

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: специалитет

Специальность: 38.05.01 Экономическая безопасность

Направленность (профиль): Финансовая безопасность

Квалификация (степень) выпускника: Экономист

Формы обучения: очная, очно-заочная

Год набора: 2024

Срок получения образования: Очная форма обучения – 5 лет
Очно-заочная форма обучения – 5 лет 8 месяца(-ев)

Объем: в зачетных единицах: 8 з.е.
в академических часах: 288 ак.ч.

Разработчики:

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Рабочая программа дисциплины (модуля) составлена в соответствии с требованиями ФГОС ВО по специальности Специальность: 38.05.01 Экономическая безопасность, утвержденного приказом Минобрнауки России от 14.04.2021 №293, с учетом трудовых функций профессиональных стандартов: "Бухгалтер", утвержден приказом Минтруда России от 21.02.2019 № 103н; "Специалист по управлению рисками", утвержден приказом Минтруда России от 30.08.2018 № 564н; "Специалист по финансовому мониторингу (в сфере противодействия легализации доходов, полученных преступным путем, и финансированию терроризма)", утвержден приказом Минтруда России от 24.07.2015 № 512н; "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	Учетно-финансовый факультет	Председатель методической комиссии/совета	Хромова И.Н.	Согласовано	06.05.2024, № 9
3	Бухгалтерского учета	Руководитель образовательной программы	Кругляк З.И.	Согласовано	20.05.2024

1. Цель и задачи освоения дисциплины (модуля)

Цель освоения дисциплины - формирование комплекса знаний об организационных, научных, методических и практических основах овладения иностранным языком как средством межкультурной коммуникации в сфере аграрного производства для создания коммуникативной компетенции (формирование и развитие умений и навыков работы со специальной литературой, необходимой в профессиональной деятельности), лингвистической, социокультурной и социолингвистической компетенций.

Задачи изучения дисциплины:

- сформировать навыки, необходимые для формирования умения выбирать на государственном и иностранном языках коммуникативно приемлемые стиль делового общения, вербальные и невербальные средства взаимодействия с партнерами;
- сформировать умения по использованию информационно-коммуникационных технологий при поиске необходимой информации в процессе решения стандартных коммуникативных задач на государственном и иностранном языках;
- сформировать умение вести деловую переписку, учитывая особенности стилистики официальных и неофициальных писем, социокультурные различия в формате корреспонденции на государственном и иностранном языках;
- сформировать умение выполнять перевод профессиональных текстов с иностранного на государственный язык и обратно.

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

Компетенции, индикаторы и результаты обучения

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

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 навыками 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 навыками использования информационно-коммуникационные технологий 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 навыками деловой переписки, учитывая особенности стилистики официальных и неофициальных писем, социокультурные различия в формате корреспонденции на государственном и иностранном (-ых) языках

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:

УК-4.5/Нв1 навыками перевода профессиональных текстов с иностранного (-ых) на государственный язык и обратно

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, 3, Очно-заочная форма обучения - 1, 2, 3.

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	35	1		30	4	37	Зачет
Второй семестр	72	2	23	1		18	4	49	Зачет
Третий семестр	144	4	39	3		32	4	78	Экзамен (27)
Всего	288	8	97	5		80	12	164	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	21	1		18	2	51	Зачет
Второй семестр	72	2	15	1		12	2	57	Зачет
Третий семестр	144	4	27	3		22	2	90	Экзамен (27)
Всего	288	8	63	5		52	6	198	27

5. Содержание дисциплины

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

Очная форма обучения

Наименование раздела, темы	Всего	Внеаудиторная контактная работа	Лабораторные занятия	Лекционные занятия	Самостоятельная работа	Планируемые результаты обучения, соответствующие результатам освоения программы
Раздел 1.	568		240	32	296	УК-4.1
Тема 1.1.	44			16	28	УК-4.2

Тема 1.2.	44		16	28	УК-4.3 УК-4.5	
Тема 1.3.	44		16	28		
Тема 1.4.	68		40	28		
Тема 1.5.	60		32	28		
Тема 1.6.	60		32	28		
Тема 1.7.	60		32	28		
Тема 1.8.	60		32	28		
Тема 1.9.	52		24	28		
Тема 1.10.	40		16	24		
Тема 1.11.	36		16	20		
Раздел 2.	547		138	32		377
Тема 2.1.	44		16	28	УК-4.2	
Тема 2.2.	56		16	40	УК-4.3	
Тема 2.3.	72		24	48	УК-4.5	
Тема 2.4.	72		24	48		
Тема 2.5.	64		16	48		
Тема 2.6.	72		24	48		
Тема 2.7.	80		24	56		
Тема 2.8.	80		24	56		
Тема 2.9.	7		2	5		
Раздел 3.	912		256	32	624	УК-4.1
Тема 3.1.	80		16	64	УК-4.2	
Тема 3.2.	80		16	64	УК-4.3	
Тема 3.3.	104		40	64	УК-4.5	
Тема 3.4.	96		32	64		
Тема 3.5.	96		32	64		
Тема 3.6.	104		40	64		
Тема 3.7.	112		40	72		
Тема 3.8.	124		40	84		
Тема 3.9.	116		32	84		
Раздел 4.	28	28				УК-4.1
Тема 4.1.	24	24				УК-4.2
Тема 4.2.	1	1				УК-4.3
Тема 4.3.	3	3				УК-4.5
Итого	2 066	32	636	96	1 302	

Очно-заочная форма обучения

Наименование раздела, темы	Всего	Внеаудиторная контактная работа	Лабораторные занятия	Лекционные занятия	Самостоятельная работа	Планируемые результаты обучения, соответствующие результатам освоения программы
Раздел 1.	568		144	16	408	УК-4.1
Тема 1.1.	32			8	24	УК-4.2

Тема 1.2.	32			8	24	УК-4.3 УК-4.5
Тема 1.3.	56		16		40	
Тема 1.4.	56		16		40	
Тема 1.5.	56		16		40	
Тема 1.6.	56		16		40	
Тема 1.7.	56		16		40	
Тема 1.8.	56		16		40	
Тема 1.9.	56		16		40	
Тема 1.10.	56		16		40	
Тема 1.11.	56		16		40	
Раздел 2.	541		90	16	435	
Тема 2.1.	52			12	40	
Тема 2.2.	44			4	40	
Тема 2.3.	68		16		52	
Тема 2.4.	68		16		52	
Тема 2.5.	68		16		52	
Тема 2.6.	80		16		64	
Тема 2.7.	76		12		64	
Тема 2.8.	76		12		64	
Тема 2.9.	9		2		7	
Раздел 3.	912		176	16	720	УК-4.1 УК-4.2 УК-4.3 УК-4.5
Тема 3.1.	100		8	12	80	
Тема 3.2.	72		8	4	60	
Тема 3.3.	96		16		80	
Тема 3.4.	96		16		80	
Тема 3.5.	96		16		80	
Тема 3.6.	104		24		80	
Тема 3.7.	112		32		80	
Тема 3.8.	112		24		88	
Тема 3.9.	124		32		92	
Раздел 4.	28	28				УК-4.1 УК-4.2 УК-4.3 УК-4.5
Тема 4.1.	24	24				
Тема 4.2.	1	1				
Тема 4.3.	3	3				
Итого	2 062	32	412	48	1 570	

5. Содержание разделов, тем дисциплин

Раздел 1. История экономических учений на английском языке

Тема 1.1. Структура курса

Цели и задачи курса, требования.
части речи

Тема 1.2. Видовременные формы глагола

1. Активный залог
2. Группы времен

Тема 1.3. Landesnatur

1. Артикль
2. Степени сравнения прилагательных

Тема 1.4. The First Modern Economists

1. Article
2. The Noun

Тема 1.5. Bildungssystem

1. Спряжение глаголов в презенсе.
2. Модальные глаголы.

Тема 1.6. Jean Baptiste Say

1. The Adverb
2. The Numeral

Тема 1.7. Wirtschaft

1. Die Arten der Bedürfnisse
2. Die Arten des Geldes

Тема 1.8. John Maynard Keynes

1. Much/many
2. Simple Tenses

Тема 1.9. Handelsunternehmen

1. Der Markt
2. Die Klassifizierung der Märkte

Тема 1.10. Review

Обзор материала по темам 3-9

Тема 1.11. Menschliche Arbeitskraft im Handel

1. Die Produktivität
2. Die Arbeitslosigkeit

Раздел 2. Разделы экономики

Тема 2.1. Видовременные формы глагола Пассивный залог

1. Präsens und Präteritum Passiv
2. Perfekt und Plusquamperfekt Pas-siv

Тема 2.2. Порядок слов в немецком предло-жении.

Порядок слов в немецком предло-жении.

Тема 2.3. Handelsware

1. Eine Ware
2. Die Fertigungsanlage

Тема 2.4. Raum

1. Umsatzzuwachs
2. Kostenzuwachs

Тема 2.5. Beschaffung

1. Beschaffung im Handelsbetrieb
2. Konjunktive

Тема 2.6. Lagerung

1. Lagerung im Handelsbetrieb
2. Rezeption und Sprachproduktion

Тема 2.7. Absatz

1. Absatz im Handelsbetrieb
2. Die Finalsätze

Тема 2.8. Finanzierung

1. Finanzierung im Handel
2. Finanzierung im Außenhandel

Тема 2.9. Test

Проверка полученного уровня знаний

Раздел 3. Мировая экономика

Тема 3.1. Причастие I, II

1. ФОРМЫ
2. ФУНКЦИИ

Тема 3.2. Infinitiv

1. Infinitiv I
2. Infinitiv II

Тема 3.3. Marketing

1. Complex Subject
2. Complex Object

Тема 3.4. Unternehmensentscheidungen

1. Richtige Entscheidungen für die Zukunft
2. Strategische Entscheidungen in Unternehmen

Тема 3.5. World Economy

1. Conditional I
2. Conditional II

Тема 3.6. Unternehmensgründung

1. Gründung einer GmbH
2. Planungen im Vorfeld

Тема 3.7. Economy of the USA

1. Sequence of Tenses
2. Reported Speech

Тема 3.8. Handelsvertretervertrag

1. Unternehmer und Firma
2. Beispiele

Тема 3.9. Review

Проверка полученного уровня знаний

Раздел 4. Промежуточная аттестация

Тема 4.1. Зачет 1

Промежуточная аттестация 1 семестр

Тема 4.2. Зачет 2

Промежуточная аттестация 2 семестр

Тема 4.3. Экзамен

Промежуточная аттестация 3 семестр

6. Оценочные материалы текущего контроля

Раздел 1. История экономических учений на английском языке

Форма контроля/оценочное средство: Задача

Вопросы/Задания:

1. Thank you for the information, she said ... what to do next.

not knowing

not known

not having known

having not known

2. Decide which of the following sentences is disagreeing politely:

The point about gathering financial support. Could you explain it in more detail?

As for the conference theme, I'd rather focus on research than teaching methods.

That may be so, but to be honest, it doesn't give any idea of what the event is about.

Now, we have to choose an appropriate date.

3. Decide which of the following is the best definition of a Kahoot?

It is an intellectual quiz for those who learns English.

A game played on using electronic devices, such as gaming consoles, smartphones, tablets, virtual reality headsets, or personal computers.

It is a game-based learning platform. Creators create and display questions on the screen, and the students answer them with the help of a smartphone, tablet, or computer. Teachers can even create surveys and polls through this platform.

4. Choose the inappropriate grammar form to complete the conditional sentence: «If we ... rural society into groups, then the most numerous group ... rural residents who take a passive position and do not see the future»

divide; will include

will divide; includes

divided; will include

divide; would include

5. Put the words in the right order to translate a sentence: «Акции, облигации и другие инвестиции являются чрезвычайно полезными финансовыми инструментами».

Stocks

bonds

and

other

investments

are

ultra-useful

financial

tools

6. Choose the correct Russian equivalent to the English word combination «obligatory insurance».

законодательная база

налоговый режим

обязательное страхование

финансовый отчет

7. Find English equivalents of the Russian word combinations.

расчет рентабельности капиталовложений = capital budgeting

движение ликвидности = cash flow

отчет о нераспределенной прибыли = a long-term loan

отдел по налогообложению и регулированию деятельности компаний = tax and regulatory department

долгосрочный кредит = statement of retained earnings

8. Choose the adequate translation into English for the following statement: « Некоторые специальности не предусматривают в России двухступенчатого обучения, некоторые – требуют более длительной подготовки. Для таких направлений обучение идет только в специалитете.»:

Some specialties in Russia require two-stage training, while others require longer training. For such fields, only specialist degrees are available.

Several core subjects do not require two-level training, others require longer training. There is a specialist degree for such areas.

Some majors in Russia do not require two-level training, and others require longer-term training. For such fields, only Specialist degrees are available.

Раздел 2. Разделы экономики

Форма контроля/оценочное средство: Задача

Вопросы/Задания:

1. Choose the appropriate parts of the sentence:

He seems=to have finished his work.

I intend= go there.

He must=have forgotten about it.

The weather seems=to be improving.

I let him= to go there on Sunday.

2. Choose the appropriate definitions:.

data collection=gathering raw data

stock management= double-checking and cleaning data

data tabulation=arranging data into table format for analysis

production=data about quantity of product in storage

data validation=data about product specifications, details and design

3. Put the words in the right order:

Mentimeter

is

a

Swedish

company

that

develops

app

used

to create

presentations

with

real-time

feedback.

4. Put the words in the right order:

want

about

to

delegation

of

inform

our

I

arrival

the

you
for
your
presentation

5. Find English equivalents of the Russian words

ownership = собственность
advertisement = вклад
taxation = налогообложение
expenditure = расход
deposit = реклама

6. Put the words in the right order to translate a sentence: «Акции, облигации и другие инвестиции являются чрезвычайно полезными финансовыми инструментами».

Stocks
bonds
and
other
investments
are
ultra-useful
financial
tools

7. Choose the adequate translation for the following statement: «A mutual fund is a pool of money from many investors that is widely invested in a number of companies». Decide which of the following is the best definition of a mutual fund.

Название паевого инвестиционного фонда должно содержать указание на состав и структуру его активов.

Паевой инвестиционный фонд - обособленный имущественный комплекс, состоящий из имущества, переданного в доверительное управление управляющей компании учредителями. Паевой фонд это объединение денежных средств несколькими инвесторами, которое широко инвестируется в ряд компаний.

Раздел 3. Мировая экономика

Форма контроля/оценочное средство: Задача

Вопросы/Задания:

1. Choose the features a summary should have

The author's name and the title of the article
Detailed explanations
The author's main idea
Details to support the idea

2. Choose the right word to fill in the gap.

Our website needs to ... a friendly and efficient service.

promote
do
share
make

3. Match the terms with their definitions:

supply= the desire of consumers to obtain goods and services goods=manufactured #items or raw materials that are for sale

demand= the amount of something that is available to use or buy

inflation=a continuing increase in the prices of goods and services

project=an individual or collaborative enterprise that is carefully planned to achieve a particular aim

4. Analyzing business letter structure. Decide which of the following is the best definition of a business letter.

A business letter is defined as a unit of meaning of at least 50 words in length. It has to contain background information about the topic and supporting evidence such as examples.

A business letter is a proposal or a list of ideas that are related to business. It normally has a greeting at the beginning, and it contains proposals and reasons.

Business correspondence is the most significant means of business and official communication. It is important for the achievement of company goals.

