

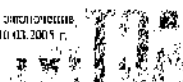
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Предлагаемый вниманию читателя словарь-справочник содержит активную лексику, необходимую для делового общения и переговоров по экономическим и финансовым вопросам. Словарь-справочник не только уже владеющих английским в рамках программы английского языка в вузе и желающих овладеть деловым английским.

Словарник может быть также использован преподавателями, переводчиками и всеми, кто интересуется современным деловым английским языком.

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ОТ АВТОРА

Предлагаемый вниманию читателя **Краткий словарь-справочник англо-русских соответствий** — **A Guide to Effective Words and Phrases in English and Russian** — содержит активную деловую лексику для целей общего и делового общения на английском языке, а также для чтения деловой литературы и перевода.

В отношении отобранной нами лексики предлагается следующая информация справочного характера.

Во-первых, эта лексика посвящена непосредственно тематике делового общения. Поэтому она была отобрана нами специально, исходя из нашего опыта обучения **Business English**.

Во-вторых, это лексика, которая нередко требует определенных справок, разъяснений и комментариев значений экономических и бизнес-терминов, чтобы их можно было свободно употреблять в деловой речи. Такого рода комментарии представлены в корпусе словаря (см. пояснения в скобках, разъяснения, иллюстрации употребления единиц в контексте и сбор отдельных активных словосочетаний). В результате у читателя складывается ясное впечатление о том, как употреблять деловую лексику в речи.

В-третьих, в приводимых нами единицах в отдельных случаях (см. пометы) обращается внимание на статус единиц в плане их стиля. Напр., *ahead of the game разг. опережу событий, get a foot in the door разг. зацепиться, получить*

доступ; начать что-л., т.е. *put a foot in the door, hanger-on сленг* спонсорский без дела, приспешник. И так далее.

И наконец, *в-четвертых*, это лексика, которая отражает тенденции развития в современном английском языке на данный момент. Хорошо известно, что в определенное время на те или иные слова возникает мода. Такие единицы в словаре тоже достаточно широко представлены: это единицы со словом *gap* (см. *gender gap, credibility gap, knowledge gap, gap in skills, trade gap, dollar gap, missile gap, generation gap, development gap, technological gap*, популярные единицы типа *brand, brand recognition*, единицы типа *to launder money, laundering, laundry list, smoking lobby*, единицы с переносным значением типа *man of straw*, общеупотребительные термины типа *off-shore oil rigs, off-the-record, asset-stripper, one-stop shopping* и многие другие (см. указ. единицы в словаре). То есть, как мы видим, для активной работы предлагается бизнес-лексика самого разного плана. А это, собственно говоря, очень важно для тех, кто изучает и осваивает английский язык как язык делового общения.

В итоге в словаре представлено около 4 000 такого рода единиц, которые во многом, несомненно, обогатят лексический запас читателя, интересующегося бизнес-проблемами в настоящее время. Кроме того, как уже отмечалось выше, читатель таким образом получает справочную информацию не только о *значениях* этих единиц вместе с теми или иными разъяснениями, но и *информацию об употреблении этих единиц в деловой речи*. Об этом свидетельствуют многочисленные иллюстрации в отношении узуса данных единиц в виде примеров на узус, дефиниций и иных примеров, отражающих общепринятую словосочетаемость. А словосочетаемость, как известно, самым прямым образом связана с выразительностью речи.

Следовательно, отобранная нами лексика может служить в качестве предмета изучения и активизации как на различных курсах и семинарах по деловому общению и переводу текстов с английского языка на русский в гуманитарных и технических вузах, так и самостоятельно. В

частности, можно отметить, что в течение ряда лет изучение подобной лексики успешно проходило в рамках обучения нами студентов МАДИ переводу в сфере профессиональной коммуникации. Данная лексика представляет большой интерес для студентов как экономического направления, так и других факультетов как лексика важная для расширения кругозора студентов в сфере бизнес-коммуникации.

В результате создан словарь, предназначенный прежде всего для лиц, интересующихся бизнесом и изучающих деловой английский, для работников российских и иностранных компаний, бизнесменов, предпринимателей, экономистов, финансистов, а также для студентов вузов, переводчиков и преподавателей.

В. Н. Кружная

Москва, 2005

ВВЕДЕНИЕ

Словарь предназначен для студентов высших учебных заведений, обучающихся по специальности «Перевод и интерпретация» и «Деловое общение», а также для преподавателей, работающих в вузах, и для всех, кто интересуется деловым английским языком.

Словарь составлен на основе материалов, собранных автором в течение многих лет. В него вошли лексические единицы, встречающиеся в деловой речи, а также единицы, которые могут встретиться в деловой речи.

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СПИСОК УСЛОВНЫХ СОКРАЩЕНИЙ

амер. — американский
англ. — английский
бирж. — биржевой термин
брит. — британский
бука. — буквально
бухж. — бухгалтерия
воен. — военное дело
и т.д. — и так далее
какой-л. — какой-либо
кто-л. — кто-либо
парл. — парламентское
 выражение
позов. — позорка

полит. — политический
посл. — пословица
разг. — разговорный стиль
см. — смотри
тж. — также
торг. — торговый
устар. — устарелое
фин. — финансовый
экон. — экономический тер-
 мин
апг. — в роли определения
юр. — юридический термин
е.г. — for example

АНГЛИЙСКИЙ АЛФАВИТ

Aa	Gg	Nn	Uu
Bb	Hh	Oo	Vv
Cc	Ii	Pp	Ww
Dd	Jj	Qq	Xx
Ee	Kk	Rr	Yy
Ff	Ll	Ss	Zz
	Mm	Tt	

A

abandon покидать, оставлять

abandon effectively фактически прекращать

Тж. abandon largely/virtually

abandon original plan отказаться от первоначального плана

abandon a ship/town покидать корабль/город

above par выше номинала

above the line над чертой (*о текущих операциях в платежном балансе*)

acceptable method of payment присылаемый способ платежа

acceptance of an offer акцепт оферты

accident insurance страхование от несчастных случаев

Eg. Have you got an accident insurance? Not now. But I applied for a fully comprehensive insurance.

accidental loss случайный убыток

If you mean money, there may be different types of losses: slight, heavy, pre-tax, financial, trading and accidental losses.

accommodation 1. помещенье, жилье 2. согласование 3. ссуда

account day расчетный день

См. тж. settlement day

accounting and business package пакет учета и бизнес-процессов

accounts payable кредиторская задолженность (*сумма*), счета к оплате

The term **accounts payable** means obligations to pay for goods or services that have been acquired on open account from suppliers. Accounts payable (as a concept) is a current liability in the **balance sheet**.

См. **balance sheet**

accounts receivable дебиторская задолженность (сумма), счета к получению

Accounts receivable are the amounts due the company on account from customers.

accounts отчетность

Усг. **financial statements**

Accounts are the financial statements of an individual or organization prepared from a system of recorded financial transactions.

accrue нарастать

accrued interest накопленный процент (по еще не выплачен- ный)

acquire приобретать

acquire assets приобретать активы

Усг. **buy assets**

acquire property приобретать собственность

Усг. **buy/purchase property**

acquired right приобретенное право

acquisition приобретение

E.g. The company has just **made another acquisition**.

across the board increase повсеместное увеличение (напр. зарплат)

active charge сборы за ведение банковских операций

active stand активная позиция **an active position**

activities деятельность

activities budget смета затрат по видам работ

ad hoc специальный

ad hoc commission специальная комиссия

additional segmentation of the market дополнительная сегментация рынка

adequate адекватный, соответствующий (требованиям)

adequate sources of financing достаточные источники финан- сирования

adhere to a contract придерживаться контракта

Усг. **honour/stick to/keep to a contract**

adjustment of a hearing ср. отсрочка слушания

adjust улаживать; корректировать

adjust a conflict урегулировать конфликт

adjust the price downwards откорректировать цены в сторо- ну понижения

adjust to the climate привыкнуть к климату, адаптироваться

E.g. It may take a little time to **adjust to the climate** here.

adjustable rate of mortgage регулируемая ставка процента по закладной

adjusted premium окончательный размер страхового взно- са

adjuster оценщик, эксперт по оценке; диспансер

E.g. He works as an **average adjuster**.

adjustment урегулирование; выравнивание; подгонка

adjustment of charges сопоставление начислений

adjustment of rates регулирование ставок

adjustment to revenue корректировка по доходам

administrative officer административный сотрудник; работ- ник

administrative staff административный персонал, админи- страция

Усг. **administrative personnel**

adopt a law принять закон

Усг. **pass a law**

adopt new policies towards the labour force утвердить новый курс в отношении рабочих

adopt smth as the foundation (of) принять что-л. за основу (чего-л.)

advance 1. аванс; предоплата 2. успех, прогресс 3. рост, повышение (цен, курсов)

E.g. We need more money if we are to **make an advance** in this area of science.

The publishers have paid me an advance.
 advance a slogan выдвинуть слоган
 adversary procedure юр. состязательный процесс
 adverse effect отрицательное влияние/воздействие (на что-л.)

E.g. It may have an adverse effect on business.
 advice of despatch извещение об отправке груза
 advice of payment извещение/уведомление о платеже
 advise smb of уведомлять кого-л. о чем-л. (напр. в процессе деловой переписки)
 advisory service консультативная служба, консалтинг
 advocate of reform сторонник реформ
 affect quality влиять на качество

The impair quality
 afford a certain type of apartment позволить себе (ту или иную) квартиру
 after-sales service послепродажное обслуживание
 after-tax income доход после уплаты налогов

The net income
 after-tax payment платеж за вычетом налога
 against cash payment в счет уплаты наличными
 against invoice после предъявления счета-фактуры
 against settlement within 30 days с оплатой счета-фактуры в течение 30 дней

age of retirement пенсионный возраст
 agency agreement агентское соглашение
 agency of trusteeship орган опеки
 agenda повестка дня

E.g. The college needs to draw up an agenda for change.
 E.g. The have/agree on/establish/set an agenda
 agent агент; представитель; посредник; поверенный
 E.g. The charity is an agent for social change.

agent's fee агентское вознаграждение
 The term agent's fee is used in the Civil Code of the RF.
 Article 1006 runs to the effect that the principal is obligated to pay the agent a fee in the amount and in accordance

with the procedure established in the contract of agency service.

См. contract of agency service
 agent's reports отчеты агента (о результатах исполнения агентского договора)

In the course of performance of agency service the agent is obligated to submit reports to the principal. См. также principal

См. contract of agency
 aggravate отягчать, усугубить, ухудшаться

E.g. Their negative reactions have greatly aggravated the situation.

aggregate demand совокупный спрос (на определенный вид товаров или услуг)

aggrieved party потерпевшая сторона
 agreed agenda согласованная повестка дня

The clear agenda
 agree dividend payouts согласовать выплачиваемую сумму дивидендов

agree to arbitration согласиться с рассмотрением (вопроса) в арбитраже

The go to/refer smth to/submit smth to/take smth to arbitration

agreement 1. соглашение, договор 2. согласие

agreement is void if соглашение ничтожно, если

ahead of schedule раньше графика, досрочно

The early, prematurely
 E.g. The goods were delivered ahead of schedule.

ahead of the game *page*, впереди событий

E.g. If being ahead of the game is important to you and to your business, lease a mobile telephone from us.

aim цель, намерение, миссия
 aim for the sky метить высоко
 The reach for the sky/shoot for the sky
 air law воздушное право
 alienability оборот (напр. земли)

The Civil Code of the RF handles an issue of **alienability** of objects of civil law rights. It runs that objects of civil law rights may be freely disposed of or transferred from one person to another in the order of universal legal succession (inheritance, reorganization of the legal person).

alienate юр. отчуждать

alienate property отчуждать имущество

Т.е. dispose of property

alienate the goods отчуждать товар

alienation отдаление; отчуждение

alienation of property against annuity отчуждение имущества под выплату ренты

all hands on the deck *разг.* «все на палубе», аврал

all sides in dispute все стороны-участники спора

Т.е. all parties in dispute

all that jazz *сленг* и все такое прочее

all the brands you want любые бренды, которые вам угодно

all the essential conditions of a contract все существенные условия договора/контракта

all the fun for less than half the price дешево и сердито, «удовольствие за полцены»

all parties in dispute все стороны-участники спора

all work guaranteed гарантии на всю работу

allegiance to principles верность принципам

all-inclusive servicing полное обслуживание

allotment (off funds) распределение (финансовых средств)

allotment of shares выделение акций (для акционеров)

allotment of the next tranche (IMF) выделение очередного транша (МВФ)

all-out efforts всесторонние усилия

allowance 1. разрешение; 2. денежное пособие; 3. прибавка; 4. скидка

all-round aid всесторонняя помощь

all-round education всестороннее образование

all-time classic классический вариант (*напр. одежды*)

almighty dollar *разг.* всемогущий доллар
along the right lines по правильному пути

Т.е. on the right lines

always a welcome gift всегда желанный подарок (*об издании*)

always in stock всегда имеется в наличии

always ready for delivery доставка в любое время

amendments of the charter изменения устава

American Depository Receipt (ADR) американская депозитная расписка

American Depository Receipts are certificates issued by a U.S. depository bank representing foreign shares held by the bank.

amicable agreement мирное соглашение

Amicable — of decisions and agreements — achieved with friendly attitudes and without unpleasant arguments.

ammo *сленг* информация (*на кого-л.*)

E.g. What do you think happened? I don't know. They sent out for ammo.

amount сумма, количество

E.g. There was a small amount of traffic on the road.

Т.е. limited/moderate/negligible/tiny amount

amount of claim цена иска

amount of liability размер ответственности

amount to be recovered возмещаемая сумма

an economical choice экономический выбор

an exceptional value исключительная ценность (*о вещи*)

announce объявлять о проведении публичного конкурса

annuity ежегодная рента, ежегодный доход

annuity in perpetuity пожизненный аннуитет

another reason to buy еще одна причина, на основании которой данный товар следовало бы купить

another другой

Т.е. other, another; additional; as well as; plus; in addition

antique dealer антиквер

antique shop антикварный магазин

applicable law применимое право

applicant претендент; лицо, подающее заявление

E.g. Grant payments will be made to suitable applicants.

Так: suitably qualified

application 1. применение (*права, закона*) 2. заявление, ходатайство; обращение 3. отнесение платежа к определенному долгу

The typical expressions that go with the word application are as follows:

lodge/make/send in/submit an application

It takes time to process an application.

Так: consider/examine/screen an application

applications list список лиц, подавших заявление

apply применять, использовать; подавать заявление

apply equally to применять в равной мере к

Так: the same applies to ...

apply for a job подать заявление о приеме на работу

apply rules применять правила

appointment назначение на должность; условленная встреча

E.g. I'd like to make an appointment to see the doctor.

Так: arrange/fix an appointment

appraise smb оценивать качества сотрудника; оценивать в целом

appraisal оценка

If it is carried out independently, it is an independent appraisal, if it is done critically, it is a critical appraisal.

If it is carried out from an economic or financial angle, it is an economic or financial appraisal.

An appraisal may be applied to a project (a project appraisal), or it may be carried out to check your performance (performance appraisal) or to check the work of staff (staff appraisal).

Verb + appraisal combinations are as follows:

carry out/give/make an appraisal.

E.g. He was asked to give an independent appraisal.

She made a quick appraisal of the other guests.

appraiser оценщик; оценочная компания

appreciation оценка; выражение признательности; повышение цены

E.g. They showed a real appreciation of the arts.

Так: deep/fine/great appreciation

arbitrage арбитражные операции

arbitration арбитраж; экспертиза, консультация

arbitrator арбитр

arm-twisting *сиенз* выкручивание рук (*напр. давление в политике*)

arrange 1. уладить, урегулировать 2. договариваться 3. классифицировать 4. устраивать

As applied to business situations to arrange/to make arrangements for smth often means to make the necessary preparations for a certain event, for example, for a business meeting. So one can arrange an appointment, an exhibition or interview.

arrange an appointment назначить встречу, условиться о встрече

Так: make/fix an appointment; have an appointment

arrange an exhibition организовать выставку

arrange an interview (with) договориться об интервью (с)

arrange for the consignment to be inspected договориться о том, чтобы партия товаров была проверена

arrange the time for the appointment определять время деловой встречи

as a deposit against в качестве депозита в отношении

as a matter of course как нечто само собой разумеющееся; как должное

as a matter of form для формы; для проформы

as a reference в качестве ссылки/справки

as a result в результате

as a rule как правило

as a start для начала

as a substitute for вместо

Так: in lieu of

as a whole в целом

as agreed по обоюдному согласию
 as an alternative в качестве альтернативы
 as arranged by the agreement как оговорено в соглашении
 as contained in the statutes как сказано в законодательных постановлениях
 as contracted for согласно договоренности
 as defined in the power of attorney согласно формулировке в доверенности
 as delineated как это определено
 as explained как это разъяснено
 as far as насколько
 as good as почти; все равно что; фактически; в сущности; по существу
 as it is как есть
 as it stands при создавшемся положении вещей
 as matters stand при существующем положении вещей; в создавшейся обстановке; однако
 as near as possible как можно ближе
 as negotiated for согласно договоренности; в рамках достигнутой договоренности
 as is sale продажа товара на условиях «как есть»
 as per agreement согласно соглашению/договору
 as per contract согласно договору
 as per instructions согласно инструкции
 as proxy for как доверенное лицо
 as required как требовалось
 as set forth как указано (напр. в статье, законе)
 as set forth by law как указано в законе
 as settled upon в рамках достигнутой договоренности
 as soon as can be reasonably expected так скоро, как это можно ожидать
 as soon as possible как можно скорее
 as specified как оговорено
 as specified in the law как оговорено в законе
 as things are как обстоят дела
 as the first instalment в качестве первого взноса/первой платы

as though it were как если бы
 ask for a delay просить отсрочку
 ask for concessions требовать уступок
 asphalt jungle букв. «асфальтовые джунгли» (намек на обилие асфальта, каменных построек и т.п.)
 assembled (about pieces of equipment) в сборе (о комплектации оборудования)
 assembled в сборе (напр. об оборудовании)
 assess 1. определять размер налога или штрафа 2. оценивать имущество (напр. для обложения налогом) 3. облагать налогом
 assessed с определенным размером налога
 assessed value налогооблагаемая стоимость
 assessment оценка; определение
 In Business English assessment means a calculation of the amount or value of something.
 E.g. The insurance company carried out an assessment of damages.
 assessment of business оценка стоимости предприятия
 assessment ratio оценочный коэффициент
 asset актив, статьи актива; преимущество (у кого-либо)
 asset allocation распределение активов
 E.g. An important asset allocation decision was taken yesterday.
 asset classes классы активов (и.е. категории активов типа акций, облигаций, недвижимости, ценных бумаг)
 The term "asset classes" implies such categories of assets as stocks, bonds, real estate and securities.
 asset management управление активами
 The term asset management implies the management of funds for pensions, corporations, nonprofit organizations and wealthy individuals.
 asset sale продажа активов
 Тж. asset sales
 asset-stripper фирма-захватчик, осуществляющая освобождение от активов

Asset-stripper is a predator firm which takes control of another firm with a view to selling off that firm's assets, wholly or in part.

asset stripping покупка акций (напр. фирмой) с целью получения (ближайшего) дивиденда (т.е. поглощение компании с последующей распродажей наиболее ценных активов компании)

E.g. Asset-stripping is a key factor in takeovers. When an undervalued company is acquired, its assets, sold in odd lots, often bring more than the original cost. См. *мж. odd lots*

assets and liabilities активы и пассивы

assign возлагать обязанности, передавать, переуступать; поручать; назначать на должность; аккредитовать; *юр.* отчуждать

From the legal point of view the verb **to assign** means to transfer (property or rights) to another. This is one of the meanings. Other meanings exist, for example, to appoint to a post or duty.

assignee правопреемник, цессионарий

An **assignee** is a person to whom a right or property is transferred.

assignor лицо, совершающее передачу вещи или права; *цедент*

associated company «ассоциированная компания»

An **associated company** is a joint-stock company in which another company or group has a significant shareholding.

assure страховать; гарантировать

Let's look up the meaning of the word **to assure** in a special reference source. The following two meanings should be given first of all:

1. insure: to inform positively

E.g. The seller assured the buyer of his honesty.

2. to provide a guarantee

assure reliable contacts обеспечивать прочные контакты/деловые связи

astronomical price астрономический (о цене)

at a cool, cool price *разг.* по очень привлекательной цене

at a profit с выгодой

at a small's pace черепашьим шагом

Тж. at a snail's gallop

at a very modest price по очень умеренной цене

at best order по наилучшему курсу (о купле или продаже ценных бумаг)

at crossroads на перепутье

at face value *разг.* по номиналу

at great prices по очень выгодным ценам

at the earliest самое раннее (время)

at the forefront на переднем крае

at the grass-roots level в низах, на уровне народных масс (о воззрениях, настроениях и пр.)

attain age достичь совершеннолетия

Тж. get to smb's age/reach smb's age

attorney адвокат

attorney fee гонорар адвоката

attractive package очень интересный пакет услуг

Тж. excellent package

auktion аукцион, торги

E.g. He regularly attends auctions.

Тж. go to auctions

The horse will be put up for public auction.

Тж. be for/come up for/go up for auction

E.g. The paintings will come up for auction.

Auction is a public sale at which goods are sold to the person who offers the highest price. First of all, the types of auctions: they may be public, or we may speak of charity auctions (= for the purpose of charity), art auctions, furniture auctions and so on.

Verb+auktion combinations: hold an auction.

E.g. The company is holding an auction to raise money. Or one can conduct an auction.

E.g. My father will be conducting the auction tomorrow.

A person can go to an auction or attend it.

E.g. He regularly attended auctions.

And, of course, you can put smth up for auction.

E.g. The horse will be put up for public auction.

Some other phrases to remember are: *be/come/go up for auction* and *pick smth up at auction*.

E.g. The house is up for auction.

E.g. The paintings will come up for auction next month.

I mean a bargain that she picked up at auction.

The preposition used is *at*.

E.g. I try to buy furniture at auctions.

auction contract контракт, заключенный на торгах

auction market аукционный рынок ценных бумаг

Auction markets are those markets in which the prevailing price is determined through the free interaction of prospective buyers and sellers, as on the floor of the stock exchange.

См. prospective buyers and sellers

auction organizer организатор торгов

auction rate preferred stock привилегированные акции со ставкой, определяемой на основе «голландского аукциона»

The A.R.P.S. (auction rate preferred stock) is a floating rate preferred stock, the dividend on which is adjusted every seven weeks through a Dutch auction.

См. Dutch auction

auction sale продажа с аукциона

An auction sale is an event where this way of selling takes place.

auction winner победивший на торгах

audience покупатели, покупательские массы; аудитория

As we know, in General English the audience is the people watching or listening to a programme or performance. Thus we may speak of a *big, capacity, large, mass, packed, vast, wide audience*.

E.g. The museum is trying to attract a wider audience. Depending on the type of audience, you may say that the audience is select, appreciative, enthusiastic, receptive,

sympathetic, captive, potential, hostile, etc. If it is a special audience you want to reach, it is called a target audience. Or one may mean radio, live, television, studio audience and so on. The verbs required for usage are as follows: address, perform to, play to, attract, draw, pull in.

"Titanic" was still pulling in an audience.

E.g. He prefers playing to live audiences.

E.g. Such a well-known politician should draw a big audience.

The audience may also show its own reaction: it may *applaud or cheer*.

And not only that. It may also *boo, jeer, laugh*. All the information given above you can read in reference books.

audience profile профиль/общая характеристика покупателей

audit аудит

By the term **audit** we mean a **financial audit**. It implies examination of a client's accounting records by an independent certified public accountant in order to formulate (after the examination of the records) an **audit opinion**.

audit findings результаты аудиторской проверки

audit opinion аудиторское заключение

Т.е. auditor's report

auditing commission аудиторская комиссия

auditor аудитор

It's useful to know the following word combinations with the word **auditor**: *company/company's, appointed, internal, independent, statutory, etc.* They are used in English quite often.

E.g. An auditor was appointed to the company.

auditor's certificate сертификат аудитора

austerity package пакет жестких мер (напр. в целях экономии)

authenticate удостоверять; заверять (напр. нотариально)

authentication удостоверение сделки

authorized representation разрешенное представительство

Т.е. official representation

automated автоматически выполняемый

automated pit trading автоматизированная система торговли на бирже («в яме»)

An **automatic pit trading** as a form of equity market trading was introduced in 1989. It is a screen-based trading system that replicated the open outcry method of trading on screen. This kind of trading is used to extend the trading day for major futures contracts as well as to provide a day time trading environment for non-floor trading products.

См. non-floor trading products

available имеющийся в наличии

available for distribution подлежащий распространению (напр. об акциях)

available for sale готовый к продаже (о товаре)

available in English or Russian имеющийся на английском и русском языках

available instrument используемый инструмент (напр. финансовый)

available manpower рабочая сила (кадры) на фирме

avenue перен. путь

average средний

average rate of return средняя норма прибыли

award 1. награда 2. решение (арбитража)

award a contract отдать контракт (какой-л. фирме), заключить договор (при проведении торгов)

award a pension назначить пенсию

V

baby-kisser амер. разг. политик, играющий на публику

back сленг поддерживать

backed by пользующийся поддержкой

Тж. financed by

backer разг. спонсор; поддерживающая организация

backfire удивить по интересам самого организатора (какой-л. авантюры)

backlash афр. ответный удар (на что-л.), отрицательная реакция

Quite often one can come across such expressions as **conservative backlash**, **political backlash**, **public backlash**.

As to verb+backlash word combinations, they are as follows: **cause/produce/provoke a backlash**.

E.g. Such a decision may **provoke a backlash** from their supporters.

A backlash is (usually) against smth.

back number 1. старый номер (журнала) 2. разг. человек с устаревшими взглядами, старомодный

backroom разг. секретный отдел, лаборатория; афр. засекреченный

The word **backroom** is used for describing work that is important but is done in a private or secret way.

backroom deals закулисные сделки

backroom staff персонал/специалисты, работающие в засекреченных лабораториях

backseat driver пассажир, дающий нежелательный совет водителю (автомобиля)

back-to-back loan компенсационный заем

bad debts безнадежные долги

Тж. uncollectible accounts

bad faith in~ недобросовестно; вероломно

bad-faith acquisition приобретение на основе недобросовестных действий

bad hair day амер. разг. «несвзучий день»

bad paper амер. фальшивый чек

bag амер. сленг захватить, арестовать (кого-л.), получить (что-л.)

bag on someone амер. сленг критиковать

bailee доверительный управляющий, зависимый держатель; хранитель (залога)

bailment ответственное хранение (вещи)

bailment at a pawnshop хранение (вещи, ценностей) в ломбарде

bailment of valuables *юр.* хранение ценностей

bailor *юр.* доверитель (*своего имущества в распоряжение другого лица*)

baker's dozen чертова дюжина

balance of funding баланс в области финансовых средств между заемными и собственными средствами

balance of payments платежный баланс

Balance of payments: a statement of a country's trade and financial transactions with the rest of the world over a particular period of time, usually one year.

balance sheet балансовая ведомость, балансовый отчет

Balance sheet: an accounting statement of a firm's assets and liabilities on the last day of a trading period.

balance sheet ratios балансовые показатели

balanced development сбалансированное развитие

ball of fire сгусток энергии (*напр. о человеке*)

Тж. fireball

balled up *смыс.* сбившийся с толку, запутавшийся

ballistic missile баллистическая ракета

balloon воздушный шар (*о крупном одновременном платеже банку-кредитору*)

A balloon is a lump-sum payment to the loaning bank.

balloon note «чексель»-воздушный шар

A balloon note is a promissory note requiring only a small payment during the initial loan period, which is then offset by larger payments made before the date of maturity.

См. be offset; date of maturity

balloon payment крупный одноразовый платеж

A balloon payment: it is a large extra payment that may be charged at the end of a loan or lease.

balloon prices взмывать цены *См. тж. prices skyrocketed*

ballyhoo разг. шумиха (*по пустякам*)

bang for the buck разг. удовольствие за деньги

bang people's heads together разг. примирить спорящихся с помощью решительных мер (*букв. столкнув их головами*)

Тж. knock people's heads together

bank acceptance банковский акцепт

bank account contract договор банковского счета

bank balance сальдо банковского счета

bank charge банковский комиссионный платеж

bank charter банковский чартер

By the term bank charter one should mean a document of incorporation issued by the state or federal government giving a group of individuals the right to establish a bank.

См. document of incorporation

bank deposit банковский депозит

bank deposit contract договор банковского вклада

bank draft тратта, выставленная банком на другой банк

Bank for International Settlements (BIS) Банк международных расчетов

bank holding company банковская холдинговая компания

bank loan банковская ссуда (*займствование в банке деньги*)

By the term bank loan one should mean any money borrowed from a bank.

bank management руководство банка

bank note банкнота, банковский билет

The term bank note means the following. It is the paper currency issued by a central bank which forms part of a country's money supply. Bank notes in the main constitute the high value part of the money supply.

См. money supply; promissory note.

bank of issue эмиссионный банк

A bank of issue is any bank that is legally permitted to issue money (e.g. bank notes).

bank prime rate прайм-рейт (*о ставках первоклассных заемщиков*)

bank reconciliation выверка банковских счетов

bank run набег на банк (*о крупных изъятиях средств со счетов в банке*)

bankruptcy estate конкурсная масса

bank service charge плата за банковское обслуживание

bank statement выписка из банковского счета

The term "bank statement" implies a periodic record of an individual's or business's transactions with a bank (or building society) which itemizes on the one hand cash deposits and cheques paid in, and on the other hand withdrawals and cheques drawn and presented against the account.

bankable paper принимаемая банком коммерческая бумага

A bankable paper is a paper that meets the credit standards for acceptance or endorsement by a bank. The paper is called bank paper.

banker's acceptance банковский акцепт

banker's payment банковский платеж (*об ордере или чеке, выписанном одним банком в пользу другого*)

banking business банковский бизнес (*о разных операциях банка*)

Banking business is a popular term. It is well-known and it means the business of receiving funds on deposit and the business of making loans.

banking firm банковское предприятие

banking syndicate банковский консорциум

bankrupt's estate имущество несостоятельного должника

bankruptcy law закон о банкротстве банков

bankruptcy proceedings процедура признания банкротом индивидуального предпринимателя

banner head ирвинный заголовок

barber's shop (*for men*) парикмахерская (*для мужчин*)

bargain сделка, выгодная сделка

bargain hunter искатель выгодных сделок

bargain is a bargain «сделка есть сделка»

bargain on someone's help *разг.* надеяться на чью-л. помощь

bargain sale продажа, распродажа по низкой цене

bargain-hunter *разг.* любитель покупать товар по низким ценам

bargaining chip козырь в переговорах

bargaining power веские доводы, используемые при ведении переговоров

barometer stick акции ведущей компании, являющиеся ориентиром для рынка

barrier барьер, препятствие, помеха

Так. obstacle/hindrance

barriers to entry барьеры на пути (*вхождения в рынок*)

barter deal бартерная сделка

base interest rate (*of a loan*) базисная ставка (*ссуды*)

base lending rate ставка ссудного процента

base profitability базовая доходность (*налоговый термин*)

basic pay основная оплата

basic piece rate основная ставка сдельной оплаты

См. так. piece rate

basic principle of accounting основной принцип бухгалтерского учета

basic report основной доклад

basic skills основные умения

basic terms of delivery основные условия поставки

basis of share allocation основа для распределения акций

batch production мелкосерийное производство (*т.е. в небольших количествах*)

be a conscientious objector отказываться от военной службы по религиозным и иным основаниям

be a drag on someone *амер. сленг* быть для кого-л. обузой

E.g. He has plenty of ability but his family have been a drag on him all his life.

be a drag for smb's career мешать чьей-л. карьере

be a fast learner *перен.* схватывать на лету

be a litigant быть стороной (*в судебном процессе*)

be a pawn быть пешкой

be a valuable manager быть ценным менеджером

be after smb's blood *разг.* жаждать крови

be answerable for defects отвечать за дефекты

be at odds быть несогласным с кем-л.

be at the helm of быть у штурвала, рулить; быть у кормила власти

be big in smth *разг.* иметь большую партию (*чего-л.*)

be charged with laundering money обвиняться в отмывании денег

be declared bankrupt объявлять банкротом

Тж. be declared insolvent

be deeply in debt сильно задолжать

be desperate for money крайне нуждаться в деньгах

be dismissed быть уволенным

Тж. be sacked/be fired/ be laid off

Тж. resign/retire

be easy-going разг. легко относиться ко всему

be easy-going in private life разг. не обременять себя в личной жизни

be engaged in special work заниматься специальной работой

be entitled to an allowance иметь право на пособие

Тж. get/have allowance

be equal to the occasion быть на высоте положения

be exhausted быть истощенным

be expelled from быть исключенным из

be familiarized with terminology овладеть терминологией

be flat не меняться (напр. о расценках)

be found abandoned быть брошенным

Тж. left abandoned

In English phrases like **be found abandoned** or **left abandoned** are often used.

For example, one can say: the car was found abandoned in a nearby town.

be free to conclude contracts быть свободным в заключении договора

be in a box разг. быть в тяжелом положении

be in contact with people поддерживать связь

be in debt задолжать

Тж. owe money to smb

be in disarray быть в беспорядке; быть в смятении

be in effect быть в силе

be in favour of выступать за что-л.

be in the saddle быть в седле, быть на высоте, управлять

be keen (to do smth) стремиться сделать что-л.

be keen for information стремиться узнать информацию

be missing отсутствовать; без вести пропавший

be obligated быть обязанным (как юридическое выражение), обязан

E.g. The seller is obligated to transfer goods when...= the seller is obliged to transfer goods (Russian Civil Code)

be off one's guards быть застигнутым врасплох

be offset зачетный См. offset

be on the air в эфире

be on the market на рынке

be on the rocks со льдом (о напитках); сидеть на мели

be on the take брать (взятки)

be our guest будьте нашим гостем

be re-elected on the strength of proxy votes быть вновь избранным на основе голосов доверенных лиц

be remanded on bail возвращать на поруки

be subject to быть обязанным, подлежать

be subject to taxation подпадать под налогообложение

be tipsy опьянеть

Тж. be drunk

be trained проходить подготовку

E.g. He is trained as an entrepreneur.

be under fire разг. быть объектом критики

be within the terms of reference работать в рамках своих полномочий

bean counter разг. бухгалтер, счетовод

bear бирж. «медведь», спекулянт, играющий (на бирже) на понижение

Bear: one who thinks that the trend of the market or the price of a security is downward

bear civil responsibilities нести гражданскую ответственность
bear market бирж. рынок, имеющий тенденцию к понижению

Bear market: a stock market or currency market where prices are falling.

bear property liability нести имущественную ответственность
bear solidary liability (for obligations) нести солидарную ответственность (*по обязательствам*)

bear squeeze букв. «медвежья хватка» (*т.е. покупка акций по более высокому курсу из-за оптимизма еще большего его роста*)

bearer держатель, владелец; предъявитель

bearer bonds облигации на предъявителя

bearer securities ценные бумаги на предъявителя

bearer share акция на предъявителя

bearish понижательный (*о рынке ценных бумаг*)

beat бить

beat a dead horse делать работу, за которую заплачено вперед

Тж. flog a dead horse

beat it сленг убираться

beat one's brains out (trying to do smth) разг. всячески стараться

beat the air разг. сотрясать воздух

beat the market обставить рынок (*т.е. получить больше прибыли*)

beautician парикмахер; косметолог

beauty parlor косметический кабинет

Тж. beauty salon

beaver разг. трудага

become acceptable стать приемлемым

become acquainted with познакомиться

become lost исчезнуть

Тж. disappear; be missing; go

become run down быть заброшенным (*о доме, усадьбе*)

beer blast разг. «пивная пирушка»

Тж. beer bust

begin in earnest начать (*какое-л. дело*) серьезно

being idle быть праздным

bellwether stock акции-лидеры, определяющие общее движение курсов

belly up разг. брюхом вверх, разориться (*о фирме*)

Тж. go belly-up

below dealer cost по цене ниже чем дилерская

below-cost sale реализация/продажа по цене ниже себестоимости

bench warmer разг. игрок, сидящий на скамье для штрафников; запасной игрок

benchmark исходные данные; необходимый минимум

benefactor благодетель; жертвователь

beneficial owner владелец-бенефициар

Beneficial interest (owner): an individual, not the true owner of property, who enjoys all or part of the benefits to it, by reason of a trust or private arrangement.

См. by reason of a trust or private arrangement

beneficiary бенефициар (*получатель денег от имущества в доверительной собственности или по аккредитиву*)

beneficiary's bank банк получателя денег по аккредитиву

Beneficiary's bank: a bank that acts as the financial agent for the beneficiary of a transfer.

benefit польза, прибыль, выгода, льгота; пособие; доброе дело

The general meaning of the word benefit is "advantage" and more specifically, in a commercial language, "money". So what are the typical word combinations that go with the word "benefit"? First of all, we may stress a factor of size of benefits. From this point of view benefits may be considerable/enormous/great/major/real/substantial.

E.g. This could bring real benefits for teachers.

There are also so-called additional and fringe benefits. Additional benefits means extra benefits. Fringe benefits = extra things (as the use of an office car) that an employer gives as well as wages.

E.g. The fringe benefits include free health insurance.

There are things that two or more people/groups share and do to each other. Such a relationship is called mutual.

E.g. The different environmental groups could work together to their mutual benefit.

And in certain specific situations benefits may also be potential, long-term, short-term, economic, environmental, financial, health, social, tax, etc.

It is usually said that you can have or enjoy benefits.

E.g. The motor industry will be one of the first to enjoy the benefits of the recovery.

You can also get benefits. In this case the following verbs are used: to **derive/gain/obtain/reap/receive** benefits.

E.g. The company received **substantial** benefits from the deal.

Moreover, one can **provide/offer/bring** benefits.

E.g. The new factory will **bring considerable** benefits to the area.

A highly literary expression exists: it is to **accrue from**:

E.g. the benefits that **accrue from** a good education.

As to the benefits in the form of money they are known as **welfare, state, universal** benefits; or, more specifically, **cash, child, housing, sickness, social security, unemployment** benefits. Such type of benefits you can **get/draw or receive** or they can be **paid** to you.

benefits package пакет выплат

bicameral system двухпалатная система

bid предложение цены; торги

bid попытка, предложение (суммы денег в связи с чем-л.)

The word **bid** (as a noun) is used in two meanings: 1) attempt and 2) offer of a sum of money. When used in the sense of "attempt", we may speak of a **successful, failed, unsuccessful, desperate, takeover** bid.

E.g. It was a **takeover bid** (= an offer to buy enough shares in a company to take control of it).

One can **launch/make/mount** a **bid**. To **make/launch** a **bid** is a most common phrase.

E.g. A German firm **launched** a **takeover bid** for the company. So one can **succeed or fail** in his **bid**.

The preposition used is **in**:

E.g. He **attacked** his guards **in** a **desperate bid** for freedom.

The press reports about a **bid by** the president to boost his popularity. Other popular phrases: a **bid for freedom**, a **bid for power**; a **bid to escape** (= an attempt to escape).

When the word **bid** is used in a strictly financial sense, it means an offer of a sum of money to buy smth.

Now what kind of offer/bid may it be? It may be a **big, low, opening** (= starting bid) or **cash bid**. The typical constructions verb + **bid** are as follows: to **make/put in/submit** a **bid**.

E.g. He **made** a **cash bid** for the company.

They have **invited bids** for the property.

In the course of **bidding**, as we know, **bids** can be **increased/raised**. However, if the **bid/deal** is worth it, it may be **accepted** by the party.

E.g. A \$24 million **bid** was **accepted by**...

I am talking about a **bid of \$100**. You can **bid** for smth **successfully or unsuccessfully**.

bid and ask prices разница между курсами продавцов и покупателей

bid for contracts бороться за получение контрактов

bid price цена покупателя

bid up (about prices) раски (о цене)

E.g. Now prices **bid up**.

bidding заключение договора на торгах; ведение торгов

bidding in the form of an auction торги в форме аукциона

big board «Большое табло» (образное название Нью-Йоркской фондовой биржи)

Big Brother разг. «большой брат» (государство как контрольный орган)

big business большой бизнес, монополистический капитал

big producer крупный изготовитель (продукции)

big time времена взлета, времена триумфа/успеха

E.g. I've finally reached the **big time**.

This is one of your real **big time** stars.

