or government, finance has increased sharply in Western countries since the Great Depression of the 1930s. As a result, taxation, public expenditures, and the nature of the public debt now typically exert a much greater effect on a nation's economy than previously.

84. Практическое задание 24

Подготовьте устный пересказ данного текста на английском языке и перевод на русском языке, не используя словарь.

TEXT 9

INVESTMENT

Investment is a process of exchanging income during one period of time for an asset that is expected to produce earnings in future periods. From the standpoint of an individual, two types of investment may be distinguished: investment in the means of production and purely financial investment. Although at the individual level both types may provide a monetary return to the investor, from the standpoint of the entire economy, purely financial investments appear only as title transfers and do not constitute an addition to productive capacity. Because investment increases an economy's capacity to produce, it is the factor responsible for economic growth.

Investing can intimidate a lot of people because there are many options, and it can be hard to figure out which investments are right for your portfolio.

Stocks, bonds and other investments are ultra-useful financial tools that allow investors to increase their worth and become part of today's fast-moving business landscape.

If you're serious about investing, it might make sense to find a financial advisor to guide you and help you figure out which investments can help you to meet your financial goals.

85. Практическое задание 25

Подготовьте устный пересказ данного текста на английском языке и перевод на русском языке, не используя словарь.

TEXT 10

TYPES OF INVESTMENTS

Stocks, also known as shares or equities, might be the most well-known and simple type of investment. When you buy a stock, you're buying an ownership stake in a publicly-traded company. Shares of a company are always being bought and sold by individuals, and accordingly, there's never any delay in processing a transaction.

Bonds are essentially pieces of debt purchased by clients in exchange for interest. When you buy a bond, you're essentially lending money to an entity. Generally, this is a business or a government entity.

A mutual fund is a pool of many investors' money that is invested broadly in a number of companies. Mutual funds can be actively managed or passively managed.

A certificate of deposit (CD) is a very low-risk investment. You give a bank a certain amount of money for a predetermined amount of time. When that time period is over, you get your principal back, plus a predetermined amount of interest.

Cryptocurrencies are a fairly new investment option. Bitcoin is the most famous cryptocurrency, but there are countless others. These are digital currencies that don't have any government backing.

86. Практическое задание 26

Подготовьте устный пересказ данного текста на английском языке и перевод на русском языке, не используя словарь.

TEXT 11

BANKING

Banks are financial institutions that provide customers with a variety of valuable services, including the ability to wire money to a person or company, the ability to store money in a checking or savings account, the ability to collect interest on investments, the ability to receive loans, and much more.

Banks are most commonly used by customers who wish to store their money and access it as needed. Checking and savings accounts are the primary means of storing money in a bank; a checking account is designed to house money that will be spent, while a savings account is designed to house money that will be saved. Banks usually pay a small amount of interest, or a payment in the form of a percentage of a customer's deposited balance, to customers. This is their way of showing support for clients who entrust them with their money.

These funds are then used by banks, along with their credit, to perform other functions and offer additional services. For example, many customers use banks to secure home mortgages, or multiyear loans through which ownership (or equity) of a home is achieved.

87. Практическое задание 27

Подготовьте устный пересказ данного текста на английском языке и перевод на русском языке, не используя словарь.

TEXT 12

MANAGEMENT

Management is a universal phenomenon. It is a very popular and widely used term. All organizations – business, political, cultural or social are involved in management because it is the management which helps and directs the various efforts towards a definite purpose. According to Harold Koontz, "Management is an art of getting things done through and with the people in formally organized groups. It is an art of creating an environment in which people can perform and individuals can co-operate towards attainment of group goals".

Management is a purposive activity. It is something that directs group efforts towards the attainment of certain pre-determined goals. Management involves creating an internal environment. It is the management which puts into use the various factors of production.

As a process, management refers to a series of inter-related functions. It is the process by which management creates, operates and directs purposive organization through systematic, coordinated and co-operated human efforts.

Management as a discipline refers to that branch of knowledge which is connected to study of

principles and practices of basic administration.

88. Практическое задание 28

Подготовьте устный пересказ данного текста на английском языке и перевод на русском языке, не используя словарь.

TEXT 13

MARKETING

Marketing refers to activities a company undertakes to promote the buying or selling of a product or service. Marketing includes advertising, selling, and delivering products to consumers or other businesses. Marketing is a division of a company, product line, individual, or entity that promotes its service. Marketing attempts to encourage market participants to buy their product and commit loyalty to a specific company.

Marketing is important for a few reasons. Marketing campaigns may be the first time a customer interacts or is exposed to a company's product. A company has the opportunity to educate, promote, and encourage potential buyers. Marketing also helps shape the brand image a company wants to convey.

An important goal of marketing is propelling a company's growth. This can be seen through attracting and retaining new customers. Companies may apply a number of different marketing strategies to achieve these goals.

Product, price, place, and promotion are the Four Ps of marketing. The Four Ps collectively make up the essential mix a company needs to market a product or service.

89. Практическое задание 29

Подготовьте устный пересказ данного текста на английском языке и перевод на русском языке, не используя словарь.

TEXT 14

AGRICULTURAL ECONOMICS

Agriculture certainly is among the most prominent sectors of any economy. We specifically are interested in the economic relationships inherent in the agricultural sector.

What is agricultural economics? Because agricultural economics involves the application of economics to agriculture, we may define this field of study as follows: Agricultural economics is an applied social science that deals with how producers, consumers, and societies use scarce and natural resources in the production, processing, marketing and consumption of food and fiber products.

We can summarize this activity by discussing the activities of agricultural economists at the microeconomic level and at the macroeconomic level.

Agricultural economists at the micro level are concerned with issues related to resource use in the production, processing, distribution and consumption of products in the food and fiber system.

Agricultural economists involved at the macro level are interested in how agriculture and agribusinesses affect domestic and world economies and how the events taking place in other sectors affect these firms and vice versa.

90. Практическое задание 30

Подготовьте устный пересказ данного текста на английском языке и перевод на русском языке, не используя словарь.

TEXT 15

DIGITAL ECONOMY

The impact of new technological innovations is all-pervasive today. Even traditional industries increasingly employ methods for analyzing large volumes of data to make effective management decisions.

Digital transformation of the economy occurs under the influence of innovation waves. In the

broader scientific context, these innovation waves, or interrelated radical breakthroughs, form a constellation of interdependent technologies defined as a technological revolution.

Digital transformation is often associated with the transition to the sixth technological order. A technological order is defined as a complex of technologies characteristic of a certain level of development of production. In this framework, digital economy is understood as a form of economic organization of society, resulting from scientific and technological progress, aimed at creating greater value with the use of technology of the sixth technological order and enabling its long-term sustainable development. Digital transformation is conceptualized as the material embodiment of nano- and bio-technologies, artificial intelligence, the Internet of Things, robotics, and other modern technologies based on electronic devices.

Очно-заочная форма обучения, Первый семестр, Зачет

Контролируемые ИДК: УК-4.1 УК-4.2 УК-4.3 УК-4.4 УК-4.5

Вопросы/Задания:

1. How can economics be defined?
2. Which word has the term economics originated from?
3. How has the scope of economics broadened?
4. Which are the four viewpoints on economics?
5. Who gave the important growth-centered definitions of economics?
6. What do the economists use assumptions for?
7. Which are the three important assumptions in economics?
8. How are consumers' tastes described?
9. What does "a perfect competition" in an economy mean?
10. How many types of equilibrium can be in a market? Which are they?
11. What does the profit of an organisation depend on?
12. What pricing-related concepts does business economics include?
13. What do the organisations need to have in order to maximise their profit?
14. Why are the decisions related to capital investment difficult?
15. What do organisations face?
16. How can decision making be described?
17. Which are the important concepts covered by business economics?
18. How does business economics help managers?

19. Which are the economic variables?
20. Which are the economic factors?
21. What does economics involve?
22. What branches is economics classified into?
23. What does microeconomics deal with?
24. What does macroeconomics focus on?
25. What is the economy affected by?
26. What are the Laws of economics based on?
27. How is Law of Demand defined?
28. How do customers behave?
29. How is Law of Supply defined?
30. What is required to understand the significance of economic laws?
31. How is accounting defined?
32. Which area of accounting serves the decision-making needs of internal users?
33. What do external users include?
34. What does financial accounting focus on?
35. What are the accounting practices comprised of?
36. Which are the additional qualitative characteristics of accounting?
37. Where are accounts maintained?
38. What do accounts receivable represent?
39. How are prepaid expenses defined?
40. What does share capital represent?
41. Which are the typical areas of study within finance?
42. Who accumulates funds which could earn interest or dividends if put to productive use?
43. What form may the savings accumulate in?

44. How are the institutions that channel funds from savers to users called?
45. Which are the three broad areas in finance?
46. How is business finance defined?
47. What does personal finance deal with?
48. When was the historical demarcation point?
49. What do the best students possess?
50. Which are the six seminal and internally consistent theories upon which modern finance is founded?