5. Find English equivalents of the Russian word combinations.

расчет рентабельности капиталовложений = capital budgeting

движение ликвидности = cash flow

отчет о нераспределенной прибыли = a long-term loan

отдел по налогообложению и регулированию деятельности компаний = tax and regulatory department

долгосрочный кредит = statement of retained earnings

6. Find English equivalents of the Russian words.

ownership = собственность

advertisement = вклад

taxation = налогообложение

expenditure = расход

deposit = реклама

7. Choose the adequate translation into Russian for the following statement «After Russia had signed the Bologna Declaration, Bachelor's and Master's degrees were introduced to traditional Specialist degrees.»:

После того, как Болонская декларация будет подписана Россией, бакалаврская и магистерская степени будут введены в систему специалитета.

После того, как Россия подписала Болонскую декларацию, степени магистра и бакалавра заменили традиционную степень специалиста.

После подписания Болонской декларации к традиционному в России уровню образования – специалитету – добавились бакалавриат и магистратура.

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-4.5

Вопросы/Задания:

1. Article – общая характеристика, виды, случаи употребления

2. The Noun – общая характеристика, образование множественного числа, притяжатель- ный падеж.

3. Countable and Uncountable Nouns – общая характеристика, случаи употребления.

4. Adjective – общая характеристика, степени сравнения, сравнительные конструкции.

5. The Adverb – общая характеристика, степени сравнения.
6. The Numeral – общая характеристика, функция в предложении.
7. The Ways of Expressing Fractions and Proportions – общая характеристика, примеры употребления.
8. The Pronoun – общая характеристика, функция в предложении.
9. /many – общая характеристика, случаи употребления
10. (a) few/(a) little – общая характеристика, случаи употребления.
11. some/any/no – общая характеристика, случаи употребления.
12. Производные от неопределенных местоимений – общая характеристика, образование, случаи употребления
13. The Verb – общая характеристика, формы, залог.
14. Active Voice – общая характеристика
15. Present Simple Tense – общая характеристика, случаи употребления, образование.
16. Past Simple Tense – общая характеристика, случаи употребления, образование.
17. Future Simple Tense – общая характеристика, случаи употребления, образование.
18. Present Continuous Tense – общая характеристика, случаи употребления, образование.
19. Past Continuous Tense – общая характеристика, случаи употребления, образование.
20. Future Continuous Tense – общая характеристика, случаи употребления, образование.
21. Present Perfect Tense – общая характеристика, случаи употребления, образование.
22. Past Perfect Tense – общая характеристика, случаи употребления, образование.
23. Future Perfect Tense – общая характеристика, случаи употребления, образование.
24. Present Perfect Continuous Tense – общая характеристика, случаи употребления, образование
25. Past Perfect Continuous Tense – общая характеристика, случаи употребления, образование.

26. Future Perfect Continuous Tense – общая характеристика, случаи употребления, образование.

27. The Ways of Expressing the Future – общая характеристика, способы выражения.

28. Passive Voice – общая характеристика.

29. Present Simple Tense – общая характеристика, случаи употребления, образование.

30. Past Simple Tense – общая характеристика, случаи употребления, образование.

31. Future Simple Tense – общая характеристика, случаи употребления, образование.

32. Present Continuous Tense – общая характеристика, случаи употребления, образование

33. Past Continuous Tense – общая характеристика, случаи употребления, образование.

34. Present Perfect Tense – общая характеристика, случаи употребления, образование.

35. Past Perfect Tense – общая характеристика, случаи употребления, образование

36. Future Perfect Tense – общая характеристика, случаи употребления, образование.

37. Modal Verbs – общая характеристика, случаи употребления, формы.

38. Неличные формы глагола – общая характеристика, случаи употребления, виды.

39. Participle I – общая характеристика, образование, формы, синтаксические функции.

40. Participle II – общая характеристика, образование, формы, синтаксические функции.

41. Задание 1.

Why must the writer find his ticket? An Absent-minded Writer

A well-known writer was once traveling by train. When the ticket-collector came for the tickets, the writer could not find his ticket. The ticket-collector who had recognized the writer told him not to be nervous about the ticket, saying that he would come for it at the next station. But at the next station there was the same difficulty, and the writer could not find his ticket anywhere. "Never mind" said the ticket-collector. "Don't trouble yourself. I believe that you have got a ticket". "I must find it," answered the writer, "I need to know where I am going".

42. Задание 2.

Вставьте вместо точек глагол "to be" в нужной форме.

1. No news good news.
2. Where my glasses?
3. What the information?
4. His trousers old.
5. There no money in my pocket.
6. What her progress in English?

- 7 his advice useful?
- 8 her knowledge of English good?
- 9 fruit cheap in autumn?
10. Where your clothes?

43. Задание 3

Вставьте вместо точек глагол «to have» в нужной форме.

1. He got a calculator.
2. They got a bicycle.
3. She got a lot of friends.

44. Задание 4.

Поставьте предложения в вопросительную и отрицательную формы.

1. My parents are nice people.
2. The Statue of Liberty is a symbol of New York City.
3. Mike has a friendly family.
4. We have a tiny house.

45. Задание 5.

Вставьте вместо точек артикли «a (an)» или «the».

1. UK is situated on British isles.
2. Atlantic Ocean washes if from west.
3. Ural mountains divide Russia into Europe and Asia.
4. This is my uncles house.
5. We'll meet on Monday?
6. Is there life on Moon?
7.man is well-known writer.

Очная форма обучения, Второй семестр, Зачет

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

Вопросы/Задания:

46. Perfect Participle – общая характеристика, формы, синтаксические функции.
47. The Infinitive – общая характеристика, формы, синтаксические функции.
48. Инфинитив в функции определения – общая характеристика, примеры употребления.
49. Инфинитив в функции обстоятельства цели и следствия – общая характеристика, при- меры употребления.
50. Complex Subject – общая характеристика, образование.
51. Complex Object – общая характеристика, образование.
52. The Gerund – общая характеристика, формы, синтаксические функции.
53. The Preposition – общая характеристика, примеры употребления.
54. The Conjunction – общая характеристика, примеры употребления
55. The Interjection – общая характеристика, примеры употребления.

56. Sequence of Tenses – основные принципы.
57. Reported Speech – основные принципы.
58. Conditionals – общая характеристика
59. Zero Conditional – случаи употребления
60. Conditional I – случаи употребления.
61. Conditional II – случаи употребления.
62. Conditional III – случаи употребления.
63. Mixed Conditional – случаи употребления.
64. The Ways of Expressing Contrast – общая характеристика, примеры употребления.
65. Three forms of the English Verbs – общая характеристика, примеры употребления.
66. Regular Verbs общая характеристика, примеры употребления.
67. Irregular Verbs. общая характеристика, примеры употребления.
68. Phrasal Verbs – общая характеристика, примеры употребления
69. Indirect Speech – общая характеристика, примеры употребления.

70. The constructions with verbs of preference: like, prefer, etc. – общая характеристика, примеры употребления.

71. The constructions with the verb to be – общая характеристика, примеры употребления.

72. The constructions with the verb to have – общая характеристика, примеры употребления.

73. The comparison of Past Simple and Present Perfect – общая характеристика, примеры употребления.

74. The comparison of Present Simple and Present Continuous – общая характеристика, примеры употребления.

75. The comparison of Past Simple and Past Perfect – общая характеристика, примеры употребления

76. Future in the Past – общая характеристика, примеры употребления.

77. The comparison of Future Simple and Future in the Past – общая характеристика, примеры употребления.

78. Cardinal Numerals – общая характеристика, примеры употребления.

79. Ordinal Numerals – общая характеристика, примеры употребления.

80. Participle in the determination function – общая характеристика, примеры употребления.

81. Participle in the function of the circumstance – общая характеристика, примеры употребления.

82. Participle in the function of the part of the predicate – общая характеристика, примеры употребления.

83. Absolute Participle Construction – общая характеристика, примеры употребления.

84. The comparison of the Infinitive and the Gerund – общая характеристика, примеры употребления

85. Задание 1

1. Watching TV, I yawned.
2. The watched program was interesting.
3. Having watched TV, I went to bed.

86. Задание 2

Найдите предложения с перфектным причастием. Переведите предложения на русский язык.

1. Reading a book, I thought about her.
2. The read book is expensive.
3. Having read the book, I went outside.
4. Drinking the juice, I was listening to the radio.
5. The drunk juice was tasty.
6. Having drunk the juice, I started to work.
7. Having written the book, I decided to have a rest.

87. Задание 3

Вставьте частицу to, где это необходимо. Переведите предложения с инфинитивом.

1. Parents should let the children ... have private life.
2. I waited for my friend ... get off the bus.
3. They made me ... do it.

4. We can't ... let him stay outdoors.
5. He ordered the car ... come at 5 p.m.

88. Задание 4

Измените предложения, используя фразу-образец «Is he easy to talk?» и переведите предложения с инфинитивом.

1. It is difficult to recognize him.
2. It is interesting to talk to her.
3. It was impossible to read his handwriting.
4. It was easy to answer the question.
5. It is very important to understand the rule.

89. Задание 5

Измените предложения, употребив инфинитивную конструкцию Complex Sub-

1. The fashion has changed a lot (to appear).
2. She looks wonderful in that pencil and green turtle (to seem).
3. This duffel bag doesn't match with your winter boots (to be unlikely)
4. She wasn't properly dressed (to happen).
5. She is the most stylish girl in the class (to think).

*Очная форма обучения, Третий семестр, Экзамен
Контролируемые ИДК: УК-4.1 УК-4.2 УК-4.3 УК-4.5*

Вопросы/Задания:

1. What is a "favorable balance of trade"?
2. How did European powers manage to achieve favorable trade balances?
3. What does "laissez faire" mean?
4. When was The Wealth of Nations published?
5. What is another term for Smith's "invisible hand"?
6. What is the basic principle of Say's Law?
7. When was the doctrine known as Say's Law developed?
8. When was Veblen's The Theory of the Leisure Class published?
9. What does the term "conspicuous consumption" mean?
10. When did Knight write Risk, Uncertainty and Profit?
11. How did Knight explain the legitimacy of profits?
12. What is the difference between risk and uncertainty?
13. When was The General Theory of Employment, Interest and Money published?
14. What role did Keynes think government should have in the economy?
15. What is D. Ricardo famous for?
16. When did England adopt a policy of free trade?
17. What is Finance as a science?
18. What areas does Finance consist of?
19. What opportunity does Finance give to a student?

20. What are the main functions in the investments area?
21. What does the financial analyst study?
22. What is the significant part of the financial analyst's work?
23. What is accounting?
24. What is the difference between bookkeeping and accounting?
25. Can you name five major accounts in accounting?
26. How many categories are assets divided into?
27. What are liabilities?
28. What is owners' equity?
29. Where are revenues included?
30. Where are expenses recorded?
31. How many important financial statements are there in accounting?
32. What does the statement of cash flow summarize?
33. What is Economic Theory as a science?
34. What is the definition of management?
35. What are the four key functions of management?
36. What levels of management do you know?
37. Can you explain the role of each management level in the corporate hierarchy?
38. What are the four main types of management?
39. When did Management as a science come into being?
40. Can you name the two basic types of managerial education?
41. What managerial skills do you know?
42. What do modern managers emphasize in their work?
43. What does MBWA concept mean?

44. How is the term “crisis” defined?
45. What are the three steps to be taken in order to solve the crisis?
46. What is to manage the crisis?
47. What are the characteristics of a good manager?
48. How does an anti-crisis manager differ from a regular manager?
49. What does HRM deal with?
50. How is HRM seen by practitioners?
51. What activities does Human Resource Management comprise?
52. What functions do personnel managers perform?
53. Why is recruitment considered to be the main personnel management function?
54. Why do industrial relations usually occur?
55. How is the term “marketing” defined?
56. What are the eight traditional functions of marketing?
57. How is Economic Theory subdivided?
58. What is the main function of Information Technologies?
59. Why do we say that globalization is a complex process?
60. How do you understand the idea of trade liberalism?

61. Card №1

Supply and Demand

The backbone of any economy are producers. They are represented by enterprises or firms. The aim of producers is to supply goods and services, seek profits, and compete successfully with one another. To create the goods and services they sell, producers transform inputs into outputs. Three factors of production are needed to make goods and services. They are labour, capital, and natural resources. Every economy faces the problem of what, how and for whom to produce. In market economies the problem is solved by the market thanks to the law of supply and demand. The law states that the imbalances in the market between the quantity of the goods that buyers want to purchase and the quantity that producers want to sell tend to be corrected by changes in prices. Other things being equal, people tend to increase their purchases of a good or service when its price goes down, and to cut back on purchases when prices go up. Producers tend to respond to a rise in price by increasing their output. Together, changes in supply and demand act to correct temporary shortages or surpluses. When there is a shortage, producers see a chance to increase the supply and to make an extra profit. Whenever people who are willing to sell a commodity contact people willing to buy it, a market for that commodity is created. In a perfect market, buyers and sellers are numerous

and competition is completely free. In some markets there may only be one seller or a very limited number of sellers to offer goods and services. Such a situation is called a "monopoly".

62. Card №2

Accounting principles and concepts

The accounting system in any given country is one of the key elements of the economic system. It is determined to a significant extent by the level and direction of the economic system's development.

The most important theoretical concept of the Anglo-American accounting may be summed up as follows: the subject of accounting is the calculation of the financial results of an economic entity's business activity.

Accounting is used to describe the transactions entered into by all kinds of organizations.

Accounting can be divided into three phases: capture, processing and communication of financial information.

The first phase, the process of capturing financial information and recording it, is called book-keeping. Accounting, in the true sense of the word, extends far beyond the actual making of records. It includes their analysis and interpretation, it shows the relationship between the financial results and events which have created them.

Accounting can show the managers or owners of a business whether or not the business is operating at a profit, whether or not the business will be able to meet its commitments as they fall due.

Accounting is based on the accounting equation, which states that a firm's assets must equal its liabilities plus its owners' equity.

Assets and liabilities, profits or losses are listed in financial statements. The two main types of financial statements are the balance sheet and the income statement (profit and loss account).

63. Card № 3

Financial Capital

Financial capital includes the liquid assets of a company as opposed of physical assets. Companies can have a variety of types of capital. The principal distribution is on share capital and loan or debenture capital.

The most usual classes of share in which the capital of a company can be divided are preference, ordinary, and deferred shares.

Preference shares have fixed rate with dividend. However large the profits of a company might be, the holders of preference shares are not entitled with any additional dividends over and above the rate of dividend agreed when the shares are first issued. The holders of preference shares do not usually have any voting rights. This means that they cannot vote on the general meetings of the company. But they do have an advantage of the holders of all other types of shares in that the dividends due to preference shares must be paid before any dividend is paid to the holders of ordinary or deferred shares.

Ordinary shares entitle their owners a vote at companies' general meetings. They also have a right to elect company directors, and to receive a proportion of distributed profits in the form of a dividend.

Issuance of shares is a source of capital for companies. If a company wishes to raise more money for expansion it can issue new shares. These are frequently offered to existing shareholders of less than their market price: this is known as a rights issue.

64. Card №4

Investment Management

Investment management relates to the selection of assets in which funds will be invested by a firm. The assets which can be acquired fall into two broad groups: long-term assets and short-assets, or current assets.