I can't stand any more of this **big time** living.

big uglies (about stock) разг. акции, попавшие в немилость

big wheel амер. сленг «шишка», важный человек

biggest-selling самый ходовой (товар)

big-ticket programmes/programs *разг.* разорительные/дорогие программы

big-time job *разг.* важная работа

big-time operator *разг.* воротила, крупный деятель

bilateral conference двусторонняя конференция

bill 1. счет 2. законопроект, билль

bill of exchange *См.* promissory note переводной вексель

bill of lading коносамент

A bill of lading is the document given by a shipping or trucking company to the person whose goods it is transporting. It acknowledges the amount of freight received, the condition the freight is in, and the terms under which it is being transported. A clean bill of health means "good condition".

bill of sale *юр.* закладная; купчая

bill payable счет к оплате; вексель к оплате

One of the meanings of the term "bill of sale" is as follows: it is a written instrument given to pass title of personal property from a seller to a buyer.

binding contract договор, имеющий обязательную силу

bird in hand синица в руках

birds of a feather flock together *посл.* рыбака рыбака видит издалека

birth grant пособие на ребенка (*при рождении*)

birth right исконное право

bit by bit *разг.* мало-помалу, постепенно

bite off more than one can chew взяться за непосильное дело (*букв.* «откусить слишком много»)

bite the bullet *разг.* стиснуть зубы, терпеть, выносить (*букв.*), выдерживать (*трудности*)

bite the dust *разг.* почить, умереть

bite the hand that feeds *разг.* рубить сук, на котором сидишь

bite the offer *разг.* ухватиться за предложение

bitten *разг.* побитый, битый

bitter pill горькая пилюля

black economy теневая экономика

It's a kind of economy that is not recorded in the national income accounts, either because such activity does not pass through the marketplace or because it is illegal.

См. тж. national income accounts; market place

blackmail шантаж

black market черный рынок

A black market is an unofficial market. It often arises when the government holds down the price of a product. Then it is forced to operate a rationing system to allocate the available supply between buyers.

См. тж. rationing system

blatant injustice вопиющая несправедливость

Тж. gross injustice

blaze a trail проложить путь (*напр. о новых путях развития*)

bleed dry обескровить

Тж. bleed white

blends comfort and good looks сочетает удобство и изящность (*о вещи*)

bloated wage costs раздутые/завышенные расходы на зарплату

block 1. блок 2. пакет (*ценных бумаг*)

block of securities пакет ценных бумаг

block of stock пакет акций

block trade сделка с крупным пакетом акций

block trader лицо, проводящее биржевые операции с пакетами ценных бумаг

blockbuster deal *разг.* сверхкрупная сделка

Тж. big deal

blocking minority блокирующее меньшинство

blocking offer блокирующее предложение

bloodbath *букв.* «кровавая баня», т.е. огромный убыток из-за резкого падения курса акций

blood is shed кровь пролилась

Тж. blood is spilled

blow it *разг.* упустить возможность

blow the lid off smth раскрыть секрет

Уж. lift the lid off smth

blue chip company первоклассная компания с хорошими акциями

The term "blue chip company" is used in the context of general equities. It is a large and creditworthy company. It is renowned for the quality of its products or services and for its ability to make money and pay dividends.

blue chip stocks голубые фишки (*об акциях крупных компаний*)

blue-chip investment первоклассные инвестиции

blue-chip securities ценные бумаги первоклассных эмитентов

blue chips голубые фишки

blue collar бржв. «голубой воротничок», работник физического труда

In some contexts **employees** and **workforce** refer to those working on the shopfloor of a factory actually making things.

Similarly, you can speak about **managers** and **office-based workers**.

This traditional division is also reflected in the current use of such expressions as **blue-collar** and **white-collar**.

См. также: employees, workforce; white collar,

blue-collar employee *См. также: blue collar*

Today **blue-collar employees** make up about 50 percent of a manufacturing company's workforce.

blue-collar worker *см. blue collar*

blue-sky law закон, регулирующий выпуск и размещение ценных бумаг с целью предотвратить выпуск сомнительных бумаг

The term **blue-sky law** is often used in the meaning of a law (passed in the U.S.A.) designed to regulate the sale of stocks and bonds intended to protect inexperienced investors from **fraudulent** exploitation.

См. также: fraudulent

bluff блефовать

bluffing блеф

board of directors совет директоров

board of trustees попечительский совет (*фонда*)

boilerplate стереотипы речи, стандартные формулировки (*напр. в контрактах*)

boilerplate legends стандартные формулировки (*напр. в контрактах*)

By the term "boilerplate legends" we mean long stereotyped provisions contained in a document, such as a contract, usually in very small print.

bona fide holder добросовестный держатель

bond issue выпуск облигаций

bond redemption погашение облигаций

bond valuation определение стоимости облигаций

bonds with warrants облигации с купоном

bondholder владелец облигации

bonds must be paid off облигации подлежат погашению

bone of contention предмет спора

bonus бонус

A **bonus** is an extra payment to employees over and above what they can contractually expect. In some countries

bonus payments to employees are regular and substantial; a **bonus issue** is an issue of shares.

bonus issue выпуск бесплатных или льготных акций

bonus payments выплаты в виде специальных бонусов.

bonus scheme система участия в прибылях

Уж. incentive pay scheme

A **bonus scheme** is a form of **incentive pay scheme**

book value балансовая стоимость элемента активов; книжная стоимость

The **book value** of an item of equipment is the amount it is theoretically worth after depreciation, but this may not reflect what someone would pay for it if it was sold.

book value of assets книжная стоимость активов

book value per share (BVPS) балансовая стоимость акции

bookmaker букмекер

A bookmaker is someone whose job is to take bets from people on the result of a race or competition, and to pay them if they win.

bookseller книгопродавец

bookshop книжный магазин

Тж. амер. bookstore

bookstall книжный киоск *амер. news-stand*

boom бум, быстрый подъем, период бурного развития/процветания

The word boom means something that increases rapidly.

E.g. an economic boom

It may be a great, post-war, consumer, credit, economic, investment, spending, building, property, oil boom.

A special expression is a baby boom. It is a situation when in a certain period of time (as in the USA) a lot of babies are born. This situation is called a baby boom. The typical verbs with the word boom are as follows: to cause/create/fuel/lead to a boom.

E.g. The boom was fuelled (= rapidly increased) by accelerated demand for consumer products.

Since a boom occurs in a certain period of time you can speak of a boom period, boom time, or boom year. He was born during the post-war baby boom.

What are you going to do in a boom of house prices?

The phrases to remember are boom and bust and boom and slump.

E.g. the ordinary business cycle of boom and bust

boom-boom talk *разг.* постоянные разговоры о буме

boost one's income увеличить свой доход

Тж. increase/supplement one's income

boost the economy ускорять развитие экономики, дать толчок для экономического развития

booze artist *амер. сленг* пьяница; пьяный

border guards пограничники

born leader прирожденный лидер

borrow long-term funds заимствовать средства на долгий срок

borrow money заимствовать денежные средства

borrow short занимать (*деньги*) на короткий срок

borrower заемщик

borrowing одалживание, заимствование

borrowing from external sources заимствование/получение ссуды из внешних источников

both rugged and stylish грубовато, но стильно (*напр. об одежде*)

bottleneck *разг.* «узкое место», проблема; трудность; какое-л. препятствие

Something which slows progress can be called a bottleneck.

bottom fishing покупка ценных бумаг, курс которых достиг «дна»

bottom line итоговый результат; чистая прибыль после налогообложения

The term bottom line is used not only in General English but also in Business English. In Financial English it is the last line of a financial statement summarizing the net profit or loss of a company.

bottom-line criterion важнейший критерий

bottom-line manager менеджер, решающий основные вопросы

bought deal сделка на покупку через посредника всех ценных бумаг с последующей продажей

A bought deal is actually a security issue when one or two underwriters buy the entire issue.

brand бренд

In Business English the word brand is used in the meaning a type of product made by a particular manufacturer (more or less known brand), or it may mean a particular type of smth.

As a type of product a brand may be **leading/major/principal/top**.

E.g. ... the world's leading brand of whisky

Every company tries to make its brand known. You can also say famous, popular, favourite/favorite, well-known.

E.g. Campbell's Chunky Soup That Eats Like a Meal is the world-known brand.

Quite often companies talk about brand name, identity and image.

You should use this toothpaste. It is a good brand.

Some brands are truly unique/special, particular.

E.g. His designs have a unique brand of stylishness.

brand awareness осведомленность о торговой марке, ее признание

brand leader лидирующее изделие

brand loyalty приверженность покупателя к данной марке/данному товару

brand mark марка фирмы

brand power влияние бренда

brand proliferation увеличение числа товаров определенных марок, «марочный» рост

The increase in the number of brands

brand recognition признание бренда

breach of an obligation нарушение обязательства

bread basket хлебная корзина (*о регионе/стране, дающих зерно*)

bread buttered on both sides перен. особо благоприятные обстоятельства (*напр. для бизнеса*)

breadth of the market ширина рынка

break down разложить на части, разобрать

break (for commercial) перерыв в передаче (*с целью показа рекламы*)

break news (to the public) сообщить новости (*слушателям*)

break one's neck разг. сломать шею

break the deadlock выйти из тупика (*напр. в переговорах*)

break the ice разрушить атмосферу напряженности в отношениях, *бука. «растопить лед»*

break up разделить на

The. be divided (into); split up (into); strip smb's assets

break-even безубыточный

break-even means making enough money to cover costs but not to make a profit.

break-even point точка безубыточности, граница, на которой предприятие считается рентабельным

breath down smb's neck разг. сокрушить/сломать чье-либо сопротивление

bribery взятка, подкуп

bridge the gap перекинуть мост, преодолеть

bridging loan переходный заем; краткосрочный кредит до основного финансирования

A bridging loan is a form of short-term loan. This kind of loan is used by a borrower as a continuing source of funds to bridge the period until a borrower obtains a medium- or long-term loan to replace it.

brief account краткий отчет

The. short account

bring a lawsuit (against) возбудить дело (*против*)

bring about a rapid advance добиться быстрого продвижения

bring an action (against) возбудить дело (*против*)

bring into focus сфокусировать (*внимание*); заострить (*вопрос*)

broker брокер

There are many types of brokers: we can speak about commodity brokers, insurance brokers, pawnbrokers, ship-brokers and stockbrokers.

Every type of broker carries out his own function.

For example, pawnbrokers are those brokers who lend money on the security of personal property that is deposited with them.

broker's commission комиссионное вознаграждение (*брокеру*)

brokerage *см. broker's commission*

Brokerage is the commission charged by a broker.

brokerage services брокерские услуги

brokered market брокерский рынок

Of course, we must know what the "brokered market" is all about.

The following definition may be given. It is a market where an intermediary offers search services to buyers and sellers.

broking брокерская деятельность

broking services брокерские услуги

brutal force грубая сила

bubble *разг. мыльный пузырь, искусственное раздувание экономического подъема, фиктивное предприятие*

Bubble Act акт о «мыльном пузыре»

This is a term used in current business, especially in investment. Such an act (**Bubble Act**) was passed in England in early eighteenth century prohibiting the issuing of stock certificates by firms. That was after the losses incurred by people who were "speculation mad" and invested in almost any new venture promising great returns on investment.

budget бюджет; смета

A budget may be described as a certain financial plan showing how to spend the money, how much money to raise, etc. Thus your budget may be fixed, limited, low, small, tight, generous or large, annual (yearly), monthly, weekly, family, personal, government, municipal, national, state, defence/defense, education, health, housing, military, social security, social welfare, advertising, marketing, training, draft. To cut/trim the budget (= to find ways to spend less).

To balance the budget (= to make the money that goes out of the budget equal to the money that comes in).

To get a good budget you have to do some preliminary work. So you may plan/ draw up/set a budget.

E.g. The council has to draw up its budget for next year.

One can also say to present, submit, propose, approve a budget.

Or you can try to adhere to your budget, keep to it, or stick to it.

So if everything is okay, it is approved, but sometimes the budget exceeds (the possibilities), goes over (the limits), or overspends (the resources available). So to balance if you have to cut/reduce/slash the budget, or increase it, or undertake some other actions (e.g. trim it a little bit).

In some countries they have a so-called Budget Day (= when the government announces its budget).

Costs have been held below budget.

To keep within budget: it is important for us to keep within budget.

budget constraint нехватка бюджетных средств, напряженность в бюджетных средствах

budget control бюджетное регулирование

budget squeeze критическое положение с бюджетом, «напряжка»

Тж. budget crunch

Facing another budget squeeze, the legislators were forced to put off pay increase.

budget surplus бюджетный излишек

By "budget surplus" we mean a surplus of taxation receipts over government expenditure. Budget surpluses are used as instruments of fiscal policy to reduce the level of aggregate demand in the economy.

См. тж. instruments of fiscal policy

budgetary aid бюджетная помощь

budgeting бюджетирование

budget-supported enterprise предприятие, финансируемое из бюджета (*напр. оборонные предприятия*)

buffer stock буферный/резервный запас

A buffer stock is a stock of a commodity (copper, wheat, etc.) which is held by a trade body or government as a means of regulating the price of that commodity.

build a bridge строить мост

building regulations нормы в сфере строительства

building society строительное общество

By "building society" we may actually mean a financial institution which offers a variety of savings accounts to attract deposits, mainly from the general public, and which specializes in the provision of long-term mortgage loans used to purchase property.

built for comfort построено для комфорта (*рекламная фраза*)

built for long service построено надолго (*рекламная фраза*)

built-in flexibility предусматриваемая гибкость (*в использовании чего-л.*)

bull «бык»; спекулянт, играющий на повышение

bullion market рынок слитков

A bullion market is a market engaged in the buying and selling of precious metals such as gold and silver coins.

The London Bullion market is the leading center for such transactions.

bullish экон. повышательный (*о тенденциях на рынке*)

bum cheque/check амер. разг. фальшивый чек

bum out амер. разг. пробовать наркотики

bum rap амер. разг. ложное обвинение в преступлении

bundle of nerves разг. комок нервов

burden of maintaining property проблемы, связанные с владением имуществом

burden of taxation налоговое бремя, бремя налогового обложения **tax burden**

burn artist амер. разг. доносчик; обманщик

burn one's boats сжечь за собой мосты

Эк. burn bridges

burning issue жгучий вопрос

burnt down сгоревший (дом)

bury one's talent загубить свой талант

bury the hatchet разг. идти к миру, заключать мир (*об отношениях между людьми, государствами*)

business дело; бизнес; предприятие

The word business has a number of meanings and not just one — business as buying and selling of goods.

So when one talks about buying and selling, one can describe his business as **big, profitable, private**. Sometimes a reference is made to a **core business** (= central, most important).

E.g. It's time to focus on the company's core business. Naturally, your business can be **retail or wholesale**.

And if you want to use word combinations more specifically, you may speak of a business in catering (= **catering business**), a business in a computer field (= **computer business**), a business in investment (= **investment business**), etc.

You **carry on business** (a phrase often used in law), **do or transact a business**.

Or you may **work in business**.

E.g. She works in the **computer business**.

Of course, one can **go into business or go out of it**, and you may **set up your business**.

And some circumstances/developments can **put smb out of business** (= exclude smb from business).

E.g. The firm went **out of business** during the recession.

The new regulations will put many small firms **out of business**. When business is operated, you can speak of a **business deal, transaction, meeting, lunch, trip, community, executive, manager, partner, contact, affairs, interest, matters, investment, secret, plan, card, hours, studies, park** (= place where you can see many companies and their offices).

E.g. The company offices are located in the new **business park** out of town.

There are many set phrases with the word business that are useful for your effective Business English speaking: **business as usual** (= things will continue as normal in spite of a difficult situation), **business or pleasure** (= kind of joke), **mix business with pleasure**.

E.g. Some company executives when they travel abroad try to **mix business with pleasure**.

Place of business (= place where a business is).

The second sense is the amount of trade done. It is also called **business**.

E.g. In this case somebody's **business** may be **good, brisk**; or it may be **bad, slack, slow**.

If it is **slow**, you should take some action to **drum it up/generate it**.

She is in Europe **drumming up business** for her new company.

If things go **bad**, you can **lose** your business.

E.g. We are **losing our business** to our main rivals. And, of course, your **business is booming** if...

The other meaning we sometimes forget about is the use of the word **business** in the sense "enterprise". If you mean this, **business** (= firm) may be **large, medium-size, small, family, local, private, state-owned, profitable, successful, mail order, retail, wholesale**.

You have to **have/own/manage or run** (a business).

E.g. It was always my dream to **run my own business**.

When you want to begin **doing business**, you say to **start up/start a business**.

E.g. They decided to **start their own business**.

If you have not much to start from, you may **build it up** from nothing.

If you are **successful**, your business **grows** or you can **expand** it. But if you are in **trouble/in troubled waters**, somebody may try to **take it over** (= get control over it by buying extra shares).

So in case of trouble one's business can **collapse** or **fail**.

If you have many **business assets** that may help you.

And there are some popular business phrases for all of us to use: you **have no business** doing this (= you have no right doing this), **mind your own business** (think about your

own affairs and do not try to get involved in other people's business). And in colloquial English one can often hear the phrase: **It's none of your business** = it's no business of yours.

When you want to start your work at once, you say: "**Let's get down to business**". People also talk business, discuss it, or deal with business.

business appraisal деловая оценка

business assets активы фирмы

business borrower коммерческий заемщик

business community деловые круги

Тж. **business circles**

business custom деловой обычай

business deal коммерческая сделка

business fails компания терпит крах

Тж. **business goes under**

business game деловая игра

business went bust/raz предприятие потерпело крах

business letter деловое письмо

business park бизнес-парк (*т.е. концентрация компаний высокотехнологических отраслей*)

business partnership деловое партнерство

business person деловой человек

business plan бизнес-план

business reputation деловая репутация фирмы

Тж. **goodwill**

business school бизнес-школа

business school recruits студенты, набранные для обучения в бизнес-школе

business school training подготовка в бизнес-школе

business unit бизнес-единица

"Business unit" is a name for a department or smaller organizational grouping within a division.

bust/raz 1. крах, банкротство; 2. срыв

busy with other tasks занятый другими делами

butcher's лавка мясника

Тж. butcher's shop

buy back обратный выкуп (товара)

The term "buy-back" means an agreement in a deal where the seller agrees to buy back the asset for a specified price if the asset fails to perform in defined ways.

buy more, save more больше покупок, большая экономия (как рекламный лозунг)

buy now, pay later покупай сейчас, плати позже (рекламный лозунг)

buy out the leased property выкупать взятое в аренду имущество

buy side analyst аналитик закупок

buyer's risk риск покупателя

buying opportunity возможность в области закупок

buyout of permanent annuity право плательщика на выкуп постоянной ренты

buyout price выкупная цена

Тж. purchase price

by court procedure согласно судебной процедуре

by force of law в силу закона

bylaws внутренние правила (в компании)

by now уже, на данный момент

Тж. for now

by reason в связи

by reason of trust or private arrangement в силу оговоренного права бенефициария или специального распоряжения

by smb's own account по чьим-л. словам

Е.g. By his own account it was a failure.

by the book на основе предписаний, формально

bye до свидания

Тж. bye-bye, see you, see you later, see you soon; goodbye

bylaws правила внутреннего распорядка (принимаемые правлением фирмы); устав и внутренние нормативные акты (корпорации); постановления местной власти

C

call date дата досрочного погашения

call money кредит до востребования

Тж. money at call and short notice

By the call money one should mean currency (notes and coins) loaned by the commercial banks to discount houses. There can be overnight (24 hour) loans or one-week loans.

См. тж. discount houses

call option опцион «колл»

A call option is an investment term. It is, generally, a short-term instrument giving the owner the right to buy a specific security at a specific price until a specific future date.

См. тж. option

call our product specialist позвоните специалисту по этому продукту (рекламная фраза)

call premium предварительная премия (указывается в сделке с опционом)

A call premium is a term in the area of investments. It means the amount above the par value of a bond which the issuer must pay the holder if the bond is redeemed prior to the maturity date. The bond indenture specifies the amount this will be.

См. redeem

call smb names ругаться, обзывать (кажд-л.)

callable подлежащий выкупу; могущий быть востребованным

callable preferred stock привилегированные акции, которые могут быть предъявлены к погашению

Тж. redeemable preferred stock

campaign кампания (напр. в политике)

campaign pledge обещание, данное в разгар предвыборной борьбы

can do big things for your image может сильно помочь вашему имиджу

cancel отменить; отменять

Так. **cancel a cheque**

If you **cancel a cheque** you have written, you instruct your bank not to pay it.

candidate кандидат

sandy man амер. сленг торговец наркотиками

sane амер. сленг кокаин

canned амер. сленг пьяный

capital 1. капитал, фонды 2. основная сумма

As we know **capital** means a certain sum of money to use, for example, to start a business, or for other purposes. As such and used for such a purpose the capital may be **fixed** (= cost of total plant and general equipment), **starting, working** (= capital used to purchase equipment, to pay debts, etc.), **private, equity, investment, share, risk, venture**.

E.g. It's essential for your life to **have some capital**.

We haven't got **enough capital** to buy new premises.

Since **capital** is so essential for our life, we try to **accumulate it, attract, borrow, generate or raise it**.

E.g. He had various ideas on how to **raise capital** for a new project. One can **invest capital** (in a project) or **provide/put (up) capital**.

E.g. The company has **put a lot of capital** into the project. We don't always expect the government to **put up the capital**. If it's a useless effort, it is said to **sink a capital (info)**.

E.g. He **sank vast amounts of capital** into the venture.

Capital may be needed for some jobs, projects, etc. In that case, it is said to **free up/release/unlock capital**. On the other hand, the capital may get "fixed" in a certain venture.

The traditional phrase in that case is to **tie up capital**. Our capital is **all tied up** in property.

The words traditionally combined with the word **capital** in an economic environment (**capital** + noun) are as follows: **capital assets, capital goods, capital resources, capital**

stock, capital costs, capital expenditure, capital investment, capital outlay, capital repayment, capital spending, capital accumulation, capital grant, capital project.

If you get extra capital it's **capital gain**, if you lose capital this is a **capital loss**, if your capital flows in (e.g. in the country) it's **capital inflow**, and if it flows out, it's **capital outflow**. If you try to evaluate the property, you speak of the **capital value of the property**. The capital value of the property may be evaluated on the **capital market**.

There are some popular phrases for the students of English to learn: **capital intensive industries, an injection of capital, e.g., inner city areas require a large injection of capital; a return on your capital**.

E.g. Investors want an immediate **return on their capital**.

capital accumulation накопление капитала

Так. **capital formation**

The term **capital accumulation** may mean the following: the process of increasing the internally available capital of a particular firm by retaining earnings to add to reserves.

capital assets основные средства, основные фонды

capital budget бюджет капиталовложений

capital costs капитальные затраты, затраты основного капитала

capital employed использованный капитал

capital expenditure расходы капитала

capital formation накопление капитала

capital gain прирост капитала

capital gains tax налог на прирост капитала

capital gearing левередж

Так. **leverage**

Many companies have both loan and share capital. The amount of loan capital that a company has in relation to its share capital is its **leverage**, leverage is also called **gearing** (in British English).

capital grants субсидия

capital inflow приток капитала

capital investment капиталовложения; вложения в капиталные активы или в неликвидные ценные бумаги

capital lease капитальная аренда (*арендатор числит оборудование на своем балансе, несет все риски*)

capital loss капитальные потери

capital movement движение капитала

capital outlays инвестиционные затраты, капиталовложения

capital output ratio капиталоемкость, фондоемкость

A **capital output ratio** is a measure of how much additional capital is required to produce each extra unit of output.

capital punishment юр. смертная казнь

capital requirement потребность в капитале

capital resources requirements потребности в капитале компании

capital stock акции; акционерный капитал

A **capital stock** is a stock authorized by a firm's charter and having par value, stated value, or no par value.

См. *также* **par value**

capital-intensive firm капиталоемкая фирма

capitalization issue выпуск бесплатных акций

Так, scrip issue бонусная эмиссия (акций)

By "capitalization issue" one means the issue by a joint-stock company of additional shares to existing shareholders without any further payment being required.

capitalized rent капитализированная рента

captain's protest протест капитана корабля

captures your imagination захватывает ваше воображение (*напр. рекламная фраза о товаре*)

caravan: the caravan goes on собака лает, а караван идет

carefully selected тщательно отобранный

career plan план карьерного роста, план продвижения по службе

carriage charges провозная плата *syn* **transportation charges**

carriage paid home за перевозку уплачено

carriage paid to стоимость оплачена (*до определенного места назначения*)

carrier's liability обязательство/ответственность перевозчика

carrier's statement коммерческий акт

carry out entrepreneurial activities осуществлять предпринимательскую деятельность

carry out plans выполнять планы

Так, go ahead with plans / implement plans / keep to/stick to plans

carry out the day-to-day management осуществлять повседневное руководство

carry stock держать запас товара (*напр. в магазине*)

carry the whole risk полностью отвечать за риск

carry through a transaction доводить сделку до конца, осуществлять сделку

cartons are not returnable коробки для упаковки возвращению не подлежат (*надпись на таре*)

case law юр. прецедентное право

case study method метод индивидуального обследования (*напр. в сфере бизнеса*)

cash наличные, наличность (*о деньгах*)

As we know, **cash** means money. In one case it's money in the form of coins and notes, and in the other case it's money in any form.

We may speak of **hard/ready cash**. E.g. The drugs are sold for **hard cash**.

You handle cash in a variety of ways. You may pay cash in. E.g. We have to pay cash for the tickets.

You have some **cash** in the bank, so the official term is to hold cash (in the bank).

E.g. The bank should hold enough cash to satisfy customer demand. Other things relating to cash are a cash desk, a cash register, cash dispenser, cash machine, cash balance and cash book.

E.g. The thieves stole £ 200 in cash. You can pay by check or in cash. There are some popular phrases relating to cash: **cash in hand** (= paying for goods and services cash in hand). **Cash on delivery** (= a system of paying for goods when they are delivered).

When used in the sense of money of any form, we mean **ready cash**, **spare cash**, **hard-earned cash**, **petty cash**.

E.g. Imagine having to pay some of my **hard-earned cash** on a parking fine!

If you don't have cash, you have to generate/raise it.

E.g. They had a football match to **raise cash** for the hospital. When you need cash it is said that you are **short of cash**, you may be **strapped for cash**, or **run out of cash**.

E.g. I'd offer to pay, but I'm **strapped for cash** (= have little or no money to spend).

E.g. Banks try to have large **cash holdings**, **cash reserves**, **cash resources**.

In addition cash is connected with such word combinations as **cash inflow**, **cash injection**, **cash outflow**, **cash deposit**, **cash payment**, **cash settlement** (= payment of money that you owe someone), **cash benefits**, **cash prize**, **cash limit**, **cash crisis**, **cash crop**.

E.g. A very interesting phrase is a **cash cow**: it means a company or some specific product, which always makes a profit.

Farmers grow cash crops for export.

cash benefit денежное пособие

cash before delivery уплата наличными до доставки

cash deficit нехватка наличных

cash cow предприятие, дающее устойчивый доход

cash crop товарная культура

Cash cow is a financial term. It means a company, or a specific product, that generates more cash than it is needed in order to be reinvested, and this way the cash can be used in other company activities.

cash flow денежный поток, движение денежных средств

cash flow statement отчет о движении денежных средств

A **cash flow statement** is a statement for a specific period of time showing income (inflow) and expenditures (outflow) and the difference between the two.

cash holdings денежная наличность, денежные авуары

cash in vault наличность в хранилище банка, в расходной кассе банка

cash income доход в денежном выражении *Тж. money income*

cash management контроль и регулирование денежных операций (в фирме, банке)

cash market рынок торговых сделок с уплатой наличными

By the term **cash market** we should mean transactions in the commodities markets where the commodity is transferred to the buyer, perhaps immediately, and payment is made upon delivery. *См. тж. commodities market*

cash offer предложение покупки за наличные

cash on delivery наложенный платеж

cash on hand денежная наличность в кассе

cash on the barrel деньги на бочку!

cash pile куча денег, целое состояние

cash receipts journal кассовый журнал (для учета поступлений)

cash register кассовый журнал, касса

cash reserves кассовый резерв

cash resources фонды/ресурсы наличности

cash sale продажа за наличные

cash settlement расчеты наличными

cash shortage нехватка наличности

cash trap разг. «денежный капкан»

The term **cash trap** is a kind of jargon that has been invented by the Boston Consulting Group to describe businesses that absorb cash but will never repay it fully or at all. Typically question mark businesses are the worst cash traps.

cash with order (c.w.o.) наличный расчет при выдаче заказа

cashing a cheque оплата чека

casual income непредвиденный доход

cat кот, кошка; *амер.* сленг парень

E.g. Now this cat wants to borrow some money from me.

What should I do?

catch off base захватить врасплох (*напр. в связи с неожиданной инспекцией*)

catch smb in a bind *разг.* связать по рукам и ногам

Тэс. have smb in a bind

E.g. We can't issue any more stock in our company because the government has us in a bind.

catch smb off guard захватить кого-л. врасплох

Тэс. take smb off guard

catch-22 *амер.* сленг невозможность сделать один шаг, не сделав другого

cause a political storm вызвать политическую бурю

cause harm причинить вред

cause harm to the environment наносить ущерб окружающей среде

cause of action причина для действий

causes contributing to причины, которые способствуют...

certificate of insurance страховое свидетельство

certificate of origin свидетельство о происхождении товара

chain store магазин в сети магазинов

A chain store is a multibranch retail firm. All types of retail firms, ranging from specialist shops to department stores, can be organized to take advantage of the economics of horizontal integration.

challenge бросать вызов

challenge the witness отводить свидетеля

challenge to a duel вызывать на дуэль

challenging work трудная работа: работа, требующая отдачи всех сил

Chamber of Commerce and Industry Торгово-промышленная палата

change менять, изменять

Тэс. change hands

change hands переходить в другие руки

channel канал (*связи*)

character-training institution воспитательное учреждение

charge card платежная карточка

charge-off вычет (*из облигаемой налогом суммы*)

charge smth to the account of отнести эти расходы на счет

charges for costs incurred сборы на покрытие издержек

charges forward расходы оплачивает грузополучатель

charges may run as high as ... percent сборы могут составить целых ... процентов

charismatic leader популярный лидер, харизматическая фигура (*напр. на политическом поприще*)

charter capital уставный капитал

charter party чартер-партия (*договор о фрахтовании судна*)

chartered vessel зафрахтованное судно

chartering of ships фрахтование судов

checking account текущий счет (*в банке*)

cheque/check чек

A cheque/check is a written order on a bank for payment of money on demand.

Such cheques may be large, signed; as well as crossed, post-dated, personal, pay.

There are also blank cheques, bad cheques. Special types of cheques are traveller's cheques.

One can issue/make out/write out or sign a cheque.

E.g. Shall I make a cheque out to you?

Can I write you a cheque?

To draw a cheque on: he drew a large cheque on his company's account.

To make a cheque payable: Cheques should be made payable to Toyland.

To give smb a cheque/to hand smb a cheque/to hand over a cheque/to deposit a cheque/to pay in a cheque.

E.g. She deposited the cheque in her husband's account.

I've got to go to the bank to pay this cheque in. To cash a cheque. I'll cash my traveller's cheque at the bank.

To accept a cheque. Does your restaurant accept cheques?

To clear/honour/pass a cheque. He was sacked for passing bad cheques.

One can also bounce, cancel, stop and endorse a cheque.

cheques drawn on Egyptian banks чеки, выставленные на египетские банки

cherish one's heritage беречь полученное наследство (*культурное, историческое и пр.*)

chic and striking разг. молодежный и очень броский (*наряд*)

chief executive президент компании; директор

Chief Executive Officer (CEO) президент, главный исполнительный директор корпорации

chief operating officer амер. заместитель директора по производству

child abuse грубое обращение с ребенком

child support материальное обеспечение ребенка

children's allowance пособие на детей

Chinese Wall китайская стена

Chinese Wall: It is the segregation of stockbroking, jobbing, fund management, etc. activities, of a financial institution in order to protect the interests of its clients.

chips разг. деньги, монеты

choice of champions предпочтение чемпионов (*о выборе нарядов*)

choose one that fits your individual need берите то, что вам нравится

circumstantial evidence косвенные улики

civil law rights гражданские права

civil lawsuit гражданский иск

claim требование (*напр. о возмещении убытков*); претензия, иск, рекламация; утверждение, заявление

claim assignment уступка требования

claim under a contract требование по контракту

claims form форма для заполнения требований

Так. fill in a claims form

claims of recovery требования о взыскании (*напр. алиментов*)

classified information секретная информация

clause пункт

clause on payments by instalments пункт об уплате частями

clean bill of lading чистый коносамент

A clean bill of lading means the following: it is a bill of lading that the carrier has for the goods received in appropriate condition. There must be no damages or missing items.

clean up амер. сленг заработать кучу денег; нагреть руки

As American slang, to clean up on something does not mean to make it clean. It means to make a lot of money on something. Here are some examples. The promoters cleaned up on the product.

If we advertise, we can clean up.

clear a hurdle преодолеть препятствие

Так. take a hurdle

clear message сообщение (*о чем-л.*) открытым текстом

It is a clear message. No codes.

clear of nuclear weapons без ядерного оружия (*о территории*)

clear the decks разг. подготовиться к решительным действиям

clear title ничем не обремененный правовой титул

If you want me to buy that property, the title must be clear.

clear up the issue разобраться в вопросе

Так. clarify the issue

clearance торг. распродажа

clearing arrangement соглашение/договоренность с членами клиринговой корпорации

clearing corporation клиринговая корпорация

clearing house расчетная палата

clearing house system клиринговая система, система клиринговых расчетов

A clearing house system is actually a centralized mechanism that is established to settle indebtedness. This is done between financial institutions involved in money transmission and between dealers in commodities and financial securities.

clearing payment платеж по клирингу

client клиент

Тж. customer

client list список клиентов

client service обслуживание клиентов

Many big companies have their own customers or clients base.

close court proceedings завершить судебное разбирательство

close the job applications list закрыть список претендентов на работу

closed corporation амер. корпорация закрытого типа

When you reach an agreement, you can talk about clinching a deal or closing a deal.

closing inventory уровень запасов на конец отчетного периода

closing rate of securities конечный курс ценных бумаг (т. е. при закрытии рынка)

clothes shop магазин одежды

clown around амер. разг. паясничать

club law разг. «закон джунглей»

coded message закодированное сообщение

coercion принуждение (напр. в экономической сфере)

coercive measure мера принуждения/влияния

collide with столкнуться (об интересах)

Тж. clash with

cold blood: in~ хладнокровно

cold call визит без предварительного предупреждения

collateral обеспечение кредита, залог, дополнительное обеспечение

collateral businesses компании, ведущие вспомогательную деятельность

In the category of collateral businesses we find support businesses in the advertising industry, such as package design houses, sales promotion firms, media buying services, marketing research organizations, and so forth.

collateral clause дополнительное условие

collection инкассо; денежный сбор; собрание, коллекция

collection fee сбор за инкассирование

collection of a bill взыскание денег по векселю, инкассирование векселя

collection of cheques инкассо чеков

collection of commercial papers инкассо коммерческих документов

collection of contributions сбор взносов

collection of taxes взимание/взыскание налога

collection services служба получения платежей по просроченным счетам

A collection service is a special system of methods used to obtain payment.

collective bargaining переговоры о заключении коллективного договора

colour excitement «буйство цвета» (о нарядах)

colour for all seasons цвет, который подходит для всех сезонов

colour is the key цвет — вот, что главное (о нарядах)

colour your world with разнообразить свою жизнь (тем-то и тем-то)

colour you'll look great in этот цвет вам очень идет (об одежде)

come alive веселее!

come in for your free demonstration посетите демонстрацию мод бесплатно!

come into an inheritance вступить в наследство

come into one's own вступить в права

come into play вступать в игру

come out (on the market) появиться (на рынке)

come out of the box разг. ирон. выйти с предложениями

come to a critical junction подходить к критической точке (о состоянии дела)

come to a crunch разг. подходить к развязке (о делах)

come to a standstill бездействовать

come to power прийти к власти

Тж. gain power

come to smb's rescue прийти на помощь

comes in a variety of shapes and sizes этот фасон представлен в разных формах и размерах

come up with a plan предложить/разработать план

comfort and luxury combined и удобно, и роскошно (напр. о наряде)

comfort letter письмо-поручительство (письмо в виде определенной поддержки)

comfortable classics удобный классический пошив

commercial agency коммерческое представительство

commercial agent представитель

commercial bank коммерческий банк

commercial bill коммерческий вексель

commercial invoice коммерческий счет-фактура

commercial lending кредитование на коммерческих условиях

commercial paper коммерческая бумага/ценная бумага

commercial profit торговая прибыль

Тж. trading profit

commercially acceptable приемлемый с коммерческой точки зрения

commission broker комиссионный брокер (обслуживает брокерские фирмы)

Commission brokers are the brokers that handle trades on the floor and are employed by brokerage houses to execute deals for their clients. Brokerage houses can also trade on their own accounts.

commitment приверженность, обязательство

One can demonstrate his/her commitment to human rights.

Тж. display/show commitment

If you don't demonstrate your commitment, it is said that you lack commitment.

commitment fee комиссионные за обязательство предоставить кредит

committee комитет

There are different types of committees in operation: central, joint, standing, ad hoc, special, select, executive, management, steering, advisory, consultative, disciplinary, appeal, audit, finance, planning, selection, strike committee and so on.

One can create/establish/form/set up a committee. You can chair a committee if you are a presiding officer of the committee.

E.g. He will chair the committee tomorrow.

We can appoint a person to a committee or elect smb to a committee.

E.g. He was appointed to the advisory committee.

Once you are appointed to the committee you can be on the committee/sit on the committee/serve on the committee. If you want to leave the committee, the expressions to be used are as follows: to leave the committee/to stand down from the committee. When you don't need the committee any more, you can dishand it. The committees that are set up are on certain questions.

committed facilities вложенные средства (в проекте и т.д.)

commodity exchange товарная биржа

In Business English by commodity exchange one means a central place where goods (commodities) of a particular type are bought and sold. For example, we may speak about corn exchange, commodity exchange, etc.

commodity market 1. товарная биржа 2. товарный рынок

commodity trader торговец товарами

common heritage общее наследие

common heritage of mankind общее наследие человечества (напр. культурные ценности народов)

common law общее право

common ownership совместная собственность

common property общее имущество

communications services услуги связи

company компания, фирма, общество

The word **company** is used in different meanings. However the main thing is to know the situations in which this word may be used. If one means a **business organization**, a company may be (in that case) **big, large, major, medium-sized, small, start-up, associated, commercial, joint-stock, limited, private, public, multi-national, trading, bus, record, etc.**

In modern business conditions one can **establish/form/found/set up/start up/create** a company. To make it profitable you have to **manage/operate/run** it efficiently. Nowadays you can buy a company or **take it over**. If the company is not profitable, one can **dissolve** it.

When a company is established, people try to **join** it. But if it's no good, individuals **leave** or **resign from** the company. If the company's business is good, it **expands/grows**. But if it is in some kind of trouble, the company **fails/shrinks/goes bust/goes bankrupt/goes into liquidation/goes out of business**, or even **goes to the wall/goes under**. It is clear that the phrases to **go to the wall/to go under** are part of the informal English.

One can have shares in several companies; tomorrow we'll discuss the division of power **within our** company.

company doctor «доктор компании» (опытный специалист, который может помочь решить проблему)

company leadership model модель фирмы в отношении лидерских качеств

company letterhead логотип, используемый компанией

company management руководство компании

company's attorneys юристы компании

company's financial position финансовое положение фирмы

company's net assets чистые активы компании

company's operation деятельность/работа компании

compensated alienation возмездное отчуждение имущества

compensation компенсация

E.g. She got some compensation for damage.

Т.е. **award smb/give smb/grant smb/provide smb with compensation**

compensation claim иск о компенсации ущерба

compensation fund компенсационный фонд

compensation of moral harm компенсация морального вреда

compensation package компенсационный пакет (в той или иной форме)

compensation payout компенсационный платеж, компенсационная выплата

compensation scheme программа компенсаций (за причиненный ущерб и пр.)

competition конкурс, соревнование

The word **competition** has two meanings: an event (as in sports) where you can try to **win** and an attempt to **gain an advantage**. If you mean a sports event or some other such event, a competition may be **international, national, knock-out, dancing, piano, sporting, etc.**

E.g. She participated in an international dancing competition. It is always pleasant to win a competition.

E.g. She won a competition. An organization can have/hold/stage a competition.

E.g. We are going to have a competition to see who can swim the furthest.

It is rather easy to **enter/take part in** a competition but much more difficult to **withdraw from** the competition. If you are not sure of yourself, you can lose your competition.

competitive конкурентоспособный

E.g. Investment in research is needed to keep Britain competitive with countries like Japan.

См. **fairly competitive**

competitive bid конкурсное участие в торгах

competitive bidding конкурсное участие в торгах, конкурентная заявка

Тж. auction; competitive tendering

Competitive bidding: it is the bidding that is free of the presence of monopoly or collusion; requires that everyone be given the opportunity to **bid on the same conditions and terms**.

competitive edge конкурентоспособность

competitor firm фирма-конкурент

Тж. competitor company

competitive market environment среда, в которой работает конкурентный рынок

competitive position конкурентоспособная позиция

complaint исковое заявление

complete package полный пакет

complete set of goods комплект товаров

completeness of goods комплектность (товара)

complex things сложные вещи (о разнородных вещах, образующих единое целое)

compound interest сложный процент (о процентном доходе)

By a **compound interest** one should mean the following.