51. Практическое задание 1

Выполните задания, используя изученный грамматический материал по темам: Tenses, Active and Passive Voice. Учитывая правильный порядок слов, поставьте глагол в скобках в правильную видовременную форму соответствующего залога.

1. Many accidents (cause) by dangerous driving.
2. Water (cover) most of the Earth's surface.
3. Ann gave me her address but I'm afraid I (lose) it.
4. She told me her name but I (not/remember) it now.
5. It was warm, so I (take) off my coat.

52. Практическое задание 2

Выполните задания, используя изученный грамматический материал по темам: Tenses, Active and Passive Voice. Учитывая правильный порядок слов, поставьте глагол в скобках в правильную видовременную форму соответствующего залога.

1. Ann (not drink) tea very often.
2. "Is the house at the end of the street still for sale?" "No, it (sell)."
3. When was Australia (discover)?
4. Most of the Earth's surface (cover) by water.
5. The park gates (lock) at 6.30 p.m. every evening.

53. Практическое задание 3

Выполните задания, используя изученный грамматический материал по темам: Tenses, Active and Passive Voice. Учитывая правильный порядок слов, поставьте глагол в скобках в правильную видовременную форму соответствующего залога.

1. There's no need to leave a tip. Service (include) in the bill.
2. You (invite) to the wedding. Why didn't you go?
3. What is silver (use) for?
4. If you (not/eat) anything now, you will be hungry later.
5. My car has disappeared. It (steal)!

54. Практическое задание 4

Выполните задания, используя изученный грамматический материал по темам: Tenses, Active and Passive Voice. Учитывая правильный порядок слов, поставьте глагол в скобках в правильную видовременную форму соответствующего залога.

1. My umbrella has disappeared. Somebody (take).
2. Tom gets a higher salary now. He (promote).

3. A cinema is a place where films (show).
4. We must do something soon before it (be) too late.
5. When I was young, I (want) to be a bus driver.

55. Практическое задание 5

Выполните задания, используя изученный грамматический материал по темам: Tenses, Active and Passive Voice. Учитывая правильный порядок слов, поставьте глагол в скобках в правильную видовременную форму соответствующего залога.

1. In the United States, elections for President (hold) every four years.
2. Originally the book was written in Spanish and a few years ago it (translate) into Russian.
3. When was the television (invent)?
4. Ann can't use her office at the moment. It (redecorate).
5. The photocopier broke down yesterday, but now it's OK now. It is working. It (repair).

56. Практическое задание 6

Выполните задания, используя изученный грамматический материал по темам: Tenses, Active and Passive Voice. Учитывая правильный порядок слов, поставьте глагол в скобках в правильную видовременную форму соответствующего залога.

1. We were driving along quite fast but we (overtake) by lots of other cars.
2. Ron's parents died when he was very young. He and his sister (bring) up by their grandparents.
3. I was born in London but I (grow) up in the north of England.
4. A tree was lying across the road. It (blow) down in the storm.
5. I don't want to go without you. I'll wait until you (be) ready.

57. Практическое задание 7

Выполните задания, используя изученный грамматический материал по темам: Tenses, Active and Passive Voice. Учитывая правильный порядок слов, поставьте глагол в скобках в правильную видовременную форму соответствующего залога.

1. The man next door disappeared six months ago. Nobody (see) since then.
2. While I was on holiday, my camera (steal) from my hotel room.
3. While I was on holiday, my camera (disappear) from my hotel room.
4. Sue has applied for the job but she isn't very well qualified for it. I (be) surprised if she gets it.
5. "What were you doing this time yesterday?" "I (be) asleep."

58. Практическое задание 8

Выполните задания, используя изученный грамматический материал по темам: Tenses, Active and Passive Voice. Учитывая правильный порядок слов, поставьте глагол в скобках в правильную видовременную форму соответствующего залога.

1. The company is not independent. It (own) by a much larger company.
2. There is somebody behind us. I think we (follow).
3. When Sarah arrived at the party, Paul already (go) home.
4. We didn't play football yesterday. The match (cancel).
5. I want to see Margaret before she (go) out.

59. Практическое задание 9

Выполните задания, используя изученный грамматический материал по темам: Tenses, Active and Passive Voice. Учитывая правильный порядок слов, поставьте глагол в скобках в правильную видовременную форму соответствующего залога.

1. I saw an accident last night. Somebody called an ambulance but nobody was injured so the ambulance (not/need).
2. The television (repair). It's working again now.
3. The church tower (restore). The work is almost finished.
4. "How old is the tower?" "It (believe) to be over 600 years old."
5. Hurry up! If we don't hurry, we (be) late.

60. Практическое задание 10

Выполните задания, используя изученный грамматический материал по темам: Tenses, Active and Passive Voice. Учитывая правильный порядок слов, поставьте глагол в скобках в правильную видовременную форму соответствующего залога.

1. The police (arrest) three people but later they let them go.
2. "Is your car still for sale?" "No, I (sell) it."
3. Two people (injure) in an explosion at a factory in Birmingham three days ago.
4. I'm going to read a lot of books while I (be) on holiday.
5. I didn't know who she was. I (not see) her before.

61. Практическое задание 11

Выполните задания, используя изученный грамматический материал по темам: Tenses, Active and Passive Voice. Учитывая правильный порядок слов, поставьте глагол в скобках в правильную видовременную форму соответствующего залога.

1. My grandfather was a builder. He (build) these houses many years ago.
2. That bag looks heavy. I (help) you with it.
3. The roof of the building (damage) in a storm a few days ago.
4. Sometimes mistakes (make). It's inevitable.
5. My grandfather (die) 30 years ago. I never met him.

62. Практическое задание 12

Выполните задания, используя изученный грамматический материал по темам: Tenses, Active and Passive Voice. Учитывая правильный порядок слов, поставьте глагол в скобках в правильную видовременную форму соответствующего залога.

1. Cheese (make) from milk.
2. I'm hungry. I (not eat) anything since breakfast.
3. The room (clean) when I arrived.
4. Every time I travel by plane, my flight (delay).
5. Wait here until I (come) back.

63. Практическое задание 13

Выполните задания, используя изученный грамматический материал по темам: Tenses, Active and Passive Voice. Учитывая правильный порядок слов, поставьте глагол в скобках в правильную видовременную форму соответствующего залога.

1. When we got home last night, we found that somebody (break) into the flat.
2. It is a big factory. Five hundred people (employ) there.
3. George (not/be) very well last week.
4. This time last year I (live) in Brazil.
5. This house is quite old. It (build) over 100 years ago.

64. Практическое задание 14

Выполните задания, используя изученный грамматический материал по темам: Tenses, Active and Passive Voice. Учитывая правильный порядок слов, поставьте глагол в скобках в правильную видовременную форму соответствующего залога.

1. The house was very quiet when I got home. Everybody (go) to bed.
2. "You (work) hard today." "Yes, I've got a lot to do."
3. We (have) a party next Saturday. Would you like to come?
4. We're going on holiday tomorrow. I'll tell you all about it when we (come) back.
5. I think the weather (be) nice tomorrow.

65. Практическое задание 15

Выполните задания, используя изученный грамматический материал по темам: Tenses, Active

and Passive Voice. Учитывая правильный порядок слов, поставьте глагол в скобках в правильную видовременную форму соответствующего залога.

1. The letter (post) a week ago and it arrived yesterday.
2. The boat (sink) quickly but fortunately everybody was rescued.
3. I'd like to play tennis tomorrow if the weather (be) nice.
4. We were in a very difficult position. We (not/know) what to do.
5. I (walk) along the road yesterday when I saw Dave.

Очно-заочная форма обучения, Второй семестр, Экзамен
Контролируемые ИДК: УК-4.1 УК-4.2 УК-4.3 УК-4.4 УК-4.5

Вопросы/Задания:

1. How can economics be defined?
2. Which are the four viewpoints on economics?
3. What do the economists use assumptions for?
4. Which are the three important assumptions in economics?
5. What does "a perfect competition" in an economy mean?
6. How many types of market equilibrium can be? Which are they?
7. What does the profit of an organization depend on?
8. What pricing-related concepts does business economics include?
9. Why are the decisions related to capital investment difficult?
10. What do organizations face?
11. How can decision making be described?
12. Which are the important concepts covered by business economics?
13. How does business economics help managers?
14. Which are the economic variables?
15. Which are the economic factors?
16. What does economics involve?
17. What branches is economics classified into?
18. What does microeconomics deal with?
19. What does macroeconomics focus on?