Nowadays investors face a lot of choices. Along with stocks and bonds of large companies and government debt securities, investors can now own stocks of small companies, the stock and bonds of companies headquartered in foreign countries, high-yield bonds, collateralized mortgage obligation, floating-rate notes, swaps, puts, calls, and future contracts. The list is seemingly endless and it continues to grow. Furthermore, the ability to purchase these securities has become both less

expensive and more convenient with the advent of advanced communications and computer networks. The challenge to investors is increasing because the investment environment is becoming more and more complex. With the rapid evolution that the investment industry is undergoing, new securities, markets, investment management techniques have appeared.

When making decisions with regard to what marketable securities to invest in, how big the investment should be, and when the investment should be made, the investor:

- Sets investment policy and determines objectives,
- Performs security analysis,
- Constructs a portfolio,
- Revises the portfolio,
- Evaluates the performance of the portfolio.

65. Card №5

Modern World Economy

The world economy is increasingly becoming a single economic unit. Individual national economies are developing closer ties through trade, capital investment and financial institutions. The role of global business in world affairs is becoming more important. Multinational corporations spread their activities across national boundaries, the international banking system carries on banking activities throughout the world, financial and commodity markets have become world markets.

Over the last few decades export and import shares of output have increased considerably in practically all industrial sectors. For most industrial nations, exports and imports remain the most important international activity. In addition to visible trade, which involves the import and export of goods, they are trying to develop invisible trade, which involves the exchange of services between nations, thus improving their balances of trade.

As the world is developing a single economy, international organisations, including the World Trade Organisation, the International Monetary Fund and the World Bank Group, are contributing to the liberalisation of trade, monetary and economic cooperation. They have had a positive effect on economic growth, price stability and the flow of capital.

Nevertheless, serious economic and social challenges remain:

- how to bridge the gap between the industrialised and developing world;
- how to prevent inflation;

66. Card №6

Money and Its Functions

Money has four functions: a medium of exchange or means of payment, a store of value, a unit of account and a standard of deferred payment. When used as a medium of exchange, money is considered to be distinguished from other assets.

Money as the medium of exchange is believed to be used in one half of almost all exchange. Workers exchange labour for money, people buy or sell goods in exchange for money as well.

People do not accept money to consume it directly but because it can subsequently be used to buy things, they wish to consume. To see the advantages of a medium of exchange, imagine a barter economy, that is, an economy having no medium of exchange. Goods are traded directly or swapped for other goods. The seller and the buyer each must want something the other has to offer. Trading is very expensive. People spend a lot of time and effort finding others with whom they can make swaps. Nowadays, there exist actually no purely barter economies, but economies nearer to or farther from the barter type. The closer is the economy to the barter type, the more wasteful it is.

Serving as a medium of exchange is presumed to have for centuries been an essential function of money.

The unit of account is the unit in which prices are quoted and accounts are kept. In Britain, for instance, prices are quoted in pounds sterling; in France, in French francs. It is usually convenient to use the same unit to measure the medium of exchange as well as to quote prices and keep accounts in.

67. Card №7

Assets and Liabilities

The term “asset” means anything of value that is owned by a company and can be expressed in terms of money. Economic resources that provide a potential future service to the organization are called

assets in accounting. A company's total assets include such items as cash, buildings, equipment, any other property and accounts receivable, that is, money owned by its customers.

Assets are usually classified as current and long-term, both types consisting of tangible as well as of intangible items. Current tangible assets including cash, accounts receivable, stock-in-trade are usually converted into cash within one year and sometimes can be used as a means of payment. On the other hand, current intangible assets consist of short-term investments in stocks and bonds.

Long-term intangible assets are not really visible and include such items as goodwill, patents, trademarks, copyrights, these assets often being the most important factor for obtaining future incomes. For example, goodwill means an intangible asset which takes into account the value added to a business as a result of its reputation which cannot be really calculated. In contrast, the real estate (such as farm land, machinery, buildings and other physical objects) belongs to long-term tangible assets.

Liabilities are obligations that a company owes to another organization, to an individual (such as creditors and employees) or to the government.

68. Card №8

Accounting Steps

Each time an item is purchased or sold, a bookkeeper performs the first three steps of the cycle and passes on the information to the accountant who carries out the last four steps such as: 1) calculate adjustments; 2) prepare adjusted trial balance; 3) prepare financial statements; 4) close entries (закрывать счета, свести отчетность). The most common reasons the accountant should consider preparing adjustments are the following: increased revenue (for example, interest earned but not yet received); any government taxes or employee salaries that have not yet been paid; the value of the office supplies that have been used (electricity, water, etc); depreciation of the assets; changes in the inventory (зд. товарно-материальные ценности), etc. As to inventory, it involves the physical measurement, counting and evaluation (оценка) of items for sale. Inventory evaluation is subject to a variety of accounting methods, since many inventory items cannot be specifically calculated. The grain in a grain elevator, for example, comes from different sources and may have been bought at several prices. An accountant must choose between one of several methods for valuing the grain; each will provide a slightly different value figure. On the fifth step when the adjustments are calculated, the accountant prepares an adjusted trial balance that combines the original trial balance with the effects of the adjustments

69. Card №9

Commercial banks

By definition, banks are institutions which accept money from people for safe keeping, lending it out to others, but particularly creating money by lending their credit, i.e. by making loans and advances to customers. Banks make money work at all levels in industry and commerce.

Thus, commercial (or in the UK clearing) banks are providers of payment services and they act as financial intermediaries. They offer a variety of services such as deposit and current accounts tailored to fit particular savers' preferences¹ and they lend the funds they receive on a variety of terms which satisfy the needs of a range of borrowers.

By pooling risks, by studying the experience of many individuals and by acquiring the expertise to assess the prospect of profit and loss inherent in lending, banks are able to provide their savers with a combination of interest, ease of repayment and protection against loss that are better than these savers could obtain by lending directly to the ultimate borrowers. Banks mediate between these borrowers and savers to achieve a profit. In this intermediation process costs are incurred which must be met out of the bank's margin between the borrowing and lending interest rates². Banks are able to achieve these margins through economies of scale. But the margin is always under pressure from the basic costs of the business and from competition. They make their profit by paying a lower rate of interest for the money they lend.

70. Card №10

The Discount Market

The discount market is the fusion of the London markets for sterling money-market security and short-term sterling deposits in the operations of the discount houses.

For many years it was synonymous with the London money market but with the rise to prominence

of the parallel markets it became known as the “traditional” money market in comparison especially with the interbank market in sterling funds. The discount market is a comparatively recent development in English monetary history. Its origins lie in the London bill market of the early 19th century.

Now this market in short-term financial instruments consists of ten big discount houses, who are members of the London Discount Market Association, and simple bill-brokers (discount houses) who do not have a large portfolio. Through this market the Bank of England fine-tunes the nation’s money supply.

The participants in the market specialize in “bill-broking” form of banking, i.e. the provision of short-term money by way of discounting bills to borrowers. Some twenty years ago much of the discount

market’s business was in treasury bills. Now the market deals in a wider range of short-term assets, in particular, bank bills and certificates of deposit. Generally speaking, the discount market performs the same function for the banks as the banks themselves perform for their clients: it employs profitable funds which are temporarily unused by banks and other financial houses.

71. Card №11

Some Facts About the SDR

The Special Drawing Right (SDR) is an international reserve asset created by the IMF in October 1969. SDRs first came into operation in 1970 as a sort of reserve currency to supplement national currencies and gold as the medium in which countries hold their reserves. It is a new type of money known as “paper gold” and used as the first international legal tender. The SDR serves as a unit of account for the IMF and a number of other international and regional organizations. It is also used in transactions between governments and central banks. However, the market for SDRs is limited because they are not held by individuals or private businesses. In addition, a few countries peg the exchange rates of their currencies to the SDR.

The SDR was initially valued by the IMF in terms of a fixed quantity of gold and was redefined in June 1974 as a basket of 16 currencies. The SDR has changed over time. For many years it was an oddity fully understood only by a few central bankers. In 1981, however, in an attempt to extend its usage beyond the IMF and its accounts (which are denominated in SDRs), it was simplified. It is now based on a weighted average of only five different currencies: the dollar, the Deutschmark, the French franc, the pound sterling and the yen. The basket is revised every five years. The weights in the basket reflect the relative shares of countries in exports of goods and services and the relative shares of the five currencies in official reserve holdings.

72. Card №12

Foreign trade of the U.K.

In the 19th century Britain dominated international trade, accounting for about one-third of world’s exports. Early in the 20th century its position changed. The volume of world’s exports increased but the percentage of British exports in world trade declined significantly.

But still foreign trade is vital to Britain’s livelihood. With a large population, small land area, and few natural resources, the country must depend on foreign trade to supply the raw materials for English factories and to provide a market for the sale of the thousands of types of manufactured goods produced by English industries.

The United Kingdom’s principal exports are vehicles, machinery, manufactured goods and textiles. Her main exports are foodstuffs and most of the raw materials for industry. Britain imports half the food it needs.

There is usually an unfavourable balance of trade, that is, imports exceed exports, but this is compensated for in part by the so-called invisible trade.

The earnings from invisible trade come in the way of shipping charges, interest payments from foreign investments, interest payments from British enterprises abroad, and tourist expenditure. The earnings from foreign tourist trade make this one of Britain's important industries.

Britain has got very sound economic ties with various countries of the world, especially the Commonwealth countries.

73. Card №13

World Trade Organisation

The WTO is the intergovernmental organisation overseeing the international trading system. It was established on 1 January 1995 as the successor to the General Agreement on Tariffs and Trade. The highest authority of the WTO is the Ministerial Conference, which is composed of representatives of all WTO members. Much of the day-to-day work of the WTO is conducted by the General Council, which is also composed of representatives of all WTO members. The essential functions of the WTO are to provide a forum for multilateral trade negotiations; to administer the trade dispute settlement procedures; to review national trade policies; and to cooperate with other international institutions, in particular the IMF and the World Bank in order to achieve greater coherence in global economic policy-making.

Members are bound to grant to each other's products treatment no less favourable than that accorded to the products of any third parties.

The Organisation considers that secure and predictable market access to encourage trade, investment and job creation may be determined by "binding" tariffs or customs duties.

This process means that a tariff level for a particular product becomes a commitment by a member state and cannot be increased without compensation negotiations with its main trading partners. The WTO is trying to create predictable trading conditions by demanding commitments from member countries and greater transparency of domestic laws and national trade policies.

74. Card №14

Interest Rates

The Bank's influence on short term interest rates arises from its role in the domestic money markets. As banker to the government and to the banks, the Bank is able to forecast fairly accurately the pattern of flows between the government's accounts on the one hand and the commercial banks on the other, and acts on a daily basis to smooth out the imbalances which arise. When more money flows from the banks to the government than vice versa, the banks' holdings of liquid assets are run down and the money market finds itself short of funds. When more money flows the other way, the market can be in cash surplus, but the pattern of government and bank operations usually results in a shortage of cash in the market each day - a shortage which the Bank then relieves. Because the Bank is thus, on a day-to-day basis, the final provider of liquidity to the system, it can choose the interest rate at which it will provide funds each day.

Rather than deal directly with every individual bank, the Bank uses the discount houses as an intermediary. These are highly-specialized dealers who hold large stocks of commercial bills and with whom the major banks place their surplus cash. The discount houses have borrowing facilities at the Bank. The Bank may provide cash either by purchasing securities from the houses, or by lending to them direct. The rates at which the Bank deals with the discount houses are quickly passed on through the financial system, influencing interest rates for the whole economy.

75. Card №15

Bank Organization

The way in which a bank is organized and operates is determined by its objectives and by the type of economy in which it conducts its business. A bank may not necessarily be in business to make a profit. Central banks, for example, provide a country with a number of services, while development banks exist to increase the economic growth of a country and raise the living standard of its population. On the other hand, the aim of commercial banks is to earn profits. They therefore provide and develop services that can be sold at a price that will yield a profit.

A commercial bank which provides the same range of services year after year is less likely to be successful than one which assesses changes in the demand for its products and which tries to match products to its customer's needs. New services are constantly being introduced and developed by commercial banks, and the full-service philosophy of many banks means that they are akin to financial supermarkets, offering a wide variety of services. However, not every bank may want to offer every kind of financial service.

Many banks offer a combination of wholesale and retail banking. The former provides large-scale

services to companies, government agencies and other banks. The latter mainly provides smaller-scale services to the general public. Both types of banking have three essential functions, which are:

- deposits
- payments
- credits

76. Card № 1

Accounting and bookkeeping mean identifying, measuring, recording economic information about any business, bookkeeping being considered the preliminary stage and part of the larger field of accounting. The task of a bookkeeper is to ensure the record-keeping aspect of accounting and therefore to provide the data to which accounting principles are applied in the preparation of financial statements. Bookkeeping provides the basic accounting data by systematical recording such day-to-day financial information as income from the sale of products or services, expenses of business operations such as the cost of the goods sold and overhead expenses such as a rent, wages, salaries.

Accounting principles determine which financial events and transactions should be recorded in the bookkeeper's books. The analysis and interpretation of these records is the primary function of accounting. The various financial statements produced by accountants then provide managers with the basis for future financial planning and control, and provide other interested parties (investors, the government) with useful information about the company.

77. Card № 2

Modern accounting system is considered to be a seven-step cycle. The first three steps fall under the bookkeeping function, such as: 1) the systematic recording of financial transactions; 2) the transferring of the amounts from various journals to general ledger (also called "posting step"); 3) the drawing up of the trial balance.

Record keeping of companies is based on a double-entry system, due to which each transaction is recorded on the basis of its dual impact on the company's financial position. To make a complete bookkeeping record of every transaction in a journal, one should consider interrelated aspects of every transaction, and entries must be made in different accounts to keep the ins (receipts) and outs (payments) balanced. A typical account is known to have two sides; the items on the left side are called debits, while the items on the right side are credits.

In the second step in the accounting cycle, the amounts from the various journals are usually monthly transferred to the company's general ledger – a procedure called posting. Posting data to the ledgers is followed by listing the balances of all accounts.

78. Card № 3

Accounting provides informational access to a company's financial condition for three broad interest groups. First, it gives the company's management the information to evaluate financial performance over a previous period of time, and to make decisions regarding the future. Second, it informs the general public, and in particular those who are interested in buying its stock, about the financial position of the company. Third, accounting provides reports for the tax and regulatory departments of the government. In general, accounting information can be classified into two main categories: financial accounting (or public information) and managerial accounting (or private information).

Managerial accounting deals with cost and profit relationships, efficiency and productivity, planning and control, pricing decisions, capital budgeting, etc. Not being generally spread outside the company, this information provides a wide variety of specialized reports for division managers, department heads, project directors.

79. Card № 4

Financial statements are prepared regularly by financial accounting and published in an annual report at the end of the fiscal year. Being prepared in accordance with generally accepted accounting principles, these statements include the following items: 1) the balance sheet, 2) the statement of cash flows, 3) the income statement, 4) the statement of retained earnings. Information relating to the financial position of a company, mainly about assets and liabilities, is presented in a balance sheet.

The statement of cash flows shows the changes in the company's financial position and provides information which is not available in either an income statement or a balance sheet. Thus, the statement of cash flows represents the sources and the uses of the company's funds for operating activities, applications of working capital and data about additional financial support. If the company couldn't generate sufficient cash to finance its activities, it would be necessary to borrow money and it should be indicated in the statement.

80. Card № 5

Financial statement disclosing the results of the company's activity is known as the income and expense statement. Prepared for a defined time interval, this statement summarizes the company's revenues, expenses, gains and losses and shows whether a company has made a profit within the period. Income is considered to be the difference between revenues and expenses. If the total expenses exceeded the total revenues during the period, the difference would be the net loss of the company.