It is interest computed on the **original principal** together with its **accrued interest**.

comprehensive package общий пакет

Тж. total package

comprehensive plan комплексный план

comprehensive report всесторонний/всеобъемлющий доклад

comptroller's department отдел контролера

compulsory обязательный

compulsory liquidation принудительная ликвидация

Тж. winding up

computer integrated manufacturing автоматизированная система управления производством

concession уступка

concession in negotiations уступки в процессе переговоров

conciliation примирение (сторон)

conclude заключать

conclude a contract заключить договор

Тж. enter into/reach/sign a contract

conclude a transaction in one's own name заключить сделку от своего имени

conclusion of a contract at an auction заключение сделки на аукционе

concurrence совпадение

concurrence of grave circumstances совпадение отягчающих вину обстоятельств

conditional language условный язык

conditional transactions условные сделки

confer сообщать, передать

Тж. confer honour/honor on

confidentiality секретность

confidentiality of insurance секретность страхования

conflict of interests столкновение/конфликт интересов

consent for transfer of a share согласие на передачу акции

conservative консерватор

consignment of goods партия товаров

Тж. consignment

consignor's factory предприятие грузоотправителя

consolidated financial statement сводный отчет

constitutional amendment поправка к конституции

construction on a land plot строительство на участке земли

construction superintendent смотритель, комендант (здания)

construction work contract договор строительного подряда

consult консультировать

Тж. advise smb on; suggest (a number of solutions)

consulting fee гонорар/плата за консультацию

consumer потребитель

We may speak about different kinds of goods bought by consumers.

It may be **consumer goods, electronics, durables**. In America there is a good market for **consumer durables**. We can

mention many descriptive characteristics associated with the word **consumer**: we may speak about **consumer behaviour, awareness, choice, confidence demand, needs, preferences, spending** and so forth.

E.g. A lot of goods are bought now. It looks as a **consumer boom**.

E.g. When buyers don't buy goods, this situation is known as a **consumer boycott**.

consumer boycott бойкот со стороны покупателей

consumer demand потребительский спрос

consumer indebtedness задолженность потребителей

consumer protection защита прав потребителей

consumer spending расходы покупателей

consumption потребление (*товаров*), расход (*материалов*)

container traffic объем перевозок в контейнерах

contemporary colours/colors современные расцветки/цвета (*материалов*)

contest соревнование, состязание

As we know, there are different types of **contests** today: they may be close, closely fought, equal, unequal, one-sided.

If you want to express your admiration of some kind of contest, you can say it was **good, exciting, great, thrilling**. When the situation is very tense you can say it was a **bitter or head-to-head contest**.

E.g. **contest took place in...** соревнование состоялось в **contingency plan** план на случай чрезвычайных/непредвиденных обстоятельств

contingency pricing установление цены в особых случаях

contract договор/контракт

There are hundreds of types of written agreements called **contracts**.

They may be **long-term contracts, permanent, casual, short-term or fixed term**.

A **fixed-term contract** is such when the period of your work is fixed.

Thus you can speak about a **two-year contract, three-year contract** and so forth.

A contract may be declared **vold, may be enforceable or unenforceable**.

From the economic or business point of view, we may classify contracts as **big, important, major, lucrative**.

At auctions people usually **bid or tender** for contracts.

Mayors and other authorities may give a **contract to you**.

E.g. **contract between the principal and third parties**
контракт между принципалом и третьими сторонами

contract in favour/favor of a third party контракт в пользу третьего лица

contract law договорное право

contract of agency договор поручения

contract of agency service агентский договор

contract of annuity договор ренты

contract of bailment договор хранения (*ценностей и пр.*)

contract of carriage договор перевозки

contract of carriage by sea договор перевозки морем

contract of carriage of passengers договор перевозки пассажиров

contract of energy supply договор энергоснабжения

contract of finance lease договор финансовой аренды

contract of financing договор финансирования

contract of freight charter договор фрахтования

contract of freight forwarding договор транспортной экспедиции

contract of gift договор дарения

contract of gratuitous use договор безвозмездного пользования

contract of hire договор найма

contract of insurance договор о страховании

contract of lease договор аренды

contract of lease of a building договор аренды здания

contract of sale договор купли-продажи

contract of sublease договор субаренды

contract on the basis of an offer договор на основе оферты
contract on the performance of work договор о выполнении работ

contract on the provision of services договор о предоставлении услуг

contract regarding the transfer of property договор о передаче имущества

contract subject to state registration договор, подлежащий государственной регистрации

contract supplies контрактные поставки

contract under seal договор за печатью

contracting out предоставление контрактов государством (для частного сектора)

contractor work подрядная работа

contribute financially вносить финансовый вклад

controlling stake контрольный пакет

convenient payment plans удобные планы выплаты

convert to cash обналечивать

convertibility конвертируемость

convertible loans конвертируемые ссуды

Convertible loans are long-term loans to a joint-stock company which may be converted at the option of the lender into ordinary shares at a predetermined share price.

cooperate сотрудничать

They be associated with; form an alliance with; merge (о компаниях)

copy экземпляр, копия

copies line строка, в которой указывается количество экземпляров

core activity основная деятельность, основные направления деятельности

core business основная деятельность

core business of a company основная деятельность компании

corner корнер (спекулятивная скупка акций и товаров); группа биржевых спекулянтов, скупающих акции

corporate banking корпоративная банковская деятельность

corporate executive корпоративный сотрудник, корпоративный служащий

corporate governance корпоративное управление

corporate income tax налог на прибыль корпораций

corporate ladder путь роста в корпорации

corporate performance деятельность корпорации

corporate plan корпоративный план

corporate raider скупщик акций компаний/корпораций (для получения контрольного пакета)

corporate stocks акции, выпущенные корпорациями

corporate tax planning корпоративное налоговое планирование

corporate venturing создание новых предприятий корпорациями

corporation корпорация

Depending on their status and the type of activity corporations are big, giant, large, major, powerful, global and transnational.

There are also private and public corporations.

Depending on their area of specialization corporations may be broadcasting, finance, industrial, oil and so forth.

corporation tax прямой налог на корпорации

A corporation tax is a direct tax levied by the government on the profits accruing to businesses. The rate of corporation tax charged is important as it determines the amount of after-tax profit.

correspondent banking банковская деятельность на базе корреспондентских отношений

cost стоимость, издержки

When used in the singular, the word cost means money to buy smth.

When used in the plural, it means money needed to run a business, etc. Proceeding from this let's see what word combinations are possible. If you mean an amount of money/cash to buy something, you may mean a considerable/enor-

mous/great/high/huge/prohibitive cost (that you'll have to pay).

E.g. The high cost of energy was a problem for consumers. The cost of repairs would be prohibitive. One can also describe costs as low, escalating, rising, basic, full, overall, total, additional, extra.

E.g. You will have to bear the full cost of the building work. She was unwilling to pay the extra cost to get a room to herself.

From the purely economic point of view, one may mean a gross, net, estimated, budgeted, likely, potential, real, annual, monthly cost (of something).

If you start up a business then you may speak of start up costs.

A unit cost is the cost of producing one item.

A fixed cost is the cost that does not change, but a variable cost is the one that varies.

E.g. Fixed costs include rent.

Some costs are direct, while others are indirect. If you have to cover costs the phrases to use in that case are to bear/meet/pay costs.

E.g. Allow £ 15 per day to cover the cost of meals.

MPs receive allowances to meet the cost of travel. Inflation may increase or push up the cost.

E.g. Inflation is pushing up the cost of living beyond our reach.

Politicians and other officials promise to bring down/cut/lower/reduce/keep down the cost of living.

E.g. I hope that the cost of... will be reimbursed for me.

The costs of dental treatments increasing/escalating/going up/rising because...

But the people are interested to see it falling/going down.

Depending on the type of the situation we speak about costs as gross, estimated, budgeted, overall, total, considerable, enormous, great, high, etc.

E.g. Allow 15£ per day to cover the costs of meals.

You can also say to meet/cover/pay the costs of travel.

cost of disposal стоимость реализации

cost of inventories издержки хранения товарно-материальных запасов

cost plus contract контракт с оплатой издержек плюс

cost plus incentive fee contract контракт с оплатой издержек плюс поощрительное вознаграждение

cost-benefit analysis анализ затрат и результатов

cost-effective эффективность затрат

cost-push inflation инфляция, вызванная ростом издержек производства

cost savings снижение издержек производства

E.g. Each company is in pursuit of cost savings/cost reduction.

cost overrun переплата

E.g. Unfortunately some cost overruns occurred.

When the word costs is used in the sense money needed we may talk of considerable/enormous/great/high/rising costs. When costs go up, it is said that they are rising or escalating. Naturally, people want to keep costs down (= bring them down) or to reduce them (= cut down/lower/reduce costs). However, because of their own interests, certain individuals may be interested in boosting (= increasing) the costs. They may be dreadful or terribly high.

E.g. It is known that any war is associated with terrible costs.

These are certain typical generally used word combinations. As to special situations, many other collocations are known.

E.g. accident, acquisition, actual, adjustment costs and so on. There are also hundreds of other terms with the word costs.

counter-offer встречное предложение

counter-purchase товарообменная операция на базе двух контрактов

country risk риск, связанный с ведением дел в данном государстве

country style стиль «кантри» (о песнях)

courtesy вежливость

courtesy in letter writing соблюдать вежливость при написании писем

courtesy titles титулы вежливости (используются, например, при написании деловых писем)

cover against inflation гарантия от инфляции

cover note (C/N) ковер-нота (уведомление застрахованному лицу о вступлении в силу полиса)

covered market рынок, обеспеченный наличием товаров/ценных бумаг

cover up прятать (факты), покрывать

crack team разг. первоклассная команда (по преодолению трудностей)

crack the market разг. букв. «взламывать» рынок, пробираться на рынок

crack up лопаться, надламываться

crackdown (on) принимать крутые меры (против)

crash course разг. курс интенсивной подготовки

crashed разбитый

crashed market обрушившийся рынок

cream of the crop сливки

create a job создать рабочее место

Тж. provide smb with a job/safeguard jobs

Тж. protect jobs

credibility gap кризис доверия

credit кредит, ссуда

There are different types of credit: long-term, short-term, interest-free, consumer, export credits and so forth.

Business people try to get a credit. syn to obtain a credit

As to financial institutions they, as we know, extend, give/grant or offer smb credits.

credit account счет с кредитным сальдо

credit controls кредитный контроль

credit on easy terms кредит на льготных/легких условиях

credit risk риск неплатежа по кредиту

credit squeeze ограничение кредита

By the credit squeeze we mean any action taken by the monetary authorities to reduce the amount of credit granted by commercial banks, finance houses etc.

creditor on obligations кредитор по обязательствам

creeping inflation ползучая инфляция

criminal law уголовное право

criminal prosecution уголовное преследование

crisis management управление кризисом, кризисной ситуацией

crisis manager менеджер по управлению кризисными ситуациями

criteria for selecting the winner критерии для выбора победителя

cross-border share transactions операции с иностранными акциями

crown jewels (of a company) самые ценные активы (компании)

crude oil сырая нефть

cruise missile крылатая ракета

cum coupon с купоном

cumulative preference shares кумулятивные привилегированные акции

cumulative share кумулятивная акция

cunning plan хитроумный план

curb обуздывать

curb exports ограничивать экспорт

curb production сдерживать производство

currency валюта

By currency we mean money used in one or another country.

Thus we may speak about domestic or foreign currency.

Some currencies are not known, and they may be called local; others (like the US dollar) are common or international.

The currency which is easily convertible is known as **hard currency**.

US dollars are a good example of hard currency.

Now, what can you do with your currency? You can **change/convert** your currency into another currency, you can **exchange** your currency, **buy** or **sell** it.

As to currency itself, it may **float**, **rise** or **fall**. If rise or fall is **sudden**, we may say there was a **major fluctuation** of the currency.

People who deal with currencies are called **currency dealers/speculators** or **traders**.

currency arrangements валютные соглашения

currency clause валютная оговорка

The **currency clause** is known as a condition in a contract saying that a certain **fixed rate of exchange** is established. This is done to protect against **exchange rate exposure**.

См. **exchange rate exposure**

currency flows движение/потоки валюты

currency flows into and out of the country денежные потоки в страну и из нее

In addition to **current account transactions** there are also **currency flows into and out of the country**.

currency issue денежная эмиссия

currency valuables валютные ценности

currency-hedged swap валютный своп (обмен)

См. **тж. swap**

current account (*cash withdrawable on demand*) текущий банковский счет

Bank deposits are two main types: **sight deposits** (**current accounts**) which are withdrawable on demand; and **time deposits** (**deposit accounts**) which are withdrawable subject to some notice being given.

См. **checking account** (US); **time deposits**

current assets текущие активы

Current assets: assets such as **stocks**, **money owed by debtors**, and **cash**, which are held for short-term conversion

within a firm as raw materials are bought, made up, sold as finished goods and eventually paid for.

См. **money owed by debtors**

current debt текущий долг, задолженность

current liabilities текущие обязательства

Current liabilities: all obligations to pay out cash at some date in the near future including amounts which a firm owes to **trade creditors** and bank loans/overdrafts.

См. **trade creditors**

curriculum vitae (CV) резюме (*представляется при устройстве на работу*)

CV is a document giving details of your qualifications and jobs you had in the past that you send to someone when you are applying for a job.

cursor investigation поверхностное исследование

Тж. **perfunctory investigation**

curtail сокращать, ограничивать

curtail freedom ограничивать свободу

curtain comes down занавес опускается

customary international law обычное международное право

customer клиент

Тж. **client**

There are all kinds of customers in today's business world: **big**, **large** and **small**, **good** and **favoured**, **key** and **major customers**. Such characteristics show their status and influence. From the point of view of duration and the like, the customers and their relationships are classified as follows: **long time**, **long-standing** customers, as well as **loyal**, **regular** or **current** customers, and those you may have in the future are **potential**, **prospective** and **would-be** customers. For example, one can say: there are a large number of **potential** customers for the new product.

And if you want to stress the position of customers or other relationships you have with them you may use the following words: **domestic** customers, **external/outside** customers, or **international/overseas** customers.

In the area of business your customers are **commercial, industrial, corporate** and so on.

In advertising they speak about the study of the profile of customers.

customer relationship взаимоотношения с клиентами

customer service обслуживание клиентов (*в банках, магазинах и пр.*)

custom-finished styles available образцы, создаваемые окончательно с учетом запросов клиентов

custom duty таможенная пошлина

customized сделанный с учетом запросов клиентов

Тж. custom-made

customized at no extra cost за учет ваших особых пожеланий дополнительные деньги не берутся

custom-made *См. customized*

customs union таможенный союз

Customs union: it is a form of trade integration between a number of countries, in which members eliminate all trade barriers (tariffs, etc.) amongst themselves on goods and services.

cut no ice не возыметь эффекта

cut the comedy *razz*. прекращай «юматься», прекращай воображать

cut the expenses to the bone *razz*. снижать расходы до минимума, свертывать расходы

Тж. reduce/curtail/cut down expenses

D

dark horse темная лошадка (*напр. в политике, бизнесе*)

draw out money снимать деньги со счета

Тж. take out/withdraw money

dawn raid «утренний рейд»

Dawn raid: it is a situation in which a potential takeover bidder for a company buys a substantial shareholding in

the target company at current market prices often through intermediaries.

См. target company

day-to-day transactions повседневные операции

dead loss «проваль», явная потеря

deadline конечный срок

The word **deadline** is rather popular in modern Business English.

We may also speak about strict or tight deadline.

For example, you can say: I'm working to a very tight deadline.

You can impose/set a deadline.

E.g. The **deadline** set by the High Court is Monday 3rd March. If necessary, the **deadline** can be extended.

E.g. We are asking them to extend the **deadline**.

And, of course, the **deadline** can *pass/expire*.

E.g. the Wednesday **deadline** passed ...

deal сделка

A lot of business ideas can be expressed by using the word **deal** and the expressions that go with it. Generally speaking, a **deal** may be *fair* or *good*. And if it involves big money, it is a **major deal**.

E.g. They are hoping to clinch a **major deal** to supply computers to the army.

Deals may also be long-term, lucrative, five-year (etc.); and also we can speak about **cut-price deals**.

E.g. The company is offering **cut-price deals** on many summer flights.

If the **deal** is not fair enough or doubtful it is called a **shady deal**.

E.g. He has been mixed up in several **shady deals** with arms dealers.

In current English quite popular is the term **package deal**. What does it mean?

It means a set of different things that are offered together and must be accepted together.

E.g. The union/trade union accepted a **package deal** including higher pension and longer holiday allowance.

In the area of business, trade, politics, etc. deals may be as follows: they may be **business deals**, **financial deals**, **political deals**.

A deal on a special subject such as pay is called a **pay deal**, a deal on sponsorship is a **sponsorship deal** and so on.

Depending on the situation you can **arrange**, **close**, **complete**, **conclude**, **cut**, **make**, **negotiate**, **reach**, **seal**, **sign** or **strike your deal**.

E.g. I'll **make a deal** with you.

deal a blow нанести удар

Тж. **strike a blow**

deal slip бланк регистрации сделки

deal with иметь дело с

deal with customers взаимодействовать с клиентами

deal with securities заниматься ценными бумагами

dealer дилер

dealing коммерческие торговые сделки, деловые отношения; дилинг

Тж. **dealings**

There are different types of **dealings** depending on the situation.

Thus we can speak about **personal**, **day-to-day** or **extensive** **dealings**.

E.g. The new arrangements will help the banks in their **ordinary day-to-day dealings**.

If **dealings** are referred to the future time they may be called **future** **dealings**; if they are not fair they may be **corrupt**, **fraudulent** or **illegal** **dealings**.

Dealings in the commercial sphere are **business**, **commercial** or **financial** **dealings**.

It is said that business people **have dealings with...**

debenture долговое обязательство

debit дебет; относить на дебет счета

Accounting terms are quite difficult to use in English. Therefore, the learners of English must know what they mean. The term **debit** is an accounting term. It means the following: **it is an entry on the left side of the account**. You can also say **to debit**; this means to make an entry on the left side of an account.

debit an account делать запись на левой стороне счета

debits and credits дебет и кредит (*о правилах дебета и кредита при их регистрации в рамках действия системы двойной записи*)

См. **double entry booking**

The term **debit** means an entry on the left side of an account.

To debit means to make such an entry.

debt долг, задолженность

debt collection взыскание/инкассирование долгов

debt collection agency учреждение по сбору долгов, инкассаторская служба

debt financing погашение долга путем получения займов

debt repayment погашение долгов

debts arise when долги возникают/образуются, когда

decide a case разбирать дело (*в суде*)

decide a case on its merits судить о чем-л. по существу дела

default дефолт

Default: it means a failure of a debtor to **meet principal payment** or **interest payment** on a debt at the due date. In the event of default, creditors may make claims against the assets of the issuer in order **to recover their principal**.

См. **meet principal payment**; **meet interest payment**; **recover the principal**

default in payment неуплата, неисполнение обязательств

Тж. **default of payment**

default mortgage непогашенная в срок накладная

Тж. **defaulted mortgage**

defer отсрочить (*напр. оплату*); задерживать

deferred tax liabilities отложенные налоговые обязательства

deficit financing букв. «дефицитное финансирование» (т.е. операции правительства за счет размещения новых государственных обязательств)

defined benefit план выработанный план предоставления субсидий

defined contribution plan выработанный план взносов

deflation дефляция

Deflation: general reduction of prices or economic activity in an economy.

deflationary gap дефляционный разрыв

Deflationary gap: it is the shortfall in total spending at the full employment level of national income. Because of deficiencies in spending some of the economy's resources lie idle. To counteract this deficiency in spending, the authorities can use fiscal policies and monetary policy. This is done to expand aggregate demand.

См. fiscal policy; monetary policy

degree 1. степень, уровень, порядок 2. степень родства 3. ученая степень, название квалификации/профессии (по диплому)

A student of English should know that there are many types of degrees given in US colleges and universities. The first degree that most people receive is a bachelor's degree, which is usually given after four years of study. Community colleges also award associate's degrees to students who have studied for two years. The official document that the students receive when they have finished studying is a diploma. Other degrees: a master's degree and Ph.D. – doctor of philosophy, the highest university degree.

degree of ownership (of a company) доля владения (компанией)

degree of polarization степень поляризации

def credere дель credere (ручательство за исполнение обязательств третьим лицом)

delay задержка

As we know, a delay may be considerable, enormous, lengthy, long, major, serious, significant and substantial.

E.g. After a considerable delay, the government has agreed to accept the recommendations.

If we want to characterize delays, we can say that they were excessive, inordinate, undue, unnecessary. We have to take measures/steps to remedy the situation.

However, in certain cases delays may be inevitable or unavoidable, short, slight, unforeseen, and even frustrating.

With reference to specific situations caused by some circumstances you may speak about airport delays (because of airport problems), flight delays (because of flight problems), traffic delays, travel delays and time delays.

delay the payment задержать платеж

delayed задержанный (платеж и пр.)

delayed delivery запоздалая доставка, просроченная поставка

delayed opening задержка в открытии (выставки и пр.)

delayed settlement задержка в погашении/в расчетах

delegation 1. делегация 2. делегирование (функций)

In accordance with the meanings indicated above, we may speak about a noun delegation (group of people who represent a company, etc.) or about a certain process of giving functions or rights to smb.

When we speak about a group of people (officials), we can say that the sent delegation was small, large, high-level, high-powered, high-ranking. In short, it is important.

If the event is on an international level, it is an international delegation. If it represents the whole party, it is an all-party delegation.

And if it belongs to certain levels of government, it is government, military, official, parliamentary, trade union, business or trade delegation.

The delegation as such may visit smb or meet smb.

In case of protest (e.g. against some resolution) it may walk out.

E.g. The delegation walked out of the discussions in protest.

delegation of authority делегирование полномочий

deliver поставлять, доставлять

deliver a report делать доклад

Тж. make a report

deliver a thing for bailment представить вещь для хранения

deliver baggage доставлять багаж

deliver freight доставлять груз

deliver goods доставлять товары

delivery доставка, поставка

In Business English **delivery** first of all is connected with delivering something.

Thus one can speak about **express, fast, immediate, prompt, quick or late delivery**. If something is delivered next day, then it is a **next-day delivery**.

The one which is scheduled is a **scheduled or special delivery**.

The delivery which is part of the service is a **service delivery**.

You can **do or make a delivery**. When you say you **do a delivery**, it's a little bit more colloquial.

E.g. We do all our deliveries in the mornings.

When you speak about a means of transportation with the help of which the delivery is made it is a **van**.

E.g. The delivery van will come soon.

As to time, you may speak about the **date or schedule of delivery**.

And, of course, you can say the **time of delivery**.

The **delivery service** is not free (as a rule). Therefore you have to pay for it. This is called a **delivery charge**.

E.g. In our company the delivery charge is very small.

delivery when you want it доставка в любое время по вашему желанию

demand deposit депозит по востребованию; текущий счет
de-merger (of a company) разделение компании на две или более

For reference purposes, it should be noted that the word **de-merger** is not used in Business English too often. **De-merger** is a split of one company into two (or even more than two) separately quoted companies. In case of **de-merger** each company will deal with a clear and distinct product and market identity.

См. merger

denominated деноминированный

deny the registration отказать в регистрации

departing member выходящий член (*из комитета и пр.*)

depend on income зависеть от дохода

Тж. live on income

dependent иждивенец

dependent business company зависимая компания

deposit evaluation оценка депозита

deposit fee сбор за депозит

deposit in transit депозит в пути

deposit of minerals месторождение полезных ископаемых

depreciation обесценение

depression эк. депрессия; застой; спад

deprived лишенный

deprived of rights лишенный прав

depth of market глубина рынка (*т.е. способность рынка поглощать новые поставки без значительного изменения цен*)

derivative financial instruments дериваты (*как финансовые инструменты*)

derivative income производный доход

derivatives дериваты (*т.е. производные финансовые инструменты, напр. опционы, фьючерсы*)

derive income from получать доход от

deserve attention заслуживать внимания

designer's choice выбор дизайнера

desktop package пакет программ для настольного ПК

detailed account *детальный/подробный отчет**The full account; graphic/vivid account*detailed analysis *детальный анализ*develop *развивать*develop a film *проявлять пленку*develop industry *развивать промышленность*develop momentum *развивать/наращивать достигнутые успехи*developing *развивающийся*developing countries *развивающиеся страны*developing economy *развивающаяся экономика*developing market *развивающийся рынок*development 1. *развитие* 2. *наработка, эволюция, рост, расширение, улучшение, разработка, создание*

Development may be quite different in different fields. Therefore we may speak about rapid, healthy, sustainable, commercial, economic, industrial, evolutionary, historical, regional, rural, suburban, urban, educational, linguistic, physical, social, etc. development. Developments relating to certain areas such as property, software and so on will be accordingly property or software developments.

A businessman will try to facilitate the development of his business; thus we may speak about attempts to assist, encourage, enhance, favour/favor, foster, promote, support, accelerate, speed up the development of business.

E.g. Education stimulates the development of rational thinking.

A group of experts has been brought together to support the development of the project.

On the other hand, some negative factors will certainly be the factors that will arrest, discourage, halt, hinder, inhibit, retard, slow or even prevent or restrict the development of some processes or events or circumstances.

To overcome the negative factors, development initiatives, plans, programmes/programs, projects or schemes are put into effect.

If we mean some kind of help for development in the financial area then we should use such terms as development budget (= budget for development), development capital (= capital for development), development fund (= fund for development), development grants (= grants for study and development) and so on and so forth.

development gap *отставание в развитии (техники и пр.)*

devise a new computer game *придумать/разработать новую компьютерную игру*

devotion 1. *преданность* 2. *набожность*

devotion to one's job *любовь/преданность своей работе*

different strokes for different folks *разные возможности для разных людей*

dig in one's heels *разг. проявить упрямство (напр. в отношении проекта и пр.)*

dig some dirt up *разг. откопать негатив (против кого-л.)*

digital video disc (DVD) *цифровой видеодиск*

digress from the topic *отсутить, в/уклониться от темы*

dilute *разбавить*

dilute the ownership букв. «разбавить владение» (напр. путем изменения числа владельцев в связи с изменением числа выпущенных акций)

dilution protection *защита от «разводнения» (напр. капитала)*

direct *руководить, направлять*

As the verb, you can combine the verb direct with the following adjectives:

mainly, primarily, principally.

E.g. Tax cuts have been directed primarily at the better-off.

One can direct things straight or clearly.

E.g. He directed the lurch straight in her face.

As to the word attention, we can say he tried to direct attention away from the real issues. When we speak about efforts we say "We are directing our efforts towards helping young people."

direct intermodal transportation прямое смешанное сообщение

direct mail прямая рассылка по почте (*открыток, объявлений и пр.*)

direct mail advertising реклама по почте

direct mail agency фирма, занимающаяся прямой рассылкой по почте

direct mail list список получателей прямой почтовой рекламы

direct mail selling торговля путем прямой рассылки рекламы

direct offer for subscription предложение прямой подписки на газеты и пр. (*по почте*)

direct placement прямое устройство на работу

direct publicity прямая реклама/прямое «паблисити»

direct taxes прямые налоги

directed verdict прямой/определенный вердикт (*по делу*)

directors' report отчет совета директоров

The **directors' report** is a rather special accounting term. It means a **financial report** prepared for company directors. It is prepared on a quarterly or annual basis.

It includes detailed items such as the accountant's financial analyses, and management recommendations. As a rule it is unaudited.

disability нетрудоспособность

disability benefit пособие по нетрудоспособности

disability pension пенсия по нетрудоспособности, пенсия по инвалидности

disarray разброд, беспорядок

disband расформировать (*напр. комитет*)

disbar лишать звания адвоката/адвокатской практики

disbursement выплата, расходы/освоение средств

disbursement of a loan выплата кредита

discard убрать

discount house *англ.* учетный дом/вексельная контора; розничный магазин, торгующий по сниженным ценам

discount rate учетная ставка, учетный процент
discounted cash flow будущие поступления наличными (*которые даются в оценке настоящего времени*)

discover defects обнаружить недостатки

discretionary дискреционный

discretionary account брокерский счет

discretionary income дискреционный доход (*часть чистого дохода потребителя, предназначенная для расходов по собственному усмотрению*)

discuss обсуждать

Тж. talk over; debate (*the points*); argue (*about*); разг. thrash out (*a solution*)

When one speaks about debate he can say that he'd like to discuss things exhaustively, fully, in detail, thoroughly.

If it is a very long discussion then things are discussed at length or endlessly /extensively.

E.g. These ideas will be discussed at greater length in the next chapter.

On the other hand, when we want to be brief in our conversation, we discuss things briefly.

If you have no secrets, it is an open discussion and you discuss things openly.

If you want to qualify the level of discussion, you can say that things should be discussed critically, intelligently, informally.

E.g. Students should be encouraged to discuss things critically.

If you are ready to discuss things you say I am ready to discuss, I am prepared to discuss, I am willing to discuss (things).

disguise 1. переодевание, маскировка 2. сокрытие

disguise the facts маскировать/скрывать факты

disguised unemployment скрытая безработица

dishono(u)r не уважать, не принимать к оплате

dishono(u)r a bill отказывать в платеже или акцепте векселя, чека

dishono(u)r a note отказывать в акцепте векселя
disinvestments изъятие капиталовложений; «проедание»
 капитала; сокращение капиталовложений

dispose of *юр.* отчуждать

dispose настраивать (*напр. к чему-л.*); располагать (*напр. в определенном порядке*)

dispose of one's earnings распоряжаться своим заработком

dispose of one's share распорядиться своей долей

dispose of property отчуждать имущество/собственность

disposition for a consideration возмездное отчуждение имущества

disposition of a land plot отчуждение участка земли

disposition of one's property отчуждение имущества

disposition of shares отчуждение долей; отчуждение акций

dispositive capacity of a citizen дееспособность гражданина
disproportionate damage несоразмерный ущерб (*напр. имуществу*)

dispute спор, конфликт

disrupt *traffic will be disrupted* нарушить движение автотранспорта будет нарушено

dissolve распустить (*какой-л. орган*)

dissolve a partnership распустить товарищество

dissolution of a partnership роспуск товарищества

distinctly designed явно предназначенный (*о одежде, нарядах и пр.*)

distribution chains каналы/пути распространения товара

A shop is place where people buy things. Companies call it a retail outlet or sales outlet. Some types of shops are as follows: a chain store which is part of a group of shops; a convenience store which is a small shop in a residential area;

a deep discounter which is a supermarket with very low prices;

a department store which is a very large shop;

a drugstore (in the USA) selling medicines and other goods;

a hypermarket selling a variety of goods;

a supermarket selling mainly food.

For all these shops a certain distribution chain is in operation.

distribution channel канал распространения товара

distribution of assets распределение активов (*напр. после роспуска товарищества*)

diversifiable risk разный/разнообразный риск

Speaking about risks you should know that they are quite different.

Thus one can describe risks as big, considerable, grave, great, high, major, serious, significant, substantial, terrible.

E.g. A major risk to livestock is...

Other existing risks are called additional, extra, increased, genuine or real, attendant, possible or potential and so on. In business it is commercial risks, credit risks, environmental risks, financial risks, insurance risks, safety risks, security risks.

As to your behaviour in connection with risks it may be as follows: you may face risks, run risks or take risks.

E.g. If you don't revise, you run the risk of failing.

I'm not prepared to take risks. Of course, there are risks in management or assessment.

And the last. When the situation is uncertain you have to act at your own risk. Remember that.

diversified company диверсифицированная компания

diversify диверсифицировать

diversify one's holdings диверсифицировать свои активы

divest oneself of the shares отчуждать акции

divestment 1. отказ от владения 2. изъятие капиталовложений

divide делить

The best way to learn how to use the verb divide in English is to know the context it is used in. We can divide things broadly or roughly.

*E.g. This report may be divided broadly into two parts.
If you want to stress that you've done your divisions very well, you can say that you know how to divide exactly, clearly, conveniently or neatly.*

Remember also a special phrase: **divide in two**.

E.g. I know the point where the river divides in two.

However, if you speak about a preposition, it should be into.

E.g. The children divided into three teams.

divide the public разделить/расколоть общество

dividend 1, доля, квота, часть 2. дивидент, прибыль

The word **dividend** mainly means the payment you get as a shareholder.

So one can speak about expected dividends, 10% dividends, fixed, gross, total, net dividends.

With regard to dividends you declare them, pay, receive or announce.

Many people, of course, dream of increasing their dividends.

In that case you may say, I'd like to see my dividends increased, boasted, lifted, raised.

But actually dividends may be maintained at the same level for a long time.

In matters of payment, you speak about **dividend payment** or payout.

You can also say that dividends are payable.

E.g. The final dividend, payable on July 1st, is reduced to 1 pound.

Naturally, there are other many situations related to the use of the word **dividend**. For example, you can say the **dividend policy** in our company is...

dividend cover покрытие дивиденда

dividend payout ratio коэффициент выплаты дивидендов

dividend payouts выплаты дивидендов

dividend reinvestment plan план/программа реинвестирования дивидендов

dividend rights права на получение дивидендов

dividend yield доход в виде дивидендов

dividends in arrears задолженность по дивидендам

division деление

The word **division** means dividing smth into separate parts. When you want to resort to some kind of division, it is said to make a division.

E.g. You can make a rough division of his music into light and serious.

The preposition **into** is used with the word **division**.

E.g. In selling there is a broad division into direct and indirect methods.

division of property раздел имущества

do clerical work выполнять секретарскую работу

do credit to оказывать/делать честь

do exercises выполнять упражнения

do karate (judo, etc) заниматься карате (дзюдо и т.д.)

do one's best всячески стараться

do one's bit внести свою лепту

doctor-recommended рекомендованный доктором

document 1, документ, свидетельство, документированный источник 2, документировать

Documents may be classified by their degree of importance or by their special category. If the category is meant then you can name documents as classified, confidential, privileged, secret, top secret, private.

The documents meant for everyone are public ones.

One can also characterize documents as approved, signed, unsigned, authentic, genuine, legal, official.

If the document is changed illegally, it is forged, and if you distribute information illegally, you disclose such information.

The document that comes from the government is a government document, and if it is on certain course of action, it may be called a policy document.

E.g. Keep your policy documents in a secure place.

If the documents relate to the tender, it is tender documents and those that give us some consultations are consultative/consultation documents.

You can sign your document abroad.

E.g. A document signed abroad is as legally binding as the one signed at home.

document evidencing доказательство в виде документа

document of incorporation документ о регистрации в качестве юридического лица

document of indebtedness документ о задолженности

documentary collection документарное инкассо (*банковская операция по передаче денег*)

documentary credit документарный аккредитив

doing sports разг. заниматься спортом

dollar gap нехватка/недостаток долларов

Так. shortage of dollars

domestic events внутренние события

domestic production внутреннее производство, производство внутри страны, отечественная продукция

domestic trade внутренняя торговля

dominate a market господствовать на рынке

don't kill the goose that laid the golden eggs не убивайте курицу, несущую золотые яйца

don't look a gift horse in the mouth не смотрите в зубы даровому коню (*т.е. не критикуйте подарок*)

don't miss our money-saving... не пропустите такую кампанию по сбережению денежных средств

don't shoot the piano player: he's doing the best he can не убивайте пианиста: он играет как умеет

donate даровать (*средства*)

donate one's share передать свою долю в дар

donated object подаренный объект

donation дар

donee тот, кому дарят; получатель помощи

donor донор

door-to-door selling продажа вразное (*напр. через агентов, предлагающих товары покупателям на дому*)

dormant commitment скрытое обязательство

double rates двойная ставка

double taxation двойное налогообложение

double-digit inflation инфляция в темпах, выражаемых двузначным числом

double-entry bookkeeping бухгалтерский учет по методу двойной записи

Dow Jones index индекс Дью-Джонса

down payment первоначальный/первый взнос

downmarket рынок небогатых потребителей

Так. downscale market, low-end market, lower end of the market

downsize разг. уволить

downsize personnel сокращать кадры

Так. dismiss

downsized сокращенный (*о численности персонала*)

downturn экономический спад

Так. slump; recession; depression См. также. stagflation

draft 1. проект документа 2. переводной вексель

draft a contract составлять проект документа

draft agreement проект соглашения

draft will be honoured on presentation проект будет принят на презентации

drag down the performance of a company снижать показатели компании

drag feet разг. мешкать, тянуть время

Так. drag heels

drag on economic growth препятствие/преграда на пути экономического развития

drag smb through the mire разг. смывать с грязью

draw выписывать; снимать деньги; извлекать

draw a bill выписывать (*чек*), снимать деньги; выписывать вексель

draw a cheque on a bank (for) выписать/трассировать чек на банк (*на сумму*)

draw one's own horn разг. свертывать свою деятельность

Тж. pull in one's own horn

draw up a code написать/составить кодекс

draw up a contract составить/подготовить контракт

draw up a document составить/подготовить документ

drawee bank банк, на который выписан чек

drawee of a bill трассат

dress shop магазин одежды

drawing package программа построения чертежей

drive кампания по организации каких-л. мероприятий, усилия (*напр. по продвижению товара*)

Drive as a noun means journey/movement (*of a car*).

A popular phrase is **down the drive**. There was a car parked down the drive.

In business the term **drive** means effort. Thus one can say to sell this product you need a drive. In this way you can speak about nationwide drive, or your drive (efforts/campaign) may be cost-cutting, or it may be an efficiency drive, export drive or fundraising drive, membership drive or sales drive. If you plan to fight the use of drugs (narcotics), you may get involved in an anti-drug drive.

To get your enterprise modern you may start a modernization drive and so on.

drive вести машину, управлять

The verb to drive has a number of meanings. However, the main meaning is to move. Thus you can say: **drive fast/quickly**.

E.g. You shouldn't **drive so fast!** If your driving is not controlled enough, it may be called reckless driving. There is a humorous phrase **drink and drive**. The idea is if you do so, you get arrested and may well go to jail.

drive a hard bargain с трудом заключить сделку

drive a wedge in вбить клин

drive out of a market выгнать из рынка, вытеснить

drive sales биться за расширение продаж

drive smb into a corner загнать в угол

drive someone up the wall припереть кого-л. к стенке

driving force ведущая сила

drop падение, снижение

drop in income снижение дохода

drop in sales падение объема продаж

drug abuse злоупотребление наркотиками

druggist *устар.* аптекарь; фармацевт

Тж. pharmacist

drugs наркотики

dry-cleaner's химчистка

dual listing двойной листинг

due должный

due bill счет, подлежащий оплате

due debt наступивший срок для долга

due from banks счета «ностро» (*у банков-корреспондентов*)

duplicate the results (in a laboratory) повторить результаты

Dutch auction голландский аукцион (*торг начинается с высокой цены и далее идет на понижение*)

duty-free беспошлинный

duty-free imports беспошлинный импорт

dwel on остановиться (*на каких-л. вопросах*)

E

early рано; ранний

early bird ранняя пташка

early-bird discount скидка для «ранней пташки» — распродажа товаров по низким ценам в крупных универмагах в утренние часы, как правило, с 8 до 10 утра

early-bird lunch скидка в ресторанах и кафе для посетителей, завтракающих или обедающих несколько раньше общепринятого времени

early-bird parking сниженный тариф за пользование автомобильной стоянкой или многоэтажным гаражом в утренние часы, в особенности при почасовой оплате

early decision заблаговременный выбор

earn зарабатывать; получать доход, прибыль; приносить доход, прибыль, проценты

earn extra revenue получать дополнительный доход

earn income получать доход от какой-л. деятельности

Тж. generate income; provide smb with income

earn one's living зарабатывать себе на жизнь

earned income деньги или материальные ценности, получаемые от предприятия или от какого-нибудь рода деятельности

earnings выручка; доход; заработок; прибыль; поступления

The amount of money you **earn** may be called your **earnings**.

If you invest money, the investment also **earns money** and it also may be called **earnings on investment**. Speaking about things you earn you can describe them as **well-earned** or **hard-earned**.

In general, one can speak about **high, low/meagre, average, annual, hourly, weekly, gross, pre-tax, taxable, after-tax, net earnings**.

If you have good **earnings** you may feel proud of your occupation.

E.g. People with a university education tend to have higher earnings than those with a basic education.