20. What is the economy affected by?
21. What are the Laws of economics based on?
22. How is Law of Demand defined?
23. How is Law of Supply defined?
24. How is accounting defined?
25. What does financial accounting focus on?
26. What are the accounting practices comprised of?
27. Which are the additional qualitative characteristics of accounting?
28. Where are accounts maintained?
29. What do accounts receivable represent?
30. How are prepaid expenses defined?
31. What does share capital represent?
32. Which are the typical areas of study within finance?
33. What form may the savings accumulate in?
34. How are the institutions that channel funds from savers to users called?
35. Which are the three broad areas in finance?
36. How is business finance defined?
37. What does personal finance deal with?
38. When was the historical demarcation point?
39. Which are the six seminal and internally consistent theories upon which modern finance is founded?
40. What is investment?
41. What are the two types of investment to be distinguished from the standpoint of an individual?
42. What are the most common types of investment?
43. What do you buy when you buy a stock and a bond?

44. What is a mutual fund?
45. What is a certificate of deposit?
46. What are cryptocurrencies? Do they have any government backing?
47. What are banks?
48. What is management, according to Harold Koontz?
49. What does management involve?
50. What are the three primary levels of management? What are their responsibilities?
51. What is marketing?
52. What does marketing include?
53. What is an important goal of marketing?
54. Which are the Four Ps of marketing?
55. What is agricultural economics?
56. What is the scope of agricultural economics?
57. Which sectors of the economy are digital technologies changing?
58. What does the Internet of Things improve?
59. What is becoming one of the main strategic directions of Russia's development?
60. How is the digital economy understood?

61. Практическое задание 1

Прочтите и письменно переведите текст на русский язык, используя словарь.

TEXT 1

CAPITAL

Capital is a man-made resource. Any product of labour and land which is reserved for use in the further production is capital.

Capital was created when people began to make simple tools and implemented to assist them in the production of food and in the transportation of their possessions.

It might be helpful at this stage to deal with the confusion which commonly arises over the meanings of three important terms: capital, money, and wealth.

Capital means any produced means of production.

Wealth is quite simply the stock of all those goods which have a money value. Capital, therefore, is an important part of the community's wealth.

Money is a claim to wealth. From the standpoint of the community as a whole, money is not wealth, since we cannot count both the value of real assets and the value of the money claims to

those assets. From the point of view of the individual citizen, however, money represents a part of his personal wealth since he sees it as a claim on assets held by other people.

Capital is usually divided into two types: that which is used up in the course of production and that which is not.

Working capital consists of the stocks of raw materials, partly finished goods held by producers. These stocks are just as important to efficient production as are the machines and buildings. This kind of capital is sometimes called circulating capital.

Fixed capital consists of equipment used in production – buildings, machinery, railways and so on.

62. Практическое задание 2

Прочтите и письменно переведите текст на русский язык, используя словарь.

TEXT 2

PARTNERSHIP

Partnerships are voluntary combinations of from 2 to 20 persons formed for the purpose of carrying on business with a view of profit. This type of organization represents a logical development from the one-person business since the obvious method by which such a firm may acquire further capital is to form a partnership. The motive, however, may not be financial and partnerships are often formed in order to bring new ability and enterprise into the business.

The partners usually share in the task of running the business, but a partner need not to play an active role. A person who joins a partnership, supplying capital and sharing in the profits, but taking no part in the management is known as a dormant or sleeping partner. Partnerships are a common form of business organization in such professions as law, accountancy, surveying, and medicine.

The advantages of this type of firm are similar to those of the one-person business. It is a flexible organization which allows a great degree of specialization than the one-person business. Partners usually specialize in one or more aspects of the business; one may be responsible for buying, one for selling, one for production, and so on.

The great disadvantage, like that of the one-person business, is the fact the liability of the partners is unlimited and they are all fully liable for the acts of the other partners. There are, however, some limited partnerships which have to be registered with the Registrar of Companies.

63. Практическое задание 3

Прочтите и письменно переведите текст на русский язык, используя словарь.

TEXT 3

SCARCITY AND CHOICE

Economics is about satisfaction of material wants. It is necessary to be quite clear about this; it is people's wants rather than their needs which provide the motive for economic activity. We go to work in order to obtain income which will buy us the things we want rather the things we need. It is not possible to define 'need' in terms of any particular quantity of a commodity, because this would imply that a certain level of consumption is 'right' for an individual. Economists tend to avoid this kind of value judgment which tries to specify how much people ought to consume. It is assumed that individuals wish to enjoy as much well-being as possible, and if their consumption of food, clothing, entertainment and other goods and services is less than the amount required to give them complete satisfaction they will want to have more of them.

If the resources available to people are insufficient to satisfy all their wants, we say that such resources are scarce. Scarcity is a relative concept; it relates the extent of people's wants to their ability to satisfy those wants. Neither people's wants nor their ability to produce goods and services are constant. Their productive potential is increasing all the time, but so is their appetite for material things.

Whatever the reason is the fact is that we find ourselves in a situation of scarcity. We cannot have all the things we want. The resources available to satisfy our wants are, at any time, limited in supply. Our wants, however, appear to be unlimited.

64. Практическое задание 4

Прочтите и письменно переведите текст на русский язык, используя словарь.

TEXT 4

THE DISADVANTAGES OF THE DIVISION OF LABOUR

A cycle of simple movements which is repeated every few minutes is all that is demanded of large number of workers in factories. This undoubtedly makes for monotony and boredom; there is no opportunity for the worker to exercise initiative, judgment, manual skills or responsibility.

The extension of specialization has been accompanied by a great increase in the use of machinery. Basic skills have been transferred from the hands of the worker to the machine. All this has led to a marked decline in the degree of craftsmanship required of the average industrial worker.

Specialization means that workers do not have the wide industrial training which would make them adaptable to changes in the techniques of production. Their specialization functions can become obsolete when new machines are invented, and their particular skills will be useless elsewhere. Such workers are especially liable to unemployment in a rapidly changing world.

It has been pointed out that the division of labour, by simplifying tasks, makes job in one industry very similar to those in another. Since the operation is easy to learn, retraining is easily and quickly accomplished and workers can, without great difficulty, move from one job to another.

A specialization system of production increases the extent to which different sectors of the economy depend upon one another. Many modern industries consist of a large number of firms each concentrating on the production of one component.

65. Практические задание 5

Прочтите и письменно переведите текст на русский язык, используя словарь.

TEXT 5

MONEY

Money is one of the man's greatest inventions and the fact that all but the least developed of human societies use money indicates that it is an essential tool of civilization. In the absence of some form of money, exchange may take the form of barter which is the direct exchange of goods and services for goods and services. Barter will serve man's requirements quite adequately when he provides most of his needs directly and relies upon market exchanges for very few of the things he wants. As the extent of specialization increases, the barter system proves very inefficient and frustrating. In the simplest societies each family will provide by its own efforts most of its needs and perhaps some small surpluses. A farmer will exchange any small surplus of food, wool or hides for the surpluses of other producers. But this system of exchange becomes very cumbersome as economic activities become more specialized.

The great disadvantage of barter is the fact that it depends upon a "double coincidence of wants". A hunter who wants to exchange his skins for corn must find, not merely a person who wants skins, but someone who wants skin and has a surplus of corn for disposal. The alternative is to exchange his skins for some other article and then to carry out a series of similar exchanges until he finally gets his corn. Time and energy which could be devoted to production is spent on a laborious system of exchange.

Quite early in his history man discovered a much more convenient arrangement.

66. Практическое задание 6

Прочтите и письменно переведите текст на русский язык, используя словарь.

TEXT 6

THE EFFECTS OF INFLATION

Inflation is regarded as undesirable because it produces some serious economic and social problems. Inflation leads to an arbitrary redistribution of real income. Although a rise in the general price level produces a corresponding rise in money incomes, all prices do not rise to the same extent and different income groups will be affected in different ways. There will be some "gainers" and some "losers".

The losers are those whose income are fixed, or relatively fixed, in money terms. This group will include people whose income is derived from fixed interest securities, controlled rents or some private pension schemes. Income recipients in this category will experience a fall in their real

incomes.

When incomes are directly related to prices, real income will remain relatively unchanged. The incomes of sales people, and professional groups such as architects, surveyors and estate agents whose fees are expressed as percentage of the value of the work undertaken, fall in this category. A large number of wage earners also come into this group since many workers have agreements which link their money wages to the Retail Price Index.

The effects on incomes derived from profits depend largely upon the kind of inflation being experienced. During demand-pull inflation, profits tend to rise. The prices of final goods and services tend to be more flexible in an upwards direction than many factor prices, some of which are fixed on fairly long-term contracts.

67. Практическое задание 7

Прочтите и письменно переведите текст на русский язык, используя словарь.

TEXT 7

POLICIES WITH FLOATING EXCHANGE RATES

The main argument put forward in favour of floating rates is that they remove the burdens of policies to deal with deficits from the domestic economy. There is no need for a country to hold large reserves of foreign currency and no need to depress home demand when there is a deficit on the balance of payments.