Revenues are transactions that represent the inflow of assets as a result of operations – that is, the assets received from selling goods and rendering services. Expenses are transactions involving the outflow of assets in order to generate revenue, such as wages, salaries, rent, interest and taxes. In addition to disclosing revenues and expenses, the income statement also lists gains and losses from other kinds of transactions such as the sale of plant assets or the payments of long-term liabilities.

81. Card № 6

The income statement excludes the amount of assets withdrawn by the owners, in a corporation such withdrawal of assets being called dividends. The separate statement of retained earnings and stockholder's equity shows investors what has happened to their ownership in the company, how earnings and new stock issuance have increased its value, and what dividends were paid.

Each of these reports contains figures for previous year and for the current period, providing a way of comparing present and past company performance. Being prepared for the use of management, the financial statements contain neither debit nor credit columns. These statements are accompanied by additional data about the particular accounting method used, as well as explanations about the most important events within the previous year.

Stockholders, managers, creditors, the company's employees, competitors, fiscal officials are interested in financial figures and statements.

82. Card № 7

Auditing is a process in which an independent accountant-auditor examines a firm's accounting records and financial statements and offers an opinion on their accuracy and reliability. There are different types of audits, for example, financial statements audits, income tax audits, "value for money" audits, environmental audits, administrative audits, financial management audits, etc.

The accountancy profession has built up a significant amount of expertise in performing financial statements audits. Accounts audits were established as an instrument to protect third parties, the users of accounts, since the auditor's opinion helps establish credibility of financial statement.

Special bodies of users, such as supervisory boards, employee representatives, government agencies may sometimes need an in depth audit report, which is usually confidential. It should be stressed that auditors do not monitor, they offer an opinion, and the audit process and audit procedures are complicated and manifold.

83. Card № 8

The auditor's opinion is gradually being built up from a mass of detailed work to the final judgement through the planning and testing stages. The auditor normally starts with a study of the business environment the audited company is working in and performs a preliminary analytical review.

Then he should direct his attention to the financial statements. Interestingly enough, however, the auditor's attention is not directed towards the financial statements' elements as such, but towards the correctness of various assumptions made by the management for their preparation. For instance, the auditor needs to know if figures are complete and accurate and reflect what they should reflect, if income and expenses are recorded in the proper periods and if the legal position is reflected

adequately.

The auditor should focus on any misstatement whether it is intentional or unintentional. The management is responsible for the reliability of financial information. If the management is not prepared to take the responsibility it may be hard to complete the audit. In such situations the auditor should seek his own evidence by means of independent audit procedures.

84. Card № 9

Although the financial statements are the ultimate objectives of an audit, normally such audits cannot be completed without a proper study and evaluation of the accounting system and assessment of the internal accounting controls. Defining the audit strategy the auditor has to decide whether to rely on internal controls or to resort to substantive testing applying analytical review procedures, such as tests in totals, comparison with budgets or even statistical analyses of figures.

In the planning stage as well as during the performance of audit procedures and, finally, in forming conclusions, “materiality” and “audit risk” are critical elements in the auditor’s judgement. “Materiality” refers to the magnitude or nature of a misstatement (including an omission) of financial information.

“Audit risk” (including three different components – inherent risk, control risk, detection risk) is the risk that an auditor may give an inappropriate opinion on financial information that is materially misstated.

85. Card № 10

In most industrialized countries audit is a statutory requirement applying to limited companies. Market economy has led to the establishment of new market mechanisms and creation of new institutions. Under the legislation in force, joint ventures are required to submit their annual financial statements, audited by an auditing organization, to the local financial authority. In the UK the auditor is responsible for ensuring that the accounts show a “true and fair” view of the business’s financial position and performance. In Russian Federation auditing is a process in which an independent accountant examines a firm’s records, analyses financial statements and offers an opinion on their accuracy and reliability. If the auditor doesn’t find faults he confirms the Balance Sheet and the Profit and Loss Account.

Duties include auditing, analysis and critical assessment of annual accounts, general accounting, consolidated accounts, cost and management accounting, internal audit, legal and professional standards relating to the statutory auditing, company law, the law on insolvency, tax law, civil and commercial law, employment law, basic principles of financial management, etc.

86. Card № 11

The financial system is the network of institutions through which firms, households and units of government get the funds they need and put surplus funds to work.

Savers and borrowers are connected by financial intermediaries including banks, thrift institutions, insurance companies, pension funds, mutual funds, and finance companies.

Finance in an economic system comprises two parts: public finance and finance of economic entities. Public finance is the provision of money (by the community through taxes) to be spent by national and local government authorities on projects of national and local benefit. It is a collective term for the financial flows and also the financial institutions of the public sector. Public finance has the following four functions: a) the provision of essential services; b) the encouragement or control of particular sectors of the economy; c) the implementation of social policy in respect of social services, and d) the encouragement of the growth of economy as a whole. The major instrument of any financial system is the budget. The budget is an estimate of national revenue and expenditure for the ensuing fiscal year. When expenditure exceeds the revenue the budget has a deficit.

87. Card № 12

The central banking system is a major sector of any modern monetary system. It is of great importance to the fiscal policy of the national government and the functioning of the private sector.

Central banks such as the Bank of England, the Federal Reserve Board of the US, the Bundesbank of Germany, the Central Bank of Russia function for the government and other banks, not for

private customers. They are responsible for the implementation of monetary policy and supervision over the banking system.

In particular, they control the money supply, fix the minimum interest rate, act as lenders of last resort to commercial banks with liquidity problems, issue coins and bank notes, influence exchange rates by intervening in foreign exchange markets.

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

88. Card № 13

Securities show bank purchases of interest-bearing long-term financial assets. These can be government bonds or industrial shares. Since these assets are traded daily on the Stock Exchange, these securities seem to be easy to cash whenever the bank wishes, though their price fluctuates from day to day.

We now examine the liability side of the balance sheet which includes, mainly, deposits. The two most important kinds of deposits are sure to be sight deposits and time deposits. Sight deposits can be withdrawn on sight whenever the depositor wishes. These are the accounts against which we write cheques, thus withdrawing money without giving the bank any warning. Therefore, most banks do not pay interest on sight deposits, or chequing accounts.

Before time deposits can be withdrawn, a minimum period of notification must be given within which banks can sell off some of their high-interest securities or call in some of their high-interest loans in order to have the money to pay out depositors. Therefore, banks usually pay interest on time deposits. Apart from deposits banks usually have some other liabilities as, for instance, deposits in foreign currency, cheques in the process of clearance and others.

89. Card № 14

Revenue and expenditure forecasting is the most fundamental step in the process of budget preparation. Adequate planning of recurrent and capital expenditure depends critically on an accurate forecast of revenue availability. The determination of the expected overall deficit in the public sector and therefore the macroeconomic impact of fiscal policy requires accurate forecast of tax collection and expenditures.

In Russia, public finance is a sum of budgets of all levels of subjects of the Federation, extrabudgetary and reserve funds.

An accurate revenue forecast is most critical at the federal level of government but it is also important for all subnational governments because over the last several years they have worked with increasingly autonomous budgets.

Budget preparation at the federal level involves a number of institutions. The Ministry of Finance is the central coordinating institution in charge of compiling and presenting the budget. It has major inputs from ministries in various sectors of the economy and the state tax bodies.

90. Card № 15

A commercial bank borrows money from the public, crediting them with a deposit. The deposit is a liability of the bank. It is the money owed to depositors. In turn the bank lends money to firms, households, or governments wishing to borrow.

Commercial banks are financial intermediaries with a government license to make loans and issue deposits, including deposits against which cheques can be written.

Major important banks in most countries are included in the clearing system in which debts between banks are settled by adding up all transactions in a given period and paying only the net amounts needed to balance inter-bank accounts.

The balance sheet of a bank includes assets and liabilities. We begin by discussing the asset side of the balance sheet.

Cash assets are notes and coins kept in their vaults and deposited with the Central Bank. The balance sheet also shows money lent out or used to purchase short-term interest-earning assets such as loans and bills. Bills are financial assets to be repurchased by the original borrower within a year

or less. Loans refer to lending to households and firms and are to be repaid by a certain date. Loans appear to be the major share of bank lending.

91. Card №16

Auditors and Their Reports

Auditors are usually independent certified accountants who review the financial records of a company. These reviews are called audits. They are usually performed at fixed intervals-quarterly, semiannually. Auditors are employed either regularly or on part-time basis. Some large companies maintain a continuous internal audit by own accounting departments. These auditors are called internal auditors.

Not so long years ago the presence of an auditor suggested that a company was having financial difficulties or that irregularities has been discovered in the records. Currently, however, outside audits are a normal and regular part of business practice.

Auditors see that current transactions are reordered promptly and completely. Their duty is to reduce the possibility of misappropriation, to identify mistakes or detected fraudulent transaction. Then they are usually requested to propose solutions for these problems.

Thus auditors review financial records and report to the management on the current state of the company's fiscal affairs in the form of Auditor's Report or Auditor's Opinion.

92. Card № 17

Financial ratios

A financial ratio is a relationship between particular groups of assets or liabilities of an enterprise and corresponding totals of assets or liabilities, or between assets or liabilities and flows like turnover or revenue.

A leading example is the price/earnings ratio which is the ratio of the current quoted stock exchange price of an equity to the most recent declared dividend per share.

Another is the ratio of equity to debt finance (gearing ratio) within a company's overall capital structure.

Financial ratios are used to give summary indications of the financial performance, prospects or strength of a company which help financial managers to make a comparison of a firm's financial condition over time or in relation to other firms.

No single financial ratio can answer all questions analysts may have.

In fact, five different groups of ratios have been developed:

- a) liquidity ratios indicating a firm's ability to meet short-term financial obligations;
- b) activity ratios indicating how efficiently a firm is using its assets to generate sales;

93. Card № 18

The Budget

The budget is the government's main economic statement of the year. It is a forecast of revenue and expenditure for the coming year.

In Great Britain the budget is prepared and usually issued in March. In a major speech to Parliament, the Chancellor of the Exchequer reviews the nation's economic performance and describes the government's economic objectives and the economic policies it intends to follow in order to achieve them.

In November 1993 Great Britain introduced the "so-called" Unified Budget. Under this budget the government presents taxation and spending proposals to Parliament at the same time. The Budget now covers both the government's taxation plans for the coming financial year and its spending plans for the next three years. The proposals are announced to the House of Commons by the Chancellor of the Exchequer in the Budget statement and are published in the Financial Statement and Budget Report. This report also contains a review of recent developments in the economy, together with an economic forecast, and sets out the fiscal and monetary policies.

94. Card № 19

Company finance

A company's share capital is often referred to as equity capital. Part of the company's profit is paid to shareholders as a dividend according to the number of shares they own. If shareholders sell their shares they get more or less than the face value. It depends on the fact if the company is doing well or badly.

If the company needs to raise more capital for expansion it might issue new shares. Often it gives existing shareholders the right to buy these new shares at a low price. This is called rights issue.

If the company wants to turn some of its profit into capital or capitalise some of its profit it can issue new shares at no cost to the existing shareholders. This issue is called bonus or capitalisation issue. Companies often issue such shares instead of paying dividends to the shareholders.

A business must be supplied with finance at the moment it requires it. If there is a regular inflow of receipts from sales and a regular outflow of payments for the expenses of operation there are no serious problems. But in many cases a considerable time must elapse between expenditure and the receipt of income.

95. Card № 20

The Financial System

The financial system of a developed country is a network of financial institutions comprising organisations carrying out and regulating financial activities, the ministry of finance, the treasury, the central bank, the tax service, stock and currency exchanges.

Financial activities embrace budgeting, financing, investment, banking, taxation and insurance. Financial assets flow in the system from savers, who act as sources of funds, to borrowers, who use them. Savers and borrowers in the system are linked by financial intermediaries — banks, finance, investment and insurance companies. Banks occupy a central place in any financial system.

Historically the heart of financial services industry in Britain has been located in the famous “Square Mile” in the City of London. The City is one of the largest financial centres in the world.

There are more overseas banks in the City than in any other financial centre. The banking sector in Britain accounts for about a fifth of total international bank lending.

96. Card № 21

On British Economy

The economy of Great Britain is based primarily on private enterprise. The private sector accounts for 82 per cent of output and 79 per cent of employment. Since 1979 the government has reduced the state-owned sector of industry by about two-thirds under its privatisation programme. It believes that economic decisions are best taken by those competing in the marketplace and that its primary roles are to help keep inflation low, maintain sound public finances and create the right climate for markets to work better. Government programmes provide direct assistance or advice mainly to small and medium-sized businesses. Government economic policies are aimed at raising productivity, increasing employment opportunity for all, providing educational opportunity for all, abolishing poverty, delivering public services, and achieving rising prosperity.

In 2002 growth in the UK economy continued. Gross Domestic Product (GDP) rose considerably.

Recent decades have generally seen the largest growth in the service sector (finance, tourism, shipping and aviation) which now accounts for around two-thirds of GDP.

97. Card № 22

Economic System

The functions of an economic system may be defined as follows:

- a) to match supply to the effective demand for goods and services in an efficient manner;
- b) to determine what goods and services are to be produced, and in what quantities;
- c) to distribute scarce resources among the industries producing goods and services;
- d) to distribute the products of industry among members of the community;
- e) to provide for maintenance and expansion of fixed capital investment;
- f) to fully utilize the resources of society.

Depending on how decisions are made and how the above functions are fulfilled different economic systems can be singled out. Many countries like Britain, Sweden, and France operate a mixed system (mixed economy) splitting the economy into public and private sectors.

In Britain, for example, about two-thirds of the economy and about five-sixths of commerce is conducted by private firms. The remainder of the activities of the economy are conducted by socially-owned enterprises. Some, like the Army, Navy, and Air Force, are clearly the sort of institutions that the state itself should control.

98. Card № 23

Bank Accounts

When money is placed in a bank it is said to be “deposited”.

The money may be put into an account from which it can be drawn at any time, or into the account which can only be drawn upon after certain notice has been given. In British banking, these types of accounts are known as current accounts and deposit accounts respectively. In the USA, the corresponding terms are “demand deposits” and “time/or notice deposits”.

A person uses a current account to provide safe way of keeping his money, and having it easily available when he wishes to spend it.

Payments are made from current accounts, and money is withdrawn from them by means of cheques (very small interest is paid on these accounts).

A deposit account is used for saving money, and a period of notice must be given before money can be withdrawn from a deposit account, especially when the amount to be withdrawn is fairly big. A higher rate of interest is paid by the bank on money on deposit accounts compared with current ones. A cheque book is provided for the customer when he opens this account

99. Card № 24

Bank Loans and Overdrafts

There are two principal ways in which a businessman can borrow money from his bank: by means of a loan and by means of an over-draft.

An overdraft is “a sum of money drawn from a bank by a customer that is more than the amount he holds in his account with the bank”. Permission of the bank has to be obtained for this facility, and interest is charged on the outstanding amount.

Here is an extract from Statement of Terms and Conditions for Non-U.S. Banks of Citibank, N.Y.:

“Customers will receive overdraft interest statements monthly. However, under exceptional temporary circumstances, statements may be issued daily. Charges for overdrafts will be calculated in accordance with normal banking practice at Citibank, New York.”

When the bank makes a loan, a separate loan account is opened at the bank in the borrower’s name. The amount of the loan is debited in the loan account and credited in the customer’s current account. Interest is charged on the full amount of the loan even though the borrower might not draw on the full amount immediately.