When one speaks about a pension he may describe it as an **earnings-related pension scheme**. One can also speak about **growth in earnings** (a most desired development) or **loss of earnings**. Or you can say that your earnings **grow/go up or go down**, for example, because of inflation.

earnings per share прибыль на акцию

earnings report отчет о доходах и расходах компании за определенный период, налогообложении и планах распределения прибыли

ease off *разг.* медленный спад/снижение конъюнктуры

easy game легкая добыча

easy money легко доставшиеся деньги; *разг. boodle, mint; pretty penny*

easy-to-use легкий в использовании

easy-to-wear практичный в носке

ant hard-to-wear

economies of large scale преимущества крупных экономических проектов

economize экономить

economize on water экономить на воде

economy class: travel in economy class экономический класс: взять/купить себе билет экономического класса

edge *амер. разг.* преимущество (*напр. в сфере конкурентной борьбы*), незначительно изменяться (*напр. о ценах*)

edge away from one's obligations *разг.* увиливать от своих обязательств

editorial редакционная статья

As we know, an **editorial** is a newspaper article which gives the opinion of the editor or publisher on a topic. If the topic is "hot", it is sometimes called a "**hot-potato issue**". Many people enjoy reading the comments that **appear in an editorial**. When do we use editorials? We use them to talk about the recent developments in society, the developments you can't help talking about.

education facilities средства обучения

As we see, it's not quite clear what is meant by the term "**education facilities**".

This is not surprising because **facilities** are usually buildings or equipment which are provided for a particular purpose. So to get a specific meaning of this expression one should imagine the context the word is used in. If we talk about a possibility (instruments) of borrowing, we may say that we need **facilities for borrowing**. And if we talk about hospitals and the like to get some medical aid, we can say that we need **facilities intended for social purposes**.

There are **hotel facilities**, **port facilities**, **recreational facilities**, **public health facilities**, **school facilities**, **training facilities** (for example, for sportsmen) and so on and so forth.
education kit набор учебных материалов, набор учебников
effect a takeover осуществить «захват» фирмы
effect a contract осуществлять контракт
effective эффективный, вступивший в силу

Sometimes we confuse the word **effective** with the word **effectual**.

The main thing here is the following. If something is **effective**, it provides the desired result. For example, a law or treaty **becomes effective** from a particular date (given in a document). We say **effective** when we want to stress that something is true in practice.

E.g. He has been an **effective** leader of the party. This area is **effectively** closed.

The verbs that go with the word **effective** are as follows: **be**, **look**, **prove**, **seem effective**; or you can say that you'd like to make smth **effective**, or that you found smth **effective**.

As to **how effective** smth is, the number of such expressions is limitless: **brilliantly**, **especially**, **highly**, **really**, **particularly**, **remarkably effective**. Usually things **are**, **become** or **remain effective**.

effective monopoly prices эффективные монопольные цены
effective tax rate фактическая ставка налогового обложения

efforts made to create меры, предпринимавшиеся для создания

electronic funds transfer перевод денежных средств электронным способом

electronic digital signature электронно-цифровая подпись

electronically signed document документ с электронно-цифровой подписью

elegant look, **inexpensive price** смотрится элегантно, и цена небольшая (*фраза, используемая продавцами*)

eligible for financial support имеющий право на финансовую поддержку

eligibility for a position право на занятие должности
embezzle присваивать, растрчивать (*чужие деньги*)

embezzlement растрата, хищение; присвоение (*чужого имущества*)

If someone **embezzles money** which has been entrusted to them, they steal it, usually over a period of time. Such action is called **embezzlement**. And a person who does it is an **embezzler**.

embezzler растратчик

emergency aid скорая помощь, неотложная помощь

emergency circumstances чрезвычайные обстоятельства

emergency court чрезвычайный трибунал

emergency fund резервный фонд

emergency power чрезвычайные полномочия

emergency relief помощь в чрезвычайных обстоятельствах

emergency services службы помощи в чрезвычайных обстоятельствах

emerging industries новые отрасли промышленности

emerging markets новые рынки; развивающиеся рынки

emphatic public statement яркое публичное заявление

employ нанимать, брать на работу

Тж. take on (extra staff); recruit smb; hire smb.

People want to **be employed**. If someone **employs you**, they pay you (**remunerate you** for your work) to work for them.

E.g. A large part of the workforce is **employed in agriculture**. The phrase to **be gainfully employed** means to be fully employed.

We can also say **be permanently/temporarily employed**; or **to be employed regularly or irregularly**.

employee сотрудник

employment найм, работа; занятость *ant unemployment*

Employment is a status of being employed.

If you are in that status you can speak about your employment as **paid/salaried employment**. From the point of view of time it may be **full-time** or **part-time** employment. Or we can describe employment as **lifelong/lifetime**; or as **permanent**; or as **stable, short-term, temporary** or **regular**; or **steady**; and if we speak about employment in a certain season of the year, it may be **seasonal** or **casual**.

Certain areas are **areas of high** or **low employment**. It's good when you have industries around that **offer large-scale employment**.

E.g. Steelmaking is the only local industry here that offers **large-scale employment**.

Depending on where you work or whether it's **brain work** or **manual work** you can describe the employment as **manual, skilled, unskilled, blue-collar** or **white-collar, factory** or **office employment**.

employment agencies конторы по найму

encounter встречать

encounter problems сталкиваться с проблемами

end off снижаться к концу торговой сессии (*о валютном курсе*)

energy package пакет мер в области энергетики, энергетическая программа

enforce regulations проводить в жизнь существующие правила

engagement: unable to come because of a business engagement обязательство: не могу прийти, так как у меня уже назначена деловая встреча

enhance quality улучшить качество

Тж. improve quality

enjoy наслаждаться

enjoy a competitive edge over сохранять преимущество в плане конкуренции

enjoy a high standard of living иметь высокий уровень жизни

enjoy a monopoly on пользоваться исключительным правом

Тж. exercise/have a monopoly on

enjoy the comforts of home наслаждаться домашним уютом
enormous assortment огромный ассортимент (*товаров*)

The term **enormous assortment** means a large/impressive collection of things in a variety of sizes, colours, or types. All such things can be called an **assortment**, and if there are many of such things, it is a **large assortment**. For example, we can say "an assortment of chocolates"; or yesterday I saw an **assortment of motorbikes**.

One can also talk about an **assorted group of people**.

E.g. the usual crowd of **assorted hangers-on**.

enrol now записывайтесь немедленно (*в клуб и т.д.*)

enter into arrangements with вступить в договоренности (*с кем-л.*)

enter into contracts вступать в договорные отношения

enterprise предприятие, фирма, компания; предпринимательство

The Dictionary of General Business Terminology gives two essential meanings for this word (**enterprise**): firstly, it is a **business, a business venture** (= a business that involves risk). And secondly, it is a method of organizing business.

E.g. The state should not interfere with **free enterprise**. Another popular term is **private enterprise** (= the business not owned by the state). Other popular phrases with this word are, for example, as follows: a **large/small/successful/unsuccessful enterprise**; a **new enterprise**; an economy based on **free enterprise**; **public enterprise**, etc. As we see, their meanings are quite clear.

enterprise culture культура взаимоотношений на предприятии

enterprise operating on the profit and loss principle предприятие, работающее на принципах хозрасчета

enterprise with a share contribution from the state предприятие с долевым участием государства

enterprise zone зона предпринимательства

entitle давать право

The verb **entitle** has two meanings. The first meaning is to give the right to.

E.g. I am entitled to five weeks' holiday a year. The second meaning is to give a title to.

*E.g. Tolstoy wrote a book entitled **War and Peace**.*

entitlement право (на помощь, пособие и т.д.); наименование

entrepreneur предприниматель

An **entrepreneur** (just as a **businessman**) is a popular word.

An **entrepreneur** is someone who arranges business deals in order to make a profit.

There are a lot of descriptions to use to characterize an **entrepreneur**.

He/she can be a good, great, successful, creative, innovative, ambitious, dynamic, large-scale, small-scale, private, potential/would-be, business, property **entrepreneur**.

entrepreneurial предпринимательский

We use the word **entrepreneurial** when we would like to speak on things that relate to entrepreneurs and their deals.

For example we can say "**entrepreneurial** skills/qualities are very important".

entrepreneurial business предпринимательская деятельность

entrepreneurial risk риск предпринимателя

entrepreneurial profit прибыль предпринимателя

extortion racket вымогательство, рэкет

environmental regulations правила защиты окружающей среды

equity 1. чистый капитал (за вычетом обязательств) 2. имущественное право, право на активы 3. доля акционеров в капитале компании 4. пассивы (= equities) 5. юр. справедливость

equity market рынок акций

equity market trading сделки (купли-продажи) на рынке акций

By the term **equities** one means the ordinary shares of a company traded in stock markets. The expressions to use:

to buy/issue/ purchase/sell/trade equities; investing in equities.

expiration истечение срока

excise customs post акцизный таможенный пост

excise warehouse акцизный склад

F

fabulous profit баснословная прибыль

face a conflict of interests столкнуться с фактом коллизии интересов

face a credibility gap столкнуться с проблемой доверия/кризисом доверия

face side of a cheque лицевая часть чека

face the music встречать трудности; держать ответ; расхлебывать кашу

face-lift небольшой ремонт; преобразование, улучшение

Тж. reorganization; restructuring

When we use the word **face-lift** we mean some kind of work done to make smth look newer or more attractive.

E.g. The library is getting a £ 1 million face-lift.

The words **reorganization/restructuring** can also be used in this meaning and, as a matter of fact, even more often.

E.g. If it is a rather big repair job we say a fundamental/comprehensive/major/radical reorganization of...

E.g. A company has undergone a major reorganization.

The same with the word **restructuring**.

E.g. A company has undergone a major restructuring.

So one can mean an **internal/school/corporate reorganization/restructuring** or a **face-lift**.

face-to-face meeting разг. встреча лицом к лицу

It is interesting to note that in English one has a number of colourful expressions which include the word **face** as part of them.

E.g. to face the music (see above), *sea of faces* (a crowd of faces), etc.

facilitate the conclusion of a deal способствовать заключению сделки

facilities средства (*всякого рода*)

The word **facilities** has a lot of senses. It all depends on a situation and other words that combine with it. It may be some equipment provided for a particular purpose.

E.g. play facilities for young children.

Or you may speak about **facilities for education** that are available in a laboratory. If it is a gymnasium you will probably speak about **sports facilities**. If it is a port — **port facilities** and so on.

The number of such word combinations is endless and you can invent them yourself. If we want to describe the quality of facilities, such quality may be different: **excellent, first-class, good, adequate, appropriate, suitable or poor, inadequate, or limited, etc. facilities.**

Other qualities may be as follows: **modern, up-to-date, extensive, extra, available, existing, essential, necessary, local, community, shared** and so on.

If you mean things around you then your facilities will be **airport, hotel, sporting, sports, transport, parking, shopping, storage, canteen, restaurant, catering, cooking, baby changing, bathroom, laundry, shower, toilet, washing, hospital, childcare, crèche, day care, research, computing** and so on and so forth.

E.g. I am talking about hospitals, schools and other major community facilities.

Toilets are known as **communal facilities**.

The railway station was criticized for its lack of **disable facilities** (= **facilities for the disabled**).

The conference **facilities** were excellent and the delegates were happy with high-quality interpretation.

As to the use of **verbs** with this word (**facilities**), the British and Americans usually say: **have, offer, provide facilities; or improve/upgrade facilities; or make use of/use facilities...**

facilities for training средства для тренировки, учебная база

facsimile reproduction of signature факсимильное воспроизведение подписи

fact-finding расследование обстоятельств, установление фактов (*по делу, ситуации*)

fact-finding mission миссия по выяснению положения

fact-finding visit визит с целью выяснения положения

factor market рынок факторов производства (*напр. рабочей силы*)

factoring факторинг (*напр. вопросы взыскания долга*)

factory inspection проверка фабрики/предприятия

failure провал; банкротство

failure of negotiations провал переговоров

failure to act неспособность действовать, бездействие

failure to conform несоблюдение (*напр., формы контракта*)

failure to meet obligations невыполнение обязательств

fair честный, беспристрастный

fair game честная игра

fair hearing (of a case) беспристрастное рассмотрение (*дела*)

fair presentation правдивое изложение фактов

fair price справедливая цена

fair risk разумный риск

failure to pay taxes неуплата налогов

fairly keen достаточно заинтересованный

Тж. quite keen/pretty/rather keen (to do smth)

fall behind with a mortgage отставать в погашении закладной

Тж. get behind with a mortgage

fall into disarray прийти в упадок

fall into the hands of *разг.* попасть в руки

fall prey to smth пасть жертвой

The company was on a brink of falling prey to a hostile takeover.

fall short of expectations не оправдать ожиданий

fall through the net

Тж. slip through the net амер. fall through the cracks
выскользнуть из сети

fall to temptation не справиться с искушением

fallen idol низвергнутый кумир

family income доход семьи

Тж. household income

family planning планирование семьи

Тж. population control

far cry from *разг.* далеко от (*напр. по показателям*)

far-reaching далеко идущий (*эксперимент и пр.*)

far-reaching implications серьезные последствия (*в развитии и пр.*)

far-reaching reform радикальная реформа

fashionable and functional модный и функциональный (*прибор и т.д.*)

fashion-friendly материал удобный для дизайнера

fast delivery быстрая доставка

fast market «быстрый рынок» (*о большом объеме заказов на ценные бумаги*)

fast-moving consumer goods ходовой товар

fast-selling items быстро реализуемый товар, ходовой товар

fat cat *амер. перен. сленг* «денежный мешок», толстосум

fat profits *разг.* большая прибыль, необыкновенно высокая прибыль

fault of a creditor вина/просчет кредитора

faltering economy проблемная экономика

faulty performance of an instrument неправильная работа прибора

feasibility осуществимость (*проекта*)

If you speak about smth that is going to succeed it is **feasibility**.

E.g. Let us make an investigation into the feasibility of building a new bridge.

We need a **feasibility study** into a new power station.

feasibility study анализ технической осуществимости (*проекта*)

Federal Reserve Board Совет управляющих Федеральной резервной системы США

fee вознаграждение; гонорар; взнос; комиссионный сбор, таможенный сбор

It is interesting to know the verbs used with the word **fee**.

It is to **impose or charge (a fee)**.

fee deposited (to do smth) сумма, внесенная в банк (*чтобы добиться чего-л.*)

fee for a loan transaction сбор за кредитную сделку

fee for the issue of a patent сбор за выдачу патента

feedback обратная связь

E.g. To get **feedback** on smth you have done means to get comments on how good or bad it is.

feel blue быть грустным, хандрить

feel like a million dollars чувствовать себя прекрасно

If one says that he/she feels/looks like a million dollars (or bucks) that means that he/she feels very well.

E.g. An elegant suit that makes her look like a million dollars.

feel smth in one's bones *разг.* чувствовать нутром

feel the excitement быть взволнованным

feeler *амер. разг.* «пробный шар», попытка узнать

You can say that you are putting out feelers when you are making discreet enquiries to find out how people would react to smth (*that may be in your plans*).

fellow приятель, товарищ, коллега, собрат

Тж. senior member (e.g. of a society)

A **fellow of a society or of academic institution** is a senior member.

fellow-traveller 1. попутчик 2. сочувствующий (*партии*)

The word **fellow-traveller** has two meanings. The first is a person who travels with someone else. The second is someone who supports a political party, especially the Communist party, but is not member of it.

fence-mending *амер. полит.* налаживание отношений (*напр. с избирателями*)

fiduciary issue фидуциарная эмиссия банкнот

fiduciary loan кредит без обеспечения

field office местное отделение

field work работа на местах (*напр. о работе филиалов*)

fiercely feminine суперженственный

file досье, файл

file a petition (with) подать заявление в суд

file for bankruptcy заявлять о банкротстве (*напр. путем подачи официального заявления*)

filing system система файлов

fill a gap заполнить брешь/пустоту

Тж. seal a gap

final dividend окончательный дивиденд

final offer окончательное предложение (*купить или продать по определенной цене*)

finance финансы, средства, финансовое дело; вести финансовые операции

The word **finance** means money or managing money.

Let's look into some situations connected with its usage.

If you need extra money, you say I'd like to **get/obtain additional finance**.

It is also important to know for what time you need it.

It may be **long-term, medium-term, or short-term**. As to a sector, it may come from a certain source, or it may be **independent, external, outside, private or public**. Or you may need your finance just for some time.

Then it is called **bridging finance**.

E.g. You may require **bridging finance** until the sale of your own property is completed. There is also a **loan finance**.

A **loan finance** is the money that is borrowed.

An **equity finance** is the money you get from issuing shares.

A **bank finance** is the money in the form of bank loans.

One usually gets/obtains/raises finance.

E.g. She struggled to **get the necessary finance** for her training.

E.g. If you want to **provide finance**, you say to **allocate/arrange finance** for a project.

You can also say **the finance is available** for a project.

finances финансы; доходы; средства

The word **finances** means money available.

So you may speak about **company, government, public, state, family, household, personal finances**.

As to using **finances**, the typical expressions are: deal with, **handle, manage, plan, run finances**.

finance director финансовый директор, начальник финансового отдела

finance house *англ.* финансовая компания; компания по финансированию покупок в рассрочку

finance lease финансовый лизинг

Under a **contract of finance lease** (contract of leasing) the lessee is granted the temporary possession and use of property for entrepreneurial purposes in return for payment.

financial adviser консультант по финансовым вопросам

financial centres/centers финансовые центры

financial institutions финансовые институты

financial securities ценные бумаги

The most commonly used financial securities are shares, stocks, debentures, bills of exchange, treasury bills and bonds.

См. указанные термины.

financing operations операции по финансированию (*какого-л. проекта*)

find a job найти работу

Тж. get a job; take a job

fine workmanship прекрасное качество работы

finest made anywhere самое прекрасное изделие

finished by hand ручная обработка

firm фирма

As we know, the word **firm** in a commercial sense means business.

It may be quite different: big, large, major, small, medium-sized, well-known, successful, established, private, family, foreign, local.

Depending on specialization, a firm may be **accountancy**, **audit/auditing**, **broking**, **consulting**, **engineering**, **law**, **manufacturing**, **software**, **stockbroking**, **telecommunications**, **mail order**, etc.

The typical word combinations with the word **firm** are to **establish**, **found**, **set up**, **start up**.

People usually **run**, **manage** a company or **merge** with a company.

firm name название фирмы

firm underwriting обязательство синдиката андеррайтеров
купить весь выпуск ценных бумаг

first and foremost в первую очередь

first-class первоклассный

Тж. first-rate; top

It is usual to speak in English about a **first-class** restaurant and a **first-rate** theatrical production, for example. The same attitude can be expressed by using the word **top**.

E.g. We can say that they played all the **top** songs of 1990s. Or: three **top** musicians played at the concert.

When you mean smth that meets a **high standard**, you can also use the word **quality**.

E.g. What are you looking for? Are you looking for **quality**?

And, of course, phrases like **be best at**, **excel at** (or **in** or **as** smth) are very good in communication. If one wants to stress a natural ability one may use the verb **born**:

E.g. She's a **born** orator/organizer/teacher, etc.

If you talk about smth that you like very much, you can certainly use the traditional adjectives of praise: **wonderful**, **marvellous/marvelous**, **fantastic**, **great**, **super**, **lovely** and so on. There are dozens of **slang** expressions as well: **far out** and the like (*e.g.* This jazz is really **far out**!)

Or: You want to hear some **far out** heavy metal?

As to ad experts (= advertisement experts), they often use a phrase which you can often hear — **fit for a king**! (*The idea is that even a king would like it!*)

first-class treatment первоклассное отношение, с наивысшими почестями

first-hand information информация из первых рук

first issue of stock первая эмиссия акций (*в целях их продажи*)

first-rate bill первоклассный вексель

Тж. prime bill

fiscal controls финансовый контроль

fiscal policy фискальная политика; финансово-бюджетная политика

fish in troubled waters разг. ловить рыбку в мутной воде (*напр. пользоваться «лазейками» в законах*)

fish or cut bait разг. порешить так или этак

fishing expedition зондирование почвы, попытка найти какой-либо компромат

fishmonger продавец рыбы

fishmonger's рыбный магазин

fishy разг. что-л. непонятное, подозрительное

fit for a king достойно короля (*рекламная фраза*)

fits like it was made for you! словно для вас!

fits your budget just right разг. это вам по карману!

five-point agenda повестка дня из пяти пунктов

You can also say that there are 5 items on the agenda.

fix a problem разг. уладить проблему

Тж. solve a problem

fix blame (on smb) разг. свалить вину (*на кого-л.*)

fixed assets основные фонды; основной капитал; трудно-реализуемые активы

fixed-interest loan capital ссудный капитал с фиксированной процентной ставкой

fixed-rate mortgage ипотечная с фиксированным процентом

fixed tax rate твердая налоговая ставка

fixed-term contract контракт на определенный срок

fixture постоянная принадлежность (*напр. недвижимость*)

flash-point of tension предел напряженности (политической, военной) в каком-либо регионе, взрывоопасная ситуация

flat commission единообразное комиссионное вознаграждение

flat tax налог по единой ставке

flight of capital бегство капитала, утечка капитала (за границу)

Тж. **flight capital**

Flight capital is now a popular term in Business English and it means funds (= money) transferred abroad by citizens fearful that their own country's economy or laws will reduce the worth of their assets in the future.

fling an insult (at) оскорбить (кого-л.)

Тж. **hurl an insult (at)**

fling mud (at) разг. пачкать грязью (напр. политических противников)

floating assets оборотный капитал/средства/фонды

Тж. **current assets**

Both terms (**floating assets** and **current assets**) are used in English.

The term **current assets** (probably it is used more often) means cash and other liquid assets that can easily be converted into cash.

The assets will be turned into income within a year or less.

floating of a company образование акционерного общества (в смысле размещения ценных бумаг)

The expression to **float a company** means to form a company.

florist продавец цветов

florist's цветочный магазин

Тж. **florist's shop**, **flower shop**, **florist**

flout a law попира́ть закон/право

fluctuate колебаться (напр. о курсах)

fly a kite раздуть спекулятивный пузырь (об афере); полит. запустить «пробный шар» (т.е. попытаться узнать о

настроении общественности; например, это может делаться путем опубликования якобы имевшей место утечки информации из правительственных источников)

fly the flag держать знамя, перен. напоминать о себе

foil a hijacking расстраивать планы воздушного пиратства (напр. путем жестких и умелых мер контроля со стороны правительства)

Тж. **thwart a hijacking**

follow a line проводить курс (на борьбу с инфляцией и пр.)

follow-up letter ответное письмо

food-aid packet «пакет продовольственной помощи»

E.g. The food aid packet included bread, butter, Campbell's Chunky soup that eats like a meal and many other tasty things.

food production производство продуктов питания

foot the bill оплатить счет

for a higher level of comfort если вы хотите обрести более высокий комфорт

for a lasting impression если вы хотите произвести сильное впечатление

for a laugh ради смеха/потехи

for a select few для избранных

for a song по очень дешевой цене

If you buy smth **for a song**, you buy it at a very cheap price.

for all-season comfort чтобы был комфорт круглый год

for any budget для любого кармана (о цене на вещь)

for any occasion на любой случай

for any taste or budget на любой вкус и кошелек

for easy comfort для удобства

for less than you expected за меньшую цену, чем вы думали

for luxurious comfort для полного комфорта

for people on the go разг. для тех, кто всегда в пути

for professional results для достижения профессиональных результатов

for that special occasion для этого особого случая (*напр. о подарке*)

for the attention of вниманию (*строка в деловом письме*)

for the look of success чтобы вы выглядели преуспевающим

for the people you love для тех, кого вы любите

for the style-conscious для тех, кто ценит стиль

for those who appreciate quality для тех, кто превыше всего ценит качество

for those who want to be noticed для тех, кто хочет быть замеченным/быть на виду у публики

for total relaxation для полного удовольствия

for your convenience для вашего удобства

foreign currency reserves резервы в иностранной валюте

foreign direct investment прямые иностранные инвестиции

foreign economic activity внешнеэкономическая деятельность

foreign exchange иностранная валюта; курс иностранной валюты

First of all by foreign exchange one means the money of any other country.

E.g. If you exchange dollars for Mexican pesos, you buy foreign exchange.

To foreign exchange one may also refer instruments used for international payments consisting not only of currency, but also of checks, drafts, and bills of exchange (which are orders to pay currency).

foreign exchange earnings поступления в иностранной валюте

foreign legal entity иностранное юридическое лицо

foreign majority interest иностранный контрольный пакет акций

foreign service officer кадровый дипломат

foreign stock exchange зарубежная фондовая биржа

foreign trade company внешнеторговая компания

Тж. foreign trade firm

foreign trade tax внешнеторговые пошлины

forfeited pledge изъятый (конфискованный) залог

forfeiture потеря денежного залога (*напр. при невыполнении условий контракта*)

Usually by forfeiture one means loss of money or anything else of value because of failure to perform under contract.

forgery подделка (*напр. векселя, чека и пр.*)

forlorn hope разг. безнадежное дело

forms of address формы обращения (*в деловом письме*)

forward contract форвардный контракт, срочный контракт

A forward contract is a cash market transaction in which delivery of the commodity is deferred until after the contract has been made. It is not standardized and is not traded on organized exchanges. Although the delivery is made in the future, the price is determined at the initial trade date.

См. initial trade date

forward rate agreement соглашение о будущей процентной ставке

forward transaction форвардная сделка, сделка на срок

forwarding экспедиторская работа

forwarding agent экспедитор

foundation contract контракт об учреждении

foundation documents учредительская документация

framework contract рамочный контракт

frankly feminine откровенно женственный (*напр. наряд*)

frantic trading бессистемная торговля

fraud обман; надувательство; придуманная схема обмана

A fraud may be different; it may be described as serious, massive, complex, sophisticated, attempted, alleged, computer and so on.

E.g. A bank lost several million pounds through a sophisticated computer fraud.

If a **fraud** is in the area of business or commerce, it is called **business, commercial, financial, insurance, tax fraud** and so on.

In a political area there are so-called **election frauds**.

Fraud squads fight the crimes in all such fields.

fraud squad подразделение (напр. в полиции) по борьбе со всякого рода экономическими преступлениями

fraudulent мошеннический

free catalogue бесплатный каталог

free customs zone свободная таможенная зона

free economic area/zone свободная экономическая зона

free delivery бесплатная доставка

free enterprise свободное предпринимательство; частное предприятие

free gift не облагаемый налогом дар

Т.е. **tax-free gift**

free hand полная свобода действий

freelance свободный художник (при выборе работы)

People can **be freelance** or they can **work freelance**.

E.g. He's **been freelance** for several years.

She **works freelance** from home.

You can also **go freelance** or **turn freelance**.

E.g. She decided to give in her notice and **go freelance**.

If you really like your **freelance position**, you can **remain freelance** or **stay freelance**. And one more phrase useful to know for a student of Business English: it is to work for smb **on a freelance basis**.

E.g. She continued to work for the company **on a freelance basis**.

It means you do some jobs for the company and get paid for it.

It may be convenient for some categories of people for certain period of time in their life.

free next-day delivery бесплатная доставка на следующий день

free no-risk demonstration свободный показ без риска

free of charge бесплатно

free replacement of parts бесплатная замена частей

free sample бесплатный образец (напр. раздается на улице в рекламных целях)

freedom of contract свобода контракта

freedom of movement свобода передвижения (т.е. поездок в разные страны)

freedom of speech свобода слова

freedom of the press свобода печати

freeze assets заморозить активы

The word **freeze** is used not only with reference to food (**freeze food** = preserve food) or movement (e.g. Suddenly he **seemed to freeze** (= stopped moving) but also with reference to **wages and prices**. For example, you can come across this phrase: **Wages were effectively frozen** for 6 months.

Remember the preposition. If you talk about a level of **freezing**, you use the preposition **at**.

E.g. Prices have been **frozen at** this level for a year now.

freight forwarder экспедитор груза

freight forwarding экспедирование грузов

freight paid to horder фрахт оплачен до границы

freight payable at destination фрахт оплачивается в месте назначения

freight prepaid фрахт уплачен вперед, фрахт уплачен в порту портушки

freight rate ставка фрахта

fresh every time свежий в любое время (рекламная фраза)

fresh look свежий вид

fresh spring colours свежие весенние расцветки

friendly bid дружеское участие в торгах

fringe benefits дополнительные блага/выплаты (помимо зарплаты)

A **fringe benefit** is something that you get **in addition to** your salary. For example, you may get a car from your company.

Or it may be some kind of free service,
E.g. a dental service.

Such arrangements are quite popular among employees.
from our exclusive collection из нашей эксклюзивной кол-
лекции

frontal assault тактика прямых нападков (напр. на переговор-
щиков)

front-bencher 1. англ. парл. министр; бывший министр 2.
руководитель оппозиции

front-line manager руководитель среднего звена на произ-
водстве

frozen capital замороженный капитал

full costs полная стоимость

full disclosure полное раскрытие (напр. данных)

full refund available полный возврат суммы возможен

full revocation of the L/C (letter of credit) полный отзыв акк-
редитива

full-scale review полный обзор

full speed на полных парах

full-service bank банк с широкой гаммой услуг

full-time job штатная работа

fund raising мобилизация капитала

funds flow analysis анализ денежных потоков

further payment obligation обязательство по дальнейшим
выплатам

future financing arrangements схемы финансирования в бу-
дущем

futures contract срочный контракт (на поставку товара или
ценных бумаг в будущем)

fuzzy approach разг. неясный подход

gain a lead over добиться первенства

gain acceptance добиться акцепта

Тж. win acceptance

gain ground занять позиции (в бизнесе, политике)

gambling игра в карты; перен. участие в рискованных пред-
приятиях

game игра (напр. инсценировка деловых ситуаций)

games and wagers игры и пари (об организации лотерей)

gap пробел, разрыв

If you mean some things between which there is a gap,
then you can describe that gap as big, large, wide, or nar-
row, small.

If you want to have it, you say to leave a gap between ...
But if you want to do away with it (gap), you say to fill or
seal a gap.

E.g. You should seal the gaps around the windows with an
exterior-quality sealant.

If you talk about some fence, then you can say that you
got through a gap in the fence.

E.g. A rabbit ran along the fence and darted through a gap.
You may also mean some specific gaps: a knowledge
gap, gap in skills, trade gap (=gap between exports and
imports). For those situations a good expression is to bridge
the gap.

E.g. An attempt was made to bridge the gap between...
gap appears возникает пробел (в какой-либо области)

Тж. gap opens up

garden centre садовый центр

gap in the market дефицит на рынке

gather dust собирать пыль (напр. о проекте)

gearing леввередж

Тж. leverage

A gearing is a financial term and it means the proportion
of fixed-interest loan capital to share capital employed in
financing a company.

См. fixed-interest loan capital

gender gap гендерные различия

general law общий закон

general ledger общая бухгалтерская книга

General Meeting of Shareholders (GMS) общее собрание акционеров

general partner полный товарищ (*в товариществе на вере*)

A partnership in **commendam** is a partnership in which, along with the participants conducting entrepreneurial activities in the name of partnership and bearing liabilities for the obligations of the partnership with their property (general partners), there are one or several participant-investors who bear the risk of losses associated with the activities of the partnership within the limits of the sums of the investments contributed by them.

См. **partnership in commendam**

general truce общее перемирие

generally accessible things общедоступные для сбора вещи (*напр. с целью обращения их в собственность*)

generation gap проблема поколений, проблема отцов и детей, расхождение во взглядах (*представителей разных поколений*)

generic advertising 1. общая реклама 2. реклама общего вида

generous allowance щедрая надбавка

Тж. **large allowance**

genuine money подлинные деньги

get a beat on smb разг. обмануть кого-л.

get a boost разг. поднять, получить стимул (*напр. в экономике*)

get a crystal-clear feedback (from) получить внятный ответный сигнал

get a foot in the door разг. зацелиться, получить доступ; начать (что-л.)

Тж. **put a foot in the door**

get a kick out of разг. получать удовольствие от

get a mortgage получить ипотеку, получить закладную

There are other verbs typically used with the word **mortgage**.

One can say, for example, to **have a mortgage**.

E.g. **They've got a big mortgage.**

Formally you can say **to get/raise a mortgage**. (It is an example of formal language.)

E.g. They were having trouble **getting a mortgage**.

It means the same as the expression **to take out a mortgage**.

E.g. We have **to take out a second mortgage** to pay for this holiday!

So you **pay/pay off a mortgage** or **repay a mortgage**.

E.g. He didn't earn enough to support his family and **pay the mortgage**.

There are penalties if you want to **redeem your mortgage** early (to **redeem a mortgage** = to buy out your mortgage).

Quite often some individuals are not able to **pay the mortgage** in due time.

If this happens they are **in arrears with/fall behind with/get behind with their mortgage**.

E.g. They were **in arrears with their mortgage**. So their home was repossessed.

E.g. They were **struggling to keep up with their mortgage repayments** = **mortgage payments**

get a perpetual/annuity bond получить рентную облигацию (*т.е. облигацию, не имеющую срока погашения и приносящую владельцу процент*)

get away clean разг. легко отделаться

get bogged down in разг. увязнуть в (чем-л.)

get in the neck разг. получить «по шее»

get off my back разг. оставь меня в покое

get rich обогатиться

Тж. **make a fortune**

get serious стать серьезным

get smth получить что-л.

Тж. **obtain/acquire smth**

get the axe разг. быть уволенным

Тж. **dismiss; sack; let go; fire**

get the ball rolling предпринять что-л. конкретное, предпринять дальнейшие шаги

E.g. Look! You've been talking about repairing the roof for weeks now. Don't you think it's about time to get the ball rolling?

get the best of it (*e.g. in market transactions*) разг. выйти из борьбы победителем

get the day разг. одержать победу

get the flavour of the market понять суть рынка (*и действовать правильно*)

get the jump on someone разг. добиться преимуществ (*над кем-л.*), резко осадить (*кого-л.*)

get the news получить новости

E.g. If smb breaks the news, you get the news.

get the real thing получить желаемое (*фраза из рекламы*)

get through пробиться

get together объединиться

get the message out разг. выдать сообщение

ghost writer разг. писатель-невидимка (*работающий на другого человека тайно, за деньги*)

gilts первоклассные ценные бумаги и другие инструменты

In British English the word gilts means a security — a financial document that shows that you own smth.

gilt-edged первоклассный (*о ценных бумагах*)

giro system система жиросчетов

give a boost разг. дать толчок (*развитию*)

give a subsidy предоставить субсидию

Тж. subsidize

give and take разг. взаимные уступки

give it one's best shot разг. сильно стараться

E.g. Can you do anything about repairing this TV set?

I'm not much of an electrician, but I'll give it my best shot.

give money дать деньги

give our experts a call позвоните нам (*напр. рекламная фраза*)

give reasons дать основания

give smb a credit for предоставить кредит

give smb a free hand предоставить свободу действий

Тж. offer smb a free hand

give smb a kiss-off сленг распрощаться, уволить; обрасывать со счетов

give smb the benefit of the doubt поверить кому-л. на слово

give smb the go-ahead дать сигнал к старту, разрешить движение вперед

give smb the sack разг. уволить

give testimony under oath давать показания под присягой

give the creeps разг. напугать

give the green light for разг. дать зеленый свет

give up a job отказаться от работы

Тж. разг. pack in

giving a gift юр. дарить дар

glamour stock первоклассные акции

Glamour stock is a stock which may have a large public and institutional following. Usually it is a stock that sells well, and can even be "blue ribbon" stock.

global brand товар, пользующийся мировой известностью

go bust разг. разориться

Тж. go under, crash, fold, go to the wall

go down пойти вниз, падать в цене

E.g. If some shares go down, other stocks may go up.

go first class, all the way разг. действуй по первому классу

go global продаваться во всем мире; быть распространенным во всем мире

go into details углубляться в детали

go into effect юр. вступать в силу

go into liquidation стать объектом ликвидации (*о фирме*)

Тж. do away with; wind up (*the affairs of*)

go off shore разг. оказаться не у дел

go on a shopping binge разг. активно заняться покупками, «разойтись» (*в покупках*)

go on strike забастовать *syn* walk out

go swimming увлечься плаванием

go to a bear играть на понижение *См.* bear

go to competition начать конкуренцию

Тж. proceed to competition

go to the dogs сленг забросить (напр. свое имущество, усадьбу)

Тж. become run-down

E.g. Have you seen their house lately? It's really gone to the dogs.

It's true that it **has become run-down** and in serious need of repair.

But I'm sure that it can be fixed up to look like new.

go-between посредник *syn intermediary*

He'll be a **go-between** in this deal.

going rate (*for smth*) обычная ставка (для зарплаты и пр.)

going shares на паях

golden boot «золотое увольнение», «пакет», получаемый при увольнении

You can't use the term **golden boot** unless you know what the situation is all about. It concerns the situation when **executives** are ousted.

In that case you may talk about companies **giving** them (the executives) **the golden boot**. If you look at the figures associated with that kind of "boot", you'll see that it is really golden.

E.g. International Business Machines gave a golden boot to Mr John Akers, its former Chairman and chief executive, who retired last April under pressure from the board of directors as a result of the company's worsening financial performance. According to a statement issued today, Mr Akers received a severance package of about \$ 3.4 million.

См. severance package

golden handshake «золотое рукопожатие»

The **golden handshake** is certainly a colourful term. It is used together with other such colourful terms as a **golden good-bye**, or **golden parachute**.

Naturally, these expressions are a little bit humorous and one shouldn't forget about that. Actually, the term **golden handshake** means a compensation package for an ex-

ecutive leaving a company. Of course, one can use some official language in this case. A compensation for someone leaving a company may be referred to as a **compensation payment**, **compensation payoff**, or **compensation payout**. These payments may form part of a **severance package**.

golden parachute «золотой парашют»

We spoke about the term **golden parachute** already (*see above*).

In many ways it looks as a management term. By a **golden parachute** we should mean lavish benefits provided to a **top executive** of a company in case the company is taken over by another firm, resulting in termination.

So the decision of the management may be a **generous severance pay**, **stock options**, or a **bonus** payable when the executive's employment with the company ends. *См. stock options*

golf гольф

good organizer хороший организатор

goods товар, товары

There are different types of goods: **consumer**, **electrical**, **electronic**, **household**, **luxury**, etc.

E.g. A shop selling electrical goods.

If the goods are meant for a long-time usage, they are called **durable goods**.

If they can perish within a certain time, they are **perishable**.

There are also **mass-produced goods**, **cheap goods**, **low-priced goods**, **branded goods** and **own-label goods**.

E.g. The supermarket's own-label goods are cheaper than branded goods.

Goods may also be **duty-free**, **second-hand**, **defective/faulty/shoddy**, **counterfeit**, **fake**, etc. You can make/manufacture/produce goods.

Another word used as a synonym is a **commodity**.

E.g. trade in commodities

Commodities may be export, marketable, saleable, perishable, etc.

goods are in transit товары в пути

goods are out of stock товаров на складе нет

goods of household use бытовые/хозяйственные товары

goods sold on credit товары в кредит

goodwill 1. деловая репутация фирмы, гудвил 2. добрая воля
From an economic sense the term **goodwill** is quite specific.

Indeed, it means (in a business context) an intangible value attached to a business enterprise as a result of satisfactory operation of that enterprise. A **goodwill** shows what the business is worth.

It's possible that the **goodwill** may be even an item in the balance sheet. The point is that the **goodwill** may help business after it is sold. Of course, the word **goodwill** has a usual, traditional meaning as well.

goodwill gesture жест доброй воли

goodwill mission миссия доброй воли

go out of business потерпеть неудачу/банкротство

There are quite a number of actively used expressions to show that a company's performance is poor. One can say that unsuccessful companies/firms may **go out of business** or **collapse** (a more colloquial phrase), or **go bankrupt**. In case of bankruptcy you have **to file for bankruptcy** (= declare your bankruptcy to the authorities).

E.g. If a country has a so-called "bubble economy", and if that "bubble economy" **collapses** or **bursts** (because it's "bubble"), thousands of companies may **go out of business**. Or you can say that a company **went bankrupt** because of the poor economic management.

There are industries that **are not likely to go out of business**.

And, at last, companies can also **crash, fold** (= close because a business cannot make enough money) or **go to the wall** (= lose one's business and money).

go public становиться публичной компанией (*о частной компании, стремящейся стать публичной*)

You know already a number of expressions that include the verb **to go**: it is **to go bust**, **go into liquidation** (= is being liquidated), **go to the wall**; as well as **crash, fold, go under**.