But floating rates do not remove balance of payments problems so neatly as the theory indicates, neither do they isolate the economy from external forces. Surpluses and deficits will change the relative prices of imports and exports via changes in the exchange rate, and this movement will bring about an equilibrium in the balance of payments. This latter situation will only come about if the volumes of imports and exports change by the correct amounts. In any case, changes in the volumes of exports and imports take time, and the time lag between the change in the exchange rate and the changes in the quantities of exports and imports could be long enough for adverse effects to be felt in the home economy.

Let us take a deficit situation as an example. The depreciation of the currency will make imports dearer, and if the demand for them is elastic, this could give rise to cost-push inflation. This inflation will eventually remove any price advantage which the depreciation had given to exports. More seriously the cost-push pressures could reduce profitability, weaken confidence, and cause investment to fall. This is a sequence which leads to a rise in unemployment.

68. Практическое задание 8

Прочтите и письменно переведите текст на русский язык, используя словарь.

TEXT 8

POLICIES UNDER FIXED EXCHANGE RATES

When countries are operating fixed exchange rates, national economies are closely linked and economic changes in one country will transmit their effects fairly quickly to other countries. Thus, a country experiencing a higher rate of inflation than its competitors will find its balance of payments position deteriorating because imports are becoming more competitive on the home market and exports less competitive in world markets. With a fixed exchange rate the immediate effect of any deficit falls on the official reserves of gold and foreign currency. When there is a persistent deficit, these reserves will soon be exhausted so that, if the exchange rate is to be held, the government must take steps to eliminate the deficit.

Expenditure – reducing measures are those which aim to reduce aggregate demand, and we are now familiar with the manner in which fiscal and monetary policies are used for this purpose. A fall in total planned spending must lead to a fall in the expenditures on foreign goods and services. It might also lead to an increase in exports as domestic firms find it more difficult to sell in the home market.

There might, however, be an unfavourable effect from abroad, because a cut-back in the country's import reduces other countries' exports and, hence, other countries' income. The country carrying out the expenditure – reducing policy, therefore, might find that, although it has favourable effects on its imports, it also has unfavourable effects on its exports.

69. Практическое задание 9

Прочтите и письменно переведите текст на русский язык, используя словарь.

TEXT 9

SPECIALIZATION AND EXCHANGE

A system of specialized production, no matter how simple, cannot exist without exchange. When people become specialists, they are dependent upon some system of exchange to provide them with the variety of goods and services required to satisfy their wants. Without some means of exchange, the farmers would have too much corn for their personal needs, but would have no coal, oil, electricity, or machinery. There must be some means whereby the outputs of special producers can be exchanged.

In addition to this need for a highly developed mechanism for carrying out exchanges, there is another important factor governing the degree of specialization. The principle of the division of labour can only be applied extensively when there is a large market for a standardized product. Specialization, therefore, is limited by the extent of the market.

Specialization and the size of the market

The work of engineers and scientists continues to provide increasing scope for wider applications of the principle of the division of labour. The most striking evidence of this fact is the increasing use being made of robots in mass production industries. These methods of production are only worthwhile if there is a market large enough to keep this expensive capital equipment fully employed. The size of the market, therefore, is an economic limit to the degree of specialization.

On a more simple level, the size of the market would be too small to provide a highly specialized worker with an adequate income.

70. Практическое задание 10

Прочтите и письменно переведите текст на русский язык, используя словарь.

TEXT 10

COOPERATIVES

There are basically two forms of cooperative enterprises, one which operates on the basis of worker control and one on the basis of consumer control. The second type has been much more successful in the UK than the first type.

Producer cooperatives

The idea of workers establishing their own production units, raising the capital by their own efforts, electing the management from their own ranks, sharing the profits according to some agreed formula, and sharing power on the basis of one member, one vote, is quite an old one. In the UK at the turn of the century there were some 200 such worker-controlled enterprises strongly supported by the cooperative retail societies which purchased much of their output. Since that time serious decline reduced the number of this type of cooperative to about 30 in the late 1960s. Most of the survivors were in printing, clothing and footwear.

In more recent years there has been a strong revival and many new cooperatives have been formed. Some of these newer worker cooperatives differ in several respects from earlier experiments. They have sometimes been launched with government money and have been established as a result of workers' refusal to accept management's view that the firm is not a viable enterprise and should be closed down. Several of these cooperatives have been registered under the Companies Acts instead of the Industrial and Provident Societies Acts, as were the older cooperatives.

71. Практическое задание 11

Прочтите и письменно переведите текст на русский язык, используя словарь.

TEXT 11

CONSUMER COOPERATIVES

Cooperative enterprise in the retail trade began in Rochdale in 1844, when a group of low-paid weavers opened their own very small retail shop. From these humble beginnings the movement has grown to become one of the largest retail organizations in the UK.

The basic principles on which the movement was founded were:

- (a) the society should be owned by the customers, i.e., by those customers who purchased at least one share;
- (b) the profits should be distributed according to the value of member's purchases (these payments were made quarterly, and were known as dividends);
- (c) the society should be democratically controlled on the basis of 'one member, one vote'.

These principles are still the basis of the modern cooperative societies. The members of each society elect a management committee which is responsible for the general policy, but the day-to-day operations are in the hands of full-time salaried officials appointed by the management committee.

In the early years, the regular payments of dividends were an important inducement to become a member of a cooperative society. Many societies, however, no longer make these payments, but their members are usually entitled to 'special offers' at frequent intervals.

The membership of the retail cooperative societies has fallen from a peak of about 13 million in the 1960s to about 8 million in 1987. For many years the movement was made up of a large number of local cooperative societies.

72. Практическое задание 12

Прочтите и письменно переведите текст на русский язык, используя словарь.

TEXT 12

GOVERNMENT AND THE BEHAVIOUR OF FIRMS

Some of the government's measures may be seen as attempts to make the market mechanism work more efficiently by providing a framework of regulations aimed at encouraging a more competitive market structure and at preventing dishonesty in commercial dealings. Others are designed to protect groups which have relatively weak bargaining positions.

A series of Companies Acts regulate the formation, structure and organization of joint stock companies. They also require companies to make public certain information about their finances and operations so that people dealing with them should not be misled. The laws relating to Monopolies and Restrictive Practices are designed to secure a more equitable balance of market forces so that individual firms or groups of firms cannot exercise undue market power.

In the UK, firms are subject to many statutory controls which are intended to protect the interest of groups of people which might, in a free market, be vulnerable to 'unfair' exploitation. Thus, we have legislation regulating the working conditions in factories, shops and offices, and there are statutory Wages Councils which determine wages in occupations where union organization has been particularly weak. The Fair-Trading Act has the objective of providing protection for the consumer in his dealings with suppliers of goods and services. There are laws which give the purchaser the chance to have second thoughts about any hire purchase agreement he may have signed.

73. Практическое задание 13

Прочтите и письменно переведите текст на русский язык, используя словарь.

TEXT 13

GOVERNMENT AND INDUSTRIAL EFFICIENCY

Widespread dissatisfaction with the rate of economic growth has meant that the governments have paid increasing attention to the performance of British industry. As far as the private sector is concerned, policies to improve industrial efficiency are mainly confined to financial inducements and exploitation. The emphasis has been on investment and research. Attempts to stimulate investment in private industry have taken the form of investment grants and various tax concessions on investment expenditures.

Economic growth demands large expenditures on research and development, but this involves great risks, especially in the development stage. The development of the industrial process may cost ten or twenty times as much as the original research. Developing an airliner, for example, costs more than 1 billion and the same is true of its engine. It is most unlikely that this type of research and development would be undertaken in the UK without state subsidies.

The government also operates its own research and development institutions, and several government agencies exist to offer advice and help to firms introducing new technology. In recent

years the government has provided financial assistance towards the costs of developments in micro-electronics, office automation and aerospace. Financial support for innovation is available for all firms, both large and small.

It is believed that the UK's economic growth and ability to compete in world markets depends very much on the existence of a skilled and adaptable labour force.

74. Практическое задание 14

Прочтите и письменно переведите текст на русский язык, используя словарь.

TEXT 14

GOVERNMENT AND INDUSTRIAL STRUCTURE

Changes in the structure of industry may be considered necessary to arrest the decline of an industry, to speed up the movement of resources into a new technology, to change the geographical distribution of industry, or to improve the performance of exporting or import-saving industries. These changes may well come about without any intervention by the government. Market forces, if left to themselves, will bring about changes in the structure of industry. Competition between firms will lead to the elimination of firms which are unable, or too slow, to change their products and their methods of production. But the government may believe that, in some cases, market forces will bring about the changes either too slowly or too painfully. For example, there could be heavy social costs in the form of bankruptcies and unemployment as some firms and industries decline and others expand.

In the post-war period governments have found it necessary to supply large amounts of public money to assist industries and firms facing severe foreign competition or decline, for example in the coal, steel, shipbuilding and vehicle manufacturing industries. This help has often been given on condition that the individual firms carry out major changes in their organization so as to improve their efficiency.