100. Card № 25

Foreign Exchange Swaps

Swaps are transactions in which two parties swap financial assets by linking a foreign exchange transaction in cash to an opposite futures business in the same currency.

Foreign Exchange Swap Markets have developed since the early 1980s. The oldest type of swap is the conventional foreign exchange deal whereby one currency is simultaneously bought spot and sold forward against another – meaning an immediate exchange of cash followed by a further reverse exchange at a specified date in the future.

The idea of swapping has now spread further. By far the largest business volume amongst swaps occurs in the so-called «vanilla interest rate swap». A «plain vanilla», or fixed-to-fixed foreign exchange, or currency swap is an exchange of the principal and interest payments associated with a fixed-rate loan in one currency for the principal and interest payments on a similar loan in a second currency. The first such swap between IBM and the World Bank was done in 1981. Since then the swap market has grown to over \$ 1 billion and, in the process, has evolved several additional types of currency swaps.

101. Card № 26

Pension and Mutual Fund

The most dynamic institutional investors today are pension funds and mutual funds. Pension funds are a relatively recent phenomenon, which emerged in the early 1950s.

Pension funds are retirement plans funded in corporations or government agencies for their workers. Pension funds pool the contributions of employees and invest these funds in various types of financial assets, such as corporate securities or real estate. Pension funds are often managed by bank trust departments and life insurance companies.

Mutual funds have been even more impressive than pension funds.

Mutual funds are corporations which accept money from savers and then use these funds to buy stock, long-term debt instruments issued by businesses or government unit. These organizations pool funds and thus reduce risks in diversification. They also achieve economies in scale, which lower the costs of analyzing securities, managing portfolios, and buying and selling securities. Different funds are designed to meet the objectives of different types of savers.

102. Card № 27

FINANCIAL POLICY. FISCAL SPHERE.

Financial policy is very complex notion covering measures aimed at working out basic concepts, major guidelines, goals and objectives, as well as at creating an adequate financial mechanism and at directing financial activities of a country. Financial policy is based on strategic guidelines which set long-term and medium-term prospects for using financial resources and ensure attainment of major economic targets and solution of goals in the social sphere. At the same time a country pursuing its financial policy sets current goals and objectives connected with mobilization and effective utilization of resources and development of productive forces.

Over the past two decades financial problems have exacerbated the world over. Public debts have reached unsustainable levels in a growing number of industrial countries. This development and its result – higher interest rates, lower investment, and slower growth in living standards – have stimulated efforts by policymakers to find solution solutions to swollen budget deficits.

103. Card № 28

Consumer Society

It is often said these days that we live in a consumer society. The idea of the consumer society is based on wanting things. The more we see in the shops the more we want. We work as hard as we can because we want more things.

Marked improvements in the standard of living have taken place in the UK in the last few years. According to a recent United Nations report, Britain ranks tenth out of 173 countries as to life expectancy, education levels and basic purchasing power. As a result there has been a change in consumption and expenditure. Households spend a smaller proportion of their income on food and more on housing now. Four-fifths of British households live in houses rather than flats.

As the standard of living rose for many people, they began to buy a lot of durable goods. There has been a steady growth of car ownership.

Besides, there has been an increase in the number of meals eaten away from home, for example, in restaurants, “fast food” shops and pubs. Consumption of non-alcoholic drinks is increasing.

A big proportion of household expenditure goes on leisure, leisure goods, entertainment and travel.

104. Card № 29

The Global Economy

Of all the processes of globalisation the advances made in the economic and technological areas have been most noticeable.

Recent years have seen the creation of a global system of production. The main agent of the system is the transnational corporation (TNC). The phenomenon of a company having manufacturing branches abroad has been around for a long time.

The American firm Singer opened a factory to manufacture sewing machines in Scotland as early as 1878. Oil fields in Baku and coal mines in the Donbass were developed in the early years of the 20th century by Russian entrepreneurs and European capitalists as well.

There are today some 40,000 transnational corporations. They account for approximately 40 per cent of the world's industrial output.

Quite often, the TNCs come in for criticism for using cheaper labour available in developing countries, where they build environmentally harmful production facilities, and for crowding domestic products out of the local markets.

105. Card № 30

Production Costs

Production costs are the costs of making factor input into higher value output of good and services. The costs of manufacturing products include costs of raw materials, labour costs, depreciation of

plant and equipment, rent, lighting, and heating of factory buildings.

It is important to say that factor inputs can be combined in a variety of ways to produce the same amount of output. One method which is technically the most efficient is the one which uses only small amounts of labour, while another method may employ large quantities of labour and only a little capital. In physical terms, the method which is technically the most efficient is the one which uses the fewest inputs. Economists, however, are more interested in the cost aspect of the input-output relationship, specifically the least costly way of producing given output.

To achieve the highest efficiency, that is, the optimal relationship between factor inputs and outputs of good and services, the economist analyzes the relationship between the cost of factor inputs and the cost of output in a firm

Очно-заочная форма обучения, Первый семестр, Зачет

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

Вопросы/Задания:

1. Article – общая характеристика, виды, случаи употребления
2. The Noun – общая характеристика, образование множественного числа, притяжатель- ный падеж.
3. Countable and Uncountable Nouns – общая характеристика, случаи употребления.
4. Adjective – общая характеристика, степени сравнения, сравнительные конструкции.
5. The Adverb – общая характеристика, степени сравнения.
6. The Numeral – общая характеристика, функция в предложении.
7. The Ways of Expressing Fractions and Proportions – общая характеристика, примеры упо- требления.
8. The Pronoun – общая характеристика, функция в предложении.
9. /many – общая характеристика, случаи употребления
10. (a) few/(a) little – общая характеристика, случаи употребления.
11. some/any/no – общая характеристика, случаи употребления.
12. Производные от неопределенных местоимений – общая характеристика, образование, случаи употребления
13. The Verb – общая характеристика, формы, залог.
14. Active Voice – общая характеристика
15. Present Simple Tense – общая характеристика, случаи употребления, образование.
16. Past Simple Tense – общая характеристика, случаи употребления, образование.
17. Future Simple Tense – общая характеристика, случаи употребления, образование.

18. Present Continuous Tense – общая характеристика, случаи употребления, образование.
19. Past Continuous Tense – общая характеристика, случаи употребления, образование.
20. Future Continuous Tense – общая характеристика, случаи употребления, образование.
21. Present Perfect Tense – общая характеристика, случаи употребления, образование.
22. Past Perfect Tense – общая характеристика, случаи употребления, образование.
23. Future Perfect Tense – общая характеристика, случаи употребления, образование.
24. Present Perfect Continuous Tense – общая характеристика, случаи употребления, образование.
25. Past Perfect Continuous Tense – общая характеристика, случаи употребления, образование.
26. Future Perfect Continuous Tense – общая характеристика, случаи употребления, образование.
27. The Ways of Expressing the Future – общая характеристика, способы выражения.
28. Passive Voice – общая характеристика.
29. Present Simple Tense – общая характеристика, случаи употребления, образование.
30. Past Simple Tense – общая характеристика, случаи употребления, образование.
31. Future Simple Tense – общая характеристика, случаи употребления, образование.
32. Present Continuous Tense – общая характеристика, случаи употребления, образование.
33. Past Continuous Tense – общая характеристика, случаи употребления, образование.
34. Present Perfect Tense – общая характеристика, случаи употребления, образование.
35. Past Perfect Tense – общая характеристика, случаи употребления, образование.
36. Future Perfect Tense – общая характеристика, случаи употребления, образование.
37. Modal Verbs – общая характеристика, случаи употребления, формы.
38. Неличные формы глагола – общая характеристика, случаи употребления, виды.

39. Participle I – общая характеристика, образование, формы, синтаксические функции.

40. Participle II – общая характеристика, образование, формы, синтаксические функции.

41. Задание 1.

Why must the writer find his ticket? An Absent-minded Writer

A well-known writer was once traveling by train. When the ticket-collector came for the tickets, the writer could not find his ticket. The ticket-collector who had recognized the writer told him not to be nervous about the ticket, saying that he would come for it at the next station. But at the next station there was the same difficulty, and the writer could not find his ticket anywhere. "Never mind" said the ticket-collector. "Don't trouble yourself. I believe that you have got a ticket". "I must find it," answered the writer, "I need to know where I am going".

42. Задание 2.

Вставьте вместо точек глагол "to be" в нужной форме.

1. No news good news.
2. Where my glasses?
3. What the information?
4. His trousers old.
5. There no money in my pocket.
6. What her progress in English?
- 7 his advice useful?
- 8 her knowledge of English good?
- 9 fruit cheap in autumn?
10. Where your clothes?

43. Задание 3

Вставьте вместо точек глагол «to have» в нужной форме.

1. He got a calculator.
2. They got a bicycle.
3. She got a lot of friends.

44. Задание 4.

Поставьте предложения в вопросительную и отрицательную формы.

1. My parents are nice people.
2. The Statue of Liberty is a symbol of New York City.
3. Mike has a friendly family.
4. We have a tiny house.

45. Задание 5.

Вставьте вместо точек артикли «a (an)» или «the».

1. UK is situated on British isles.
2. Atlantic Ocean washes it from west.
3. Ural mountains divide Russia into Europe and Asia.
4. This is my uncles house.
5. We'll meet on Monday?
6. Is there life on Moon?
7.man is well-known writer.

Очно-заочная форма обучения, Второй семестр, Зачет

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

Вопросы/Задания:

1. Perfect Participle – общая характеристика, формы, синтаксические функции.
2. The Infinitive – общая характеристика, формы, синтаксические функции.
3. Инфинитив в функции определения – общая характеристика, примеры употребления.
4. Инфинитив в функции обстоятельства цели и следствия – общая характеристика, примеры употребления.
5. Complex Subject – общая характеристика, образование.
6. Complex Object – общая характеристика, образование.
7. The Gerund – общая характеристика, формы, синтаксические функции.
8. The Preposition – общая характеристика, примеры употребления.
9. The Conjunction – общая характеристика, примеры употребления
10. The Interjection – общая характеристика, примеры употребления.
11. Sequence of Tenses – основные принципы.
12. Reported Speech – основные принципы.
13. Conditionals – общая характеристика
14. Zero Conditional – случаи употребления
15. Conditional I – случаи употребления.
16. Conditional II – случаи употребления.
17. Conditional III – случаи употребления.
18. Mixed Conditional – случаи употребления.
19. The Ways of Expressing Contrast – общая характеристика, примеры употребления.
20. Three forms of the English Verbs – общая характеристика, примеры употребления.
21. Regular Verbs общая характеристика, примеры употребления.
22. Irregular Verbs. общая характеристика, примеры употребления.
23. Phrasal Verbs – общая характеристика, примеры употребления

24. Indirect Speech – общая характеристика, примеры употребления.
25. The constructions with verbs of preference: like, prefer, etc. – общая характеристика, примеры употребления.
26. The constructions with the verb to be – общая характеристика, примеры употребления.
27. The constructions with the verb to have – общая характеристика, примеры употребления.
28. The comparison of Past Simple and Present Perfect – общая характеристика, примеры употребления.
29. The comparison of Present Simple and Present Continuous – общая характеристика, примеры употребления.
30. The comparison of Past Simple and Past Perfect – общая характеристика, примеры употребления
31. Future in the Past – общая характеристика, примеры употребления.
32. The comparison of Future Simple and Future in the Past – общая характеристика, примеры употребления.
33. Cardinal Numerals – общая характеристика, примеры употребления.
34. Ordinal Numerals – общая характеристика, примеры употребления.
35. Participle in the determination function – общая характеристика, примеры употребления.
36. Participle in the function of the circumstance – общая характеристика, примеры употребления.
37. Participle in the function of the part of the predicate – общая характеристика, примеры употребления.
38. Absolute Participle Construction – общая характеристика, примеры употребления.
39. The comparison of the Infinitive and the Gerund – общая характеристика, примеры употребления

40. Задание 1

1. Watching TV, I yawned.
2. The watched program was interesting.
3. Having watched TV, I went to bed.

41. Задание 2

Найдите предложения с перфектным причастием. Переведите предложения на русский язык.

1. Reading a book, I thought about her.
2. The read book is expensive.
3. Having read the book, I went outside.
4. Drinking the juice, I was listening to the radio.
5. The drunk juice was tasty.
6. Having drunk the juice, I started to work.
7. Having written the book, I decided to have a rest.

42. Задание 3

Вставьте частицу *to*, где это необходимо. Переведите предложения с инфинитивом.

1. Parents should let the children ... have private life.
2. I waited for my friend ... get off the bus.
3. They made me ... do it.
4. We can't ... let him stay outdoors.
5. He ordered the car ... come at 5 p.m.

43. Задание 4

Измените предложения, используя фразу-образец «*Is he easy to talk?*» и переведите предложения с инфинитивом.

1. It is difficult to recognize him.
2. It is interesting to talk to her.
3. It was impossible to read his handwriting.
4. It was easy to answer the question.
5. It is very important to understand the rule.

44. Задание 5

Измените предложения, употребив инфинитивную конструкцию *Complex Sub-*

1. The fashion has changed a lot (to appear).
2. She looks wonderful in that pencil and green turtle (to seem).
3. This duffel bag doesn't match with your winter boots (to be unlikely)
4. She wasn't properly dressed (to happen).
5. She is the most stylish girl in the class (to think).

Очно-заочная форма обучения, Третий семестр, Экзамен

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

Вопросы/Задания:

1. What is a “favorable balance of trade”?
2. How did European powers manage to achieve favorable trade balances?
3. What does “laissez faire” mean?
4. When was The Wealth of Nations published?
5. What is another term for Smith’s “invisible hand”?
6. What is the basic principle of Say’s Law?
7. When was the doctrine known as Say’s Law developed?

8. When was Veblen's The Theory of the Leisure Class published?
9. What does the term "conspicuous consumption" mean?
10. When did Knight write Risk, Uncertainty and Profit?
11. How did Knight explain the legitimacy of profits?
12. What is the difference between risk and uncertainty?
13. When was The General Theory of Employment, Interest and Money published?
14. What role did Keynes think government should have in the economy?
15. What is D. Ricardo famous for?
16. When did England adopt a policy of free trade?
17. What is Finance as a science?
18. What areas does Finance consist of?
19. What opportunity does Finance give to a student?
20. What are the main functions in the investments area?
21. What does the financial analyst study?
22. What is the significant part of the financial analyst's work?
23. What is accounting?
24. What is the difference between bookkeeping and accounting?
25. Can you name five major accounts in accounting?
26. How many categories are assets divided into?
27. What are liabilities?
28. What is owners' equity?
29. Where are revenues included?
30. Where are expenses recorded?
31. How many important financial statements are there in accounting?

32. What does the statement of cash flow summarize?
33. What is Economic Theory as a science?
34. What is the definition of management?
35. What are the four key functions of management?
36. What levels of management do you know?
37. Can you explain the role of each management level in the corporate hierarchy?
38. What are the four main types of management?
39. When did Management as a science come into being?
40. Can you name the two basic types of managerial education?
41. What managerial skills do you know?
42. What do modern managers emphasize in their work?
43. What does MBWA concept mean?
44. How is the term “crisis” defined?
45. What are the three steps to be taken in order to solve the crisis?
46. What is to manage the crisis?
47. What are the characteristics of a good manager?
48. How does an anti-crisis manager differ from a regular manager?
49. What does HRM deal with?
50. How is HRM seen by practitioners?
51. What activities does Human Resource Management comprise?
52. What functions do personnel managers perform?
53. Why is recruitment considered to be the main personnel management function?
54. Why do industrial relations usually occur?
55. How is the term “marketing” defined?
56. What are the eight traditional functions of marketing?