The expression **to go public** applies to a different situation. This situation concerns finance or investing. **Going public** is a certain process through which a **privately owned company** may go. So if a company **goes public**, it becomes publicly owned. As a result, it can trade shares of stock on some **stock exchange**. Of course, we are interested in knowing the usual procedure connected with all this. The normal procedure is for an **investment house** to sell the **first issue of stock**, after which it is traded on the open market. *См. privately owned company, investment house, first issue of stock.*

go short продавать без покрытия на срок (*при отсутствии ценных бумаг/товаров у продавца в момент продажи*)

Going short is an investment idea. It means **selling a stock or commodities** (= goods) which the seller does not own. *E.g.* As a gesture of goodwill, we agreed to do the work free of charge.

government administrator правительственный чиновник, управляющий

government bond правительственная облигация, государственная ценная бумага

government contract государственный контракт

government contractor фирма, выполняющая государственные подряды

government grants правительственные субсидии

government money государственные средства

government papers правительственные ценные бумаги, обязательства

government securities государственные ценные бумаги

government stock государственные ценные бумаги

In Business English the word **stock** means first of all a share. In addition it has some other meanings. Thus we may speak about a possession of **blue-chip stock**, **gilt-edged stock**. And one can **buy**, **acquire**, **invest in**, **purchase**, **sell** or **dispose of** the stock. If you act on the stock exchange, you **trade in stock**. A company can **issue stock** (and there are certain rules on that) and people **have**, **hold** or **own stock**.

Naturally the **stocks can be valued at** a certain sum.

E.g. The stocks were valued at £ 100000.

Now, as to the future of your stocks, it all depends on market conditions.

The stocks may **be down**, **can fall**, **plummet** or **sink**, or they can **go up**, **rise** or even **soar**. So when you want to use such verbs, you should think, first of all, about the context and make sure that the expression used fits into the context. You should also know such clichés as **investment in stocks** or **the value of the stocks**.

graceful lines изящные линии

gracefully draped грациозно/модно одетый (*о модно одетой женщине*)

graduated taxation прогрессивное налогообложение

grain exchange зерновая биржа

grand сленг тысячадолларовая банкнота

grant грант

The word **grant** has two meanings in Financial English. 1. Formal transfer of real property. 2. The property transferred.

grant power of attorney выдать доверенность

grant a rebate предоставлять скидку, пойти на уступку (*в цене*)

grant preferential treatment предоставить льготный режим

grant/extend a credit on fixed-interest terms предоставить кредит с фиксированной процентной ставкой

grant-in-aid дотация, субсидия, финансовая помощь

graphics package графический пакет

grass-roots democracy амер. разг. демократия широких масс

grass-roots movement амер. массовое движение

gratuitous contract безвозмездный контракт

gratuitous fixed-term use безвозмездное использование на оговоренный срок

gratuitous use безвозмездное использование

great profit большая прибыль

Тж. huge profit

green activists «зеленые» активисты

green issues вопросы «зеленых» (*о вопросах «партии зеленых»*)

green shoe разг. букв. пункт, предусматривающий дополнительный выпуск акций для синдиката, размещающего ценные бумаги (*на определенных условиях*)

If you come across the expression **green shoe** it will not be easy to understand it even if you base your understanding on the context. The point is that the term **green shoe** is **not a shoe term but a finance term**. It means that a clause is put in an **underwriting agreement** (= an agreement on placement of securities on the market); this clause says that in the event of **rapid sales** of the securities, the issuer will authorize **additional shares to the syndicate**.

См. underwriting agreement

greengrocer зеленщик; продавец фруктов

greenmail разг. зеленый шантаж (*выкуп собственных акций у акционеров*)

The **greenmail** is also a finance term. It is a practice of buying up large portions of **company's stock** in an apparent hostile takeover attempt, thus driving up the price of the stock. Because of this the original **major stockholders** may buy back the stock at a much higher price. So one may even use (as a result of this experience) the phrase **green-mail payments**.

grey market серый рынок

The term **grey market** is used by business people in the sense of buying and selling company shares before they are officially available; that's why it is **grey**.

grey market deal сделка на сером рынке

gross валовой, без отчислений; брутто

Gross Domestic Product (GDP) валовой внутренний продукт

gross income валовой доход

Тж. pre-tax income

By **gross income** we mean the entire receipts (or revenue) of a business before any expenditure (such as wages, payment for materials, etc.)

gross margin валовая прибыль

gross pay заработная плата до вычетов

gross proceeds валовой доход

gross profit валовая прибыль

gross weight вес брутто

ground rent рента, полученная за счет сдачи земли в аренду

grounds for disqualification основания для дисквалификации

grounds for investigation основания для расследования

grounds for search основания для поиска

grounds for the adjustment of a contract основания для корректировки контракта

group discussion обсуждение в группе

growth industries быстро растущие отрасли

growth manager менеджер, решающий проблемы роста производства

growth share акция роста

Тж. growth stock

growth stock акция роста

guarantee of collection гарантия инкассирования (получения денег)

guarantee of payment гарантия платежа

guaranteed for a lifetime с гарантией на всю жизнь (о сроке гарантии)

guaranteed privacy гарантированное обеспечение личной сферы жизни

guilty party сторона, признанная виновной

Н

half price половинная цена

halfway reforms половинчатые реформы

hammer the share price букв. разг. нанести удар по курсу акций

hand in your notice вручить (свое) заявление

handbill письменное обязательство; рекламный листок

handing over the goods передача товара/груза

handle trades of shares заниматься торговлей акциями

handling обработка; обращение; перемещение

Handling means taking action to deal with smth. In other words, if you **handle a task**, or **problem**, you deal with it. If you **handle a piece of equipment** well (e.g. an electric drill, etc.), you use it effectively.

You can also say that **smth** (e.g. a car) **handles well** and it means that it is easy to use.

handling of shipping documents работа с транспортными документами

hand-made ручная работа (об изделиях)

hand-made details abound (о этом изделии) много ручной работы

handout рекламная листовка (как правило, раздается бесплатно)

handpicked politician политический деятель, кандидатура которого тщательно отбиралась

hand-tailored elegance ручная работа, позволившая придать (кому-л./чему-л.) элегантность

hand-written signature подпись, сделанная вручную

hangar-on сленг слоняющийся без дела; приспешник

hard currency твердая валюта (напр. доллар США)

hard facts факты, с которыми трудно спорить; явные факты; упрямые факты

hard hit разг. сильный удар (напр. о рынке, о резком падении цен и пр.)

have a small talk поболтать; приятно поговорить

Тж. chat; break the ice; gossip with; enjoy talking with

have a superior expertise обладать несравненным опытом

have a vacancy of a marketing assistant иметь вакансию на должность помощника по маркетингу

have an agenda сформировать повестку дня

Тж. agree on/draw up/establish/set an agenda

have an eye to разг. нацелиться на

have fun with поразвлечься; с интересом работать; приятно провести время

have more fun еще повеселиться

have much contact with часто общаться

have multiple talents обладать многочисленными талантами

have one's hands full разг. работы по горло

have one's own fleet of ships букв. иметь свой собственный флот; перен. иметь свои силы

have reason for smth иметь основание для

have smth at one's fingertips разг. знать как свои пять пальцев

Тж. know smth very well

have the last laugh (on) смеяться последним (над чем-л.)

have the world by the tail амер. разг. быть счастливым

E.g. Marc finished school at the top of his class and was offered an excellent position in a company. He could work with an accounting firm. Now he feels that he has the world by the tail.

hawk ястреб разг. перен. политик «ястреб» (в отличие от политика «голубя» — dove)

hawkish воинственный, воинственно настроенный

hawkish conservative воинственно настроенный консерватор

head for двигаться в направлении (напр. о партии)

headhunter разг. человек, ищущий таланты (напр. молодых специалистов для своей фирмы)

A headhunter recruits executives for employment. The word "head" is used in this context in the sense "boss".

E.g. The board of directors hired a headhunter to get a new manager. Or: The headhunter brought in a few candidates, but nobody promising.

hedging страхование/отраждение от потерь, хеджирование

hedging scheme система хеджирования

high office главная контора

Тж. head office

high on the agenda остро стоящий на повестке дня вопрос

high ranking official высокопоставленное должностное лицо

Тж. top executive; higher-up; administrator; policy-maker; амер. сленг brass hat

high returns on investments высокий доход от инвестиций

high technology новейшая технология

high technology enterprise предприятие с новейшими технологиями

high treason государственная измена

higher-up разг. высокопоставленное лицо

Тж. high-ranking official

highest grade available амер. самое высокое качество (можно приобрести)

high-flyers разг. спекулятивные акции

high-grade securities первоклассные ценные бумаги

high-level officials чиновники высокого уровня

highlight выделять (напр. текст); выдвигать на первый план (факты, события); подчеркивать (роль)

highly effective крайне эффективный

highly geared company компания со значительным использованием заемного капитала

highly leveraged со значительными долговыми обязательствами

highly recommended всячески рекомендуемый

high-price market рынок с высокими ценами

high-profile investor первоклассный инвестор

high-risk investments инвестиции с большим риском, рискованные инвестиции

high-stake struggle борьба, в которой высокие ставки

high-street banks амер. банки на главной улице (города)

high-styled высокого стиля (об одежде)

high-visibility colour яркий цвет

hire нанимать

hired labo(u)r наемный труд

hit ударять, бить, попадать (в цель)

head into направляться в

head up an organization возглавлять организацию

headbunting разг. поиск талантов

heads or tails орел или решка

head-to-head на равных

E.g. General Motors and Ford are expected to go head to

head in the market to buy up 15% stake in Jaguar.

health care служба здравоохранения

Тж. health service

health care trend тенденция в развитии здравоохранения

health food shop продовольственный магазин, продающий продукты высокого качества

hear presentations (from) слышать презентации (от)

hearing 1. слушание 2. разбор (дела)

hearing takes place in слушание состоится

Тж. hearing begins/opens in

heavy investor крупный инвестор

Тж. large investor

hedge экон. страховать (от потерь)

Тж. I can hedge by buying lots of different kinds of shares

hedged item застрахованный (объект)

hedging instrument инструмент хеджирования

hell-bent разг. одержимый (какой-л. идеей или проектом)

help you stay comfortable вам будет удобно (в этой одежде)

benchman амер. разг. пособник, приспешник

here's relief вам сразу станет легче (рекламная фраза)

hidden defect скрытый дефект

hidden economy теневая экономика

hidden inflation скрытая инфляция

hidden profit скрытая прибыль

hidden unemployment скрытая безработица

Тж. disguised unemployment

High Contracting Parties высокие договаривающиеся стороны

high market share высокая доля на рынке (напр. о масштабе операций компании на рынке)

hired worker наемный рабочий

Тж. wage worker

hit the gold mine разг. напасть на золотую жилу

hit and miss неточный

E.g. Buying shares for their takeover possibilities is always a bit of hit-and-miss affair.

hit at smb's position подвергать критике, критиковать

E.g. The EU Commission hits at Major's stance at talks.

hit the bid разг. согласиться на предложение о покупке

hit the ceiling взбеситься (от злости, досады)

E.g. Tom hit the ceiling when informed that the police had detained his son for disorderly conduct. In other words, he became violently angry.

hit the headlines попасть на первые страницы газет

Тж. разг. grab the headlines (about the news)

hit the spot разг. увидеть свет, быть обнаруженным

hit man разг. наемный убийца, киллер

In English by a **hit man** one means a criminal who is employed to kill someone.

hold more than 30% of the voting power иметь свыше 30% влияния со стороны акционеров

hold assets владеть активами

Тж. have/own/possess assets

hold goods as a pledge владеть товаром на основе (права) залога

hold in trust владеть на началах доверительной собственности

hold on to business придерживаться интересов своего дела

hold one's fingers on the pulse *разг.* контролировать развитие событий

Тж. keep one's eye on smth

hold one's ground удерживать занятые позиции

hold out for better terms требовать лучших условий

Тж. insist on better terms

hold possession владеть

Тж. own; possess

hold shares иметь акции, владеть акциями

hold stock in one's own books зарегистрированный в книгах капитал

hold the audience приковать (к себе) внимание аудитории

hold to maturity держать (*напр.* облигации) до момента погашения

holder владелец, держатель (*какой-л. ценной бумаги*)

holder in due course законный держатель (*напр.* контракта и т.д., не являющийся первоначальным владельцем)

In financial dictionaries the term **holder in due course** is defined as the party who becomes the good faith holder of a negotiable instrument such as a check, note, or draft, for value received, without knowledge of any claims against it.

holder of a security владелец ценной бумаги

holding company холдинговая компания, холдинг-компания, материнская компания

A company is called a **holding company** when it exercises control over another company (by owning enough voting shares of outstanding common stock) or that controls several related companies.

См. outstanding common stock

holdings активы *См. тж.* assets and liabilities

hold-until-maturity investor инвестор, хранящий ценные бумаги до срока их погашения

honeymoon period время безмятежных отношений (*напр.* между президентом и прессой)

horse around *разг.* празднично проводить время, шататься

Тж. play around

horse of another colour *разг.* совсем другое дело

Тж. horse of a different colour

horse opera *амер. сленг* ковбойский фильм

horse-trading хитроумная политическая игра, выгодный обмен

hospitality benefits пособие на представительские расходы

hostage заложник

It is said to take/seize hostages.

E.g. The gunmen took 24 hostages.

The police arrived in the right time and freed/released/set free the hostages.

E.g. The diplomatic efforts to get the hostages released were a real triumph.

hostile враждебный

hostile takeover враждебный захват компании

A **hostile takeover** means an unfriendly takeover. It is a takeover of a company against the wishes of the current management and the Board of rectors.

hotline *разг.* горячая линия, прямая связь

A **hotline** may be a 24-hour hotline, information, technical, support, ticket, credit card, telephone hotline, etc. To get in touch with the right person, you have to call/dial/phone/ring a hotline.

E.g. Dial our 24-hour hotline to find out if you have won a prize.

A telephone hotline has been set up to give information about the changed train services.

To make the hotline effective, you should know how to operate/run it.

E.g. The company will be operating an information hotline that customers can call if they are worried about products.

hot number сленг очень привлекательная женщина
hot potato разг. трудная проблема; фин. фальшивый чек
hot rod разг. автомобиль, способный развивать очень высокую скорость
hot stock разг. акции — лидеры рынка (букв. акции, которые парасхват)
hot values at cool prices ценные вещи по доступным ценам
hottest new styles самые модные стили
household goods товары для дома
huge discounts громадные скидки
human resources людские ресурсы, кадры
human resource management управление людскими ресурсами/кадрами
hung jury состав присяжных, не пришедших к единому мнению
Тж. deadlocked jury
hung parliament разг. полит. положение в парламенте, когда невозможно принятие решений, так как ни одна из партий не имеет большинства
hurdle: clear the hurdle преодолеть препятствие
Тж. remove the hurdle
hush money плата за молчание, подкуп
if you want the best если вы хотите лучшее
ill effect вредное воздействие
ill-advised неблагоразумный (напр. совет)
ill-informed плохо, неверно информированный
Тж. lacking information
ill-timed плохо скоординированный во времени
immediate plan ближайший план
in a nutshell разг. короче говоря
Тж. in brief, in short, to make a long story short; in a word
in classic style в классическом стиле
in cold blood хладнокровно, преднамеренно

in due course своевременно
Тж. it is timely
in exchange for вместо
in good faith по-честному, честно (напр. о сделках)
in matching colours в подходящих друг к другу цветах (напр. об одежде)
in one's pocket в кармане
in quest for в поисках
Тж. in quest of smth
in respect of в отношении
in someone's eyes в чьих-л. глазах
in spite of assurances несмотря на заверения
in stock for immediate delivery иметься в наличии для срочной доставки (о товарах)
in the absence of authority при отсутствии полномочий
in the black фин. в плюсе; с прибылью (о деятельности компании)
in the case of assignment of claims в случае письменной переуступки претензий (напр. по долгу)
in the know в курсе (дела)
in the limelight в расцвете (сил)
in the performance of a contract во исполнение контракта, при исполнении контракта
in the public eye в глазах общества/общественности
inalienable right неотъемлемое право
income доход

There are many adjectives combining with income. An income may be large, small, high, sufficient, average, rising, additional; if we speak about a very small level of income, we can say that it is below average, low, meagre; if we mean the income of a nation it is national income. With reference to certain periods it is annual, monthly, and weekly income. If you refer to your own income it is personal or private.

E.g. He has a large private income on top of what he earns as a teacher.

The income with reference to tax and other likely situations is a **pre-tax income**. Alternatively, it may be a **taxable income**, or **after-tax income**. The income you can dispose of is known as a **disposable income**. Income in the form of money is the **money income**. One may think of some ways to **boost**, **increase** or **supplement** his income.

And the last phrase useful to know is to **treat smth as income**.

E.g. Interest is treated as income for tax purposes.

As to sources of income, the following phrases are used: an income **arises from**, **comes from** or **derives from**.

E.g. If a person's income arises in the UK it is subject to UK **income tax**. A lot of income may **come from** bank interest. One of the government's questions is to regulate an **incomes policy**.

E.g. There are internal disputes over the **incomes policy**.

income and expenditure доходы и расходы

income bracket группа населения согласно размеру получаемого дохода

income comes from доход возникает от

Thus, **income arises from**

income drops if доход снизится, если... *Thus* **income falls if...**

income from commercial activity доход от коммерческой деятельности

income per capita доход на душу населения

Thus, **income per head**

income statement отчет о прибылях и убытках

income stream поток доходов

income tax подоходный налог

incorporation оформление в качестве юридического лица

increased human deprivations усилившиеся людские невзгоды

increase efficiency усилить эффективность

incredible deals невероятные сделки

incumbent занимающий должность в данное время

incumbent president нынешний президент

indebtedness задолженность

indemnification (for/against) возмещение (за ущерб, утрату)

indemnity возмещение, компенсация

in-depth discussion глубокая дискуссия

Thus, **detailed discussion**

in-depth review тщательный пересмотр/тщательное рассмотрение

index-linked pension индексируемая пенсия

indisputable event неопровержимое событие

individual types of obligations отдельные виды обязательств

indivisible property неделимое имущество

indulge in outright luxury увлекаться роскошью

indulge! you deserve it! разг. «оттянитесь!» Вы заслужили это!

industrial disputes споры в промышленности

industrial enterprise промышленное предприятие

industrial revival рост/оживление промышленности

Industry sprang up (эта) отрасль возникла

Industry's pacesetter маяк в этой отрасли промышленности

(букв. «задающий тон»)

inferior quality низкое качество

Influence-peddling спекулирование своими связями (особ. о лицах во властных структурах)

information gap нехватка информации

Information technology информационная технология

Infringe a patent нарушать патент

ingenious plan оригинальный план

in-house services внутрифирменное обслуживание

in-house training внутрифирменная подготовка

initial bid price стартовая цена, предлагаемая на торгах

initial margin первоначальный предел (напр. доходности)

Initial offer первоначальное предложение

Initial Public Offering (IPO) первый выпуск акций

Initial public offering is a corporation's first stock offering to the public. Often such an offering gives owners and

first investors opportunities to make large profits, particularly if the company is doing well with respect to profits.

initial trade date первоначальная дата заключения сделки

injured party пострадавшая сторона

inland внутренний (напр. о судоходстве по внутренним водным путям)

inland navigation судоходство по внутренним водным путям

inland transport внутренний транспорт

inner city внутренние кварталы города, центр города (иногда о бедных кварталах)

innovation инновация

The word **innovation** has a number of meanings. The first one is the introduction of new ideas. When the word is used in this sense, we can speak about **continuous, successful, cultural, educational, industrial, scientific, technical, technological, design, product innovations**. Actually **innovations** can be in any sphere of life. In certain cases, **innovations** are **encouraged, facilitated, fostered or stimulated**. This is when we have a positive attitude towards **innovations**.

However, sometimes our attitude is negative. If this is the case, in English they say **to stifle an innovation**.

E.g. Too strict regulatory system (in some kind of business such as banking) may **stifle innovation**. **Innovations** usually occur.

E.g. **Technical innovation** may occur directly in the factory. When we want to stress the **degree of innovation** we usually say **the scope for innovation**.

The second sense of the word **innovation** is a new idea. In this case we can mention a lot of typically used word combinations such as **great/major/important/significant innovations**; some of them may be **successful**, others — **insignificant**; depending on time you can talk about **latest, new or recent innovations**, or about **innovations that occurred in....**

It is clear that every effort should be made to develop **innovations** or to design them.

E.g. I speak about **technological innovations** designed to save energy.

Innovations are developed by certain people.

E.g. **Mathematical astronomy** was the **great innovation** by the Greeks of the 5th century BC.

Innuendo намек

E.g. He conveyed his thoughts by **innuendo**.

In-plant training подготовка без отрыва от производства

Т.е. **on-the-job training**

input ввод, вводимый ресурс; затраты

Some people think that the word **input** is primarily associated with economy. It's true that it may be used as an economic term. However, the context of usage of this word is much broader. First of all, we can speak about **an input of time, knowledge or ideas**.

So your **input** may be **considerable/great/important/major or significant**. If you contribute regularly, it's a **regular input**, if it is a technical contribution it's a **technical input**. So one **receives, gets or provides** input. A special area of usage is the area of computers. In this area you can find hundreds of such word combinations as **data input, keyboard input** and so on.

Ins and outs of smth все детали (какой-л. проблематики)

insider инсайдер (человек, совершающий прибыльную сделку на основе информации, недоступной широкой публике)

insider dealing незаконная операция с ценными бумагами на основе внутренней информации о деятельности компании-эмитента (ценных бумаг)

Insider dealing is a dealing with the help of insider's information.

insider information конфиденциальная информация о делах фирмы, недоступная широкой публике

insider knowledge знания изнутри, внутрифирменная информация

insider trading операции с ценными бумагами на основе конфиденциальной информации

By **insider trading** one means transactions in securities such as stocks and shares by persons having access to privileged (= confidential) information which is not yet available to the general investing public. So the people who use the information stand to gain financially from it.

insolvency неплатежеспособность (о человеке, фирме)

Insolvency is also known as bankruptcy. It is a condition under which the liabilities of an individual or a firm (to creditors) exceed assets. So insolvency occurs.

insolvency of an individual entrepreneur неплатежеспособность отдельного предпринимателя

installation grant пособие на обустройство (приобретение мебели и пр., напр., при поступлении на работу в международную организацию; предоставляется бесплатно как часть условий по контракту)

instalment взнос; плата в рассрочку

The word **instalment** is associated with meanings when used in a business context. First of all, it is a regular payment. Depending on the period an instalment may be **annual, monthly, weekly or quarterly**.

What can you do with instalments? You can pay them off, **pay by instalment (= pay in instalment)** or pay smth in instalments.

E.g. She sold the car before she paid the instalments. The tenants agreed to pay off the arrears in instalments.

Or: the amounts are repayable by instalment.

instalment buying покупка в рассрочку

instalment credit кредит в рассрочку

instalment plan план покупки в рассрочку

instant creativity мгновенная креативность

instant energy мгновенный приток энергии

institute институт

institution институт, учреждение (напр. банк)

The word **institute** is sometimes confused with the word **institution**.

An institute is an organization set up to do a particular type of work, especially research or teaching, *E.g. an institute of foreign languages.*

An institution as a rule is a commercial organization like a bank.

But it may also mean a building where people are kept, *E.g. mental institutions.*

A well established feature may be called **institutional**, *E.g. an institutional approach towards...*

As to institutions in the sense of organizations, they may be traditional, public, private, government/governmental, state, international, national, local, democratic, academic, charitable, cultural, economic, educational, financial, legal, lending, political, religious, research and the like.

E.g. I mean cultural institutions such as the Danish Institute; a course at an institution of higher education; examination procedures within the educational institutions.

institution of marriage институт брака

institutional equity ownership установленная/закрепленная долевая собственность

institutional practice узаконенная практика

instructive: it will be instructive to do this было бы убедительным примером поступить таким образом

instrumental служащий средством достижения чего-л., помогший (в чем-л.)

He was **instrumental** in tracking down a criminal.

instruments of fiscal policy инструменты финансово-бюджетной/фискальной политики

insurance страховка, страхование

In today's world there are all kinds of insurance: comprehensive, long-term, short-term, state, personal, private, commercial, compulsory, life, health, medical, car, house, travel, accident, fire, unemployment insurance.

One usually says to have or maintain insurance.

E.g. Have you got full comprehensive insurance? The company maintains liability insurance for its directors and officers. To get an insurance, you apply for it, arrange, buy, obtain, purchase, take out insurance.

E.g. The contract requires me to arrange my own insurance.

In the area of business you speak about insurance business, industry, market, sector or about insurance fund, group or agents.

Insurance is bought in accordance with a contract of insurance.

intangible value нематериальная ценность

intangibles нематериальные активы

integrate интегрировать

When one combines things he integrates them closely, tightly or well.

Things are integrated into smth.

E.g. The results should be integrated into a final report.

This computer programme can be integrated with existing ideas.

integrated интегрированный; комплексный

integrated approach комплексный подход

integrated personality цельная натура

integrated school смешанная школа

integrated services комплексные услуги

intellectual property интеллектуальная собственность

Intellectual property is something that smb has created or invented and that no one else is allowed to make, copy or sell.

intellectual property rights права на интеллектуальную собственность

intent намерение

intent of both parties намерение обеих сторон

inter-agency task force межведомственная рабочая группа

Intercommunal межобщинный

Intercommunal talks межобщинные переговоры

Inter-country programming программирование по странам
(*m.e. составление программ помощи для различных стран*)

Interim audit промежуточная аудиторская проверка, промежуточный аудит

An interim audit is an audit of an interim period. For example, quarterly statements may represent such an interim period.

Interim chairman временный председатель

Interim dividend промежуточный дивиденд

interim order временное распоряжение (*в фирме*)

interim payment предварительный платеж

interim pay offer предложение о сумме предварительного платежа

interim receiver временный управляющий конкурсной массой

In the legal language a receiver is a person who is appointed by a court to administer property under litigation. The primary business of such a receiver is to manage the whole of the company's business. As a rule, the person (receiver) has wide powers under the Insolvency Act.

One of the functions of the receiver is to make it possible to carry on the business of the company.

interim relief временное пособие

interim statement отчетность за определенный период, промежуточный отчет

interim trustee опекун/попечитель на определенный период

Intermarket Trading System (ITS) Межрыночная торговая система (*о компьютерной торговой системе*)

intermarry вступать в смешанный брак

internal discords внутренние распри

internal rate of return (IRR) внутрифирменная норма прибыли

Internal Revenue Service (IRS) Служба внутренних доходов (США) (*федеральное ведомство, занимающееся сбором налогов*)

internal shareholding участие в акционерном капитале компании

internal transaction бухгалтерская проводка; внутрихозяйственная операция

internal waterways внутреннее плавание (*т.е. в пределах внутренних вод страны*)

international air travel международное воздушное сообщение

international double taxation международное двойное налогообложение

international equities международные акции (*покупаются и продаются на биржах типа Лондонского рынка*)

International Finance Corporation (IFC) Международная финансовая корпорация (МФК)

International Fiscal Association (IFA) Международная налоговая ассоциация (ИФА)

international instrumentalities международные средства (*напр. переговоры для достижения мира*)

international peace-keeping forces международные силы по поддержанию мира

International Securities Market Association Международная ассоциация рынков ценных бумаг

international treaty law международное договорное право

interposing force международные силы (*разделяющие территорию*)

interstate treaties амер. договора между штатами США

intervention интервенция; вмешательство
An intervention is acting to make a change in a system.
E.g. We may say it is the government's intervention in the foreign exchange markets; or we may speak on the issue of the central bank's intervention in the banking crisis. There is also an economic intervention in ...

intervention in economy (государственное) вмешательство в экономику, интервенция в экономику

into the bargain в придачу

introduce amendments внести поправки

intrusion into the territory вторжение на территорию

Intrusion on smb's time посягательство на чье-л. время

Inventory clearance распродажа при учете товарно-материальных запасов

Invest инвестировать

Тж. fund (a project); raise money (for); issue (more shares)

invest heavily осуществлять значительные капиталовложения в (какую-л.) отрасль

invested with имеющий (*о полномочиях*)

invested with broad powers облеченный широкими полномочиями

investment bank инвестиционный банк

investment counselling консультирование по инвестициям

investment house инвестиционный дом, инвестиционная компания

investment services услуги по вопросам инвестиций

investment services directive (ISD) директива по вопросам обслуживания инвестирования

investment trust инвестиционный траст/инвестиционная компания

investment trust company англ. инвестиционная компания

investor's equity акции инвестора

invisible export невидимый экспорт

invisibles невидимые статьи (*платежного баланса*)

When we say invisibles we actually mean a country's income i.e. the money it earns from services (such as tourism) rather than from selling goods.

invitation просьба, приглашение (*сделать что-л.*)

Invitation to make offers приглашение выступить с деловыми предложениями

involuntary dissolution принудительный роспуск

involuntary bankruptcy несостоятельность, когда дело возбуждается кредиторами (*в отличие от добровольного заявления о несостоятельности*)

irregular payments нерегулярные платежи (*т.е. в нарушение графика выплат*)

issue a bond at its nominal value выпускать облигацию с указанием ее номинальной ценности

issue a cheque выпускать чек

issue a license выдавать лицензию

issue a share выпускать акцию

issue a statement выпустить/опубликовать заявление

issue an indictment выступить с обвинением, обнародовать обвинительный акт

issue of equity выпуск акционерного капитала

issue of shares выпуск акций

issued capital выпущенный акционерный капитал

item пункт повестки дня; статья (*в бюджете*);

Speaking of an agenda one says to put/place an item on the agenda.

An item in a newspaper is a report or article.

it adds up to pure pleasure это усиливает истинное удовольствие (*рекламная фраза*)

it depends все зависит от обстоятельств

it holds credibility выглядит правдоподобно (*об истории*)

it is a traditional favourite обычно этой вещи/предмету отдается предпочтение

it looks the same but costs much less по виду то же самое, а по цене гораздо дешевле (*напр. о вещах*)

it pays to hire us есть смысл обратиться за помощью именно к нам

it pays to know можно только выиграть, если знать о ...

it simplifies your life жить проще, если иметь ...

it sounds familiar кажется, я уже слышал об этом

it will be treasured forever этим (*предметом*) можно дорожить всю жизнь

it will do the job да, это поможет сделать работу, добиться желаемого

It's a Catch 22 situation «западня» (*чтобы сделать одно, надо сделать другое и т.д.*)

It's a different new ball game разг. это совершенно иная ситуация (*напр. в бизнесе*)

it's a far cry (to that place) это далеко от ...

it's a holiday happening это праздник

it's an unforgettable gift это незабываемый подарок

it's as simple as ... это проще простого

it's common knowledge that общеизвестно, что ...

it's cool! круто

it's on everyone's lips это на устах у всех

it's our job to make your job easier наша работа — сделать вашу работу легче

it's time to play настало время повеселиться

jitters нервозность

E.g. It gives me the jitters.

job работа

It's useful to know some typical word combinations connected with the word **job**. For example, we may talk about a **top job**.

E.g. It's one of the top jobs in management. Depending on interest and reward, a job may be decent, good, worthwhile, and plum.

A **plum job** is the one that many people wish they could have because it's very good.

E.g. The plum jobs all went to friends of the prime minister. In colloquial English the expression "cushy job" is quite popular.

E.g. His father found him a cushy job in the office, with almost nothing to do and a whacking great salary (= great salary). Depending on the circumstances and the level of

remuneration you get, jobs may be dream-like, ideal, boring, dead-end (= with no prospects), routine, undemanding, challenging, demanding, difficult, taxing, highly-paid, well-paid, badly-paid, low-paid. If one wants to stress a factor of time, jobs may be referred to as full-time jobs, part-time jobs, or as 9 to 5 jobs, regular, steady, permanent or, on the contrary, as temporary jobs. Depending on skills, one may talk about a manual job, or non-manual, semi-skilled, skilled, unskilled, desk jobs (= working at a desk in an office) and so on. Recently one can hear quite often such expressions as blue-collar jobs (= physically difficult jobs) or white-collar jobs (= jobs in offices, banks, etc.) To get/find a job you should look for it, apply for it or go for it.

E.g. She got a temporary job stacking shelves. He has just landed himself a highly-paid job in the City. Once you get your job, it's your duty to hold it down or keep it.

E.g. He's always had difficulty holding down a job. If you don't like your job, you resign from it or give it up. And organizations may offer you a job, or they may create jobs, or provide you with a job you'd like to get. And in hard times management may axe, cut or shed jobs.

E.g. Management are hoping to shed 200 jobs. If this happens one has to read newspapers where jobs are advertised or undertake a job search. So if you become a job seeker/hunter, try to take advantage of any job opportunities. As they say in English, take smth as it comes.

job action невыход на работу (напр. в знак протеста, забастовки)

job creation создание новых рабочих мест

job cuts сокращение рабочих мест

job expectations надежды на трудоустройство

job has progressed работа (напр. над проектом) продвинулась

job interview собеседование в связи с поступлением на работу

job losses потеря рабочих мест

job opportunities возможность получения работы

job order заказ на изготовление продукции

job placement определение на работу (напр. специалиста)

job profile профиль работы

job prospects шансы/перспективы получения работы

job satisfaction удовлетворенность работой

job security гарантия рабочего места; обеспеченность работой

job seeker занятый поиском работы человек

Тж. job hunter

jockey for разг. использовать средства (для достижения)

jockey for position всеми средствами добиваться выгодного положения

join millions of satisfied users присоединиться к миллионам тех, кто доволен (какой-л.) продукцией

join the party вступить в партию

joint committee объединенный комитет

joint liability совместная ответственность (напр. по контракту)

joint management of affairs совместное управление делами

joint ownership совместное владение (напр. имуществом)

joint report совместный доклад

joint sitting совместное заседание (комитета)

joint stock capital совместный акционерный капитал

joint-stock company акционерное общество

A joint-stock company is a form of company in which a number of people contribute funds to finance a firm in return for shares in the company. Joint-stock companies are able to raise funds by issuing shares to large numbers of shareholders.

journalism журналистика

There are different kinds of journalism: professional, investigative, popular, tabloid, checkbook, newspaper, broadcast, radio, television, fashion, medical, music, science, sports journalism and so on. If you are very successful in

journalism, it is said that you can make a career in it.

E.g. I'd like a career in journalism.

All the questions of journalism may be named "the world of journalism".

journalist журналист

Тж. reporter; correspondent

There are many ways to characterize the work of a journalist.

We can say that a journalist is (in his/her work) good, experienced, well-known, professional, brilliant and so on. If he explores facts, his reporting is called **investigative**. There is even a special term — **investigative journalism**.

Depending on the news media format, a journalist may be **magazine journalist**, or **tabloid journalist**, or **radio/television journalist**, **business journalist**, **financial journalist**. If he writes on political affairs he is a **political journalist**, and if he writes on sports he is a **sports journalist**. So it all depends on the area of your specialization. The typical expressions are **to speak to a journalist**, **to tell the journalist about...**; as to the journalist himself he **writes smth** or **reports on smth**.

E.g. She was warned against **speaking to journalists** about the affair.

The journalist wrote a story on... He is an **investigative journalist with a French newspaper...** (he is an **investigative journalist** (= investigates the situation) and works for a French newspaper).

judge судить, решать

To judge means to **form/give an opinion** about an event/fact. This (judging) you can do **correctly**, **rightly**, **wrongly**.

E.g. I think I **judged** the distance **wrongly**. This is a difficult case to **judge** it **properly**. You can also say **to be hard to/to be able to/to be in a position to judge**.

E.g. I am in **no position to judge** whether what she is doing is right or wrong.

Some phrases to know are as follows: **criteria for judging**.

E.g. People use different criteria for **judging success** at school.

Don't judge a book by its cover (= don't judge smth by how it looks).

to judge by/to judge by appearances

I think that we should **judge** (an event) **on its merits**.

E.g. Each painting must be **judged on its own merits**.

Judg(c)ment суждение, мнение

The word **judgement** has two meanings: 1) decision/opinion; 2) decision making.

The judgement may be **accurate**, **balanced**, **impartial**, **independent**, **objective**, **personal**, **subjective**, **intuitive**, **qualitative**, **harsh**, **snap**.

I hate **having to make snap judgements**.

This is a difficult case. It is **difficult to form a judgement**. You can **express**, **confirm**, **reach a judgement**. Or you can **come to a judgement**. One can **deliver/give/pass/pronounce a judgement**.

E.g. The school inspector's function is not merely to **pronounce judgement** but also to suggest improvements. When a situation is not absolutely clear, you can **reserve/suspend your judgement**.

From the point of view of decision-making, judgements may be **impartial**, **independent**, **weak**, **aesthetic**, **artistic**, **critical**, **ethical**, **moral**, **political**, **professional**, **final** and the like.

One can **respect**, **display**, **show**, **rely on**, **trust judgement**.

You can **exercise/use judgement/judgment**.

Phrases to know are as follows: **an error of judgement**, **lack of judgement**, **a matter of judgement**.

judicial power судебная власть

judicial settlement судебное урегулирование

jump прыгать

jump aboard присоединиться в последний момент (напр. к партии)

jump at the chance ухватиться за шанс/предложение

Ты ж. jump at the offer

jump at the conclusion прийти к поспешному выводу

jump the channels обращаться не по команде (*то есть обращаться сразу к высокому начальству, минуя низшие звенья*)

jump the gun разг. начать стрельбу раньше (*чем следовало бы*)

junk bond «бросовая» облигация (*высокодоходная, но ненадежная*)

Junk bond: this is a colloquial term. It is used to describe financial securities such as forms of high risk, high-interest loan capital which are issued by a company as a means of borrowing money to finance a takeover bid or management buy-out.

См. **takeover bid; management buy-out**

junk mail макулатурная почта (*реклама, циркуляры и пр.*)

The Direct Mail Information Service says that the money spent on postage and production of the mail shot/increased; an estimated £ 750 million probably generates around £ 7 billion worth of business. Through the nation's letter boxes dropped 2.1 billion items of what is usually referred to as 'junk mail'.

jurisdiction юрисдикция; полномочия

The word **jurisdiction** seems to be easy to use. But it isn't exactly so.

First of all, one should know that there is a limited and exclusive jurisdiction.

E.g. The commissioners had **exclusive jurisdiction** to decide.

Depending on the field of jurisdiction one may speak of a civil, criminal or ecclesiastical jurisdiction. One usually has or retains jurisdiction (over)...

E.g. The court has no **jurisdiction** in this case = the court has no power to deal with that case. When you speak of a territory where certain laws are applied, it is said that this

territory comes under the jurisdiction of Russia, for example.

jurisdictional strike юрисдикционная забастовка (*то есть забастовка по поводу юрисдикции, например, в ходе спора между двумя профсоюзами*)

just plain fun потеха; удовольствие (*например, реклама деятельности какого-л. клуба*)

just tell us when you need it сообщите нам о ваших проблемах (*рекламная фраза*)

just the way you imagined it как вы и воображали; точно, как вам казалось

just turn the key просто поверните ключ (*намек на полную готовность объекта*)

just-in-time «точно в срок» (*о порядке доставки товара*)

There is special "just in time system".

Goods are produced or bought just before they are needed. This reduces the cost of keeping goods for long periods of time.

E.g. The firm is worried that delays could cause problems with their **just-in-time** manufacturing methods (= JIT methods).

just-in-time (JIT) system система доставки товара точно в срок

K

keen острый, тонкий; страстный (*напр. коллекционер*)

When we want to stress how **keen** smb is on smth, we may use the following adverbs: awfully, desperately, especially, extremely, mad (in informal language), more than, obviously, particularly, really, terribly, very, naturally, etc. **keen**.
E.g. He's mad **keen** on football (= interested only in football).

She is a very **keen** player (= intelligent/able/skilled player). To somewhat deny that quality, we may say: not at all, not overly or not too keen.

E.g. The banks were **not at all keen** to lend to somebody who actually seemed to need money. And some degree "of being keen" can be expressed with the help of such words as **fairly, pretty, quite, rather** or **always keen**.

E.g. She was **always keen** to hear the local gossip (= very interested in hearing...)

Other classifying words on **how keen one can be** are the following:

obviously keen, naturally keen and understandably keen.

E.g. She was **naturally keen** to make a good impression. As to prepositions, it's two of them being used quite often: it's **on** and **for**.

E.g. Sally is quite **keen on** the idea.

E.g. They were desperately **keen for** information.

The popular expression **as keen as mustard** means to be very keen.

keen intellect острый ум

keen interest(in) сильный интерес (к чему-л.)

keen mind острый ум

keep a job удержаться на работе

Тж. **hold down a job**

E.g. He's always had difficulty **holding down a job**.

keep a line of goods иметь ассортимент товаров; иметь «свою» линию

keep a straight face сохранять невозмутимый вид/невозмутимость

keep abreast of the news быть в курсе всех новостей

keep accounts in order сохранять отчетность в полном порядке

keep an eye on *разг.* сосредоточить свое внимание на (чем-л.)

keep an offer open держать коммерческое предложение открытым

keep in touch (with) сохранять контакты (с кем-л.)

keep pace (with) быть на уровне (с)

keep smth under the hat *разг.* держать в секрете

keep up with smth не отставать от

key industry ключевая отрасль

key job основная работа

key personnel основной персонал

key player главный игрок

key points ключевые вопросы

Тж. **key questions/issues**

kit of background information пакет справочной информации

kite *разг.* стараться раздобыть деньги за счет поддельных чеков

См. **bad checks**

kite-flying *разг.* зондирование почвы (особ. в сфере политики), запуск «пробных шаров» (чтобы вывести что-л., напр., настроения общественности)

knowledge gap пробел/брешь в знаниях

L

labo(u)r exchange биржа труда

Тж. **employment exchange**

labo(u)r legislation трудовое законодательство

labo(u)r market рынок труда

The labour market provides for an exchange of work for ages.