It was the fear that Britain is lagging behind her major competitors which encouraged governments to offer financial incentives for firms to move into high technology electronics and communications industries and 'information technology'.

75. Практическое задание 15

Прочтите и письменно переведите текст на русский язык, используя словарь.

TEXT 15

REGIONAL POLICIES

Regional policy is a twentieth-century development designed to deal with three basic problems.

1. An excessive concentration of people in particular towns and cities.
2. Areas dominated by older declining industries.
3. Regions depressed due to a dependence on low-income extractive industries such as agriculture, forestry, and fishing.

The main effects of an uneven regional distribution of unemployment are:

- (a) The unemployment in the less prosperous areas represents a serious waste of economic resources and national income is lower than it might otherwise be.
- (b) The drift of population to the more prosperous areas leads to housing shortages and general overcrowding in these areas. In other regions community life might be damaged by the loss of population and the distortion of the age composition.
- (c) When the total demand for goods and services is running at a high level, there is excess demand for labour (and other factors) in the prosperous areas giving rise to upward pressures on incomes and other prices.

Regional policy measures fall into three main groups:

1. Development of the infrastructure of the depressed areas by improving roads, railways and airports.
2. Schemes to improve the occupational and geographical mobility of labour so that workers can move more readily to the new jobs provided by firms moving into areas with surplus labour.
3. Measures to stimulate industrial expansion and diversification in selected areas together with restrictions on expansion in more prosperous or overcrowded regions.

76. Практическое задание 16

Подготовьте устный пересказ данного текста на английском языке и перевод на русском языке, не используя словарь.

TEXT 1

ASSUMPTIONS IN ECONOMICS

In economics, there are certain assumptions about an economic situation which may happen in the future. Economists use assumptions to break down complex economic processes and advocate different theories. There are three important assumptions in economics, which are discussed as follows:

Consumers have rational preferences: This assumption states that consumers act in a rational manner and focus on satisfying their needs. It is also assumed that the tastes of consumers remain constant for a long period.

Existence of perfect competition: According to this assumption, there is perfect competition in an economy, wherein there are numerous buyers and sellers. It is assumed that homogenous products exist in the market and both buyers and sellers cannot affect prices.

Existence of equilibrium: Equilibrium exists wherein both consumers and entrepreneurs achieve maximum satisfaction. In a market, there can be two types of equilibrium: industry equilibrium and firm's equilibrium. An industry is at equilibrium if profits achieved are normal. On the other hand, a firm is at the state of equilibrium if its profits are maximum.

77. Практическое задание 17

Подготовьте устный пересказ данного текста на английском языке и перевод на русском языке, не используя словарь.

TEXT 2

SIGNIFICANCE OF BUSINESS ECONOMICS

Business economics plays an important role in decision making in an organisation. Decision making is a process of selecting the best course of action from the available alternatives. In order to make sound decisions; managers must have in-depth knowledge of economic concepts, theories, and tools. The following points explain the importance of business economics:

- Business economics covers various important concepts, such as demand and supply analysis; short and long-run costs; and marginal utility. These concepts support managers in identifying and analysing problems and finding solutions.
- It helps managers to identify and analyse various internal and external business factors and their impact on the functioning of the organisation.
- Business economics helps managers in framing various policies, such as pricing policies and cost policies.
- By studying various economic variables, such as cost production and business capital, organisations can predict the future.
- Business economics helps in establishing relationships between different economic factors, such as income, profits, losses, and market structure.

78. Практическое задание 18

Подготовьте устный пересказ данного текста на английском языке и перевод на русском языке, не используя словарь.

TEXT 3

MICROECONOMICS AND MACROECONOMICS

Economics has a wide scope and involves several concepts, which cannot be studied under a single discipline. Therefore, it is classified into two branches, namely, microeconomics and macroeconomics. Microeconomics deals with the economic problems of a single industry or organisation, while macroeconomics deals with the problems of an economy as a whole. Both of these branches contribute a major part in business analysis and decision-making directly or indirectly.

Microeconomics is a branch of economics that deals with the study of economic behaviour of individual organisations or consumers in an economy. Moreover, microeconomics focuses on the supply and demand patterns and price and output determination of individual markets.

Macroeconomics is a branch of economics that mainly deals with the economic behaviour of various units combined together. Macroeconomics focuses on the growth of an economy as a whole by undertaking the study of various economic aggregates, such as aggregate supply and demand, changes in employment, gross domestic product (GDP), overall price levels, and inflation.

79. Практическое задание 19

Подготовьте устный пересказ данного текста на английском языке и перевод на русском языке, не используя словарь.

TEXT 4

LAWS OF ECONOMICS

In the words of Marshall, “Economic laws or statements of economic tendencies, are those social laws, which relate to branches of conduct in which the strength of the motives chiefly concerned can be measured by money price”. Laws of economics are based on a set of generalisations assumed to govern an economic activity. In economics, there are two basic laws: Law of Demand and Law of Supply.

Law of Demand is one of the basic economic laws according to which demand rises in response to a fall in prices while other factors remain constant, such as consumer preferences and level of income of consumers. In other words, customers buy a high quantity of products at lower prices and vice versa.

Law of Supply states that supply diminishes when there is fall in prices and increases with the rise in prices while other factors are unchanged. This means that if the price of a product X rises, there will be more products to offer to customers by sellers and vice versa.

In order to understand the significance of economic laws and their utility in daily business practices, it is required to comprehend the nature of these laws.

80. Практическое задание 20

Подготовьте устный пересказ данного текста на английском языке и перевод на русском языке, не используя словарь.

TEXT 5

ACCOUNTING

Accounting is the process of identifying, measuring, recording, and communicating an organization's economic activities to users. Users need information for decision making. Internal users of accounting information work for the organization and are responsible for planning, organizing, and operating the entity. The area of accounting known as managerial accounting serves the decision-making needs of internal users. External users do not work for the organization and include investors, creditors, labour unions, and customers. Financial accounting is the area of accounting that focuses on external reporting and meeting the needs of external users.

The goal of accounting is to ensure information provided to decision makers is useful. To be useful, information must be relevant and faithfully represent a business's economic activities. This requires ethics, beliefs that help us differentiate right from wrong, in the application of underlying accounting concepts or principles. These underlying accounting concepts or principles are known as Generally Accepted Accounting Principles (GAAP).

81. Практическое задание 21

Подготовьте устный пересказ данного текста на английском языке и перевод на русском языке, не используя словарь.

TEXT 6

ACCOUNTS

An account accumulates detailed information regarding the increases and decreases in a specific asset, liability, or equity item. Accounts are maintained in a ledger.

Assets are economic resources that provide future benefits to the business. Examples include cash, accounts receivable, prepaid expenses, equipment, and trucks. Assets are resources resulting from past events and from which future economic benefits are expected to result.

A liability is an obligation to pay an asset in the future. Accounts payable are obligations to pay a creditor for goods purchased or services rendered. A creditor owns the right to receive payment from an individual or business. The primary purpose of liabilities is to finance investing activities that include the purchase of assets like land, buildings, and equipment.

Equity represents the net assets owned by the shareholders. Net assets are assets minus liabilities. Equity consists of share capital and retained earnings. Share capital represents how much the shareholders have invested in the business. Retained earnings is the sum of all net incomes earned by a corporation over its life, less any dividends distributed to shareholders.

82. Практическое задание 22

Подготовьте устный пересказ данного текста на английском языке и перевод на русском языке, не используя словарь.

TEXT 7

FINANCE

Finance is a specialized branch of economics concerned with the origination and management of money, credit, banking and investment. Typical areas of study within finance are corporate finance, investments, financial institutions, and risk management. Finance is the process of raising funds or capital for any kind of expenditure. Consumers, business firms, and governments often do not have the funds available to make expenditures, pay their debts, or complete other transactions and must borrow or sell equity to obtain the money they need to conduct their operations. Savers and investors, on the other hand, accumulate funds which could earn interest or dividends if put to productive use. These savings may accumulate in the form of savings deposits, savings and loan shares, or pension and insurance claims; when loaned out at interest or invested in equity shares, they provide a source of investment funds.

Finance is the process of channeling these funds in the form of credit, loans, or invested capital to those economic entities that most need them or can put them to the most productive use.

83. Практическое задание 23

Подготовьте устный пересказ данного текста на английском языке и перевод на русском языке, не используя словарь.

TEXT 8

AREAS OF FINANCE

There are three broad areas in finance: business finance, personal finance, and public finance. In developed nations, an elaborate structure of financial markets and institutions exists to serve the needs of these areas jointly and separately.

Business finance is a form of applied economics that uses the quantitative data provided by accounting, the tools of statistics, and economic theory in an effort to optimize the goals of a corporation or other business entity.