57. How is Economic Theory subdivided?
58. What is the main function of Information Technologies?
59. Why do we say that globalization is a complex process?
60. How do you understand the idea of trade liberalism?

61. Card №1

Supply and Demand

The backbone of any economy are producers. They are represented by enterprises or firms. The aim of producers is to supply goods and services, seek profits, and compete successfully with one another. To create the goods and services they sell, producers transform inputs into outputs. Three factors of production are needed to make goods and services. They are labour, capital, and natural resources. Every economy faces the problem of what, how and for whom to produce. In market economies the problem is solved by the market thanks to the law of supply and demand. The law states that the imbalances in the market between the quantity of the goods that buyers want to purchase and the quantity that producers want to sell tend to be corrected by changes in prices. Other things being equal, people tend to increase their purchases of a good or service when its price goes down, and to cut back on purchases when prices go up. Producers tend to respond to a rise in price by increasing their output. Together, changes in supply and demand act to correct temporary shortages or surpluses. When there is a shortage, producers see a chance to increase the supply and to make an extra profit. Whenever people who are willing to sell a commodity contact people willing to buy it, a market for that commodity is created. In a perfect market, buyers and sellers are numerous and competition is completely free. In some markets there may only be one seller or a very limited number of sellers to offer goods and services. Such a situation is called a "monopoly".

62. Card №2

Accounting principles and concepts

The accounting system in any given country is one of the key elements of the economic system. It is determined to a significant extent by the level and direction of the economic system's development.

The most important theoretical concept of the Anglo-American accounting may be summed up as follows: the subject of accounting is the calculation of the financial results of an economic entity's business activity.

Accounting is used to describe the transactions entered into by all kinds of organizations.

Accounting can be divided into three phases: capture, processing and communication of financial information.

The first phase, the process of capturing financial information and recording it, is called book-keeping. Accounting, in the true sense of the word, extends far beyond the actual making of records. It includes their analysis and interpretation, it shows the relationship between the financial results and events which have created them.

Accounting can show the managers or owners of a business whether or not the business is operating at a profit, whether or not the business will be able to meet its commitments as they fall due.

Accounting is based on the accounting equation, which states that a firm's assets must equal its liabilities plus its owners' equity.

Assets and liabilities, profits or losses are listed in financial statements. The two main types of financial statements are the balance sheet and the income statement (profit and loss account).

63. Card № 3

Financial Capital

Financial capital includes the liquid assets of a company as opposed of physical assets. Companies can have a variety of types of capital. The principal distribution is on share capital and loan or debenture capital.

The most usual classes of share in which the capital of a company can be divided are preference, ordinary, and deferred shares.

Preference shares have fixed rate with dividend. However large the profits of a company might be, the holders of preference shares are not entitled with any additional dividends over and above the rate of dividend agreed when the shares are first issued. The holders of preference shares do not usually have any voting rights. This means that they cannot vote on the general meetings of the company. But they do have an advantage of the holders of all other types of shares in that the dividends due to preference shares must be paid before any dividend is paid to the holders of ordinary or deferred shares.

Ordinary shares entitle their owners a vote at companies' general meetings. They also have a right to elect company directors, and to receive a proportion of distributed profits in the form of a dividend.

Issuance of shares is a source of capital for companies. If a company wishes to raise more money for expansion it can issue new shares. These are frequently offered to existing shareholders of less than their market price: this is known as a rights issue.

64. Card №4

Investment Management

Investment management relates to the selection of assets in which funds will be invested by a firm. The assets which can be acquired fall into two broad groups: long-term assets and short-assets, or current assets.

Nowadays investors face a lot of choices. Along with stocks and bonds of large companies and government debt securities, investors can now own stocks of small companies, the stock and bonds of companies headquartered in foreign countries, high-yield bonds, collateralized mortgage obligation, floating-rate notes, swaps, puts, calls, and future contracts. The list is seemingly endless and it continues to grow. Furthermore, the ability to purchase these securities has become both less expensive and more convenient with the advent of advanced communications and computer networks. The challenge to investors is increasing because the investment environment is becoming more and more complex. With the rapid evolution that the investment industry is undergoing, new securities, markets, investment management techniques have appeared.

When making decisions with regard to what marketable securities to invest in, how big the investment should be, and when the investment should be made, the investor:

- Sets investment policy and determines objectives,
- Performs security analysis,
- Constructs a portfolio,
- Revises the portfolio,
- Evaluates the performance of the portfolio.

65. Card №5

Modern World Economy

The world economy is increasingly becoming a single economic unit. Individual national economies are developing closer ties through trade, capital investment and financial institutions. The role of global business in world affairs is becoming more important. Multinational corporations spread their activities across national boundaries, the international banking system carries on banking activities throughout the world, financial and commodity markets have become world markets.

Over the last few decades export and import shares of output have increased considerably in practically all industrial sectors. For most industrial nations, exports and imports remain the most important international activity. In addition to visible trade, which involves the import and export of goods, they are trying to develop invisible trade, which involves the exchange of services between nations, thus improving their balances of trade.

As the world is developing a single economy, international organisations, including the World Trade Organisation, the International Monetary Fund and the World Bank Group, are contributing to the liberalisation of trade, monetary and economic cooperation. They have had a positive effect on economic growth, price stability and the flow of capital.

Nevertheless, serious economic and social challenges remain:

— how to bridge the gap between the industrialised and developing world;

— how to prevent inflation;

66. Card №6

Money and Its Functions

Money has four functions: a medium of exchange or means of payment, a store of value, a unit of account and a standard of deferred payment. When used as a medium of exchange, money is considered to be distinguished from other assets.

Money as the medium of exchange is believed to be used in one half of almost all exchange. Workers exchange labour for money, people buy or sell goods in exchange for money as well.

People do not accept money to consume it directly but because it can subsequently be used to buy things, they wish to consume. To see the advantages of a medium of exchange, imagine a barter economy, that is, an economy having no medium of exchange. Goods are traded directly or swapped for other goods. The seller and the buyer each must want something the other has to offer. Trading is very expensive. People spend a lot of time and effort finding others with whom they can make swaps. Nowadays, there exist actually no purely barter economies, but economies nearer to or farther from the barter type. The closer is the economy to the barter type, the more wasteful it is.

Serving as a medium of exchange is presumed to have for centuries been an essential function of money.

The unit of account is the unit in which prices are quoted and accounts are kept. In Britain, for instance, prices are quoted in pounds sterling; in France, in French francs. It is usually convenient to use the same unit to measure the medium of exchange as well as to quote prices and keep accounts in.

67. Card №7

Assets and Liabilities

The term “asset” means anything of value that is owned by a company and can be expressed in terms of money. Economic resources that provide a potential future service to the organization are called assets in accounting. A company’s total assets include such items as cash, buildings, equipment, any other property and accounts receivable, that is, money owned by its customers.

Assets are usually classified as current and long-term, both types consisting of tangible as well as of intangible items. Current tangible assets including cash, accounts receivable, stock-in-trade are usually converted into cash within one year and sometimes can be used as a means of payment. On the other hand, current intangible assets consist of short-term investments in stocks and bonds.

Long-term intangible assets are not really visible and include such items as goodwill, patents, trademarks, copyrights, these assets often being the most important factor for obtaining future incomes. For example, goodwill means an intangible asset which takes into account the value added to a business as a result of its reputation which cannot be really calculated. In contrast, the real estate (such as farm land, machinery, buildings and other physical objects) belongs to long-term tangible assets.

Liabilities are obligations that a company owes to another organization, to an individual (such as creditors and employees) or to the government.

68. Card №8

Accounting Steps

Each time an item is purchased or sold, a bookkeeper performs the first three steps of the cycle and passes on the information to the accountant who carries out the last four steps such as: 1) calculate adjustments; 2) prepare adjusted trial balance; 3) prepare financial statements; 4) close entries (закрывать счета, свести отчетность). The most common reasons the accountant should consider preparing adjustments are the following: increased revenue (for example, interest earned but not yet received); any government taxes or employee salaries that have not yet been paid; the value of the office supplies that have been used (electricity, water, etc); depreciation of the assets; changes in the inventory (зд. товарно-материальные ценности), etc. As to inventory, it involves the physical measurement, counting and evaluation (оценка) of items for sale. Inventory evaluation is subject to a variety of accounting methods, since many inventory items cannot be specifically calculated. The grain in a grain elevator, for example, comes from different sources and may have been bought at several prices. An accountant must choose between one of several methods for valuing the grain; each will provide a slightly different value figure. On the fifth step when the adjustments are

calculated, the accountant prepares an adjusted trial balance that combines the original trial balance with the effects of the adjustments

69. Card №9

Commercial banks

By definition, banks are institutions which accept money from people for safe keeping, lending it out to others, but particularly creating money by lending their credit, i.e. by making loans and advances to customers. Banks make money work at all levels in industry and commerce.

Thus, commercial (or in the UK clearing) banks are providers of payment services and they act as financial intermediaries. They offer a variety of services such as deposit and current accounts tailored to fit particular savers' preferences¹ and they lend the funds they receive on a variety of terms which satisfy the needs of a range of borrowers.

By pooling risks, by studying the experience of many individuals and by acquiring the expertise to assess the prospect of profit and loss inherent in lending, banks are able to provide their savers with a combination of interest, ease of repayment and protection against loss that are better than these savers could obtain by lending directly to the ultimate borrowers. Banks mediate between these borrowers and savers to achieve a profit. In this intermediation process costs are incurred which must be met out of the bank's margin between the borrowing and lending interest rates². Banks are able to achieve these margins through economies of scale. But the margin is always under pressure from the basic costs of the business and from competition. They make their profit by paying a lower rate of interest for the money they lend.

70. Card №10

The Discount Market

The discount market is the fusion of the London markets for sterling money-market security and short-term sterling deposits in the operations of the discount houses.

For many years it was synonymous with the London money market but with the rise to prominence of the parallel markets it became known as the "traditional" money market in comparison especially with the interbank market in sterling funds. The discount market is a comparatively recent development in English monetary history. Its origins lie in the London bill market of the early 19th century.

Now this market in short-term financial instruments consists of ten big discount houses, who are members of the London Discount Market Association, and simple bill-brokers (discount houses) who do not have a large portfolio. Through this market the Bank of England fine-tunes the nation's money supply.

The participants in the market specialize in "bill-broking" form of banking, i.e. the provision of short-term money by way of discounting bills to borrowers. Some twenty years ago much of the discount

market's business was in treasury bills. Now the market deals in a wider range of short-term assets, in particular, bank bills and certificates of deposit. Generally speaking, the discount market performs the same function for the banks as the banks themselves perform for their clients: it employs profitable funds which are temporarily unused by banks and other financial houses.

71. Card №11

Some Facts About the SDR

The Special Drawing Right (SDR) is an international reserve asset created by the IMF in October 1969. SDRs first came into operation in 1970 as a sort of reserve currency to supplement national currencies and gold as the medium in which countries hold their reserves. It is a new type of money known as "paper gold" and used as the first international legal tender. The SDR serves as a unit of account for the IMF and a number of other international and regional organizations. It is also used in transactions between governments and central banks. However, the market for SDRs is limited because they are not held by individuals or private businesses. In addition, a few countries peg the exchange rates of their currencies to the SDR.

The SDR was initially valued by the IMF in terms of a fixed quantity of gold and was redefined in June 1974 as a basket of 16 currencies. The SDR has changed over time. For many years it was an oddity fully understood only by a few central bankers. In 1981, however, in an attempt to extend its

usage beyond the IMF and its accounts (which are denominated in SDRs), it was simplified. It is now based on a weighted average of only five different currencies: the dollar, the Deutschmark, the French franc, the pound sterling and the yen. The basket is revised every five years. The weights in the basket reflect the relative shares of countries in exports of goods and services and the relative shares of the five currencies in official reserve holdings.

72. Card №12

Foreign trade of the U.K.

In the 19th century Britain dominated international trade, accounting for about one-third of world's exports. Early in the 20th century its position changed. The volume of world's exports increased but the percentage of British exports in world trade declined significantly.

But still foreign trade is vital to Britain's livelihood. With a large population, small land area, and few natural resources, the country must depend on foreign trade to supply the raw materials for English factories and to provide a market for the sale of the thousands of types of manufactured goods produced by English industries.

The United Kingdom's principal exports are vehicles, machinery, manufactured goods and textiles. Her main exports are foodstuffs and most of the raw materials for industry. Britain imports half the food it needs.

There is usually an unfavourable balance of trade, that is, imports exceed exports, but this is compensated for in part by the so-called invisible trade.

The earnings from invisible trade come in the way of shipping charges, interest payments from foreign investments, interest payments from British enterprises abroad, and tourist expenditure. The earnings from foreign tourist trade make this one of Britain's important industries.

Britain has got very sound economic ties with various countries of the world, especially the Commonwealth countries.

73. Card №13

World Trade Organisation

The WTO is the intergovernmental organisation overseeing the international trading system. It was established on 1 January 1995 as the successor to the General Agreement on Tariffs and Trade. The highest authority of the WTO is the Ministerial Conference, which is composed of representatives of all WTO members. Much of the day-to-day work of the WTO is conducted by the General Council, which is also composed of representatives of all WTO members. The essential functions of the WTO are to provide a forum for multilateral trade negotiations; to administer the trade dispute settlement procedures; to review national trade policies; and to cooperate with other international institutions, in particular the IMF and the World Bank in order to achieve greater coherence in global economic policy-making.

Members are bound to grant to each other's products treatment no less favourable than that accorded to the products of any third parties.

The Organisation considers that secure and predictable market access to encourage trade, investment and job creation may be determined by "binding" tariffs or customs duties.

This process means that a tariff level for a particular product becomes a commitment by a member state and cannot be increased without compensation negotiations with its main trading partners. The WTO is trying to create predictable trading conditions by demanding commitments from member countries and greater transparency of domestic laws and national trade policies.

74. Card №14

Interest Rates

The Bank's influence on short term interest rates arises from its role in the domestic money markets. As banker to the government and to the banks, the Bank is able to forecast fairly accurately the pattern of flows between the government's accounts on the one hand and the commercial banks on the other, and acts on a daily basis to smooth out the imbalances which arise. When more money flows from the banks to the government than vice versa, the banks' holdings of liquid assets are run down and the money market finds itself short of funds. When more money flows the other way, the

market can be in cash surplus, but the pattern of government and bank operations usually results in a shortage of cash in the market each day - a shortage which the Bank then relieves. Because the Bank is thus, on a day-to-day basis, the final provider of liquidity to the system, it can choose the interest rate at which it will provide funds each day.

Rather than deal directly with every individual bank, the Bank uses the discount houses as an intermediary. These are highly-specialized dealers who hold large stocks of commercial bills and with whom the major banks place their surplus cash. The discount houses have borrowing facilities at the Bank. The Bank may provide cash either by purchasing securities from the houses, or by lending to them direct. The rates at which the Bank deals with the discount houses are quickly passed on through the financial system, influencing interest rates for the whole economy.

75. Card №15

Bank Organization

The way in which a bank is organized and operates is determined by its objectives and by the type of economy in which it conducts its business. A bank may not necessarily be in business to make a profit. Central banks, for example, provide a country with a number of services, while development banks exist to increase the economic growth of a country and raise the living standard of its population. On the other hand, the aim of commercial banks is to earn profits. They therefore provide and develop services that can be sold at a price that will yield a profit.