In this case trade unions bargain on a collective basis.

labo(u)r mobility мобильность трудовых ресурсов

labo(u)r relations трудовые отношения (между администрацией и профсоюзами)

lame duck *амер. разг.* человек, дорабатывающий последние дни в избранной должности; организация/правительство, полномочия которых скоро истекают; страна, утратившая свое бывшее влияние; банкрот (напр. о предприятии); провалившийся (на выборах) кандидат; член конгресса, не избранный на новый срок

large-cap shares *разг.* акции крупнейших корпораций

Тж. **large-cap stocks**

large-scale крупномасштабный
launch запускать, начинать
launch a business empire открыть громадное дело
launch a campaign открыть/начать кампанию (*напр. рекламную, политическую*)
launch a new enterprise открыть новое предприятие
Так. start a new company
launch an investigation начать расследование
launching date дата запуска
launder money отмывать деньги, скрывать сомнительные источники (*получения денег*)
laundering 1. стирка 2. *фин.* отмывание денег
laundry list *амер.* перечень потребностей
law 1. закон 2. право

By the term law we mean rules and profession. When we mean certain official rules/regulations, we speak about an administrative law, case law, civil law, common law, contract law, statute law, etc. A bill usually becomes law when voted.

E.g. Parliament voted for the bill to become law. To make the law "work", one has to enforce it.

E.g. It's the job of the police to enforce the law. That means that the police must put it into practice. Or we can say that the duty of the government is to uphold the law. When a law is passed, the public tries to observe it. Or we can say that a good citizen obeys the law. But there are exceptions.

Sometimes a law is broken, flouted or violated. If a law is no good we say that the time has come to annul/repeal it. And we all know how important it is to interpret the law properly.

E.g. Sometimes judges interpret law in different ways.

The law itself allows smth, forbids it or prohibits it.

E.g. The law forbids gambling of any kind in this town. On the other hand, we may say that this is permitted or required by law.

E.g. The wearing of a crash helmet is required by law. And a final popular phrase to remember is that this law governs smth.

E.g. This law governs school attendance.

law of conflict коллизионное право

law of evidence доказательственное право

law of obligation обязательственное право

law of shipping законодательство по судоходству

law of treaties международное договорное право

law on currency control закон о валютном контроле

Так. law on currency regulation

laws of managing money закон о регулировании денежных потоков/средств

lay off workers *амер.* увольнять рабочих/служащих

In addition to such words as dismiss, discharge which are rather formal verbs, or getting the sack, there are other expressions:

to lay off, to face the sack/to be threatened with the sack; to fire smb.

E.g. Hundreds of postal workers (in this area) are facing the sack.

layout of a letter структура, расположение текста письма

lead the market задавать тон на рынке, сохранять лидирующие позиции на рынке, выступать в качестве ведущей компании на рынке

lead time время подготовки/разработки (*для выпуска новой продукции*)

leader лидер

A leader is a person who is in charge of something. Depending on the circumstances we may mean a born, natural, charismatic, effective, good, great, inspiring, visionary, undisputed, powerful, strong, weak, former, local, parliamentary, party, opposition, Labour leader, etc. Sometimes we may mean activity that permits us to speak about a certain leader:

E.g. we may mean a gang, guerrilla, nationalist, rebel, group, team, project leader, etc.

E.g. You must discuss your problems with your team leader. In the military context you may speak about a squadron or regiment leader, and in business there are business leaders (both people and firms), in churches — church leaders, in a community — community leaders, in a trade union movement — trade union leaders and so on and so forth. Virtually, there are leaders in any field of human endeavour/endeavor. Leaders as such are elected, or they may be appointed. So you may say to appoint smb as a leader of, to choose smb as a leader of or to nominate or elect smb as a leader of...

leadership руководство

Leadership can be shown in business, economy, politics and so on.

Leadership may be clear, effective, firm, outstanding, real, strong, poor, weak, charismatic, dynamic, visionary (= with clear ideas on the future of...), traditional, personal, collective/joint, cultural, industrial, intellectual, military, moral, political, spiritual, government, parliamentary, party, union, etc.

E.g. The time has come for you to take on/take over leadership in ...

One can also assume leadership or exercise/provide/show leadership.

E.g. In the crisis he showed real leadership.

leading ведущий

There are many words used in English to show leadership in one field or another.

You can use (*depending on the context*) such synonymous words as first, chief, main, primary, etc.

E.g. be a main/chief provider of services in... (= to be leading provider of services in...)

leading counsel главный адвокат стороны

leading dealer главный дилер

leading edge разг. главное преимущество (напр. в конкурентной борьбе)

leading manufacturer ведущий производитель/фабрикант/заводчик; ведущая фирма-изготовитель

Так. **leading works/plant**; *разг.* works № 1

leak out просочиться (об информации)

E.g. The news leaked out of the press.

leak the information дать возможность просочиться (об информации), инсценировать «утечку информации»

learn to delegate more (power, functions, responsibilities) привыкнуть к тому, чтобы отдавать больше полномочий другим

lease 1. аренда 2. арендовать

The word lease actually means a legal contract that allows a person or organization to make payments to use something (*e.g.* a shop) for a particular period of time in return for payment.

E.g. She had signed a lease with Texaco to drill for oil on the property she owns.

lease objects арендовать отдельные объекты

lease of residential accommodation аренда жилого помещения

lease property (from) взять собственность в аренду (у кого-л.)

lease provisions положения об аренде

lease term срок аренды

leased property сланное в аренду имущество

leased property improvement улучшение арендованного имущества

least developed countries наименее развитые страны

leave a gap оставить зазор

leave in the cold забросить, оставить без присмотра

leave no profit margin не оставить шансов для получения прибыли

legal advice консультация юриста

legal adviser юрисконсульт, советник по правовым вопросам

legal channels юридические каналы

legal entity юридическое лицо

Тж. legal person

legal expenses судебные издержки

legal proceedings процессуальные действия, судебное разбирательство, судебное дело; судопроизводство; судебная процедура

legal tender законное платежное средство

By legal tender one means all coins and currencies lawful within a given country.

legendary quality несравненные качества (*рекламная оценка вещи*)

legitimate right право на основе закона

leg-man *амер. разг.* репортер, добывающий факты, но не описывающий их (*в своей статье в прессе*)

Тж. reporter, newspaper reporter

legwork работа репортера над сбором первичной информации (*что, где, когда произошло*)

Legwork means work, such as collecting information for a project.

lend давать займы, одалживать, ссужать

lend a hand оказывать помощь

lend \$ 5 одолжить 5 долларов

lender кредитор, ссудодатель

A lender is a person or firm that makes a loan to a borrower to enable the borrower to finance consumption or investment. Lenders frequently require borrowers to offer some collateral security, for example, property deeds, which lenders may retain in the event of borrowers failing to repay the loan.

См. collateral security; property deed

lender of the last resort последний кредитор в критической ситуации; центральный банк

lenient (towards) снисходительный

lessee арендатор *См. тж. tenant*

A lessee is the one to whom a lease is granted. For example, it may be a tenant holding property by lease.

lessor арендодатель

A lessor is the one who grants a lease. For example, it may be a landlord letting property under a lease.

letter heading шапка на фирменном бланке

letter of application письменное заявление (*напр. о получении займа*)

letter of cancellation заявление об аннулировании

letter of credit (L/C) аккредитив

A letter of credit means a letter from one bank to another bank, by which a third party, usually a customer, is able to obtain money.

leverage левередж, соотношение между собственными и заемными средствами

The main usage of the word leverage is as follows. It's used of borrowed funds to increase purchasing power and profitability of an investment. The amount of leverage capital has a definite impact on market price of common stock.

liable to pay подлежащий уплате

liaison связь, контакты (*напр. между организациями*)

lie-detector test проверка на детекторе лжи

lien право удержания имущества

life-line *перен.* спасательный круг (*то, от чего зависит жизнь человека*)

lifestyle стиль жизни

lifetime guarantee гарантия на всю жизнь

limited partner партнер с ограниченной ответственностью

limited time offer предложение на ограниченный период

line manager линейный руководитель (*напр. начальник цеха*)

line of our samples линия наших образцов товаров

liquidation ликвидация

The word liquidation means winding up the operations of a company.

A liquidation (in the economic sense) may be **voluntary** or **compulsory**.

Quite often the following phrases are used: **be forced into/ be placed in/ be put into/ go into liquidation**.

E.g. The firm may be **forced into liquidation**.

A company may be **in the process of liquidation**.

liquidity crunch разг. кризис ликвидности

litigation тяжба

A **litigation** means taking a legal case to a court of law.

This process of taking a case to a court of law may be **costly, expensive, endless, lengthy, protracted**. It may also be **pending, ensuing, subsequent, civil, commercial, criminal**.

Naturally, one **gets/becomes involved** in a litigation, or may **be engaged** in litigation, **conduct a litigation**, **threaten a litigation** or **try to avoid a litigation**.

E.g. The payment was made to avoid **threatened litigation**.

The action of litigation is against smb/smith. He engaged in **endless litigation** against the media. The phrases to know: a **litigation between ...**; **the costs of litigation**; **the risks of litigation**; **the threat of litigation**.

Little Board амер. разг. Американская фондовая биржа

livestock production производство животноводческой продукции

live up to expectations оправдать ожидания

Thic. meet smb's expectations

loan against pledge ссуда под залог

loan contract договор займа

A student of Business English must know that under a **loan contract** one party (**the lender**) transfers to the other party (**the borrower**) money and the borrower is obligated to return to the lender the same amount of money or equal amount of things of the same kind and quality. **The loan contract** is deemed concluded from the time of transfer of the money or other things.

loan заем, ссуда; кредит

If we mean the size of the loan we may call the loan **large** or **massive**. The loan duration is expressed through such terms as **long-term/short-term** loans.

The security of a loan is conveyed through such terms as **secured** or **unsecured** loan.

And with reference to interest it may be an **interest-free** loan or **low-interest** loan, or it may be a **high-interest** loan.

E.g. As it was an **unsecured** loan, their property was not at risk. The loans may be **outstanding** (= not paid yet).

E.g. They used the inheritance to pay off their **outstanding** loan.

And taking into account some other circumstances you may talk about **personal, bank, bridging, temporary** loans.

For example, a **bridging/bridge loan** is a mortgage financing between the termination of one loan and beginning of another loan.

You may **apply for a loan** (loan application) or ask for it, or **request it**.

As a result, you **get, arrange, raise** or **take out** a loan.

E.g. She had to **take out** a **bridging loan** until she could sell her house.

Other phrases for students of English to remember are: to **give smb a loan**, to **grant smb a loan** or to **make smb a loan**.

E.g. My bank manager offered to **make me a loan**.

And finally you **secure your loan** and **repay it/pay it off**.

Loans may **total** such and such sums (= a certain sum of money). The loan is **granted/given** for a certain period.

And one more term to know is a **loan shark**.

It is someone who **lends money** at a **very high rate of interest**. Usually it is a disapproving word and it is used in the colloquial English.

E.g. He **ran up** massive debts borrowing from **loan sharks**. As to banks they often provide **personal loan facilities** at competitive rates. You can also use a phrase of this type "He's given us **the loan of his car** for the weekend" (= lend a car).

loan holder держатель займа

lobby лобби; лоббировать

The word **lobby** is used both as a noun and as a verb. So if you want to use an adjective, the typical word combinations are: **powerful/strong lobby**.

E.g. A powerful anti-smoking lobby.

The lobby may be connected with certain and specific issue:

an anti-abortion lobby, anti-hunt, environmental, industrial, nuclear, political, etc.

As a rule, lobbyists try to **organize/mount** a lobby. If there are a number of lobbyists, they are called a **lobby group**.

Very often a lobby is **against** smth. Many groups have mounted a lobby **against** cuts in hospitals. If you use the word **lobby** as a verb, you say to **lobby** actively or hard.

Or you can **lobby** on behalf of...

E.g. The organization has been set up to lobby the government on behalf of all the people who have lost their pensions.

Lobbying as such maybe **intense/intensive**.

E.g. The decision followed months of intense lobbying of UN officials.

E.g. The group achieved its aim after months of political lobbying.

local politics местная политика

local property tax местный поимущественный налог

lock, stock and barrel разг. все вместе взятое, все пожитки

locked-up capital придерживаемый (бука. «запертый») капитал

lodge securities as collateral давать ценные бумаги в качестве обеспечения

logrolling амер. разг. взаимопомощь при голосовании

To begin with, **logrolling** is an informal expression used in America.

And as a rule, it's given only in American dictionaries. It is about the practice in the US Congress of helping a mem-

ber to pass a bill, so that they (congressmen) will do the same for you later.

E.g. What's your attitude towards logrolling?

loner разг. политик-одиночка

E.g. He likes to be called "a loner".

long dependable service надежная служба на долгое время

long haul транспортировка на длительное расстояние

long-service pension пенсия за выслугу лет, пенсия за длительный трудовой стаж

long-term funds долгосрочные средства

long-term investment долгосрочное инвестирование

long-term loan долгосрочный заем См. *также* **loan**

long-term mortgage loan долгосрочный заем под недвижимость

long-term plan долгосрочный план

long-term projection долгосрочный прогноз

look at shopwindows смотреть на витрины

Также: browse; go window shopping

look for a job искать работу

look for an effective manager искать квалифицированного менеджера

look forward to something предвкушать, ждать с нетерпением

looking for a big thrill? надеетесь на большой праздник? (*рекламная фраза*)

looking your very best в этом наряде вы неотразимы (*рекламная фраза*)

looks good and works hard хорошо смотрится и долго работает

looks like a million bucks смотрится словно стоит миллион долларов (*шутливая фраза*)

loop петля

loophole лазейка (*напр. в законе*)

As a rule, we speak of a legal loophole. There are also security and tax loopholes.

He found a loophole and then tried to exploit/use it.

E.g. People who do not want to pay tax will exploit any loophole.

E.g. A loophole may allow/enable smb to...

A loophole in regulations...

lop off the forecast *амер. разг.* уменьшить прогнозный показатель

lose ground утратить свои позиции (*в экономике и пр.*)

loss-making с потерями; имеющий потери (*в экономических показателях*)

lost revenue потерянная выручка, потерянные доходы

low prices every day каждый день — низкие цены

low-profile скромный, сдержанный

lowest prices of the season самые низкие цены в сезоне

low-key приглушенный, незаметный

E.g. Let's try to keep this low-key so as not to upset the family.

low-keyed critique приглушенная критика

Тж. low-keyed criticism

lowly position скромное/невысокое положение

low-priced с низкими ценами

lucrative investment выгодное инвестирование

Тж. profitable investment

lump sum одновременно выплачиваемая сумма

Тж. lump-sum grant

M

made right on the premises изготовленный в помещении (*завода, фабрики*)

made to last a lifetime изготовленный на долгое время

made to order изготовленный на заказ (*костюм, изделие и пр.*)

made under expert supervision изготовленный при наблюдении экспертов

mail order заказ по почте

main market основной рынок (*напр. покупки и продажи ценных бумаг*)

majority party партия большинства

majority shareholding владение большей частью акций

majority stake контрольный пакет акций

Тж. majority shareholding

make a big splash сообщить сенсацию (*напр. через газетный инсайд*)

make a breakthrough совершить прорыв

make a cheque payable to выписать чек (*на чье-л. имя*)

make a down payment осуществить первоначальный платеж

make a fast buck *разг.* быстро заработать деньги

make a fortune разбогатеть

Тж. get rich/become rich/grow rich

make a getaway *разг.* удрать

Тж. give someone the slip

make a living зарабатывать себе на жизнь

make a laughing stock (of) сделать кого-л. посмешищем

E.g. He has become the laughing stock of the election.

make a market создавать рынок (*постоянно заключая сделки*)

make a point заявить

Тж. put forward; propose; state (certain views)

make an acquisition сделать приобретение

make an investment in oil stocks вложить средства в нефтяные ценные бумаги

make (both) ends meet сводить концы с концами

make headway продвинуться вперед

make money заработать деньги

make much of smth много использовать (*что-л.*)

make no bones about smth не делать никакого секрета из чего-л.

make no payment until... не производить платежа до...

make the most of your ... dollars выжать все из своих ... долларов

make trouble for oneself попасть в трудную ситуацию

Тж. get into trouble/get into troubled waters

makes an instant impact мгновенно производит впечатление

makes your life easier облегчит вам жизнь (*рекламная фраза*)

malpractice противозаконное действие

man of straw мнимая, фиктивная сила (*напр. в политике: кандидат, не имеющий шансов на реальную победу, но все же выдвигается, чтобы оттянуть голоса у противников*)

management менеджмент, управление

In Business English the word **management** is known in two primary meanings: it is used in the sense "managing something" (as a process) and in the sense of a **team of managers**. If we mean the process of managing, then management may be careful, competent, effective, efficient, good, sound, bad, poor, inefficient, general, overall.

A management in business is a business management, and a management of a corporation is a corporation management. So we can talk about personnel management, staff management, project management, school management, hotel management and so on.

But we can also manage our anger, anxiety or stress. So, as a result, we have such terms as anger management, anxiety management and stress management.

If we want to look into a combination management + noun, we'll have a management consultancy, management consultant, management course/studies/training, management policy, management strategy, management expertise and management skills.

Of course, we can also study management philosophy, methods, styles and techniques.

In the second meaning the word combinations with management are as follows: junior, middle, senior and top management.

E.g. A decision should be taken at a higher management level. Young people in middle management.

E.g. This restaurant is under new management.

management audit аудиторская проверка управления, управленческий аудит

management buyout приобретение менеджерами контрольного пакета акций своей компании, выкуп акций менеджерами

management consultant консультант по вопросам управления

manager's reprimands замечания сотрудникам со стороны менеджера

managerial управленческий, в области управления

E.g. Nick has some managerial experience.

managerial position позиции в сфере управления

managerial independence независимость в сфере управления

managing director директор-распорядитель

The term **managing director** is usually defined as follows: it's the person with the most senior position in a company and with responsibility for managing all of it.

mandatory обязательный

mandatory for acceptance обязательный для акцепта (*напр. о документах*)

mandatory payments обязательные платежи (*в фонды и пр.*)

margin предел доходности; разница, остаток, маржа

market рынок

There are different types of markets: active/booming/bullish/ lively/strong/thriving.

In the world of finance they also talk about **bull markets**.

A market may also be depressed/dull/sluggish/weak/bear/falling.

If things go up, a market is rising.

There are also buyer's and seller's markets.

A market may be global, foreign, overseas, domestic, home, internal, local, free, open, black (= illegal), bond, capital, commodity, consumer, currency, export, financial, exchange, futures, housing, money, property, securities, stock, car, computer, job, labour market, etc.

You put smth on the market.

And business people/companies try to break into/get into/penetrate a market.

E.g. They are hoping to get into the Far Eastern market. Some business people try to capture/corner/monopolize the market.

E.g. Her company has cornered the market (= was in control of the market) in frozen vegetarian meals.

A market may be lost or depressed. And you can also play the market.

An investor who knows how to play the market.

And a market itself can boom, pick up, rally. Or it can slump/be/get down.

At the stock exchange they often talk about a market trend. There are a number of other "market" phrases to remember:

to be in the market for smth, the bottom has dropped/fallen out of the market (= the market has collapsed), a gap in the market, the bottom/lower end of the market.

E.g. Products, for example, skis, exist in different models. Some are basic (=basic models), some more sophisticated (= sophisticated models), and the cheapest skis (=cheap models) are low-end/bottom-end.

The cheapest entry-level skis are for beginners, who have never bought skis before.

Those in between are mid-range. If you buy sophisticated skis to replace basic ones, you trade up or move upmarket.

If you buy cheaper skis after buying more expensive ones, you trade down and move downmarket.

market an invention продать изобретение, найти рынок для изобретения

market entry вхождение в рынок

market outlets рыночные торговые точки

market performer игрок на рынке

market place (the activity of buying and selling) = marketplace деятельность, связанная с куплей и продажей; рынок

E.g. We should study the economy of the marketplace.

market rigging манипулирование рынком

marketplace рынок См. тж. market

The marketplace may be competitive, commercial, financial, global, international, changing, etc. Different events take place in the marketplace.

E.g. The company found it hard to survive in a changing marketplace.

mass market product массовый рыночный продукт

mass media средства массовой информации См. тж. news media

mass rally массовый митинг, массовая демонстрация

masterfully crafted умело созданный

masterpiece шедевр

master plan генеральный план

matching grant параллельный грант

maternity and birth grant пособие по беременности и родам

maturity срок долгового обязательства

Тж. maturity date

E.g. Their investments are in bonds of varying maturities and yields.

maximum strength максимальная численность (штата подразделения)

measures aimed at deterring shoplifters меры, направленные на снижение краж в магазинах

media средства массовой информации

Тж. news media

There are different types of media in today's world: audio-visual, broadcast, broadcasting, electronic, news, print, visual, mass media.

E.g. The event was widely covered by the mass media.

If we mean the scale or level of media it may be foreign, international, local, national, mainstream, official, popular. The media can report about things.

E.g. The local media reported rioting across the country. Accordingly we may talk about media attention, media coverage, media coverage/interest/publicity.

E.g. There was a lot of media coverage of the wedding. If something is talked about too much it is a media hype.

E.g. The company is anxious to play down a media hype. A media image is an image created by the media.

E.g. She's very different from her media image.

And, at last, we can say that there are many discussions today on media bias, media censorship, media barons/magnates/moguls/tycoons, media empire, media interests, media awareness and media studies.

All such news reaches us through/via the media.

E.g. propaganda through the media.

media leaders лидеры средств массовой информации

media practitioners практики в сфере массовой информации

medical expert examination медицинское обследование специалистами

meet interest payment уплатить проценты

meet irregular payments осуществлять нерегулярные платежи

meet one's commitments выполнять свои обязательства

meet one's liabilities *юр.* выполнять свои обязательства

If you are a carrier, you must know about the liability of the carrier for loss of goods, shortage of goods or damage to goods. In certain events the damage caused during the carriage of goods or baggage shall be compensated by the carrier.

meet principal payment уплатить основную сумму

meet repayments быть в состоянии осуществлять/продолжать оплату

Тж. keep up repayments

meet smth halfway пойти навстречу (кому-л.)

meet the due date уплатить в указанный срок

meeting совещание, встреча

When people get together to discuss things it's a meeting.

It may be frequent, regular, annual, monthly, weekly, etc.

In duration it may be an hour-long meeting, two-hour long and so on. Depending on the level of openness it may be

open, public, closed, private, secret. And by its nature it may be face-to-face, bilateral, trilateral (= three parties participate), high-level/summit/top-level, exploratory (looking into smth), introductory/preliminary, preparatory, follow-up, extraordinary, crisis/emergency, crucial/key/vital, committee, council, departmental, ministerial, shareholders', staff, team, union (=trade-union meeting), inter-party (= between parties), business, political, protest, etc.

E.g. We had endless meetings about the problem.

You usually have, hold, arrange, call, convene, organize, schedule or summon meetings on different topics.

The meeting itself takes place or goes ahead.

E.g. It may be unclear whether the meeting will go ahead as planned. Usually the meeting is planned at... (achieving smth).

The meeting may adjourn for some reason.

E.g. The meeting adjourned for coffee at eleven. Or it may break up.

E.g. The meeting broke up after a row over whether to allow cameras in. It may close or end on a certain note.

E.g. The meeting closed on a sour note. But, of course, most important is that the meeting can agree to smth, or approve smth, or it can urge or condemn smth.

E.g. The meeting urges the company to reconsider its decision. When you want to register what was said, you speak about the minutes of the meeting.

If the meeting is a long one, you have to agree on the agenda first. And in this case it may be necessary: to add an item to the agenda, or to remove a certain question/item from the agenda/take smth off/leave smth off the agenda.

The level of consideration of items can also be different at meetings.

For example, if you don't spend much time on an issue, you just touch on the issue.

But if you **pay a lot of attention** to an issue, you **consider/deal with/discuss/look at the issue in depth/in detail**. However, not all the issues are simple or clear enough.

Then you **debate/discuss the issue at length**. In English it is said that you **had an in-depth discussion**. If you want to **take an in-depth look** at the issue, you'll have to **have an in-depth discussion/debate**.

A lot of people want to **give their opinion** on important issues of the meeting.

To do this you may **make a point/a proposal/a suggestion**. Or you can **raise an issue/an objection/a point**.

E.g. May I **make a suggestion** to the Chairman of the Board? Or: The workers **raised an objection** to longer working hours.

Passions may **fly hot** at the meeting. So the best policy (in that case) is to **write up the minutes**, then **circulate the minutes** and study them (after the meeting). This is probably the best way to **understand the issue in depth**.

memorandum меморандум

A **memorandum** is an important part of any business environment. It may be **internal, confidential, private** or **secret**. From the viewpoint of length it may be **brief** or **detailed**. If it speaks about facts it's a **factual memorandum**, and if it explains things it is an **explanatory memorandum**. What can you do with a memo?

You can **draft it, draw up, prepare, write, issue, send, submit, sign, date**.

E.g. The memo **was dated** 23 August, 2001. Certain terms or facts **are set out** in a memorandum.

E.g. You should refer to **the terms set out** in the company's **memorandum**. Your memorandum of 18 February, 2001 says that...

In British English (in legal spheres) a memorandum may mean a written summary of the details of a legal document.

merchant bank торговый банк (*в банковской системе Великобритании*)

Actually by the term **merchant bank** we should mean a bank that provides financial services to companies, not people.

We speak of the activities of a **merchant banker**, and the entire business of a merchant bank is **merchant banking**.

merger поглощение (*путем приобретения ценных бумаг другой компании или основного капитала*)

A **merger** is the combining of two or more businesses (=enterprises) that allows them to **share costs, increase efficiency** and you want to **take part in it** or you want to **withdraw from it**.

As a rule, a merger is between two or more companies. The terms of an **impending merger** are to be discussed in detail. Taking into account all the factors we can say that it is not always easy to **carry out a merger**.

E.g. If the **merger goes through**, thousands of jobs will be lost.

Before a merger **takes place** a **merger proposal** is **advanced**.

merit pension заработанная пенсия

There are different **types of pensions**. People usually talk about **company, state, occupational, personal, private, old age, retirement pensions**.

When you work long enough, you **get/draw or receive** a pension.

E.g. He **draws his pension** at the post office. The businesses or authorities **give you/provide you** with a pension. And you (as a **wage earner**) can **claim your pension** and say that you **qualify for a good/comfortable/generous pension**.

E.g. You will have to find out whether or not you **qualify for a good pension**. If you do, you can **live on your pension**.

E.g. He is now retired and on a pension. The pension is **drawn from some funds** (state funds, company's pension funds). Quite often they (**funds**) are called a **plan/scheme**.

message сообщение, послание

The word **message** is a word of a broad spectrum. It may mean information conveyed from one person to another. In that case your message may be important, urgent, vital, brief/short, coded, cryptic, scrambled (= with the use of mixed electronic signals), secret, garbled (= confusing, not giving correct information), e-mail, radio, text, etc. So through that message of yours you convey, give smb, pass on or relay some information.

E.g. I'll pass on the message. I left a message for her at reception.

The letter carries an important message.

How can I transmit my message? Etc.

As a rule, the message is about smth and for smb.

E.g. There was a message about the meeting. Are there any messages for me? They sent messages of hope to prisoners of war.

mete out justice *юр.* воздать по заслугам

meticulous workmanship тщательная работа

middle ground *полит.* средняя позиция, центризм

middle-of-the road средний (*напр. о позиции*)

middle-of-the-roader *амер.* человек, занявший центристскую позицию

milestone веха

minor несовершеннолетний

minority меньшинство

minority interest доля участия дочерних компаний в акционерном капитале, не дающая контроля над предприятием

minutes протокол (*собрания*)

Minutes: a record of the proceedings of a meeting, for example, of directors/shareholders of a company/corporation.

minute-taker человек, ведущий протокол собрания

mismanagement неправильное/неумелое руководство

Mismanagement: dealing in a way which is not effective or organized.

E.g. The project has been completely mismanaged from the beginning.

missile gap отставание в ракетной технике

mission 1. миссия, делегация; 2. поручение, цель 3. миссионерская деятельность

The word **mission** is used in many situations. Thus you can speak about a joint, dangerous, suicide, fact-finding, reconnaissance, bombing/combat/military, search and rescue, peacekeeping, diplomatic mission and so on.

E.g. The UN peacekeeping mission has arrived in the capital. To get your mission accomplished, you have to carry out/conduct a mission, or you go on a mission or undertake it.

Smb may be given or sent on a mission.

E.g. Our mission accomplished, we headed for home. We have to send an aid team on a mere mission.

If you don't want to go on a mission, you can abandon it/abort it (= to end).

E.g. The mission had to be aborted because of a technical problem.

The captain instructed them to abort the mission.

And if you are a pilot you can fly your missions.

E.g. He flew a total of 41 missions.

mixed contract смешанный договор

The parties may conclude a contract that contains elements of various contracts provided for by a statute or other legal acts (= a mixed contract).

mixed enterprise предприятие со смешанной формой собственности

modern-day современный

monetary денежный

monetary assets активы в денежной форме

monetary authorities органы, определяющие денежную политику в стране

monetary claim денежная претензия (*напр. предъявляемая через суд*)

monetary compensation денежная компенсация (*вред*)

A court may impose upon the violator the obligation of **monetary compensation** for causing moral harm of physical suffering.

monetary obligation денежное обязательство

A **monetary obligation** may be expressed in rubles or it may be provided that it (= a **monetary obligation**) is subject to payment in rubles in a sum equivalent to a defined sum in foreign currency.

monetary policy денежно-кредитная политика**monetary value** денежная ценность

These paintings are not of any great **monetary value**.

money деньги, денежные средства

Depending on the **source of money**, we may speak about **big, government, public, taxpayers' money** and so on.

E.g. Is this a good way to spend **taxpayers' money**?

With reference to other life situations it is **private, pocket/spending money**, or **prize money, sponsorship money**.

E.g. Did your parent give you **pocket money** when you were little? The typical combinations (verb + money) are as follows: **have, borrow, bring in, collect, earn/get/make/raise, receive money, save money, spend money**.

E.g. He hoped the scheme would **bring in** quite a bit of money.

E.g. The business **has made more money** this year (= has earned more money).

How much money did you **earn** last year?

We **spent a lot of money** on this house.

Save money = avoid spending money.

E.g. You can **save money** by taking your own lunch.

Of course, one can **bank, deposit or pay in** money.

E.g. Small shopkeepers are **banking** their money at the end of the day. I need **to pay the money in** today.

When you want **to get the money out** you say: **to draw out/take out/withdraw** the money from...; naturally, you can

lose your money, run out of money, squander/waste money or throw it away.

E.g. She **lost** a lot of money at the casino.

We **ran out of money** and had to come home early.

He **squandered his money** on gambling. The way to get rich is **to save, set aside or stash away** money.

E.g. We are trying **to set some money aside** for a new car.

We **use** our money. So you can **invest** your money, or you can **tie up** the money.

E.g. They sensibly **invested** their **prize money** rather than **spending** it.

All their **money** was **tied up** in long-term investments. To help smb in one way or another, you **donate, give smb, lend smb, pay smb, provide smb with, or put up** the money.

E.g. Half the **money** raised was **donated** to charity.

He managed to persuade his friend **to put up the money** for the **venture**.

If you **take a loan** (= borrow money) you have to repay it. The action of **repaying the money** is expressed this way: **to pay (smb) back, refund smb, repay (smb)**.

E.g. I'll **pay the money back** next week. The shop was unwilling **to refund** my money. Tell how much I **owe** = tell how big my debt is.

(Do not confuse the word **owe** (Pam still **owes** me £ 5 = Pam's debt to me is £ 5) with the word **own** (= to possess). Also remember this expression: **be worth money**.

E.g. The painting is **worth a lot of money**.

These cars **cost** quite a lot of money. **To launder** money is a crime.

E.g. He was charged with **laundering** money. The phrase **get the money off smth** means to pay less.

E.g. You might **get some money off the price** if it's an old model. So, as you see, you must know a lot about money **not to throw your money around**.

There are expressions with the word **money** that are not clear enough.

Here is one example: you can come across the phrase **have money on you**.

What does it mean? It means **to have money in your pocket**.

E.g. Have you got any money on you? = Have you got any money in your pockets?

money held on deposit средства на счете

money laundering отмывание денег

money supply денежная масса в обращении

money talks у денег — своя сила убеждения (*рекламная фраза*)

money transmission перевод денег

Тж. money transfer

The words **transmission** and **transfer** are associated with **sending smth out or passing on**. One may speak of **transmission of data, information, voice, facsimile/fax, light, power, money, etc.** To do so we must use some **transmission equipment, technology or mechanism**. Naturally, various **modes of transmission/transfer** are to be used.

money-saving сбережение денег (*как в банке, так и путем личной экономии*)

monopoly монополия

The word **monopoly** is known to every student of English. What is important to know is the type of monopoly.

Usually people speak of **effective, near, virtual, absolute or total monopoly**.

If the **monopoly** comes from the state, it is a **state monopoly**, if it is from the government it is **government monopoly**. In addition, the monopoly may be **domestic, local or national**. Through various actions you may **create, establish, gain, get, secure, set up, keep, maintain, preserve and retain monopoly of...**

You can **give/grant smb monopoly on...**

E.g. This act of Parliament guaranteed solicitors a monopoly on particular legal services. If you disagree with ideas of monopoly you can challenge it.

E.g. The companies challenging monopoly...

One can also **enjoy/exercise/have/hold a monopoly**.

E.g. He did not enjoy an absolute monopoly.

Celebrities **don't have a monopoly on** being interesting.

As a result of your challenge you can **break up or end the monopoly on...**

E.g. Attempts to break the company's monopoly of the sugar industry.

The company was able to **exploit its monopoly position**.

Other terms to remember are as follows: **virtual monopoly, near monopoly**.

Monopoly money — a game in which players use large amounts of toy money to buy streets, houses, and hotels.

more for your money больше за те же деньги

more style, more fashion больше стиля, больше моды (*рекламная фраза*)

mortgage закладная, ипотека (*напр. получаемая под вашу недвижимость*); закладывать

A **mortgage** is an agreement in which you borrow money from a bank in order to buy a house, and **pay back the money** over a period of years.

E.g. We've taken out a mortgage (= borrowed money) on a new house.

Banks often offer their employees **cheap mortgages**.

So you can **get/have a mortgage**. Or you can **take out a mortgage**.

E.g. We've got to take out a second mortgage to pay for this holiday.

When you **borrow on mortgage**, you get your loan against your real estate.

Naturally, you **have to pay/pay off/repay** the mortgage.

E.g. He did not earn enough to pay the mortgage. There are penalties if you want to redeem your mortgage early.

The phrase **mortgage payable** means the mortgage subject to payment.

A mortgage repayment is a very difficult thing. You never know what may happen.

E.g. They were struggling to keep up with their mortgage repayments.

One of the problems may be a rise in mortgage rates.

mortgage certificate ипотечный сертификат

mortgage land отдавать земельный участок в залог, заложить землю (*чтобы получить ссуду*)

mortgage loan ссуда, полученная под недвижимость

Тж. real estate loan

mortgage on the property закладная на имущество

mortgage payable закладная, подлежащая погашению *См.*

тж. mortgage subject to payment

mortgage payment ипотечный платеж

Тж. mortgage repayment

mortgage subject to payment закладная, подлежащая погашению

mortgage the property отдавать имущество под залог

mortgagee кредитор по закладной (*получающий права на заложенное имущество*)

Mortgagee: holder of a mortgage (= holder on the money lent on the security of a property).

mortgager должник по закладной

mossback *амер. сленг* крайний консерватор, петроград

most-favoured nation страна с режимом наибольшего благоприятствования

most prestigious наиболее престижный (*район*)

most-trusted наиболее доверяемый

mother-and-child health care забота о здоровье матери и ребенка

motives of a transaction мотивы сделки

motor-car insurance страхование автомобиля

motor oil моторное масло

mouthpiece рупор

A mouthpiece: a person, newspaper, etc. that expresses the opinion of a government or a political organization.

mover 1. активный деятель 2. компания по перевозке (*напр. мебели*)

movers and shakers *амер. разг.* политики, формирующие общественное мнение

Тж. opinion leaders

muddle through *разг.* пробираться

Тж. force one's way

mud-slinging *полит. разг.* обливание грязью (*как часть черного пиара*)

Mud-slinging: the practice of saying bad and often untrue things about someone in order to make other people have a bad opinion of them.

E.g. Haze says he is angry about the mud-slinging in the political campaign.

multilateral contacts многосторонние связи

multilateral transactions многосторонние сделки

multimedia presentation мультимедийная презентация

multinational companies многонациональные компании

municipal entities муниципальные образования

municipal unitary enterprise муниципальное унитарное предприятие

A unitary enterprise is a commercial organization not given the right of ownership of the property secured to it by the owner. Only **state and municipal enterprises** can be created in the form of unitary enterprises.

N

name 1. имя 2. фамилия 3. давать имя; называть

E.g. They operate under the name of...

What is your name?

Or: "What is your last name?"

(last name = family name). So one can say: "Sign your first and last name".

E.g. I am speaking about the insurance policy. The person named in the policy is Mr. Jones.

Can you mention them by name?

narrow узкий, незначительный (*напр. о кругозоре*)

E.g. His decision showed a **narrow interpretation of the law**.

narrow market рынок, на котором продаются лишь акции отдельных компаний

A **narrow market** is the situation when few shares are available for sale, and where the price can vary sharply.

narrow-minded узколобый, ограниченный (*в суждениях*)

NASDAQ (National Association of Securities Dealers Automated Quotations) Система автоматической котировки Национальной ассоциации биржевых дилеров

NASDAQ is a system which provides quotations via computer. This is for the US electronic trading market, mainly in high tech stocks, and also for some large corporations listed on the NYSE (New York Stock Exchange). It publishes an index of stock price movements.

nation страна; народ; нация

There are different types of terminological word combinations with the word **nation**: we may refer to a **most favoured nation** and then we mean a country that enjoys the best trade terms. One may also come across such term as a **most favoured nation clause** and in this case one means an agreement between two countries that each will give the other the best possible trade terms in commercial contracts.

So if you mean a country by the word "nation" you may say a **large/major/great/leading/powerful/strong/advanced/developed/industrial/industrialized/developed/emerging/affluent/prosperous/rich/wealthy/civilized nation**.

E.g. Five **nations** were represented at the conference.

The **nations** can also be **poor/backward**. It is also possible to describe nations as **sovereign, democratic, capitalist, united, divided, whole, ancient, new, young, foreign, Western, Arab, European, maritime, oil-producing, trading, nuclear, creditor, debtor nations** and so on.

The nation which receives guests is a **host nation**. The nation which is a member of some organization is a **member nation**.

E.g. I mean the **member nations of the UN**.

A special concept to know is **nation building**.

E.g. The biggest task of the government was to address **national unity and nation building**.

Phrases to remember: **across the nation**.

E.g. We should take into account swings in public opinion **across the nation**.

E.g. In the **nation as a whole** there is no desire for war.

the **interests of a nation** (= interests of the entire country)

E.g. We should not forget about **the interests of the nation, the nation as a whole** (= the nation at large).

E.g. The new economic policies were in the best interests **of the nation at large**.

national 1. национальный; государственный 2. гражданин, подданный

E.g. This area has been set aside as a **national park**.

All consulates require their **nationals** to register.

national advertising реклама в масштабах всей страны

E.g. We resorted to **national advertising** (= we launched a **national advertising campaign**) to promote our new products.

national bank 1. национальный банк (*категория коммерческих банков в США*) 2. центральный банк

National bank is an American term. It means the following: it is a bank which is **chartered** by the federal government and is part of the Federal Reserve system.

(Don't confuse it with the American term "state bank" which means (in the US) a bank of some state of the USA).

national campaign кампания в масштабе всей страны

E.g. The term **national campaign** may be described (when used in a commercial sense) as a sales campaign in every part of the country.

National Debt государственный долг

The National Debt is the money borrowed by the government.

National Health Service служба здравоохранения (*в Великобритании*)

The National Health Service is a British term. It is a kind of a scheme for free medical and hospital service for everyone paid for by the National Insurance.

national income национальный доход

national income accounts счета национального дохода

National Insurance государственное страхование

The National Insurance is the insurance which pays for medical care, hospitals, unemployment benefits, etc.

national newspapers центральные, общеизвестные газеты

The term **national newspapers** (= the national press) is somewhat misleading.

It means newspapers which sell in all parts of the country.

nationwide в масштабе всей страны

E.g. The union called for a **nationwide strike**.