Personal finance deals primarily with family budgets, the investment of personal savings, and the use of consumer credit. Individuals typically obtain mortgages from commercial banks and savings and loan associations to purchase their homes, while financing for the purchase of consumer durable goods can be obtained from banks and finance companies.

The level and importance of public, or government, finance has increased sharply in Western countries since the Great Depression of the 1930s. As a result, taxation, public expenditures, and the nature of the public debt now typically exert a much greater effect on a nation's economy than previously.

84. Практическое задание 24

Подготовьте устный пересказ данного текста на английском языке и перевод на русском языке,

не используя словарь.

TEXT 9

INVESTMENT

Investment is a process of exchanging income during one period of time for an asset that is expected to produce earnings in future periods. From the standpoint of an individual, two types of investment may be distinguished: investment in the means of production and purely financial investment. Although at the individual level both types may provide a monetary return to the investor, from the standpoint of the entire economy, purely financial investments appear only as title transfers and do not constitute an addition to productive capacity. Because investment increases an economy's capacity to produce, it is the factor responsible for economic growth.

Investing can intimidate a lot of people because there are many options, and it can be hard to figure out which investments are right for your portfolio.

Stocks, bonds and other investments are ultra-useful financial tools that allow investors to increase their worth and become part of today's fast-moving business landscape.

If you're serious about investing, it might make sense to find a financial advisor to guide you and help you figure out which investments can help you to meet your financial goals.

85. Практическое задание 25

Подготовьте устный пересказ данного текста на английском языке и перевод на русском языке, не используя словарь.

TEXT 10

TYPES OF INVESTMENTS

Stocks, also known as shares or equities, might be the most well-known and simple type of investment. When you buy a stock, you're buying an ownership stake in a publicly-traded company. Shares of a company are always being bought and sold by individuals, and accordingly, there's never any delay in processing a transaction.

Bonds are essentially pieces of debt purchased by clients in exchange for interest. When you buy a bond, you're essentially lending money to an entity. Generally, this is a business or a government entity.

A mutual fund is a pool of many investors' money that is invested broadly in a number of companies. Mutual funds can be actively managed or passively managed.

A certificate of deposit (CD) is a very low-risk investment. You give a bank a certain amount of money for a predetermined amount of time. When that time period is over, you get your principal back, plus a predetermined amount of interest.

Cryptocurrencies are a fairly new investment option. Bitcoin is the most famous cryptocurrency, but there are countless others. These are digital currencies that don't have any government backing.

86. Практическое задание 26

Подготовьте устный пересказ данного текста на английском языке и перевод на русском языке, не используя словарь.

TEXT 11

BANKING

Banks are financial institutions that provide customers with a variety of valuable services, including the ability to wire money to a person or company, the ability to store money in a checking or savings account, the ability to collect interest on investments, the ability to receive loans, and much more.

Banks are most commonly used by customers who wish to store their money and access it as needed. Checking and savings accounts are the primary means of storing money in a bank; a checking account is designed to house money that will be spent, while a savings account is designed to house money that will be saved. Banks usually pay a small amount of interest, or a payment in the form of a percentage of a customer's deposited balance, to customers. This is their way of showing support for clients who entrust them with their money.

These funds are then used by banks, along with their credit, to perform other functions and offer additional services. For example, many customers use banks to secure home mortgages, or multiyear loans through which ownership (or equity) of a home is achieved.

87. Практическое задание 27

Подготовьте устный пересказ данного текста на английском языке и перевод на русском языке, не используя словарь.

TEXT 12

MANAGEMENT

Management is a universal phenomenon. It is a very popular and widely used term. All organizations – business, political, cultural or social are involved in management because it is the management which helps and directs the various efforts towards a definite purpose. According to Harold Koontz, “Management is an art of getting things done through and with the people in formally organized groups. It is an art of creating an environment in which people can perform and individuals can co-operate towards attainment of group goals”.

Management is a purposive activity. It is something that directs group efforts towards the attainment of certain pre-determined goals. Management involves creating an internal environment. It is the management which puts into use the various factors of production.

As a process, management refers to a series of inter-related functions. It is the process by which management creates, operates and directs purposive organization through systematic, coordinated and co-operated human efforts.

Management as a discipline refers to that branch of knowledge which is connected to study of principles and practices of basic administration.

88. Практическое задание 28

Подготовьте устный пересказ данного текста на английском языке и перевод на русском языке, не используя словарь.

TEXT 13

MARKETING

Marketing refers to activities a company undertakes to promote the buying or selling of a product or service. Marketing includes advertising, selling, and delivering products to consumers or other businesses. Marketing is a division of a company, product line, individual, or entity that promotes its service. Marketing attempts to encourage market participants to buy their product and commit loyalty to a specific company.

Marketing is important for a few reasons. Marketing campaigns may be the first time a customer interacts or is exposed to a company's product. A company has the opportunity to educate, promote, and encourage potential buyers. Marketing also helps shape the brand image a company wants to convey.

An important goal of marketing is propelling a company's growth. This can be seen through attracting and retaining new customers. Companies may apply a number of different marketing strategies to achieve these goals.

Product, price, place, and promotion are the Four Ps of marketing. The Four Ps collectively make up the essential mix a company needs to market a product or service.

89. Практическое задание 29

Подготовьте устный пересказ данного текста на английском языке и перевод на русском языке, не используя словарь.

TEXT 14

AGRICULTURAL ECONOMICS

Agriculture certainly is among the most prominent sectors of any economy. We specifically are interested in the economic relationships inherent in the agricultural sector.

What is agricultural economics? Because agricultural economics involves the application of

economics to agriculture, we may define this field of study as follows: Agricultural economics is an applied social science that deals with how producers, consumers, and societies use scarce and natural resources in the production, processing, marketing and consumption of food and fiber products.

We can summarize this activity by discussing the activities of agricultural economists at the microeconomic level and at the macroeconomic level.

Agricultural economists at the micro level are concerned with issues related to resource use in the production, processing, distribution and consumption of products in the food and fiber system.

Agricultural economists involved at the macro level are interested in how agriculture and agribusinesses affect domestic and world economies and how the events taking place in other sectors affect these firms and vice versa.

90. Практическое задание 30

Подготовьте устный пересказ данного текста на английском языке и перевод на русском языке, не используя словарь.

TEXT 15

DIGITAL ECONOMY

The impact of new technological innovations is all-pervasive today. Even traditional industries increasingly employ methods for analyzing large volumes of data to make effective management decisions.

Digital transformation of the economy occurs under the influence of innovation waves. In the broader scientific context, these innovation waves, or interrelated radical breakthroughs, form a constellation of interdependent technologies defined as a technological revolution.

Digital transformation is often associated with the transition to the sixth technological order. A technological order is defined as a complex of technologies characteristic of a certain level of development of production. In this framework, digital economy is understood as a form of economic organization of society, resulting from scientific and technological progress, aimed at creating greater value with the use of technology of the sixth technological order and enabling its long-term sustainable development. Digital transformation is conceptualized as the material embodiment of nano- and bio-technologies, artificial intelligence, the Internet of Things, robotics, and other modern technologies based on electronic devices.

8. Материально-техническое и учебно-методическое обеспечение дисциплины

8.1. Перечень основной и дополнительной учебной литературы

Основная литература

1. Чикилева, Л.С. Английский язык для экономических специальностей: Учебное пособие / Л.С. Чикилева, И.В. Матвеева. - 2 - Москва: ООО "КУРС", 2023. - 160 с. - 978-5-16-010140-8. - Текст: электронный. // Общество с ограниченной ответственностью «ЗНАНИУМ»: [сайт]. - URL: <https://znanium.com/cover/1912/1912959.jpg> (дата обращения: 20.02.2024). - Режим доступа: по подписке

2. Евсюкова, Т.В. Английский язык для экономистов: Учебник / Т.В. Евсюкова, И.Г. Барабанова, С.Р. Агабабян. - 1 - Москва: Издательский Центр РИОР, 2024. - 192 с. - 978-5-16-012364-6. - Текст: электронный. // Общество с ограниченной ответственностью «ЗНАНИУМ»: [сайт]. - URL: <https://znanium.com/cover/2078/2078399.jpg> (дата обращения: 20.02.2024). - Режим доступа: по подписке

3. АЙВАЗЯН Н. Б. Иностранный язык (английский в сфере экономики): учеб. пособие / АЙВАЗЯН Н. Б., Мосесова М. Э.. - Краснодар: КубГАУ, 2023. - 103 с. - 978-5-907668-08-9. - Текст: электронный. // : [сайт]. - URL: <https://edu.kubsau.ru/mod/resource/view.php?id=12837> (дата обращения: 13.01.2025). - Режим доступа: по подписке