A commercial bank which provides the same range of services year after year is less likely to be successful than one which assesses changes in the demand for its products and which tries to match products to its customer's needs. New services are constantly being introduced and developed by commercial banks, and the full-service philosophy of many banks means that they are akin to financial supermarkets, offering a wide variety of services. However, not every bank may want to offer every kind of financial service.

Many banks offer a combination of wholesale and retail banking. The former provides large-scale services to companies, government agencies and other banks. The latter mainly provides smaller-scale services to the general public. Both types of banking have three essential functions, which are:

- deposits
- payments
- credits

76. Card № 1

Accounting and bookkeeping mean identifying, measuring, recording economic information about any business, bookkeeping being considered the preliminary stage and part of the larger field of accounting. The task of a bookkeeper is to ensure the record-keeping aspect of accounting and therefore to provide the data to which accounting principles are applied in the preparation of financial statements. Bookkeeping provides the basic accounting data by systematic recording such day-to-day financial information as income from the sale of products or services, expenses of business operations such as the cost of the goods sold and overhead expenses such as a rent, wages, salaries.

Accounting principles determine which financial events and transactions should be recorded in the bookkeeper's books. The analysis and interpretation of these records is the primary function of accounting. The various financial statements produced by accountants then provide managers with the basis for future financial planning and control, and provide other interested parties (investors, the government) with useful information about the company.

77. Card № 2

Modern accounting system is considered to be a seven-step cycle. The first three steps fall under the bookkeeping function, such as: 1) the systematic recording of financial transactions; 2) the transferring of the amounts from various journals to general ledger (also called "posting step"); 3) the drawing up of the trial balance.

Record keeping of companies is based on a double-entry system, due to which each transaction is recorded on the basis of its dual impact on the company's financial position. To make a complete bookkeeping record of every transaction in a journal, one should consider interrelated aspects of

every transaction, and entries must be made in different accounts to keep the ins (receipts) and outs (payments) balanced. A typical account is known to have two sides; the items on the left side are called debits, while the items on the right side are credits.

In the second step in the accounting cycle, the amounts from the various journals are usually monthly transferred to the company's general ledger – a procedure called posting. Posting data to the ledgers is followed by listing the balances of all accounts.

78. Card № 3

Accounting provides informational access to a company's financial condition for three broad interest groups. First, it gives the company's management the information to evaluate financial performance over a previous period of time, and to make decisions regarding the future. Second, it informs the general public, and in particular those who are interested in buying its stock, about the financial position of the company. Third, accounting provides reports for the tax and regulatory departments of the government. In general, accounting information can be classified into two main categories: financial accounting (or public information) and managerial accounting (or private information).

Managerial accounting deals with cost and profit relationships, efficiency and productivity, planning and control, pricing decisions, capital budgeting, etc. Not being generally spread outside the company, this information provides a wide variety of specialized reports for division managers, department heads, project directors.

79. Card № 4

Financial statements are prepared regularly by financial accounting and published in an annual report at the end of the fiscal year. Being prepared in accordance with generally accepted accounting principles, these statements include the following items: 1) the balance sheet, 2) the statement of cash flows, 3) the income statement, 4) the statement of retained earnings. Information relating to the financial position of a company, mainly about assets and liabilities, is presented in a balance sheet.

The statement of cash flows shows the changes in the company's financial position and provides information which is not available in either an income statement or a balance sheet. Thus, the statement of cash flows represents the sources and the uses of the company's funds for operating activities, applications of working capital and data about additional financial support. If the company couldn't generate sufficient cash to finance its activities, it would be necessary to borrow money and it should be indicated in the statement.

80. Card № 5

Financial statement disclosing the results of the company's activity is known as the income and expense statement. Prepared for a defined time interval, this statement summarizes the company's revenues, expenses, gains and losses and shows whether a company has made a profit within the period. Income is considered to be the difference between revenues and expenses. If the total expenses exceeded the total revenues during the period, the difference would be the net loss of the company.

Revenues are transactions that represent the inflow of assets as a result of operations – that is, the assets received from selling goods and rendering services. Expenses are transactions involving the outflow of assets in order to generate revenue, such as wages, salaries, rent, interest and taxes. In addition to disclosing revenues and expenses, the income statement also lists gains and losses from other kinds of transactions such as the sale of plant assets or the payments of long-term liabilities.

81. Card № 6

The income statement excludes the amount of assets withdrawn by the owners, in a corporation such withdrawal of assets being called dividends. The separate statement of retained earnings and stockholder's equity shows investors what has happened to their ownership in the company, how earnings and new stock issuance have increased its value, and what dividends were paid.

Each of these reports contains figures for previous year and for the current period, providing a way of comparing present and past company performance. Being prepared for the use of management, the financial statements contain neither debit nor credit columns. These statements are accompanied by additional data about the particular accounting method used, as well as explanations about the most important events within the previous year.

Stockholders, managers, creditors, the company's employees, competitors, fiscal officials are interested in financial figures and statements.

82. Card № 7

Auditing is a process in which an independent accountant-auditor examines a firm's accounting records and financial statements and offers an opinion on their accuracy and reliability. There are different types of audits, for example, financial statements audits, income tax audits, "value for money" audits, environmental audits, administrative audits, financial management audits, etc.

The accountancy profession has built up a significant amount of expertise in performing financial statements audits. Accounts audits were established as an instrument to protect third parties, the users of accounts, since the auditor's opinion helps establish credibility of financial statement.

Special bodies of users, such as supervisory boards, employee representatives, government agencies may sometimes need an in depth audit report, which is usually confidential. It should be stressed that auditors do not monitor, they offer an opinion, and the audit process and audit procedures are complicated and manifold.

83. Card № 8

The auditor's opinion is gradually being built up from a mass of detailed work to the final judgement through the planning and testing stages. The auditor normally starts with a study of the business environment the audited company is working in and performs a preliminary analytical review.

Then he should direct his attention to the financial statements. Interestingly enough, however, the auditor's attention is not directed towards the financial statements' elements as such, but towards the correctness of various assumptions made by the management for their preparation. For instance, the auditor needs to know if figures are complete and accurate and reflect what they should reflect, if income and expenses are recorded in the proper periods and if the legal position is reflected adequately.

The auditor should focus on any misstatement whether it is intentional or unintentional. The management is responsible for the reliability of financial information. If the management is not prepared to take the responsibility it may be hard to complete the audit. In such situations the auditor should seek his own evidence by means of independent audit procedures.

84. Card № 9

Although the financial statements are the ultimate objectives of an audit, normally such audits cannot be completed without a proper study and evaluation of the accounting system and assessment of the internal accounting controls. Defining the audit strategy the auditor has to decide whether to rely on internal controls or to resort to substantive testing applying analytical review procedures, such as tests in totals, comparison with budgets or even statistical analyses of figures.

In the planning stage as well as during the performance of audit procedures and, finally, in forming conclusions, "materiality" and "audit risk" are critical elements in the auditor's judgement. "Materiality" refers to the magnitude or nature of a misstatement (including an omission) of financial information.

"Audit risk" (including three different components – inherent risk, control risk, detection risk) is the risk that an auditor may give an inappropriate opinion on financial information that is materially misstated.

85. Card № 10

In most industrialized countries audit is a statutory requirement applying to limited companies. Market economy has led to the establishment of new market mechanisms and creation of new institutions. Under the legislation in force, joint ventures are required to submit their annual financial statements, audited by an auditing organization, to the local financial authority. In the UK the auditor is responsible for ensuring that the accounts show a "true and fair" view of the business's financial position and performance. In Russian Federation auditing is a process in which an independent accountant examines a firm's records, analyses financial statements and offers an opinion on their accuracy and reliability. If the auditor doesn't find faults he confirms the Balance Sheet and the

Profit and Loss Account.

Duties include auditing, analysis and critical assessment of annual accounts, general accounting, consolidated accounts, cost and management accounting, internal audit, legal and professional standards relating to the statutory auditing, company law, the law on insolvency, tax law, civil and commercial law, employment law, basic principles of financial management, etc.

86. Card № 11

The financial system is the network of institutions through which firms, households and units of government get the funds they need and put surplus funds to work.

Savers and borrowers are connected by financial intermediaries including banks, thrift institutions, insurance companies, pension funds, mutual funds, and finance companies.

Finance in an economic system comprises two parts: public finance and finance of economic entities. Public finance is the provision of money (by the community through taxes) to be spent by national and local government authorities on projects of national and local benefit. It is a collective term for the financial flows and also the financial institutions of the public sector. Public finance has the following four functions: a) the provision of essential services; b) the encouragement or control of particular sectors of the economy; c) the implementation of social policy in respect of social services, and d) the encouragement of the growth of economy as a whole. The major instrument of any financial system is the budget. The budget is an estimate of national revenue and expenditure for the ensuing fiscal year. When expenditure exceeds the revenue the budget has a deficit.

87. Card № 12

The central banking system is a major sector of any modern monetary system. It is of great importance to the fiscal policy of the national government and the functioning of the private sector.

Central banks such as the Bank of England, the Federal Reserve Board of the US, the Bundesbank of Germany, the Central Bank of Russia function for the government and other banks, not for private customers. They are responsible for the implementation of monetary policy and supervision over the banking system.

In particular, they control the money supply, fix the minimum interest rate, act as lenders of last resort to commercial banks with liquidity problems, issue coins and bank notes, influence exchange rates by intervening in foreign exchange markets.

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

88. Card № 13

Securities show bank purchases of interest-bearing long-term financial assets. These can be government bonds or industrial shares. Since these assets are traded daily on the Stock Exchange, these securities seem to be easy to cash whenever the bank wishes, though their price fluctuates from day to day.

We now examine the liability side of the balance sheet which includes, mainly, deposits. The two most important kinds of deposits are sure to be sight deposits and time deposits. Sight deposits can be withdrawn on sight whenever the depositor wishes. These are the accounts against which we write cheques, thus withdrawing money without giving the bank any warning. Therefore, most banks do not pay interest on sight deposits, or chequing accounts.

Before time deposits can be withdrawn, a minimum period of notification must be given within which banks can sell off some of their high-interest securities or call in some of their high-interest loans in order to have the money to pay out depositors. Therefore, banks usually pay interest on time deposits. Apart from deposits banks usually have some other liabilities as, for instance, deposits in foreign currency, cheques in the process of clearance and others.

89. Card № 14

Revenue and expenditure forecasting is the most fundamental step in the process of budget preparation. Adequate planning of recurrent and capital expenditure depends critically on an accurate forecast of revenue availability. The determination of the expected overall deficit in the public sector

and therefore the macroeconomic impact of fiscal policy requires accurate forecast of tax collection and expenditures.

In Russia, public finance is a sum of budgets of all levels of subjects of the Federation, extrabudgetary and reserve funds.

An accurate revenue forecast is most critical at the federal level of government but it is also important for all subnational governments because over the last several years they have worked with increasingly autonomous budgets.

Budget preparation at the federal level involves a number of institutions. The Ministry of Finance is the central coordinating institution in charge of compiling and presenting the budget. It has major inputs from ministries in various sectors of the economy and the state tax bodies.

90. Card № 15

A commercial bank borrows money from the public, crediting them with a deposit. The deposit is a liability of the bank. It is the money owed to depositors. In turn the bank lends money to firms, households, or governments wishing to borrow.

Commercial banks are financial intermediaries with a government license to make loans and issue deposits, including deposits against which cheques can be written.

Major important banks in most countries are included in the clearing system in which debts between banks are settled by adding up all transactions in a given period and paying only the net amounts needed to balance inter-bank accounts.

The balance sheet of a bank includes assets and liabilities. We begin by discussing the asset side of the balance sheet.

Cash assets are notes and coins kept in their vaults and deposited with the Central Bank. The balance sheet also shows money lent out or used to purchase short-term interest-earning assets such as loans and bills. Bills are financial assets to be repurchased by the original borrower within a year or less. Loans refer to lending to households and firms and are to be repaid by a certain date. Loans appear to be the major share of bank lending.

91. Card №16

Auditors and Their Reports

Auditors are usually independent certified accountants who review the financial records of a company. These reviews are called audits. They are usually performed at fixed intervals-quarterly, semiannually. Auditors are employed either regularly or on part-time basis. Some large companies maintain a continuous internal audit by own accounting departments. These auditors are called internal auditors.

Not so many years ago the presence of an auditor suggested that a company was having financial difficulties or that irregularities had been discovered in the records. Currently, however, outside audits are a normal and regular part of business practice.

Auditors see that current transactions are rechecked promptly and completely. Their duty is to reduce the possibility of misappropriation, to identify mistakes or detected fraudulent transactions. Then they are usually requested to propose solutions for these problems.

Thus auditors review financial records and report to the management on the current state of the company's fiscal affairs in the form of Auditor's Report or Auditor's Opinion.

92. Card № 17

Financial ratios

A financial ratio is a relationship between particular groups of assets or liabilities of an enterprise and corresponding totals of assets or liabilities, or between assets or liabilities and flows like turnover or revenue.

A leading example is the price/earnings ratio which is the ratio of the current quoted stock exchange price of an equity to the most recent declared dividend per share.

Another is the ratio of equity to debt finance (gearing ratio) within a company's overall capital structure.

Financial ratios are used to give summary indications of the financial performance, prospects or strength of a company which help financial managers to make a comparison of a firm's financial condition over time or in relation to other firms.

No single financial ratio can answer all questions analysts may have.

In fact, five different groups of ratios have been developed:

- a) liquidity ratios indicating a firm's ability to meet short-term financial obligations;
- b) activity ratios indicating how efficiently a firm is using its assets to generate sales;

93. Card № 18

The Budget

The budget is the government's main economic statement of the year. It is a forecast of revenue and expenditure for the coming year.

In Great Britain the budget is prepared and usually issued in March. In a major speech to Parliament, the Chancellor of the Exchequer reviews the nation's economic performance and describes the government's economic objectives and the economic policies it intends to follow in order to achieve them.

In November 1993 Great Britain introduced the "so-called" Unified Budget. Under this budget the government presents taxation and spending proposals to Parliament at the same time. The Budget now covers both the government's taxation plans for the coming financial year and its spending plans for the next three years. The proposals are announced to the House of Commons by the Chancellor of the Exchequer in the Budget statement and are published in the Financial Statement and Budget Report. This report also contains a review of recent developments in the economy, together with an economic forecast, and sets out the fiscal and monetary policies.

94. Card № 19

Company finance

A company's share capital is often referred to as equity capital. Part of the company's profit is paid to shareholders as a dividend according to the number of shares they own. If shareholders sell their shares they get more or less than the face value. It depends on the fact if the company is doing well or badly.

If the company needs to raise more capital for expansion it might issue new shares. Often it gives existing shareholders the right to buy these new shares at a low price. This is called rights issue.

If the company wants to turn some of its profit into capital or capitalise some of its profit it can issue new shares at no cost to the existing shareholders. This issue is called bonus or capitalisation issue. Companies often issue such shares instead of paying dividends to the shareholders.

A business must be supplied with finance at the moment it requires it. If there is a regular inflow of receipts from sales and a regular outflow of payments for the expenses of operation there are no serious problems. But in many cases a considerable time must elapse between expenditure and the receipt of income.

95. Card № 20

The Financial System

The financial system of a developed country is a network of financial institutions comprising organisations carrying out and regulating financial activities, the ministry of finance, the treasury, the central bank, the tax service, stock and currency exchanges.