We offer a **nationwide delivery service**.

The new car is being launched with a **nationwide sales campaign**.

natural естественный, природный; врожденный

E.g. It was a **natural** thing for him to say under the circumstances.

He has a **natural talent** for painting.

natural person физическое лицо

E.g. Chapter 3 of the Civil Code of the RF begins with the title Citizens (**Natural persons**).

natural resources природные ресурсы

natural wastage *брит.* естественное сокращение численности рабочей силы

E.g. Our company is hoping to avoid redundancies and reduce its staff by **natural wastage**.

nature 1. сущность, основное свойство, характер 2. род, сорт; класс

E.g. The **nature** of his business is not known.

It is **not his nature** to do a thing like that.

navigable waterway водный путь, по которому осуществляется судоходство

navigate проводить навигацию; плавать (*на судах*)

navigate a ship вести корабль, управлять кораблем/судном

near близкий

near monopoly почти монополия (*о деятельности фирмы-гиганта*)

necessary необходимый, нужный, требующийся

There are a number of verbs used (as a rule) with the word **necessary**. It is to be/prove/seem/become/remain/make/have, etc.

E.g. The cold weather has made it **necessary** to protect the crops.

It is **necessary** to fill in the form correctly.

Is it really **necessary** for the Chairman to have six personal assistants?

You must **have all the necessary documentation** before you apply for a subsidy.

necessary permit необходимое разрешение (*напр. на ведение предпринимательской деятельности*)

neglected запущенный, брошенный

neglected business предприятие с неэффективным руководством

When we say a **neglected business** we mean a business (a business = a company in this case) which has not been actively run (= was neglected) and which could therefore do better under more efficient management.

E.g. I think **the neglected business** has a certain prospect. What we should do is to find a new manager.

neglected shares акции, на которые мало спроса (*среди покупателей*)

It is clear that these are those shares that are not bought or sold very often.

That's why they are called **neglected** (= neglected by the public).

E.g. In today's market bank shares have been a neglected sector.

neglected sector неактивно действующий сектор рынка

negligence небрежность, халатность (*в выполнении своих обязанностей*)

The idea of **negligence** (= not doing your duty very well) can be applied to any situation. If you violate your duties roughly, it's criminal **negligence**. Some kind of harm may be done in that case.

E.g. The situation can result in a crisis through the **negligence** of ...

negligible незначительный; ничтожный

When something is not **negligible** it means it's quite large. (not **negligible** = quite large).

negotiable 1. подлежащий обсуждению (*на переговорах*) 2. оборотный (*финансовый документ*)

Sometimes we say not **negotiable**. That means that such words, for example, may be written on a **cheque/check** to show that it can be paid only to a certain person.

E.g. Your initial salary is **negotiable** around \$100,000.

negotiable bill вексель, который может быть передан (*другому лицу*)

Bills may be **negotiable** and **nonnegotiable**.

negotiable cheque чек, который может быть пущен в обращение

negotiable instrument оборотный (*финансовый*) документ

A **negotiable instrument** is a document (= a bill of exchange, a cheque) which can be exchanged for cash.

negotiable on the stock exchange обращающийся на фондовой бирже (*о ценных бумагах*)

negotiate 1. договариваться, совершать сделку, торговаться 2. переуступать (*финансовый документ*); пускать в обращение (*напр. вексель, чек*)

As we know, we always **negotiate** with somebody (= discuss a problem with smb).

E.g. The management refused to **negotiate** with the union.

Today we will **negotiate** terms and conditions of a contract (= to negotiate a contract).

He **negotiated** a £250,000 loan with the bank.

negotiating committee комитет по переговорам

negotiated достигнутый на основе переговоров

negotiated commission (*about broker's commission*) установленные комиссионные (*брокера*)

negotiating position позиция в переговорах

negotiation переговоры

There are many phrases associated with the word **negotiation**. For example, you can say your contract is **under negotiation** (= is being discussed). Or you can say that **this matter is for negotiation** (= must be discussed before the decision is reached). If you have some unsolved problems you **enter into negotiations** (= you start negotiations). If you dropped a certain subject and want to talk about it again, it is said that you want to **resume negotiations**. If there are serious problems in negotiations, you can **break them off**. So to solve their problems people **conduct negotiations**. Negotiations are on a certain subject,

E.g. on the question of wage. In that case you can say that you plan to **conduct wage negotiations**.

negotiation of a contract обсуждение условий контракта

negotiation of bill учет векселя

negotiation of loan обсуждение условий предоставления ссуды (*кредита*)

negotiator 1. участник переговоров 2. посредник

E.g. Our **negotiator** represents a union. We may call him an **experienced union negotiator**.

net нетто; чистый доход; приносить чистый доход/чистую прибыль

It may seem to us that the word **net** is not used in financial English. But it is not so. On the contrary, it is used in Business English quite often. Here are some examples.

We may discuss the issues of **net asset value** (= net worth).

In economics people often discuss **net cash flows** (= dif-

ference between money coming in and money going out of a firm). The term **net earnings** implies the same as the term **net income**. The last term to mention here, is **net margin** (= net profit shown as a percentage of sales).

net asset value 1. балансовая стоимость нетто-активов 2.

чистые активы, нетто активы

net cash flows чистые свободные средства (*прибыль после выплаты дивидендов плюс амортизационные отчисления*)

net earning чистые поступления

Тж. **net income**

net margin чистый доход

net replacement rate чистый коэффициент воспроизводства населения

net result чистый результат

new issue новый выпуск (акций)

new shares новые акции (компании)

New York Stock Exchange (NYSE) Нью-Йоркская фондовая биржа

night shift differential дифференциал (разница) в оплате труда за ночную смену

nominal номинальный

E.g. We take a **nominal charge** for our services.

They are **paying a nominal rent**.

About my **nominal share capital** I can tell you the following.

nominate номинировать; выдвигать на должность

People are usually **nominated to their posts**.

nominee кандидат; лицо, выдвигаемое на должность

nominee account счет, открытый на чье-л. имя

A **nominee account** may be described as an account held on behalf of someone (= in the interest of smb).

E.g. Shares can be purchased and held in **nominee accounts** so that the identity of the owner of the shares cannot be discovered easily.

noncash adjustment неденежное регулирование

non-contributory не делающий взносы, не за счет взносов

We may mean (in this case) a **non-contributory pension scheme**.

non-deduction expenses невычитаемые расходы

non-delivery непоставка

non-durables товары кратковременного пользования

By **non-durables** (the word is used in the plural) we mean goods which are used up soon after they have been bought (e.g. food).

non-executive director член совета директоров, не являющийся исполнительным лицом компании

The term "**non-executive director**" requires a certain definition. It means a director who attends board meetings and gives advice but **does not work full-time for the company**.

non-payment of debt невыплата долга

non-profit goods некоммерческие товары (т.е. не предназначенные для торгового оборота, например, товары для личного пользования)

non-profit-making organization некоммерческая организация

Тж. **non-profit corporation**

non-refundable невозмещаемый (взнос)

E.g. You will be asked to make a **non-refundable deposit**.

non-renewable resources невозобновляемые ресурсы

non-resident нерезидент (о юридическом лице, зарегистрированном в другой стране: о физическом лице, постоянно проживающем в другой стране); нерезидентский

E.g. He has a **non-resident bank account**.

non resident company нерезидентная компания (т.е. не являющаяся резидентом для целей налогообложения в данной стране)

non-returnable не подлежащий возврату (о таре)

non-returnable packing тара не подлежит возврату

non-straight-line depreciation нелинейный метод (о начислении сумм амортизации)

non-tariff measures (of external economic regulation) нетарифные меры (внешнеэкономического регулирования)

non-tax minimum необлагаемый минимум (о части объекта налогообложения)

non-tax profits не облагаемые налогом доходы (о некоторых доходах физических и юридических лиц)

non-union не входящий в профсоюз

E.g. This company uses a non-union labour.

non-voting shares неголосующие акции

nostro account счет nostro

One should know the difference between NOSTRO and VOSTRO accounts.

note 1. запись, записка, заметка 2. примечание, ссылка 3. извещение, авизо 4. простой вексель 5. долговая расписка

When used together with other words, the word **note** forms different terms. For example, you may speak about a **covering note**. It means a letter sent with documents to explain why you are sending these documents; a **contract note** is a note showing that shares have been bought and sold but not yet paid for; a **credit note** is a note showing that money is owed to a customer; and a **debit note** is a note showing that a customer owes money. Then there is a **dispatch note** and so on. A **dispatch note** is a note saying that goods have been sent.

not otherwise provided если это особо не оговорено

not-sufficient funds недостаточные средства

notice извещение, уведомление, заявление; предупреждение

As we see, the word **notice** has a number of meanings and is typically used with other words. For example, when it means **attention** we have the following word combinations: **take notice**, **come to notice**, **bring to notice** and **attract notice**.

Here are some examples to prove it.

E.g. Take no notice of what you read in the papers (= pay no attention).

Normally such matters would not come to my notice.

I'd like to bring to notice that...

The change was too subtle to attract much notice.

If it is a warning notice, one usually issues it, places/posts it or puts it up.

E.g. The company has issued warning notices saying that all water should be boiled. If you listen to some information and want to register it, you take down your notices.

And you can also read or see notices.

A notice itself may appear somewhere or go up.

E.g. The notice about his resignation went up this morning.

Notices (as such) are about smth.

E.g. There are notices about where to park.

And if you mean information given in advance, you may have the following types of notices: written, prior, short and reasonable.

E.g. She's given a written notice that she intends to leave. One can also hand in his notice, or have/receive/need/require it.

E.g. The bank requires three days' notice.

A landlord must give reasonable notice of his intention to inspect the property.

There are some useful phrases for a student of Business English to remember: at a moment's notice (= immediately).

E.g. The team is ready to go anywhere in the world at a moment's notice.

at short notice (= at a moment's notice)

E.g. Finding a replacement could prove difficult at short notice.

Notice to quit (= notice to leave the apartment, job, etc.)

E.g. His landlord gave him two months' notice to quit.

On a month's/week's, etc. notice.

E.g. She's on a week's notice, which doesn't give her long to find another job.

As to the verb to notice, one can barely/hardly/scarcely/just, etc. notice certain things.

E.g. He noticed at once that something was wrong.

Eventually I noticed it.

One can also fail to notice certain developments, not appear to notice and not seem to notice.

E.g. He didn't seem to notice her.

A good phrase to remember is: **can't/couldn't help noticing smth.**

E.g. You couldn't help noticing how his eyes kept following her.

notice of beginning of production объявление о начале производства

number номер, число

In the economic sense the word **number** is used in the meaning of "quantity".

So we may talk about a **considerable/enormous/great/huge/large/substantial/vast/record number** of things.

E.g. Today we had a record number of enquiries.

The number of things may also be **surprising, disproportionate, fair, reasonable, significant** and so on.

We've had a **fair number** of complaints about the new telephone system.

If you mean some **average** or other number (amount) of smth, it may be **average, mean, median, adequate, precise** etc.

E.g. Many people have died in the epidemic – the precise number is not known.

When using ready-made sentences, you can say a **decline/drop in numbers**, or a **growth/increase in numbers**, or you may say **few/limited/small in number**.

E.g. Wild dogs are now few in number.

When applied to the telephone, you can say **to call/dial/phone/ring a number**.

E.g. I called her number but nobody answered.

In an emergency **dial 999**.

The expression to know: **this is the wrong number**.

E.g. I keep getting the wrong number.

O

object объект

object of civil law rights объект гражданских прав

object of sale объект купли-продажи

objects attracting attention объекты, привлекающие внимание (*напр. для последующей выгодной перепродажи*)

Тж. разг. eye-catchers

objects may be disposed of объекты могут отчуждаться (*от одного лица к другому*)

obligation обязательство, обязанность, долг (*напр. моральный*)

Obligation is a legal term. If you **have** an obligation to do smth, you are required to do it.

E.g. Water companies have a legal obligation to supply their customers with water.

We may mention the following **types of obligations**:

contractual/legal/statutory; obligations may be of moral character – **moral obligations**, or of social nature – **social obligations**.

If your obligation relates to finance, it's a **financial obligation**, and if it relates to your family, it's a **family obligation**. Obligations may also be **professional, mutual**.

People/companies **discharge/fulfil/meet** their obligations.

E.g. The builders failed to meet their contractual obligations.

So we **have** our obligations, and we **comply with** them or **honour** them.

E.g. We have a moral obligation to help.

We can also **feel, owe, assume, incur, take on, impose** obligation.

E.g. I owe an obligation to (= I owe a great deal to...)

Obligations **arise from** your contract of employment.

I am **under no obligation** to tell you my name.

Our mortgage advice is given free and **without obligation**.

A lawyer owes an **obligation of confidence** to the client.

obligation of the seller to transfer the goods обязанность продавца по передаче товара

obligation under a transaction обязанность по сделке

obligations arise from обязательства возникают из

obliged обязанный; связанный обязательством

Obligated means forced to do smth. So you may be obliged to do smth by law, contractually/legally.

E.g. Parents are obliged by law to send their children to school.

Very often we speak of moral obligations.

E.g. I felt morally obliged to do the best I could for her.

In General English we say to be obliged to smb for smth.

E.g. I'm much obliged to you for helping us.

observe 1. наблюдать; замечать; следить 2. сказать

We try to observe what happens around us. If you observe smth, you watch it carefully.

So one may observe things/developments carefully/closely/precisely, directly.

Sometimes we observe things in a general way (= generally), normally or quietly. You can also observe certain developments secretly/experimentally.

There are a number of phrases to know: be commonly/frequently/widely observed.

E.g. The International Women's Day is widely observed. It's a great holiday.

Let me observe that...

occupational pension пенсия, которая включает дополнительные взносы (со стороны сотрудника и нанимателя)

odd lot неполный лот (напр. менее ста акций)

of the highest quality наивысшего качества (о товаре)

off course в стороне от взятого курса (о чьей-л. позиции)

off limits не допущенный (напр. для торговли в какой-л. зоне)

off-balance sheet items забалансовые статьи

off-balance sheet transaction забалансовая сделка

off-beat comedy необычная комедия

offer оферта; коммерческое предложение

The word **offer** (as a noun) is used, first of all, in the general sense of help (= some kind of help) or a special price (= in some kind of a deal).

If we mean some kind of help, we may call that **offer** as **generous, kind, conditional, unconditional, job offer**, etc.

E.g. He made me an offer I simply couldn't refuse.

So if you make smb an offer, he/she can accept it, take it up, decline, refuse, turn down the offer.

E.g. I had to turn down a job offer.

They refused our offer of help.

E.g. After thinking about it, I decided to accept/take your offer. In British English the phrase under offer is used.

E.g. If a house or flat is under offer, that means that someone has offered to buy it.

Another meaning the word **offer** is often used in is the sense of an amount of money. In that sense the made offer may be acceptable, attractive, fair, favo(u)rable, tempting, high or low.

E.g. We realized we would not get a higher offer.

When all resources of negotiations are used up, you may get a final, formal or firm offer.

E.g. Several people have made enquiries but no one has made a firm offer.

If you look for a takeover, you may make a takeover offer.

If you are ready to pay cash, you speak of a cash offer.

And if your offer is very good indeed, it may be called a lucrative offer.

Such offers one can get, receive, put in or listen to.

E.g. I'll listen to any reasonable offer.

They just kept upping their offer (to up an offer = to increase favourable points of an offer) until I had to say yes.

If you don't like the offer made to you, you can reject it/turn it down.

Or you may say that you'd like to see it increased (= to increase an offer).

If you are ready to get more offers, you can say that you are **open to offers**. And if some matter is not decided yet, it means **it is under offer**.

E.g. The property is **currently under offer** to our new client. **Offer** is also used as a verb. The circumstances may be such that you may **be/feel compelled to offer smth**; or **forced to offer**; or **feel obliged to offer**; or you may **have nothing to offer**, etc.

offer smb a job предложить работу

Тж. **give smb a job**

office manager офис-менеджер

office workers конторские служащие, работники/персонал отдела

Тж. **office staff/personnel**

Such terms as **office workers**, **office staff**, **personnel**, **staff** are used with the following adjectives: **qualified personnel/skilled/trained**; those who hold key positions are **key personnel**; if one works for a company or other units, the **personnel/staff** may be as follows: **company, corporate, security, service, civilian, government, state, hospital, administrative personnel**, etc.

The chief of the personnel is a **personnel director**, and the records of the personnel are **personnel records**.

officer должностное лицо

Тж. **official**

officer-in-charge управляющий

official официальный; служебный; связанный с исполнением служебных обязанностей; формальный; казенный

The following word combinations are typical of the word **official**:

high-ranking/prominent/top/senior official; depending on the place of work he/she may be a **local, provincial, regional, departmental, public official**.

Your schedule of work may be different, so you may be a **full-time** or **part-time official**. And, of course, one may happen to be an **elected, permanent** or **retired official**.

E.g. Report the incident to a **responsible official** (= the official responsible for handling this case).

Other likely associations with officials are the following: you may need **bank, company, corporate, council, court, customs, government, judicial, military, ministry, party, state or trade union officials** to make certain arrangements with.

E.g. Attempting to bribe **officials** is a crime. **official assistance** официальная помощь
official circles официальные круги
official duties официальные функции
off-line автономный (напр. о программе чтения электронной почты); отключенный (от системы)

offset зачет; компенсация; возмещать, компенсировать

E.g. The additional money will help **offset** big medical bills.

offshore офшор; офшорный

Offshore — relating to financial institutions outside the country.

E.g. A mutual fund with headquarters in another country is an **offshore fund**.

offshore funds офшорные фонды

offshore investor офшорный инвестор

offshore oil leases лизинг офшорных нефтяных месторождений

offshore oil rigs офшорные буровые установки

off-the-record не для цитирования в печати (об информации)

off-the-shelf готовый к использованию

off-the-shelf solution готовое решение

off-the-shelf product готовый продукт

oil нефть; масло; жидкая смазка

As a mass consumption product, **oil** may be **heavy, light, crude, refined** (= processed), **offshore** (= extracted offshore), **engine, heating, lubricating, motor, paraffin**, etc. Often we measure **oil** in **barrels**.

To get **oil**, you have to **extract oil/obtain/produce**.

And if you mean a technological (geological) process, you have to drill for oil.

E.g. The company is drilling for oil in the North Sea.

Quite interesting is to discover oil. It is said to discover/find/hit/strike oil.

Then you have to pump it. And when oil is contained in special containers, it is exported or imported.

And, of course, we use or burn oil (for industrial purposes). We use oil in a car and, after a certain time, we change it. We can soak smth in oil. And a place can smell of oil.

E.g. The place smelled of paint and oil.

There are many businesses dealing with oil: oil company, oil producer; oil industry, oil production; oil is explored (= exploration of oil); oil rig (= a structure with equipment for getting oil), oil well (to pump oil out of it); oil tank (where oil/fuel is stored); oil tanker (= a large ship/track with oil); oil prices (fluctuating all the time); oil slick/spill/spillage; environmental problems we have to fight to exclude pollution.

Of course, oil may be used in cooking or cosmetics but these are the spheres we do not deal with here.

Dictionaries also state that you can have coal oil (= kerosene – American English), shale oil or a film of oil (= layer of oil). Another interesting phrase is to burn the midnight oil. As you can guess, it means to work very late at night.

oil drilling бурение нефти *См. тж. petroleum drilling*

oil exploration добыча нефти

oil field нефтяное месторождение

oil industry нефтяная отрасль

oil production производство нефти

oil rich country страна с богатыми запасами нефти

oil rig установка для добычи нефти

oil slick разлив нефти

Тж. oil spill; spillage

E.g. He spoke of an oil slick off the Scottish coast.

old as the hills старо как мир

old classic with a new twist классика с новым поворотом (*реклама какого-л. предмета*)

old habits die hard посл. со старыми привычками трудно расстаться

old-age pension пенсия по возрасту

oligarch олигарх

oligarchy олигархия

Oligarchy is a form of government in which supreme power is restricted to a few.

oligopoly олигополия

Oligopoly is a shared monopoly in which there is no explicit agreement among the firms.

on edge как на иголках

on everyone's lips у всех на устах

on everyone's list у всех в списке

on our itinerary в нашем расписании (*путешествий*)

on paper по номиналу *См. тж. at face value*

on parity basis на паритетной основе

on the agenda в повестке дня

on the basis of an offer на основе оферты

on the market floor в операционном зале (*биржи*)

one of the best values we have to offer наилучшие (*по качеству*) вещи

one who has transferred тот, кто передал/перевел

one-armed bandit разг. однорукий бандит (*об игровых автоматах*)

one-man job работа для одного человека

one-stop shopping магазин, где можно купить все

one-touch control кнопочное (*легкое*) управление

one-way street амер. улица с односторонним движением

Тж. перен. «в интересах лишь одной стороны»

one-year warranty с гарантией на год

There are a lot of expressions that go with warranty. One usually gives a warranty. And the warranty itself may expire or run out.

A warranty is given on smth. I talked about a two-year warranty on a new car.

To be still under warranty = the warranty is still effective/in force.

only four easy payments требуется всего лишь четыре платежа (рекламная фраза)

only the best will do лишь самое лучшее вам подойдет

on-the-spot investigations расследования на местах

on-time delivery доставка в назначенное время

As reported by dictionaries, a **delivery** (= bringing things) may be **on-time**, **overnight**, **prompt**, **special**.

E.g. We guarantee a **prompt** delivery.

On-time means arriving at the correct time.

open открывать

The verb to **open** is also used in a business context:

E.g. We are **open** for business.

A shop is **open** to the **public**, but you may be **open** to suggestions (=ready to listen to suggestions). If you want to get critical remarks, you may say that you **lay yourself open** to criticism.

A phrase for a student of English to remember is **to bring smth out into the open**. That means **to make it general knowledge**.

open a meeting открыть заседание *ant* close a meeting

open auction открытые торги

open convention открытая конвенция

open criticism открытая критика

Так. public criticism

open letter открытое письмо

open market operations операции на открытом рынке

An **open market operation** is an instrument of monetary policy involving the sale or purchase of government treasury bills and bonds as a means of controlling the money supply.

open negotiations on открыть переговоры (по какому-л. вопросу)

open new land (e.g. virgin land) for development начать разработку (напр. целинных земель)

open season открытый сезон

open subscription открытая подписка

operate оперировать, действовать

To **operate** (when used as a verb) is referred, first of all, to all kinds of machines and other developments.

E.g. The troops may **operate** against guerillas.

The surgeon **operated** on her for appendicitis.

Thus one can say that the equipment **operates** efficiently/reliably/continuously and so on. The same verb (to **operate**) applies to a business or system. You can **operate** a business successfully, autonomously, independently, commercially.

E.g. The laboratory is still owned by the government but is now commercially **operated**. You can **operate** as...

E.g. We **operate** as an advisory service for schools.

You can also **operate** within.

E.g. Local authorities **operate** within a wider political system. And, naturally, many businesses/enterprises **operate** according to... the laws of...

E.g. The government **operates** according to fixed rules.

operate a system использовать систему

operate markets работать на рынках

operating budget действующий бюджет

operating costs эксплуатационные затраты

operating expense оперативные/эксплуатационные расходы

operating lease эксплуатация на основе аренды

operating lease commitments обязательства в связи с эксплуатацией (помещения и пр.) на основе аренды

operating profit прибыль от производственной/основной деятельности

operating theatre воен. театр военных действий

operation in high-temperature environment работа при высокой температуре

operations under a letter of credit операции по аккредитиву
 operative part of a treaty постановляющая часть (международного) договора

opinion мнение

The word combinations with the element **opinion** show its great combinatory power. We can **air/express/give/offer/pass/state/venture/voice** an opinion. We can also **form** an opinion (on/about)...

E.g. I still have not formed an opinion about the candidates. A phrase to remember is as follows: she **expressed her opinion** that...

opinion poll выявление общественного мнения (путем опроса)

opportunity возможность

The word **opportunity** combines with different verbs such as to **grab/seize/take** an opportunity. As far as you are concerned, you may **give/offer** or **afford** an opportunity. As the dictionaries show, we may have **fleeting opportunities**, we may **lose opportunities** or **miss** them.

Equal opportunity is a term which has even a certain political connotation.

opportunity cost издержки неиспользованных возможностей

orchestrate (some actions) *разг.* организовать (отдельные мероприятия)

Тж. organize/arrange

orchestration *полит.* организация каких-л. мероприятий

order around *разг.* командовать

order now заказывать надо сейчас (*призыв в деловом письме*)

order today, delivery tomorrow сегодня заказ, завтра — доставка

order-taking принятие заказов

original plan первоначальный план; оригинальный план

original principal основная сумма (*кредита*)

our bestseller наш бестселлер

our favo(u)rite наш любимец (*напр. о политическом кандидате*)

our most popular (candidate) наш наиболее популярный (*кандидат*)

out of date устаревший

out of the blue как гром среди ясного неба

outline контур, основные черты; сделать общий набросок; подчеркнуть (*в целом*)

The word **outline** is used both as a noun and as a verb.

If you mean some shape, etc., it may be **clear/sharp**.

If the outline is **not clear**, then it's **blurred/dim/faint/vague**.

You can **make/draw** or **trace** (= copy) an outline.

E.g. The children **made an outline of their hands**.

When you speak of a **brief outline of smth**, it's just a **basic outline**.

Can you **give me a brief outline** of Polish history?

When used as a verb, its combinations are as follows:

You can **outline smth briefly, clearly, roughly**.

If it is difficult, you can still **attempt to/seek to/try to outline** the best way you can.

outplacement advice совет по поиску новой работы (*в связи с сокращением*)

Employees who **are made redundant** may get advice about finding another job, about retraining, etc. This is called **outplacement advice**.

One who loses his/her job (doing/not doing smth wrong) is **dismissed** (most standard word), **fired**, **sacked**, or **laid off** (American word), or **made redundant** (official style), or **offered retirement** (when his age is near pension).

outsourcing использование помощи поставщиков со стороны

Now this company is **doing more subcontracting**: it is using **outside suppliers** to provide components and services. In other words, **it is outsourcing more**. It is now using outside suppliers for goods and services that were previously supplied **in-house**. This is what **outsourcing** is all about.

outstanding 1. неоплаченный 2. выпущенный в обращение и проданный

The word **outstanding** has two meanings:

1. not paid (e.g. ...had several **outstanding debts**)
2. publicly issued and sold (e.g., a million shares **outstanding**).

outstanding common stock обыкновенные акции у публики

outstanding rent неуплаченная арендная плата, просроченный платеж (напр. за аренду квартиры)

outstanding stock акции (на руках) у публики; акции, выпущенные в обращение и проданные

over the counter (OTC) market амер. внебиржевой рынок ценных бумаг (т.е. рынок незарегистрированных ценных бумаг)

overdraft facilities возможность овердрафта, просроченный кредит

overdue credit не уплаченный в срок кредит

overhang нависать; фонд ценных бумаг, который может быть выброшен на рынок

overhead costs накладные расходы

Тж. **overheads**

overseas stock exchange зарубежная фондовая биржа

overtax назначить чрезмерно высокие налоги

owe the payment быть в долгу по платежу

own владеть, иметь (в собственности)

own property владеть собственностью

Тж. **hold property**

owners' equity доля акционеров во владении корпорацией

ownership of property владение имуществом

own-label product продукт с собственной этикеткой

P

pack it in прекратить, закончить; разг. сматывать удочки

package пакет, комплекс соглашений по нескольким вопросам

The word **package** is easy to use but difficult to translate, for example, into Russian. It has a number of meanings to begin with.

We can **highlight** here the three of them: 1) package as a parcel; 2) package as a set of proposals, including business proposals; 3) package as computer software.

As a parcel a **package** may be bulky, neat, suspect/suspicious.

E.g. Police destroyed the **suspect package** in a controlled explosion.

What do you do with a package? You usually **unwrap it**, or (on the contrary) **wrap it**, **post it** (= send it by post), **deliver it** and when you get it, you **sign for it**. You may send things in a package.

If a **package** represents a set of proposals, ideas, etc. it may be described as **complete/comprehensive/total**; or **attractive/excellent** (e.g. about tourist sights), or one may keep in mind **reform packages**, or **benefits package**, or **compensation/financial package**; if we talk about one's way of life, it may be an **austerity, economic, recovery, rescue package**; if you want to assist smb you give him an **aid/assistance package**; and if you want to help smb in getting a good job, you give that person a **job or training package** (which may include money, free time, etc.).

In that case we may say that one **offers/produces/puts together** a package of...

E.g. The IMF has put together a **rescue package** for the country's faltering economy. And the country/nation may **accept/approve it** or **reject it**.

Usually a **package is aimed at** (achieving smth).

E.g. I am talking about a **jobs package** aimed at helping the **unemployed**. Certain ideas may be especially valuable in your package. Then you can say **part of my package is...**

E.g. I believe that the pay freeze forms **part of a package** of budget cuts.

And the last usage note is the one in a computer sphere. We may say a software package (= pack of programmes) or integrated package.

And, of course, computer people know such packages as application, desktop, drawing, graphics, word-processing, accounting and business package. If you know how to handle such packages, you may get easy answers in no time.

Do not confuse the word package (see above) with the word packaging which is a different term.

package of proposals пакет деловых предложений

painstaking investigation тщательное/детальное расследование

panel группа; группа специалистов; совет (экспертов)

If we speak of a panel as a group of experts, we can characterize such body as distinguished, independent, international, advisory, interviewing, judging, review or selection panel.

E.g. I'd like to participate in an international panel.

The panel can be convened, selected, or set up.

A distinguished person may chair the panel (= act as a presiding officer).

A panel is usually drawn from...

E.g. A panel of scientists drawn from universities.

You can also serve on the panel.

E.g. The head of department serves on the advisory panel.

There are different panels: a panel of political experts, a panel of judges, a panel of economic experts, etc.

E.g. The winners were chosen by a panel of judges.

panic паника

panic selling паническая распродажа, распродажа в условиях паники

paper коммерческая бумага; документ

The word paper may just mean a piece of paper. However, when used in a business context, it is a piece of paper containing some written statement. Thus a paper means a document. It may be intended for publication, or for other

purposes. For example, it may be a document containing a statement of legal status, identity, authority, or ownership. Quite often, as a matter of fact, we speak of papers (= the word is used here in the plural).

E.g. We may speak of commercial papers. What is a commercial paper? It is a negotiable instrument (= that may be exchanged for money),

E.g. as a cheque, or it may be a note, a draft, a certificate of deposit arising out of a commercial transaction. A useful phrase to know: on paper. It means figures at face value.

paper money бумажные деньги

parent родитель

parent company материнская компания

Т.е. holding company

A parent/holding company is a company in a group of companies that holds shares in other companies, usually but not necessarily its subsidiaries.

participant investor участник-вкладчик (в товариществе на вере)

participating share акция с правом участия в прибыли

participating preferred stock привилегированные акции, дающие право на выплату дополнительных дивидендов (т.е. дивидендов в дополнение к фиксированной сумме)

A participating preferred stock is a unique type of preferred stock. This type of stock allows holders to receive dividends in addition to the normal fixed amount.

parties to a government contract стороны — участники правительственного контракта

partner партнер

In the economic sense a partner is one of the owners of a business/company.

So we can speak of a full partner, active partner, managing partner, junior partner, senior partner or business partner. A special type of partner is a "sleeping partner". Sleeping is used here in the sense "passive". If he "wakes up," he may turn into an "active" partner. When you get experi-

enced enough in business, you may be made a **partner**. This is a great achievement.

E.g. He has recently **been made a junior partner** in the family business.

A country or firm may be regarded as a **trading partner**.

E.g. France's **principal trading partners** ...

Britain's **partner** in the aeronautic project.

partnership товарищество, партнерство

In general a **partnership** is a voluntary contract between **two or more competent persons** to place their money, effects (= things that someone owns), labour and skill in lawful commerce or business and to divide the profit and bear the loss in certain proportions (= according to the interest of each in the partnership). **Partnerships** (in business) are **commercial organizations** with **charter capital** divided into **shares** (contributions) of the **founders** (participants). Property created at the expense of the contributions of the founders, as well as that produced and acquired by **business partnership** in the process of its activities belong to it by **right of ownership**.

A partnership may be created in the form of a **general partnership** (=some people share risks and profits according to a partnership agreement) and a **limited partnership** (= registered business where the liability of the partners is limited to the amount of capital they have each provided to the business).

The expressions to know in connection with **operation of partnerships** are as follows: **to go into partnership** (with smb); **to join** (with smb) **to form a partnership**.

E.g. The owners of apartments (=owners of residential housing) in order to ensure the operation of a multi-apartment building shall **form a partnership of apartment owners**. Other expressions to learn: **to offer smb a partnership/ to take smb into partnership** (= to bring smb in to share it); **to dissolve a partnership** (= to bring a partnership to an end).

partnership in commendam товарищество на вере

part-time job работа неполный рабочий день

party *юр.* сторона

party in office партия, пришедшая к власти

party politics партийная политика

Так. **party member; supporter; the Left; the left wing; left-winger party** *юр.* сторона

A **party** is usually a political group. This is well known. In business or law a party is a **person in a legal case**. So in that sense a party may be **guilty, innocent, aggrieved, injured, interested**.

Each such term (**guilty party, aggrieved party, injured party, etc.**) represents a certain concept you must know about. *E.g.* First we must notify **all the interested parties**.

A special term is a **third party**.

You must sign the document in the presence of an independent **third party**.

The agreement **shall be binding on both parties**.

См. **guilty party, aggrieved party, injured party**

par value 1. номинал акции 2. паритет валюты

pass передать, передавать

When applied to legal situation, **to pass** (*e.g.* a bill) means **to adopt**.

E.g. The bill was **passed** unanimously (= the bill was adopted unanimously). It was passed by 300 votes (in favour).

Certain things **pass unnoticed**.

E.g. In the confusion her departure **passed unnoticed**.

pass a deadline не уложиться в срок (*букв. «пропустить назначенный конечный срок»*)

pass a resolution (= **to adopt a resolution**) принять резолюцию

pass an amendment принять поправку

pass judgement принять решение, вынести решение

patch over the cracks (*between*) заделывать трещины (*в прямом и переносном смысле*)

patronage system система покровительства/поддержки путем предоставления постов и других почестей

In the language of politics the word **patronage** means the right to give government posts to people.

pattern образец, пример; рисунок, узор; система (*управления и пр.*)

The word **pattern** is primarily used in the sense **manner** of doing smth.

Thus we may imply a **basic, existing, familiar, predictable, regular, set, traditional pattern of** (trade, relations, development, etc).

E.g. There is **no set pattern** for these meetings.

We can also say that a pattern may be **changing, ever-changing, complex, overall, etc.**

E.g. The **overall pattern** of our life changes little.

As to verbs combined with the word **pattern**, they are as follows:

to establish/to set a pattern; we can also say **to follow** a certain pattern.

E.g. Their actions **follow** a very predictable pattern.

As to things/developments, they may **fall into/fit into** a certain pattern... ideas that **do not fit** neatly into his patterns of thought (= usual way of thinking).

Patterns themselves may **develop/emerge** or **change**.

E.g. Similar patterns are **emerging** all over Eastern Europe.

As to prepositions, they are **for, in** or **of**.

E.g. It's the normal pattern **for** a boy/girl relationship.

The main patterns in English spelling are...

Patterns of behaviour/behavior...

pattern of investment характер/способ инвестирования

pattern of migration характер наблюдающейся миграции (*населения, птиц*)

pattern of trade характер торговли

pay платить, уплатить, заплатить; плата, выплата, зарплата, пособие

There are lots of useful word combinations with the noun or verb **pay**. They are all essential to those who study English. Let's start with the noun **pay**.

Your **pay** may be **weekly, monthly**; or it may be **full, half pay**; or it may be **high, low** or **poor pay**.

If you mean payment equality, we may say **equal pay/payment**.

E.g. **equal pay** for men and women.

Equal pay for work of equal value.

From the point of view of accounting a **pay** may be **basic, gross, take-home**.

E.g. The **average take-home pay** of...

Depending on other developments, a **pay** may be **overtime, redundancy, severance, unemployment, sickness, merit, performance, performance-related, profit-related, maternity, holiday, back** and so on.

You get your **pay** or give smb a **pay** for...

There are many terms associated with the word **pay**: **pay day, check, packet**.

E.g. the money in my **weekly pay packet**.

Or you can say a **pay slip, a pay increase/pay rise**; the opposite is a **pay cut**.

Other possible (and frequently used) word combinations with **pay** are as follows:

pay freeze, claim, demand, bargaining, negotiations, agreement, award, deal, offer, settlement, dispute, strike, level/levels, rates, scale, structure, etc.

E.g. ... industrial unrest over **pay levels** in the public sector.

He is at the **top** of his company's **pay scale**.

And some more phrases: **a cut/a reduction in pay; an increase in pay**.

As to the verb **to pay**, it is customary to say **to pay handsomely/well**.

E.g. She **pays** her workers **very well**.

I would gladly **pay** for the extra security such a scheme would bring.

You **have to pay/you must pay**.

You may be **able to pay** or you may be **unable to pay**.

You can pay; he can't afford to pay.

E.g. Protesters against the tax carried banners reading "Can't pay! Won't pay!"

In case of contracts a person may be liable to pay for... It is for the courts to decide who is liable to pay damages.

In accordance with various arrangements, you may be ordered/required to pay.

E.g. The company was ordered to pay the five workers £5000 in compensation each.

Accordingly, one may agree to pay, be prepared to pay, be willing to pay, offer/be offered to pay, promise to pay, neglect to pay or fail to pay (a certain sum)...

E.g. He was made bankrupt for failing to pay debts totalling over \$2 million.

And by force of law you may get smb to pay or make smb pay...

E.g. ... then he was going to make him pay the price.

She would let me pay for my ticket.

How much did you pay for your new car?

So summing it all up, we can say that payment for employees for the work they provide takes two main forms:

a) pay by time (performance of specified tasks or jobs)

b) pay determined by results — piecework pay/payments, bonuses and profit-related pay.

Phrases to know in this connection are: employee share ownership; profit sharing.

pay a bill оплачивать счет

pay a commission to a broker уплатить комиссионные брокеру

pay a debt выплачивать/погашать долг

pay a dividend выплатить дивиденд

Тж. pay out a dividend

To understand what the phrase to pay a dividend means you must remember that a dividend as such means a percentage of profits paid to shareholders.

The more is this percentage, the larger is the dividend to be paid out.

Other useful phrases with the word dividend:

to raise the dividend (American English)/to increase the dividend

to maintain the dividend = to keep the same dividend as in the previous year; forecast dividend/prospective dividend;

interim dividend = dividend paid at the end of a half-year;

dividend cover = the ratio of earnings after tax to dividend;

dividend warrant = cheque which makes payment of a dividend;

cum dividend = share sold with the dividend still to be paid;

the shares are quoted ex dividend = the share price does not include the right to the dividend.

pay a fine уплатить штраф

pay a mortgage уплатить по закладной, оплачивать закладную

Тж. pay off/redeem a mortgage; repay a mortgage

pay arrears платить с задержкой

pay a reward выплатить вознаграждение

pay at maturity оплатить (счет) при наступлении срока платежа

pay at sight оплатить при предъявлении

pay back вернуть деньги, все выплатить

pay by a letter of credit уплатить посредством аккредитива

pay by bill of exchange платить переводным векселем

pay by check оплатить чеком

pay by draft оплатить переводным векселем

pay by instal(l)ments платить в рассрочку, платить частями

pay by means of платить посредством

pay by means of bill платить векселем

pay award решить сделать оплату

pay bargaining ведение переговоров о размере зарплаты

pay (in) cash платить наличными

pay freeze замораживание выплаты/зарплаты
pay claim требование повышения зарплаты
pay dispute спор о размере зарплаты
pay in advance платить вперед
pay in full оплачивать полностью
pay interest on a loan платить проценты за полученную ссуду
pay interest on the arrears платить проценты по задолженности
pay monthly платить ежемесячно
pay off a debt погашать задолженность
pay quarterly платить ежеквартально
pay settlement урегулирование вопроса об оплате
pay tax уплатить налоги *См. также: taxable; tax-free; duty-free; tax payer; tax return*
pay the account уплатить по счету
pay the agent a fee уплатить посреднику гонорар
pay the required sum on a bill of exchange выплатить требуемую сумму по переводному векселю
pay through the nose разг. заплатить слишком много
Так. pay too high a price
payable оплачиваемый, подлежащий оплате; к оплате
payable by instal(l)ments подлежащий оплате в рассрочку
payable on delivery оплачиваемый при доставке
payable on demand оплата по требованию
payable on presentation оплачиваемый при предъявлении
payable tax налоговое обязательство
pay-as-you earn схема «заработал-уплатил»
payee получатель платежа

Payee: a person who you pay a cheque or money to.

payment платеж, уплата
payment by instal(l)ments оплата в рассрочку/частями
payment by instal(l)ments of customs duty уплата таможенных платежей
payment by instalments of tax рассрочка по уплате налога
payment by merit поощрительная оплата труда

payment by the banker's draft оплата банковской траттой
payment for goods sold on credit плата за товары, приобретенные в кредит, плата за услуги
payment for services rendered оплата за оказанные услуги
payment for subsoil use платежи за пользование недрами
payment for using natural resources платежи за пользование природными ресурсами
payment in cash плата наличными
payment in full полностью оплаченный (*заказ, счет*)
payment is overdue неуплаченный в срок, просрочка (*в платежах*)
payment on the merit basis поощрительная оплата труда
Так. merit pay
payment order приказ о платеже
payment stipulated by a contract платеж согласно контракту
payroll платежная ведомость, общая сумма выплаченной заработной платы
payroll tax налог на заработную плату
pays: the job pays ... на этой работе я получаю
peace plan мирный план, план заключения мира
peddle торговать вразнос
peddle dope разг. сlegg сбывать наркотики
peddle influence торговать влиянием/связями (*не забывая при этом о своих корыстных интересах*)
penal наказуемый законом
penal institution содержание под стражей; исправительное учреждение
penalize наказывать, карать; *спорт.* штрафовать

A person may be penalized for his/her wrongdoing. He may be penalized heavily/deliberately/unfairly/wrongly.