Дополнительная литература

1. Маньковская, З. В. Английский язык для делового общения: Ролевые игры по менеджменту: Учебное пособие / З. В. Маньковская. - 1 - Москва: ООО "Научно-издательский центр ИНФРА-М", 2018. - 119 с. - 978-5-16-102872-8. - Текст: электронный. // Общество с ограниченной ответственностью «ЗНАНИУМ»: [сайт]. - URL: <https://znanium.com/cover/0942/942781.jpg> (дата обращения: 20.02.2024). - Режим доступа: по подписке

2. Мосесова М. Э. Английский язык: общий курс: учебно-методическое пособие / Мосесова М. Э.. - Краснодар: КубГАУ, 2018. - 103 с. - Текст: электронный. // RuSpLAN: [сайт]. - URL: <https://e.lanbook.com/img/cover/book/302807.jpg> (дата обращения: 21.02.2024). - Режим доступа: по подписке

3. Гливенкова,, О. А. English for economists: учебник / О. А. Гливенкова,, О. Н. Морозова,. - English for economists - Москва: Ай Пи Ар Медиа, 2021. - 219 с. - 978-5-4497-0788-8. - Текст: электронный. // IPR SMART: [сайт]. - URL: <https://www.iprbookshop.ru/100490.html> (дата обращения: 20.02.2024). - Режим доступа: по подписке

4. АЙВАЗЯН Н. Б. Иностранный язык (английский): метод. указания / АЙВАЗЯН Н. Б., Мосесова М. Э.. - Краснодар: КубГАУ, 2023. - 60 с. - Текст: электронный. // : [сайт]. - URL: <https://edu.kubsau.ru/mod/resource/view.php?id=13062> (дата обращения: 13.01.2025). - Режим доступа: по подписке

5. КАРАМЫШЕВА С.Г. Английский язык для студентов-экономистов: учеб. пособие / КАРАМЫШЕВА С.Г.. - Краснодар: КубГАУ, 2017. - 133 с. - 978-5-00097-394-3. - Текст: непосредственный.

8.2. Профессиональные базы данных и ресурсы «Интернет», к которым обеспечивается доступ обучающихся

Профессиональные базы данных

Не используются.

Ресурсы «Интернет»

1. <https://edu.kubsau.ru/> - Образовательный портал КубГАУ
2. <http://e.lanbook.com/> - Электронный библиотечный ресурс
3. <http://www.iprbookshop.ru/> - Электронный библиотечный ресурс
4. <http://elibrary.rsl.ru/> - Электронная библиотека Российской государственной библиотеки

8.3. Программное обеспечение и информационно-справочные системы, используемые при осуществлении образовательного процесса по дисциплине

Информационные технологии, используемые при осуществлении образовательного процесса по дисциплине позволяют:

- обеспечить взаимодействие между участниками образовательного процесса, в том числе синхронное и (или) асинхронное взаимодействие посредством сети «Интернет»;
- фиксировать ход образовательного процесса, результатов промежуточной аттестации по дисциплине и результатов освоения образовательной программы;
- организовать процесс образования путем визуализации изучаемой информации посредством использования презентаций, учебных фильмов;
- контролировать результаты обучения на основе компьютерного тестирования.

Перечень лицензионного программного обеспечения:

- 1 Microsoft Windows - операционная система
- 2 Microsoft Office (включает Word, Excel, Power Point) - пакет офисных приложений

Перечень профессиональных баз данных и информационных справочных систем:

- 1 Гарант - правовая, <https://www.garant.ru/>
- 2 Консультант - правовая, <https://www.consultant.ru/>
- 3 Научная электронная библиотека eLibrary - универсальная, <https://elibrary.ru/>

Доступ к сети Интернет, доступ в электронную информационно-образовательную среду университета.

Перечень программного обеспечения

(обновление производится по мере появления новых версий программы)

1. Dr.Web;
2. Антиплагиат;
3. Вебинар;
4. ПО "1С:Предприятие 8 ПРОФ. 1С:Университет ПРОФ";
5. Microsoft Windows 7 Professional 64 bit;

Перечень информационно-справочных систем

(обновление выполняется еженедельно)

Не используется.

8.4. Специальные помещения, лаборатории и лабораторное оборудование

Университет располагает на праве собственности или ином законном основании материально-техническим обеспечением образовательной деятельности (помещениями и оборудованием) для реализации программы бакалавриата, специалитета, магистратуры по Блоку 1 "Дисциплины (модули)" и Блоку 3 "Государственная итоговая аттестация" в соответствии с учебным планом.

Каждый обучающийся в течение всего периода обучения обеспечен индивидуальным неограниченным доступом к электронной информационно-образовательной среде университета из любой точки, в которой имеется доступ к информационно-телекоммуникационной сети "Интернет", как на территории университета, так и вне его. Условия для функционирования электронной информационно-образовательной среды могут быть созданы с использованием ресурсов иных организаций.

Компьютерный класс

226гл

Интерактивная панель Samsung - 1 шт.

Персональный компьютер HP 6300 Pro SFF/Core i3-3220/4GB/500GB/NoODD/Win7Pro - 1 шт.

Сплит-система LS-H12KPA2/LU-H12KPA2 - 1 шт.

Учебная аудитория

304300

Вешалка для одежды - 1 шт.
Доска классная - 1 шт.
жалюзи - 2 шт.
компьют. EG/H55/2X1Gb/320Gb - 0 шт.
стол одностумбовый - 1 шт.
стол ученический - 11 шт.
Стул мягкий черный - 21 шт.
шкаф книжный - 2 шт.

405300

Вешалка для одежды - 1 шт.
Доска классная - 1 шт.
доска марк. PREMIUM LEGAMASTER 100×150 - 1 шт.
Интерактивная панель Samsung - 0 шт.
Парты - 16 шт.
стол одностумбовый - 1 шт.
стул полумягкий - 2 шт.
шкаф книжный - 1 шт.

424300

Вешалка для одежды - 1 шт.
доска марк. PREMIUM LEGAMASTER 100×150 - 1 шт.
Магнитола CD/MP3,дека, FM тюнер - 1 шт.
парты - 9 шт.
стол одностумбовый - 1 шт.
Стул мягкий черный - 1 шт.
стул твердый - 1 шт.
шкаф книжный - 1 шт.
шкаф комбинированный - 1 шт.

9. Методические указания по освоению дисциплины (модуля)

Учебная работа по направлению подготовки осуществляется в форме контактной работы с преподавателем, самостоятельной работы обучающегося, текущей и промежуточной аттестаций, иных формах, предлагаемых университетом. Учебный материал дисциплины структурирован и его изучение производится в тематической последовательности. Содержание методических указаний должно соответствовать требованиям Федерального государственного образовательного стандарта и учебных программ по дисциплине. Самостоятельная работа студентов может быть выполнена с помощью материалов, размещенных на портале поддержки Moodle.

Методические указания по формам работы

Лекционные занятия

Передача значительного объема систематизированной информации в устной форме достаточно большой аудитории. Дает возможность экономно и систематично излагать учебный материал. Обучающиеся изучают лекционный материал, размещенный на портале поддержки обучения Moodle.

Лабораторные занятия

Практическое освоение студентами научно-теоретических положений изучаемого предмета, овладение ими техникой экспериментирования в соответствующей отрасли науки. Лабораторные занятия проводятся с использованием методических указаний, размещенных на образовательном портале университета.

Описание возможностей изучения дисциплины лицами с ОВЗ и инвалидами

Для инвалидов и лиц с ОВЗ может изменяться объём дисциплины (модуля) в часах, выделенных на контактную работу обучающегося с преподавателем (по видам учебных занятий) и на самостоятельную работу обучающегося (при этом не увеличивается количество зачётных единиц, выделенных на освоение дисциплины).

Фонды оценочных средств адаптируются к ограничениям здоровья и восприятия информации обучающимися.

Основные формы представления оценочных средств – в печатной форме или в форме электронного документа.

Формы контроля и оценки результатов обучения инвалидов и лиц с ОВЗ с нарушением зрения:

- устная проверка: дискуссии, тренинги, круглые столы, собеседования, устные коллоквиумы и др.;

- с использованием компьютера и специального ПО: работа с электронными образовательными ресурсами, тестирование, рефераты, курсовые проекты, дистанционные формы, если позволяет острота зрения - графические работы и др.;

- при возможности письменная проверка с использованием рельефно-точечной системы Брайля, увеличенного шрифта, использование специальных технических средств (тифлотехнических средств): контрольные, графические работы, тестирование, домашние задания, эссе, отчеты и др.

Формы контроля и оценки результатов обучения инвалидов и лиц с ОВЗ с нарушением слуха:

- письменная проверка: контрольные, графические работы, тестирование, домашние задания, эссе, письменные коллоквиумы, отчеты и др.;

- с использованием компьютера: работа с электронными образовательными ресурсами, тестирование, рефераты, курсовые проекты, графические работы, дистанционные формы и др.;

- при возможности устная проверка с использованием специальных технических средств (аудиосредств, средств коммуникации, звукоусиливающей аппаратуры и др.): дискуссии, тренинги, круглые столы, собеседования, устные коллоквиумы и др.