Financial activities embrace budgeting, financing, investment, banking, taxation and insurance. Financial assets flow in the system from savers, who act as sources of funds, to borrowers, who use them. Savers and borrowers in the system are linked by financial intermediaries — banks, finance, investment and insurance companies. Banks occupy a central place in any financial system.

Historically the heart of financial services industry in Britain has been located in the famous "Square Mile" in the City of London. The City is one of the largest financial centres in the world.

There are more overseas banks in the City than in any other financial centre. The banking sector in Britain accounts for about a fifth of total international bank lending.

96. Card № 21

On British Economy

The economy of Great Britain is based primarily on private enterprise. The private sector accounts for 82 per cent of output and 79 per cent of employment. Since 1979 the government has reduced the state-owned sector of industry by about two-thirds under its privatisation programme. It believes that economic decisions are best taken by those competing in the marketplace and that its primary

roles are to help keep inflation low, maintain sound public finances and create the right climate for markets to work better. Government programmes provide direct assistance or advice mainly to small and medium-sized businesses. Government economic policies are aimed at raising productivity, increasing employment opportunity for all, providing educational opportunity for all, abolishing poverty, delivering public services, and achieving rising prosperity.

In 2002 growth in the UK economy continued. Gross Domestic Product (GDP) rose considerably. Recent decades have generally seen the largest growth in the service sector (finance, tourism, shipping and aviation) which now accounts for around two-thirds of GDP.

97. Card № 22

Economic System

The functions of an economic system may be defined as follows:

- a) to match supply to the effective demand for goods and services in an efficient manner;
- b) to determine what goods and services are to be produced, and in what quantities;
- c) to distribute scarce resources among the industries producing goods and services;
- d) to distribute the products of industry among members of the community;
- e) to provide for maintenance and expansion of fixed capital investment;
- f) to fully utilize the resources of society.

Depending on how decisions are made and how the above functions are fulfilled different economic systems can be singled out. Many countries like Britain, Sweden, and France operate a mixed system (mixed economy) splitting the economy into public and private sectors.

In Britain, for example, about two-thirds of the economy and about five-sixths of commerce is conducted by private firms. The remainder of the activities of the economy are conducted by socially-owned enterprises. Some, like the Army, Navy, and Air Force, are clearly the sort of institutions that the state itself should control.

98. Card № 23

Bank Accounts

When money is placed in a bank it is said to be “deposited”.

The money may be put into an account from which it can be drawn at any time, or into the account which can only be drawn upon after certain notice has been given. In British banking, these types of accounts are known as current accounts and deposit accounts respectively. In the USA, the corresponding terms are “demand deposits” and “time/or notice deposits”.

A person uses a current account to provide safe way of keeping his money, and having it easily available when he wishes to spend it.

Payments are made from current accounts, and money is withdrawn from them by means of cheques (very small interest is paid on these accounts).

A deposit account is used for saving money, and a period of notice must be given before money can be withdrawn from a deposit account, especially when the amount to be withdrawn is fairly big. A higher rate of interest is paid by the bank on money on deposit accounts compared with current ones. A cheque book is provided for the customer when he opens this account

99. Card № 24

Bank Loans and Overdrafts

There are two principal ways in which a businessman can borrow money from his bank: by means of a loan and by means of an overdraft.

An overdraft is “a sum of money drawn from a bank by a customer that is more than the amount he holds in his account with the bank”. Permission of the bank has to be obtained for this facility, and interest is charged on the outstanding amount.

Here is an extract from Statement of Terms and Conditions for Non-U.S. Banks of Citibank, N.Y.:

“Customers will receive overdraft interest statements monthly. However, under exceptional temporary circumstances, statements may be issued daily. Charges for overdrafts will be calculated in accordance with normal banking practice at Citibank, New York.”

When the bank makes a loan, a separate loan account is opened at the bank in the borrower’s name. The amount of the loan is debited in the loan account and credited in the customer’s current account. Interest is charged on the full amount of the loan even though the borrower might not draw on the

full amount immediately.

100. Card № 25

Foreign Exchange Swaps

Swaps are transactions in which two parties swap financial assets by linking a foreign exchange transaction in cash to an opposite futures business in the same currency.

Foreign Exchange Swap Markets have developed since the early 1980s. The oldest type of swap is the conventional foreign exchange deal whereby one currency is simultaneously bought spot and sold forward against another – meaning an immediate exchange of cash followed by a further reverse exchange at a specified date in the future.

The idea of swapping has now spread further. By far the largest business volume amongst swaps occurs in the so-called «vanilla interest rate swap». A «plain vanilla», or fixed-to-fixed foreign exchange, or currency swap is an exchange of the principal and interest payments associated with a fixed-rate loan in one currency for the principal and interest payments on a similar loan in a second currency. The first such swap between IBM and the World Bank was done in 1981. Since then the swap market has grown to over \$ 1 billion and, in the process, has evolved several additional types of currency swaps.

101. Card № 26

Pension and Mutual Fund

The most dynamic institutional investors today are pension funds and mutual funds. Pension funds are a relatively recent phenomenon, which emerged in the early 1950s.

Pension funds are retirement plans funded in corporations or government agencies for their workers. Pension funds pool the contributions of employees and invest these funds in various types of financial assets, such as corporate securities or real estate. Pension funds are often managed by bank trust departments and life insurance companies.

Mutual funds have been even more impressive than pension funds.

Mutual funds are corporations which accept money from savers and then use these funds to buy stock, long-term debt instruments issued by businesses or government unit. These organizations pool funds and thus reduce risks in diversification. They also achieve economies in scale, which lower the costs of analyzing securities, managing portfolios, and buying and selling securities. Different funds are designed to meet the objectives of different types of savers.

102. Card № 27

FINANCIAL POLICY. FISCAL SPHERE.

Financial policy is very complex notion covering measures aimed at working out basic concepts, major guidelines, goals and objectives, as well as at creating an adequate financial mechanism and at directing financial activities of a country. Financial policy is based on strategic guidelines which set long-term and medium-term prospects for using financial resources and ensure attainment of major economic targets and solution of goals in the social sphere. At the same time a country pursuing its financial policy sets current goals and objectives connected with mobilization and effective utilization of resources and development of productive forces.

Over the past two decades financial problems have exacerbated the world over. Public debts have reached unsustainable levels in a growing number of industrial countries. This development and its result – higher interest rates, lower investment, and slower growth in living standards – have stimulated efforts by policymakers to find solution solutions to swollen budget deficits.

103. Card № 28

Consumer Society

It is often said these days that we live in a consumer society. The idea of the consumer society is based on wanting things. The more we see in the shops the more we want. We work as hard as we can because we want more things.

Marked improvements in the standard of living have taken place in the UK in the last few years. According to a recent United Nations report, Britain ranks tenth out of 173 countries as to life expectancy, education levels and basic purchasing power. As a result there has been a change in consumption and expenditure. Households spend a smaller proportion of their income on food and more on housing now. Four-fifths of British households live in houses rather than flats.

As the standard of living rose for many people, they began to buy a lot of durable goods. There has been a steady growth of car ownership.

Besides, there has been an increase in the number of meals eaten away from home, for example, in restaurants, “fast food” shops and pubs. Consumption of non-alcoholic drinks is increasing.

A big proportion of household expenditure goes on leisure, leisure goods, entertainment and travel.

104. Card № 29

The Global Economy

Of all the processes of globalisation the advances made in the economic and technological areas have been most noticeable.

Recent years have seen the creation of a global system of production. The main agent of the system is the transnational corporation (TNC). The phenomenon of a company having manufacturing branches abroad has been around for a long time.

The American firm Singer opened a factory to manufacture sewing machines in Scotland as early as 1878. Oil fields in Baku and coal mines in the Donbass were developed in the early years of the 20th century by Russian entrepreneurs and European capitalists as well.

There are today some 40,000 transnational corporations. They account for approximately 40 per cent of the world’s industrial output.

Quite often, the TNCs come in for criticism for using cheaper labour available in developing countries, where they build environmentally harmful production facilities, and for crowding domestic products out of the local markets.

105. Card № 30

Production Costs

Production costs are the costs of making factor input into higher value output of good and services. The costs of manufacturing products include costs of raw materials, labour costs, depreciation of plant and equipment, rent, lighting, and heating of factory buildings.

It is important to say that factor inputs can be combined in a variety of ways to produce the same amount of output. One method which is technically the most efficient is the one which uses only small amounts of labour, while another method may employ large quantities of labour and only a little capital. In physical terms, the method which is technically the most efficient is the one which uses the fewest inputs. Economists, however, are more interested in the cost aspect of the input-output relationship, specifically the least costly way of producing given output.

To achieve the highest efficiency, that is, the optimal relationship between factor inputs and outputs of good and services, the economist analyzes the relationship between the cost of factor inputs and the cost of output in a firm

8. Материально-техническое и учебно-методическое обеспечение дисциплины

8.1. Перечень основной и дополнительной учебной литературы

Основная литература

1. 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

2. Рожнева,, Е. М. English guide for economists and managers (руководство на английском языке для экономистов и менеджеров): учебное пособие / Е. М. Рожнева,. - English guide for economists and managers (руководство на английском языке для экономистов и менеджеров) - Кемерово: Кузбасский государственный технический университет имени Т.Ф. Горбачева, 2021. - 104 с. - 978-5-00137-207-3. - Текст: электронный. // IPR SMART: [сайт]. - URL: <https://www.iprbookshop.ru/116556.html> (дата обращения: 20.02.2024). - Режим доступа: по подписке

3. КАРАМЫШЕВА С. Г. Иностраный язык (английский) для экономических специальностей: учеб. пособие / КАРАМЫШЕВА С. Г., Аракелян Н. С.. - Краснодар: КубГАУ, 2023. - 104 с. - 978-5-907758-02-5. - Текст: непосредственный.

Дополнительная литература

1. Андриенко,, А. С. Business English: учебное пособие / А. С. Андриенко,. - Business English - Ростов-на-Дону, Таганрог: Издательство Южного федерального университета, 2019. - 146 с. - 978-5-9275-3131-8. - Текст: электронный. // IPR SMART: [сайт]. - URL: <https://www.iprbookshop.ru/96277.html> (дата обращения: 20.02.2024). - Режим доступа: по подписке

2. Громогласова,, Т. И. English for University Students: учебное пособие / Т. И. Громогласова,, Л. С. Афанасьева,, Е. А. Гордина,. - English for University Students - Новосибирск: Новосибирский государственный университет экономики и управления «НИНХ», 2019. - 260 с. - 978-5-7014-0909-3. - Текст: электронный. // IPR SMART: [сайт]. - URL: <https://www.iprbookshop.ru/95191.html> (дата обращения: 20.02.2024). - Режим доступа: по подписке

3. Дроздова,, Т. Ю. English Grammar. Prepositions & Linking Words. With Keys: учебное пособие / Т. Ю. Дроздова,. - English Grammar. Prepositions & Linking Words. With Keys - Санкт-Петербург: Антология, 2020. - 112 с. - 978-5-94962-091-5. - Текст: электронный. // IPR SMART: [сайт]. - URL: <https://www.iprbookshop.ru/104035.html> (дата обращения: 20.02.2024). - Режим доступа: по подписке

4. Дроздова,, Т. Ю. English Grammar. Test File: учебное пособие / Т. Ю. Дроздова,, А. И. Берестова,, Н. А. Курочкина,. - English Grammar. Test File - Санкт-Петербург: Антология, 2020. - 128 с. - 978-5-94962-264-3. - Текст: электронный. // IPR SMART: [сайт]. - URL: <https://www.iprbookshop.ru/104034.html> (дата обращения: 20.02.2024). - Режим доступа: по подписке

5. Костерина Ю. Е. Деловой английский язык = Business English: учебное пособие / Костерина Ю. Е., Ласица М. В., Вязигина С. Ю.. - Омск: ОмГТУ, 2020. - 96 с. - 978-5-8149-2981-5. - Текст: электронный. // RuSpLAN: [сайт]. - URL: <https://e.lanbook.com/img/cover/book/186860.jpg> (дата обращения: 21.02.2024). - Режим доступа: по подписке

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

Профессиональные базы данных

Не используются.

Ресурсы «Интернет»

1. <http://www.wdl.org/ru/> - Мировая цифровая библиотека
2. <http://www.wsj.com/europe> - The Wall Street Journal
3. <http://www.economist.com/> - The Economist
4. <http://www.ft.com/home/europe> - Financial Times
5. <http://www.nytimes.com/> - The New York Times
6. <http://www.independent.co.uk> - The Independent
7. <http://www.thetimes.co.uk/> - The Times
8. <https://www.theguardian.com/international> - The Guardian:
9. <http://www.telegraph.co.uk/> - The Daily Telegraph

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 8.3 ПРОФ. 1С:Предприятие. Облачная подсистема Фреш ";
5. ПО "1С:Предприятие 8 ПРОФ. 1С:Университет ПРОФ";
6. 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.

Учебная аудитория

302300

доска марк. PREMIUM LEGAMASTER 100×150 - 1 шт.

Магнитола CD/MP3,дека, FM тюнер - 1 шт.

парты - 11 шт.

Стол одготумбовый - 1 шт.
Стул жесткий - 1 шт.
Шкаф книжный - 1 шт.

304300

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

308300

доска ДК11Э2010 - 1 шт.
доска интерактивная SMART 680 iv - 1 шт.
доска классная - 1 шт.
доска магнитно-маркерная - 1 шт.
доска марк. PREMIUM LEGAMASTER 100×150 - 1 шт.
жалюзи вертикальные - 1 шт.
Магнитола CD/MP3,дека, FM тюнер - 1 шт.
ноутбук HP ProBook 4530s 15.6" - 1 шт.
парты - 1 шт.
Сплит-система LS-H18KPA2/LU-H18KPA2 - 1 шт.
стелаж - 1 шт.
Шкаф для документов - 2 шт.
шкаф платяной - 1 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 одготумбовый - 1 шт.
стул полумягкий - 2 шт.
шкаф книжный - 1 шт.

420300

доска марк. PREMIUM LEGAMASTER 100×150 - 1 шт.
жалюзи - 2 шт.
Парты - 15 шт.
стол двухтумбовый - 1 шт.
Стул мягкий черный - 1 шт.
шкаф книжный - 3 шт.
шкаф комбинированный - 1 шт.

423300

вешалка настенная - 1 шт.
Доска классная - 1 шт.
жалюзи вертикальные - 2 шт.
парты - 15 шт.
стол двухтумбовый - 1 шт.
Шкаф книжный - 2 шт.

шкаф плотяной - 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 однотоумбовый - 1 шт.

Стул мягкий черный - 1 шт.

стул твердый - 1 шт.

шкаф книжный - 1 шт.

шкаф комбинированный - 1 шт.

Лекционный зал

2эл

акустическая система SNOW CSB150 - 0 шт.

Облучатель-рециркулятор воздуха 600 - 0 шт.

экран Projecta Elpro моторизиров. 300x300 - 0 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 объем 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, ограниченными 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, прочесть и оформить задание, общаться с преподавателем).

Формы промежуточной аттестации для инвалидов и лиц с ОВЗ должны учитывать индивидуальные и психофизические особенности обучающегося/обучающихся по АОПОП 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 плоскочечную 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», «прожектор» 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 плоскочечатную информацию;
- наличие возможности использовать индивидуальные звукоусиливающие устройства и сурдотехнические средства, позволяющие осуществлять приём и передачу информации; осуществлять взаимобратный 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)

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.