Формы контроля и оценки результатов обучения инвалидов и лиц с ОВЗ с нарушением опорно-двигательного аппарата:

- письменная проверка с использованием специальных технических средств (альтернативных средств ввода, управления компьютером и др.): контрольные, графические работы, тестирование, домашние задания, эссе, письменные коллоквиумы, отчеты и др.;

- устная проверка, с использованием специальных технических средств (средств коммуникаций): дискуссии, тренинги, круглые столы, собеседования, устные коллоквиумы и др.;

- с использованием компьютера и специального ПО (альтернативных средств ввода и управления компьютером и др.): работа с электронными образовательными ресурсами, тестирование, рефераты, курсовые проекты, графические работы, дистанционные формы предпочтительнее обучающимся, ограниченным в передвижении и др.

Адаптация процедуры проведения промежуточной аттестации для инвалидов и лиц с ОВЗ.

В ходе проведения промежуточной аттестации предусмотрено:

- предъявление обучающимся печатных и (или) электронных материалов в формах, адаптированных к ограничениям их здоровья;

- возможность пользоваться индивидуальными устройствами и средствами, позволяющими адаптировать материалы, осуществлять приём и передачу информации с учетом их

индивидуальных особенностей;

- увеличение продолжительности проведения аттестации;
- возможность присутствия ассистента и оказания им необходимой помощи (занять рабочее место, передвигаться, прочитать и оформить задание, общаться с преподавателем).

Формы промежуточной аттестации для инвалидов и лиц с ОВЗ должны учитывать индивидуальные и психофизические особенности обучающегося/обучающихся по АООП ВО (устно, письменно на бумаге, письменно на компьютере, в форме тестирования и т.п.).

Специальные условия, обеспечиваемые в процессе преподавания дисциплины студентам с нарушениями зрения:

- предоставление образовательного контента в текстовом электронном формате, позволяющем переводить плоскостную информацию в аудиальную или тактильную форму;
- возможность использовать индивидуальные устройства и средства, позволяющие адаптировать материалы, осуществлять приём и передачу информации с учетом индивидуальных особенностей и состояния здоровья студента;
- предоставление возможности предкурсового ознакомления с содержанием учебной дисциплины и материалом по курсу за счёт размещения информации на корпоративном образовательном портале;
- использование чёткого и увеличенного по размеру шрифта и графических объектов в мультимедийных презентациях;
- использование инструментов «лупа», «проектор» при работе с интерактивной доской;
- озвучивание визуальной информации, представленной обучающимся в ходе занятий;
- обеспечение раздаточным материалом, дублирующим информацию, выводимую на экран;
- наличие подписей и описания у всех используемых в процессе обучения рисунков и иных графических объектов, что даёт возможность перевести письменный текст в аудиальный;
- обеспечение особого речевого режима преподавания: лекции читаются громко, разборчиво, отчётливо, с паузами между смысловыми блоками информации, обеспечивается интонирование, повторение, акцентирование, профилактика рассеивания внимания;
- минимизация внешнего шума и обеспечение спокойной аудиальной обстановки;
- возможность вести запись учебной информации студентами в удобной для них форме (аудиально, аудиовизуально, на ноутбуке, в виде пометок в заранее подготовленном тексте);
- увеличение доли методов социальной стимуляции (обращение внимания, апелляция к ограничениям по времени, контактные виды работ, групповые задания и др.) на практических и лабораторных занятиях;
- минимизирование заданий, требующих активного использования зрительной памяти и зрительного внимания;
- применение поэтапной системы контроля, более частый контроль выполнения заданий для самостоятельной работы.

Специальные условия, обеспечиваемые в процессе преподавания дисциплины студентам с нарушениями опорно-двигательного аппарата (маломобильные студенты, студенты, имеющие трудности передвижения и патологию верхних конечностей):

- возможность использовать специальное программное обеспечение и специальное оборудование и позволяющее компенсировать двигательное нарушение (коляски, ходунки, трости и др.);
- предоставление возможности предкурсового ознакомления с содержанием учебной дисциплины и материалом по курсу за счёт размещения информации на корпоративном образовательном портале;
- применение дополнительных средств активизации процессов запоминания и повторения;
- опора на определенные и точные понятия;
- использование для иллюстрации конкретных примеров;
- применение вопросов для мониторинга понимания;
- разделение изучаемого материала на небольшие логические блоки;
- увеличение доли конкретного материала и соблюдение принципа от простого к сложному при объяснении материала;
- наличие чёткой системы и алгоритма организации самостоятельных работ и проверки заданий с обязательной корректировкой и комментариями;

- увеличение доли методов социальной стимуляции (обращение внимания, апелляция к ограничениям по времени, контактные виды работ, групповые задания др.);
- обеспечение беспрепятственного доступа в помещения, а также пребывания в них;
- наличие возможности использовать индивидуальные устройства и средства, позволяющие обеспечить реализацию эргономических принципов и комфортное пребывание на месте в течение всего периода учёбы (подставки, специальные подушки и др.).

Специальные условия, обеспечиваемые в процессе преподавания дисциплины студентам с нарушениями слуха (глухие, слабослышащие, позднооглохшие):

- предоставление образовательного контента в текстовом электронном формате, позволяющем переводить аудиальную форму лекции в плоскочечную информацию;
- наличие возможности использовать индивидуальные звукоусиливающие устройства и сурдотехнические средства, позволяющие осуществлять приём и передачу информации; осуществлять взаимообратный перевод текстовых и аудиофайлов (блокнот для речевого ввода), а также запись и воспроизведение зрительной информации;
- наличие системы заданий, обеспечивающих систематизацию вербального материала, его схематизацию, перевод в таблицы, схемы, опорные тексты, глоссарий;
- наличие наглядного сопровождения изучаемого материала (структурно-логические схемы, таблицы, графики, концентрирующие и обобщающие информацию, опорные конспекты, раздаточный материал);
- наличие чёткой системы и алгоритма организации самостоятельных работ и проверки заданий с обязательной корректировкой и комментариями;
- обеспечение практики опережающего чтения, когда студенты заранее знакомятся с материалом и выделяют незнакомые и непонятные слова и фрагменты;
- особый речевой режим работы (отказ от длинных фраз и сложных предложений, хорошая артикуляция; четкость изложения, отсутствие лишних слов; повторение фраз без изменения слов и порядка их следования; обеспечение зрительного контакта во время говорения и чуть более медленного темпа речи, использование естественных жестов и мимики);
- чёткое соблюдение алгоритма занятия и заданий для самостоятельной работы (называние темы, постановка цели, сообщение и запись плана, выделение основных понятий и методов их изучения, указание видов деятельности студентов и способов проверки усвоения материала, словарная работа);
- соблюдение требований к предъявляемым учебным текстам (разбивка текста на части; выделение опорных смысловых пунктов; использование наглядных средств);
- минимизация внешних шумов;
- предоставление возможности соотносить вербальный и графический материал; комплексное использование письменных и устных средств коммуникации при работе в группе;
- сочетание на занятиях всех видов речевой деятельности (говорения, слушания, чтения, письма, зрительного восприятия с лица говорящего).

Специальные условия, обеспечиваемые в процессе преподавания дисциплины студентам с прочими видами нарушений (ДЦП с нарушениями речи, заболевания эндокринной, центральной нервной и сердечно-сосудистой систем, онкологические заболевания):

- наличие возможности использовать индивидуальные устройства и средства, позволяющие осуществлять приём и передачу информации;
- наличие системы заданий, обеспечивающих систематизацию вербального материала, его схематизацию, перевод в таблицы, схемы, опорные тексты, глоссарий;
- наличие наглядного сопровождения изучаемого материала;
- наличие чёткой системы и алгоритма организации самостоятельных работ и проверки заданий с обязательной корректировкой и комментариями;
- обеспечение практики опережающего чтения, когда студенты заранее знакомятся с материалом и выделяют незнакомые и непонятные слова и фрагменты;
- предоставление возможности соотносить вербальный и графический материал; комплексное использование письменных и устных средств коммуникации при работе в группе;
- сочетание на занятиях всех видов речевой деятельности (говорения, слушания, чтения, письма, зрительного восприятия с лица говорящего);
- предоставление образовательного контента в текстовом электронном формате;

- предоставление возможности предкурсового ознакомления с содержанием учебной дисциплины и материалом по курсу за счёт размещения информации на корпоративном образовательном портале;
- возможность вести запись учебной информации студентами в удобной для них форме (аудиально, аудиовизуально, в виде пометок в заранее подготовленном тексте);
- применение поэтапной системы контроля, более частый контроль выполнения заданий для самостоятельной работы;
- стимулирование выработки у студентов навыков самоорганизации и самоконтроля;
- наличие пауз для отдыха и смены видов деятельности по ходу занятия.

10. Методические рекомендации по освоению дисциплины (модуля)