E.g. He claims he was unfairly penalized. Or a person may be penalized financially.

People are penalized for...

E.g. He was penalized for mistakes.

penalty наказание; штраф; санкция; *спорт.* штрафное очко
 The word **penalty** has three primary spheres of usage:

1. in the sense of "punishment"; 2. in the sense of "disadvantage" 3. in the sense of "sports penalty." When used in the first sense, we may speak of **harsh/heavy/severe/stiff/strict/tough** penalty.

It may also be **mandatory** or **fixed**.

E.g. ... a new system of **fixed** penalties for most traffic offences.

Quite unpleasant to get a **financial** or **tax** penalty.

E.g. The **heavy** financial penalties for...

An authority can **impose, introduce, threaten, increase** penalties for...

Crimes **carry** penalties.

E.g. crimes which **carry** severe penalties

on/under penalty of: they made him promise, **under** penalty of death.

When the meaning is **disadvantage**, the word **penalty** is used this way: it is said to **pay/suffer** penalties.

E.g. He's now **paying** the penalty for his misspent youth.

People who lose their jobs **are suffering** the penalties for longer periods.

You must **accept** the penalty for your rash behavior.

And in football penalties may be **disputed, winning, first-half, second-half, early or late**.

E.g. It was a **disputed** penalty.

One can **appeal for, be awarded/given, or one can get/have** penalties for...

We were unlucky **not to get** a penalty.

One **kicks** a penalty, **takes** a penalty or a team may **score from** a penalty. One may also speak of a **penalty shoot-out** (= taking turns when throwing a ball to see who can gain the most points).

pending *юр.* находящийся в процессе рассмотрения

pension пенсия

A **pension** is the money given to someone after he/she **retires** (= to stop working because of age).

Well, one's pension may be **big/comfortable/generous/good**, or it may be **small**; it may also be a **basic pension, state pension** (= paid by the state), **company** (= paid by the company), **occupational, personal, private, old age or retirement pension**.

One can **get/draw or receive** a pension.

E.g. He **draws** his pension at the post office. Other verbs to combine with the word pension: **to give smb a pension, to provide smb with** a pension, **to claim** a pension and one can assert that he **qualifies** for a good pension. And you can **live on** your pension.

E.g. She **lives on** her pension and her savings.

The people sometimes talk about **pension funds** and **pension contributions**.

It is said that pensions come from a **pension plan/scheme**.

He is now **retired** (= he is on a pension now).

So we can sum it all up by saying that a **pension** is a payment received by individuals who have retired from **paid employment** or receive **government's pension age income** in the form of a pension.

In general there are three types of **pension scheme**:

1. **state retirement pensions** (e.g. operated by the government);

2. **occupational pensions** (operated by private sector employers, whereby employee and employer each make regular contributions to a pension fund or insurance company scheme);

3. **personal pension plans (PPP)** (operated by insurance companies, pension funds and other financial institutions).

pension fund пенсионный фонд

Pension funds collect regular contributions from individuals, employees, and employers — in case of **occupational pension schemes**. Pension funds also try to generate additional income and profit by investing their funds (= money) in financial securities, **overseas government fixed-in-**

terest bonds, corporate stocks and shares, and property bonds. (See these terms in entries).

The phrase to remember: to draw a (monthly/yearly) pension of \$...

perfect balance полный баланс

perfect for beginners для начинающих лучше не придумаешь (о разных изделиях)

perfect for every occasion на все случаи подходит (рекламная фраза)

perfect for home идеальный вариант для дома (о приобретении чего-л.)

perfect for office идеальный вариант для офиса

perfectly suited for day and evening подходит для дня и для вечера

performance исполнение; представление

performance appraisal оценка работы (сотрудников)

performance related bonuses бонусы, размер которых определяется по качеству работы

performance standards интенсивность труда; нормы производительности труда

performance-related pay плата в зависимости от качества труда

performing arts исполнительские виды искусства (драма, музыка, танцы и пр.)

When it comes to performing arts, you must know what phrases are to be used most often. You may find illustrations of usage in modern dictionaries. You can, of course write a musical.

E.g. He's written a new West End musical.

What can one do with a play/show when you write it?

You can do, present, perform, produce, put on, stage a play.

E.g. We are proud to present the play 'Rocket to the Moon'.

The drama group is doing a show.

Shows of all kinds are directed.

E.g. She is directing Verdi's opera 'La Traviata' at La Scala next year.

Actors appear in/act in/perform in/sing in/star in their shows.

E.g. He starred in the West End hit musical.

It takes time to rehearse for...

We all enjoy going to the ballet/opera/theatre.

Have you seen the new production of 'Macbeth'?

'The Nutcracker' opens in...

The show may run for years.

To close:

E.g. The musical closes this week after a record number of performances.

a play/show folds (e.g. in case of critical reviews)

E.g. The play folded (= was not continued any more) after reviews on poor performances.

permanent annuity выплата постоянной ренты

The term annuity usually means a series of equal payments at fixed intervals from an original lump sum investment.

person лицо, личность; персона

In business the word **person** is interesting because of such terms as **legal person** and **natural person**. But in addition, there are many other attributive constructions with the word **person**. You may find them in various dictionaries, for example, in the Oxford Collocations Dictionary. It gives the following typical adjectives useful for oral or written communication: **young person/elderly/old person, married, single, decent, good, lovely, nice, caring, gentle, kind, warm, evil, wicked, happy, outgoing, rational, reasonable, sensible, average, disabled, ill, sick, missing, displaced, homeless, unemployed, dead, famous, innocent** and so on. E.g. She is the right person for the job.

The police now realize that they had the wrong person.

Other word combinations to use in communication are the following: the **person in charge** (= in control or command).

E.g. Can I speak to the person in charge, please?

You should also know the expression **the person responsible**.

E.g. Police think that they have found the person responsible for the muggings.

personal личный

personal property личное имущество *syn* private property

person of high integrity честный человек

This career diplomat can be characterized as a person of high integrity.

person of keen intellect высокоинтеллектуальный человек

person's worth качества человека (*букв. чего человек «стоит»*)

personal pension plan система пенсионного обеспечения

personally liable лично ответственный (*за что-л.*)

petit jury «малый состав» суда присяжных

petty cash мелкие денежные суммы

pharmacy аптека

Тж. амер. drugstore

physical delivery (of goods) реальная доставка (*заказанных товаров*)

picket line пикет

A picket or picket line is a group of people/line of people who (usually) march in front of a building (a shop/store, a factory, a government building) protesting about smth (*e.g.* because of low wages). This is done to stop people from going to work during a strike.

E.g. Protesters staged a noisy picket (= picket line) in front of the hotel where the governor spoke.

A few of the nurses crossed the picket lines.

So we organize picket lines...

E.g. They organized a mass picket of the governor's palace.

E.g. Flying pickets arrived from all over the country.

A phrase to remember is to cross the picket lines.

E.g. Abuse was hurled at workers who crossed the picket line.

When you are on a picket line, you may speak of it as a picket duty.

pie in the sky *разг.* журавль в небе

E.g. Empty promises are often called a pie in the sky.

piece rate сдельная плата (*за работу*)

The term **piece rate** means the following: it is an amount of money paid for each thing a worker produces.

E.g. The piece rate was \$2,00 per skirt.

piecework аккордная работа

Тж. work by the piece

Piecework: this is the work that is paid according to the number of things you produce rather than the number of hours you work.

pilot scheme экспериментальная схема

pin hopes on возлагать надежды на

plaintiff истец

Plaintiff: the person in the court of law who accuses someone else of doing something illegal. If the plaintiff's claims are right, you have to compensate a plaintiff.

The plaintiff himself may bring an action against a business person or somebody else, may sue smb, claim smth, argue/contend smth, seek smth or submit smth.

E.g. The plaintiff claimed that the correct procedures had not been followed. Naturally, if you get in touch with the court, you have to obtain smth or prove smth.

E.g. The plaintiffs obtained an injunction in the High Court.

There is a phrase — against the plaintiffs,

E.g. costs were awarded against the plaintiff.

Another useful phrase for a student of Business English to know is to act on behalf of the plaintiff.

E.g. the lawyer operating on behalf of the plaintiff

plan план; планировать

With the word **plan** one may use many useful expressions. Some useful word combinations for a business context may be as follows. To begin with, a plan may be ambitious, grand, grandiose. Or a plan may be future, long-term, three-year, immediate, original, five-point, three-point, definite, detailed, good, brilliant, clever, cunning, ingenious, feasible, realistic, sound, impractical, controversial, master, contingency, secret, action, strategic, business, career, corporate,

development, economic, financial, travel, peace plan and so on.

E.g. A plan that is **feasible** = a plan that is possible.

E.g. A spokesman confirmed there was **no definite plan** to stage a concert in the park.

The **best plan** is for me to meet you at the theatre.

We need to develop a **sound business plan** (= a good business plan).

Do you have any **contingency plans** if the scheme doesn't work?

To have a plan you have to come up with it, develop/devise/draw up/formulate/make/prepare it, or work it out. It is also important to present a plan properly, propose it/discuss/put forward.

E.g. The moves **contravene the peace plan** agreed by both sides.

If you want to make further progress, you have to go ahead with your plan, press ahead with the plan, implement it, keep to/stick to the plan/your plan.

E.g. Let's stick to our original plan.

And if you don't like your plan, you can **cancel it, change/abandon/drop/scrap/shelve**.

E.g. I guess we should **shelve our plan** (= put it on the shelf). Nobody likes it.

If it is not easy to do so you should **fight or oppose it** (= protest against it).

E.g. Local residents have vowed to **fight plans** to build a new road.

There are some verb combinations of the plan + verb type.

E.g. to be aimed at

E.g. The government launched a five-year **plan aimed at diversifying the economy**. And, of course, your **plan/plans** can **call for smth** (some action to be taken), can **envisage** (certain developments), **involve smth** and the like.

E.g. Our **plan calls for** investments totalling \$100 million. The plan **contains/includes** four main elements.

Other useful phrases to remember are: the **plan succeeded** or, on the contrary, **it failed, fell through**.

E.g. The **deal/plan fell through** at the last minute.

Unfortunately, our **plan/ideas failed**.

If you have worked out a **plan of action**, your next step is to **put it into effect**.

planned profit плановая прибыль

play a joke on someone сыграть шутку с кем-л.

play hardball (about a company) проводить жесткую политику (о политике компании)

play one's trump card пустить в ход козырную карту

player игрок (в жизни, на бирже)

playoff match спорт. повторная игра после ничьей

pleadings 1. предварительное производство по делу 2. состязательные бумаги

please direct your enquiry to пожалуйста, направьте ваш запрос (по такому-то адресу)

pleased beyond expectation очень рад (напр. фраза из делового письма)

pledge обещание; обещать (официально)

The word **pledge** means a serious promise (e.g. in business).

If this is so, it's quite natural for us to speak of a **campaign pledge or election/manifesto pledge**. Or you may have some **pledges relating to spending**.

E.g. **spending pledges** given by the government.

The typical structures with the word **pledge**: **to give smb a pledge, to make/sign/fulfil a pledge, honour a pledge, betray a pledge, go back on/revenge on pledges**.

E.g. Several companies **made pledges** totalling \$6 million in aid.

E.g. **manifesto pledges** on public spending...

pledge alliance полит. обещать поддерживать (союзнические) отношения

pocket money карманные деньги

As we know, **pocket money** is a small amount of money which smb is given regularly to spend it as they like.

E.g. I've run out of my pocket money.

point-of-sale место продажи

A **point of sale** is a trade term used in the USA. Usually it is used in the singular.

A **point of sale** is the place or store where a product is sold.
E.g. Cash registers at the point of sale keep track of the store's stock.

The term **point-of-sale** is also used in advertising industry.
poison pill «отравленная пилюля»

By the word **poison pill** we may mean action taken by the directors of a company to defend it (the company) against an **unwelcome takeover**.

So one may speak of a **poison pill defence/defense**, or about a **poison pill tactic** to use...

poison-pen letter «ядовитое письмо», письмо, полное сарказма

police officer полицейский

Тж. policeman; policewoman; разг. cop; inspector; sergeant

policy maker высокопоставленное должностное лицо, букв. задающий тон (политику) в чем-л.

political figure политический деятель

Тж. office holder

political foe политический противник

political gambling разг. политические игры

politically acceptable политически приемлемый (*вариант*)

E.g. The advanced scenario was believed to be a politically acceptable plan.

pool resources объединить ресурсы

pool someone's leg амер. разг. шутить

As a rule, students of English know this expression. And if you don't know it, read the following illustration. "Hey, Al. I was invited to be a judge for the Miss America Beauty Pageant!" "Come on, you're pulling my leg!" (= You're trying to fool me).

popular idol идол (*напр. среди молодежи*)

portfolio портфель (*бумаг/заказов*)

True, one of the meanings of the word **portfolio** is a case that one carries documents in. But this is not the only meaning.

In Business English by the word **portfolio** we may mean **stock /collection of stocks owned by a particular person or company**.

E.g. Our company is proud of its investment portfolio (= of the stocks it owns).

position позиция; позиционировать (*напр. товар*)

Your **position** in general or in business in particular may be described as follows: it is a **business position**, economic, financial, legal, dominant, strong; favourable/good/ideal/perfect; envious, competitive, precarious, vulnerable, weak, awkward, embarrassing, bargaining, negotiating, trading, etc.

E.g. the trading position of the British economy.

One can achieve/attain/reach a certain position in...

E.g. It has taken years to achieve the position we are in now.

It put me in an **awkward position** when he asked me to keep a secret.

That situation strengthened our **bargaining position**.

If one means an opinion it may be **extreme**, ideological, philosophical, political, theoretical, official position, etc.

E.g. The country's official position is that there is no famine in the area.

If one means a rank of a person, the position may be **first**, second, high, important, privileged, secure, etc.

That kind of position you can establish/gain/secure/hold/occupy.

E.g. They occupy a lowly position in society.

If you mean a **job** (by the word **position**) it may **full-time position**, **part-time position**, **responsible position**, **senior/junior**, etc.

That kind of position you can **hold/have/apply for/offer or fill**. How long were you in your previous position? I know

about his **new position** in the firm. She was offered the **position of sales manager**.

He **positioned himself** so that... (= put himself in a position that...)

post-graduate study *англ.* обучение в аспирантуре, *амер.* studies the graduate school

practically perfect quality практически идеальное качество

practice практика

Practice (= one's regular activity) may be **common, usual, local or universal**.

E.g. We have a **usual practice** today.

If your practice is in a certain professional activity, then it may be **professional, legal, medical, nursing, etc.**

E.g. He mentioned the **private practice** of doctors.

Or you may speak of **practice of doing smth.**

In the area of business we often discuss **administrative, business, employment, management, working practice/practices**.

E.g. I am studying **Japanese working practices**.

As a rule, you **go into practice**.

E.g. She wants to **go into general practice**.

You can also **retire from/suspend smb from practice**.

He **has been suspended from practice**.

People often **start/open a new practice**.

And you can **run a practice** too.

E.g. He **runs a successful legal practice** in Ohio.

A new partner **has joined the practice**.

Another phrase to remember: **to practice smth on smb**.

E.g. Rob **has been practicing his comedy routine** on me.

precarious position неопределенное положение

precision engineering точное машиностроение

preference share привилегированная акция

When one hears the word **preference share**, one should realize that it is a share which **yields a fixed rate of interest**, first of all. **Preference shares** usually confer some degree of ownership of a company.

preferred stock (*US name for a preference share*) *амер.* привилегированная акция

premium deal сделка с премией (*опцион или срочный контракт*)

pre-negotiated заранее оговоренный

pre-negotiation предпереговорная деятельность

prescriptive right право, основанное на давности

preseason sale распродажа до начала сезона

present подарок; презентовать

If one speaks of his arguments and of their presentation, the task is, of course, to **present them clearly/well**.

E.g. The arguments were well researched and **clearly presented**.

Presentation of facts, arguments, etc. may be **attractive, neat, oral or visual**.

E.g. The results can be **presented visually** in the form of a graph.

As to the actions in connection with presentation, one may **aim to present smth/attempt to present smth/seek to present smth/try to present smth**.

E.g. We have tried to **present both sides** of the debate.

Other phrases to remember: **to present oneself as;**

be designed to present (*the most attractive aspects of the building*).

present a package of proposals представить пакет предложений

Presidential Task Force *амер.* президентская рабочая группа

pressure group группа давления

A **pressure group** is a group that tries to influence the opinions of the ordinary people and persuade the government to do smth (*on the issues*).

E.g. **Environmental groups** are very active now.

pre-tax до уплаты налогов

pre-tax profit прибыль до вычета налогов

prevail on преобладать над

previously issued stock of a corporation ранее выпущенные акции корпорации

prey добыча

price цена; оценивать

The word **price** is certainly the one we all know well of. However, we should also remember its combinatory power. Prices may be **exorbitant**, **high**, **inflated**, **prohibitive**, **steep**, or **low**, **bargain**, **budget**.

E.g. This should be expressed in **budget prices**.

E.g. ...designer clothes at **bargain prices**.

I can't believe how **high/low** the prices are.

When you sell smth you stress that your prices are **attractive**, **fair**, **reasonable**, **right**.

E.g. We sell quality tools at the **right price**.

When we say a **good price**, we may mean rather big (in certain contexts).

E.g. I managed to get a **good price** for my old car.

If you sell retail, it's a **retail price**, if you have a sale, it's a **sale price** and so on.

In accordance with situations, you can speak of **admission price**, **consumer**, **commodity**, **food**, **property**, **electricity**, **energy**, **fuel**, **oil**, **petrol prices** and so on.

E.g. **Admission prices** at the museum are very small.

You can **charge a price** (for smth), **set a price**, **increase/push up/raise prices**; or you can **bring them down**, **cut/low-/mark down/push down**, **reduce**, **slash prices**.

E.g. We decided to **charge a price** for our show.

As to prices themselves, they can **go up/rise/shoot up**, **sky-rocket**, **soar**.

E.g. House prices **went up** by 5 per cent last year.

Prices **soared** during the war.

Prices can also **go down/fall/drop/slump**.

E.g. If prices **slump** further, the farmers will starve.

Prices **ranged from ... to...**

A special expression to remember is **at a price**.

E.g. She was finally made department manager, but at **what a price!**

Other phrases good to know are: **a reduction in price/a fall in price/a drop in price**.

Or you can describe prices when they go up: **prices go up**, **a rise/increase in price**, **pay a heavy price** for smth, **put a price on smth/put a tag on smth**, etc.

E.g. The team paid a **heavy price** for its lack of preparation.

Good phrases to remember: **at any price**, **a price on smb's head**, **name your price** (at horse races).

price boom период роста цен

price controls меры по сдерживанию цен

price gap разрыв в уровне цен (напр. на внутреннем и внешнем рынках)

price hike повышение цены

price leader ценовой лидер

There are many popular fixed word combinations with **price**:

price boom (= a good period for sellers), **price controls** (= efforts to limit prices),

price cut (= reduction in price), **price war** (= a war between competing companies),

and **price leader** (= a company that is first to reduce or to increase prices).

price tag ценник

price war война цен (между конкурирующими компаниями)

priced lower than our competitors have цена ниже, чем у наших конкурентов

priced to buy цена указана такая, чтобы товар можно было купить

priced to please цена вас приятно удивит

priced to sell цена выставлена такая, чтобы товар можно было продать

prices quoted in these markets цены, которые идут на данных рынках

pricing оценивание, расценивание
 primary главный, основной
 principal принципал
 principal amount of a loan основная сумма займа
 priority right преимущественное право
 Т.е. preferential right
 private banking работа частного банковского сектора
 private enterprise частное предприятие
 Т.е. privately-owned enterprise
 private law частное право
 private sector частный сектор
 privately-held company закрытая компания
 privately owned company частная акционерная компания
 privatization приватизация

Privatization is when we sell smth to private owners.

So it is possible to speak of a large-scale/mass/wholesale privatization. Or it may be only partial. Depending on what one privatizes, you can speak of electricity, rail, water and other property as an object of privatization. You can submit a privatization plan/proposal/programme for consideration. Certain property may be under privatization.

E.g. Several railway lines were closed under privatization.

privatization scheme схема/метод приватизации
 privatized приватизированный
 privilege of Parliament депутатская неприкосновенность и другие привилегии членов парламента
 prize money призовые деньги
 probationary appointment назначение (на должность) с определенным испытательным сроком
 procedural right процедурное право
 procedures for resolving disputes процесс решения споров
 proceeds доход
 product development разработка изделия
 product image имидж изделия

product launch внедрение изделия, вхождение изделия в рынок
 product lifecycle жизненный цикл изделия
 product of merger результат слияния (напр. компаний)
 product positioning позиционирование продукта
 Product positioning: it is a certain marketing strategy that attempts to control the perception of a product or service relative to the competitive product or services.
 product range диапазон представленных изделий
 product withdrawal изъятие продукта (напр. из торговой сети)

In business the word **production** is one of the key words. So what kinds of production do we know? In the sense of making/growing something you may speak of large-scale, mass, small-scale, efficient, annual, domestic, steel, coal, energy, gas, oil, agricultural, food, livestock, meat, milk, factory or industrial production.

E.g. The increase in the volume of production brought down the price of goods.

When you want to go into production, you say to go into production, to start production, to begin production. An opposite action is to go out of production. To get a larger profit you can

increase/boost/step up your production. Or, on the contrary, for some reasons of yours, you may cut/cut back (on) production. A more radical action will be to halt/stop production. But for reasons of your own, you can also speed up production.

Indicators in production change depending on production lines, plants, methods, process or systems. A capacity, level or volume of production may affect the appropriate costs of production.

Phrases to remember: a cut/fall in production, an increase/rise in production, the means of production.

E.g. They believed that power largely derives from ownership of the means of production.

production budget производственный план

production cuts снижения производства

production cycle производственный цикл

production facilities средства производства, база для производства

production manager руководитель производства

production target производственная цель, задача

profit прибыль, прибыльность, доход, доходность

Since **profit** is actually money gained by selling things, doing business, etc., many people are interested in it. So profits are quite different: they may be **big/fat/good/handsome/healthy/high/huge/large/record/tidy** and so on.

Small **amount of profit** can be conveyed by such words (adjectives) as **small/low/modest**.

E.g. They **closed down** after years of low profits.

Profits may also be **quick and realized** or (on the contrary) **lost and unrealized**.

E.g. Damaged goods mean **lost profit**.

He is only interested in **making a quick profit**.

Depending on other circumstances **profit/profits** may be **gross, pre-tax, after-tax, clear, net, taxable, interim, short-term, annual, first quarter, full-year, half-year, second-quarter, corporate, group, operating, trading**.

With the help of your business you may try to **generate profit, to bring in/earn/make/realize/reap profit**, etc.

E.g. The CD **generated** record profits.

A certain project can **yield/show** some profits.

Some individuals try to **boost/increase/maximize** their profits.

And profits (as such) may **grow/increase/rise** or they can **fall/plummet/plunge**.

When you **have** an account in the bank **profit (income)** can **accrue**.

E.g. Last year my profits **accrued**.

...profits **accruing** to smb from (the sale of)...

In connection with the use of the word **profit** there are some phrases to remember:

a decline/fall in profits, an increase/a rise in profits, profit after/before tax.

profit and loss statement отчет о прибылях и убытках

profit before tax прибыль до уплаты подоходного налога

profit expectations ожидаемые показатели прибыли

profitability прибыльность

profitable enterprise доходное предприятие

Тж. **profit-making enterprise**

profit-minded manager менеджер, стремящийся обеспечить доход/прибыль фирме

profit margin коэффициент доходности, чистый доход

promissory note (PN) простой вексель; долговая расписка

A **promissory note** is a document that is a negotiable instrument and contains a promise to pay a certain sum of money to a **named person, to order, or to the bearer**. The promissory note must be unconditional, signed by the maker, and delivered to the **payee or bearer**. Widely used in the USA but not in the UK.

promote продвигать, содействовать

As is well known, to **promote** is to encourage. So you can **promote ideas**, for example, **actively, strongly, directly, indirectly, deliberately, intentionally**, etc.

E.g. They claimed that the authorities had **deliberately promoted** and condoned the violence in this matter.

You aim to **seek to/to try to promote** smth.

Basketball stars from the United States have **helped promote** the sport in Italy and Spain.

There are a number of phrases including the verb to **promote** which a student of Business English should know well: **measures designed to promote, be aimed at promoting (e.g. an exhibition), be widely promoted (e.g. some kind of new technology), a campaign to promote arts, to make efforts to promote smth.**

E.g. Efforts are made to promote young people's awareness of agricultural issues.

prompt delivery быстрая доставка

property имущество, собственность

The word **property** means first of all possessions. Property may be **personal, private, common, public**. If it relates to intellect, it's **intellectual property**. Property may also be lost or stolen.

E.g. I phoned the **lost property office** to see if someone had found my bag.

When you want to get rid of property, one says to **dispose of** property.

E.g. The market was known as a place where people **disposed of** stolen property.

Since property is a desired object, you can **hold/own it, acquire/buy/purchase it**, or you can **inherit it, sell, lease, let, rent out**. If you have extra cash, you can always **invest in property**.

They decided to **rent out** the property while they were abroad.

Many people like living **in rented property**.

We have a potential buyer who wants to **view the property**.

If you want to **sell the property** you can say I want to **put the property on the market**.

Business people often talk about **property market, property prices, property values, property companies and property developers**.

property declaration декларация об имуществе (*перечень имущества, напр. находящегося в собственности физического лица*)

property deeds имущественные документы (*акты и пр.*)

property developer проектная организация по вопросам имущества

property market рынок недвижимости, рынок купли-продажи собственности

property pledge залог имущества

property right имущественное право, вещное право

property rights of the author имущественные права автора

property values имущественные ценности

prospective buyers and sellers потенциальные покупатели и продавцы

protect защищать, ограждать

The following word combinations are good to practice in your business communication: **be aimed at protecting smth, a duty/need to protect, heavily/highly protected, legally, officially, specially protected...**

protection защита

As far as the legal context is concerned, we can recommend the following phrases to use: verb + protection: **afford protection, give (smb) protection, provide smb with protection**. Protection + noun constructions are also known:

E.g. The couple was found guilty of violation of **child protection laws**.

Under the **protection of** = being protected by.

protection racket взимание платы за предоставление «крыши» (*как элемент системы рэкета*)

protest протест, протестовать

There are different **types of protests**. They may be **angry, violent, peaceful, sit-down, mass, formal, official, public, student, anti-government, political, street, widespread, etc.** Protest is a kind of action that can be **organized, staged, lodged, registered**.

A situation may lead to a protest or **spark it**.

You may speak of **protest movement, protest groups, demonstrations, marches, meetings, rallies, strikes and protest songs**.

Useful phrases to remember: **a chorus/cry/howl of protest, right of protest**.

provide an edge over обеспечить некоторое преимущество (*в чем-л.*)

provision of services предоставление услуг (*напр. консультативных*)

provisional government временное правительство

proxy 1. доверенный, доверенное лицо (*напр. акционера при голосовании на собрании*)

2. полномочие (= authority)

E.g. You may appoint a proxy to vote for you.

So we see that a **proxy** is any agent, or more specifically, a member of a corporation who votes on a question of corporate policy.

proxy form форма, заполняемая при голосовании по доверенности

proxy votes голоса на основании доверенности

proxy voting голосование доверенных лиц

public публичный; народный; общественный

Dictionaries on combinatory word power give brilliant examples of the use of collocations (fixed collocations).

For example the word **public** may be used in the sense public in general.

Then we can say: to protect the public/to serve the public/to be open to the public.

E.g. The house is open to the public at weekends.

The government decided not to inform the public about an explosion.

The word **public** also means a group of people.

We often hear or read such collocations as **book-buying public**, **paying public**, **reading/theatre-going/traveling**, **viewing public**, etc.

E.g. Satellite television has provided the viewing public with a wide choice of programmes.

We can also say **wider/larger public**.

E.g. His work is now available to a wider public.

public acceptance государственная приемка (*продукции и пр.*)

public auction публичные торги

public health facilities учреждения общественного здравоохранения

public hearing слушание (*дела*) в открытом заседании

public interest общественный интерес, интерес со стороны широких кругов общественности

public money государственные средства; общественные деньги

public notary государственный нотариус

public opinion poll опрос общественного мнения

Public opinion poll means polling of the public opinion.

This is a survey of the public opinion. There are a number of terminological units with the word **public**: **public charity** (= organizations such as churches), **public domain** (= land owned by the government), **public housing** (= government-owned housing units), **public issue** (= newly issued securities), **public monopoly** (when the government may be the only producer), **public offering** (= invitation to sell investment units), etc.

public report публичная отчетность (*напр. об отчетности компаний*)

public sector государственный сектор

Тж. government sector

A **public sector** is that part of the economy which is concerned with the transactions of the government (though called "public"). Government receives income from taxation and other receipts and influences the workings of the economy through its own spending and investment decisions (= government expenditure) and through its control (this is done via **monetary policy** and **fiscal policy**) of the spending and investment decisions.

publicly acceptable доступный для общественности/публики/широких слоев населения

publicly-held company открытая компания

publicly-held corporation открытая корпорация

pump out (funds) разг. выкачивать (*средства*)

purchase the majority of the shares купить контрольный пакет (*акций*)

purse кошелек

Тж. wallet; billfold

pursuit 1. стремление, поиски; 2. занятие 3. погоня (*за счастьем и пр.*)

In the sense "an attempt to find smth" our pursuit may be **relentless, ruthless, single-minded, vigorous, successful.**

There are phrases to remember:

to be engaged in pursuit of; the pursuit of a goal,

E.g. he devoted his waking hours to the **single-minded pursuit of his goal; the pursuit of happiness/pleasure/truth, etc.**

When used in the plural (= pursuits) it means pastime.

Such pursuits may be favo(u)rite, popular, active/energetic, indoor/outdoor, leisure, recreational, academic, artistic, cultural, educational, intellectual, sporting.

E.g. have time to follow pursuits

put all eggs in one basket сложить все яйца в одну корзину, сильно рисковать

Usually people give the following wise advice: **don't put all the eggs in one basket** (= don't risk too much).

put in claim выдвинуть иск

put in pledge заложить

put money into smth вкладывать капитал (*во что-л.*)

put more effort into направить дальнейшие усилия на

put one's finger in перен. вмешиваться (*во что-л.*)

Тж. Interfere in

put one's head on the block положить голову на плаху, сильно рисковать

Тж. lay one's head on the block

put out feelers разг. полит. попытаться разузнать/разведать/выяснить (*напр. через опрос общественного мнения, используя связи и пр.*)

put out of action вывести из строя (*что-л. или кого-л.*)

put out of the way убрать с дороги

put smb in the right mood привести кого-л. в хорошее расположение духа

put the heat on smth разг. подвергнуть расследованию/контролю

put things in order привести все в порядок

put your money where the mouth is разг. выполнять обещанное

The idea of the phrase is not "putting your money into food" (as it may seem at first).

The *101 American English Idioms* explains the sense of this phrase as follows: "You've been promising to take us to Disneyland for the past two years. Since the kids are free, how about **putting your money where your mouth is?**" "You don't have to remind me. I have every intention of doing exactly what I said I'd do".

pyramid selling продажа по принципу пирамиды

Q

qualified opinion условное заключение аудитора

A **qualified opinion** is a judg(e)ment or report by the CPA (CPA = Certified Public Accountant) that "except for something," the financial statements **fairly present** the financial position and operating result of the firm.

"An except for" **opinion** relates to a limitation placed on the scope of the audit.

The result of the limitation may be a failure of the CPA to obtain sufficient evidence in support of business transactions of the company being audited.

quality качество

The degree of high quality is usually characterized by such words as **excellent/good/high/outstanding/superior/top.**

E.g. All our cakes are made with **top quality ingredients.**

Other types of quality are conveyed with the help of the following adjectives: **low/poor/inferior; variable;** if the quality refers to certain specific items, it is **product quality** (=quality of the product), **service quality** (= quality of the services provided), **air/water quality, sound quality, technical quality, etc.**

We can **improve quality...**

Quality suffered because of...

Other phrases useful for conversations are as follows:

quality of life,

E.g. Advances in technology would, it was hoped, **improve the quality of life.**

It is important to **control the quality/standards of...**

With reference to other elements of reality, quality may be **admirable/desirable/fine/good/great/positive/valuable/redeeming (= looking good), inborn/inherent/innate/intrinsic, distinctive, special, unique, elusive, rare, feminine, masculine, literary, artistic, moral, aesthetic, etc.**

E.g. I found him unpleasant, **with no redeeming qualities.**

A singer with that **elusive quality** that sells records.

So if you want to get praised for those qualities, you have to **show/display** them.

quality control контроль над качеством

quality craftsmanship in every detail каждая деталь выполнена в совершенстве

quality is the key качество — вот где ответ на все вопросы

quality of life качество жизни

Advances in technology would improve the **quality of life.**

quality speaks for itself качество говорит само за себя

quality standards стандарты качества

quality without compromise качество и только качество

question вопрос; задавать вопрос

A **question** is a special kind of sentence by means of which you ask about certain things or events. Sometime we have to characterize the question being asked: it may well be **pointed, probing, searching; awkward/difficult, embarrassing/tricky, personal, academic, hypothetical, rhetorical, leading, loaded (= pertinent), relevant, silly, stupid, direct, straight, etc.**

E.g. The Prime Minister became embarrassed when a journalist asked him some **pointed questions** about his finances.

I wanted to find out how old he was without asking him a **direct question.**

When you try to **solve smth**, it may be an exam question, or a **multiple choice** question, or a **quiz** question.

If you talk about certain issues, from the social/emotional and other points of view, questions may be **burning (= topical), challenging, controversial, unanswerable, vexed, crucial/fundamental/key/delicate/sensitive, ethical, political, etc.**

We come now to the **vexed** question of pension rights. If you want to ask a questions, you may **bring up** a question, **pose/raise** questions.

E.g. The new play **poses** some **challenging** questions.

Once you get a question, you **consider it, discuss, examine;** or you may **deal with** a question, **face it** or **tackle it.**

If you know the answer, you **answer** the question, **find a solution** to the question, or the question asked may remain **unanswered.**

The question may **arise** in connection with (the contract, etc.).

E.g. Only one question **remains unanswered.**

I'd like to ask a **fundamental** question about the nature of our society.

...questions of national security

It **does not call into question** the decision...

Smth may seem **to be beyond question.**

I did have some questions as to...

quota квота

We all know what **quota** is. For example, sugar quota.

However, a **quota** may be **full, annual, daily, monthly, weekly, national, fishing, milk, export, import, production, etc.**

E.g. He never takes his **full quota** of holidays.

The introduction of EU **milk quotas** may lead to protests.

If you mean **verb + quota** phrases they are the following:

agree/determine/establish/set a quota;

one can also **allocate/impose/introduce** quotas on...

Quotas may be **increased** or **reduced.**

And one can **achieve/fill/fulfil/reach** or **exceed** a quota.

E.g. We had to increase our output **to fill the quota** by the end of the year.

Many countries are still **exceeding** their quotas.

I don't know what to do with this **quota system**.

What about **new** quotas for oil production?

...national **quotas on**...

quotation 1. цитирование 2. цена, котировка, курс (ценных бумаг и пр.)

There are two well-known meanings of the word **quotation**. The first one is "words taken from a book".

E.g. **direct quotation** (from a book), **biblical quotation**, etc.

The second meaning is "the price to be charged" (for ordered items).

So in this case one may speak of **free, written or detailed quotation**.

Company officials or other individuals **give smb a quotation/provide smb with a quotation, or supply smb with a quotation**.

E.g. Most builders still **give you a free quotation**.

So there are various ways to **get/obtain** a quotation.

The insurance company **sent us a quotation**.

quotation of shares котировка акций (на бирже)

quoted price зарегистрированный курс ценных бумаг (на бирже); назначенная цена за товар (предлагаемый фирмой для продажи)

R

race ended in a dead heat разг. гонки закончились напряженно

rack and ruin разг. разрушать

racket шантаж, вымогательство, мошенничество, обман; рэкет

In Business English the word **racket** is known as the word meaning "illegal way of making money".

E.g. Police have uncovered an **insurance racket** in Cleveland.

Have you read a story about the recent **advertising racket**? So usually people talk about **extortion, drugs, protection, smuggling racket** and so on.

E.g. He **set up a protection racket** and demanded thousands of roubles from local shopkeepers. Finally he was arrested and thrown in jail.

E.g. Illegal operators try to **control/operate/run** their rackets.

As a result, some people may be/may get involved in a racket.

Do you know anybody else in this racket?

...a racket in stolen goods.

raid налет, облава

In addition to the military meaning — "surprise attack", the word **raid** also means "robbery from a building". If used in this sense, we may speak of a **bank, post office, shop raid**.

A **raid** (as such) may be armed, **smash-and-grab, dawn, daylight, night, daring**, etc.

Since this is a dangerous and illegal operation, it is thoroughly **planned** and then **carried out**. However, under certain circumstances people can **prevent a raid**.

E.g. The customers **have foiled a smash-and-grab raid** on a local shop.

Other illegal attempts **may also be foiled** (= be prevented).

E.g. The escape attempt **was foiled by police guards**.

We can also mean "a **surprise visit by the police**" when we use the word **raid**.

E.g. Police **staged** an early morning **raid** on the premises. You can also **launch a raid** or **carry it out**.

A person may be injured **in the course of a raid**.

E.g. He was injured **during a police raid** on his night club. Have you read the story on the **raid by drugs squad detectives**?

It was quite successful!

...raids on houses in the distant areas...

rainy day черный день

raise a question поднять вопрос

raise an objection выступить с возражением

raise capital добыть/достать/мобилизовать капитал

raise finance найти/получить финансовые средства

raise money достать средства

raise your comfort level повысить свой комфорт

rally съезд, собрание, слет, массовый митинг

The word **rally** is mainly used in the sense "political meeting".

Yesterday I saw a **massive outdoor rally** in Paris.

So a rally may be **big/huge/large/major/mass/massive/public/indoor/outdoor**; or it may be a **campaign, election, political, opposition, protest, peace, anti-government, anti-war rally**.

E.g. Did you **participate** in the opposition rally?

The demonstrators marched to Trafalgar Square where they **held a rally**.

So you can **have/hold** or **stage a rally**.

People may **attend a rally** or **take part in it**.

E.g. About 5 000 people **attended a rally** calling for peace.

The government closed the schools and **banned all rallies**.

Once the rally **takes place**, it may later **break up** or **disperse**.

E.g. The rally **dispersed peacefully** after six hours.

As a rule, rallies are **against smth.**

...a mass rally **against** the treaty

Or it may be a rally/mass rally **for smth.**

E.g. A rally **for** the winning candidate.

It may also be **in support of...**

E.g. A rally **in support of** the strike.

rallying cry призыв к сплочению (*рядов*)

Тж. **rallying call**

rank after идти непосредственно за кем-л. (*по положению*)

rank ранг, положение, статус *Тж.* **position; status; title**

ranks among the finest быть среди лучших марок (*о товаре*)

rap smb on the knuckles разг. дать нагоняй, дать по рукам

Тж. **rap smb's knuckles**

rate темп, норма, ставка, тариф, расценка, цена

The word **rate** has plenty of meanings. Very often it means speed/frequency.

If used in this sense, the rate may be **constant, expected, regular, steady, slow, fast, rapid, alarming, high, ever-increasing, rocketing, seasonably-adjusted**.

If related to other situations you may speak of **divorce rate, marriage rate, survival rate, birth rate, fertility rate, accident rate, crime rate, inflation rate** and so on.

As to the rate/rates themselves they **go up, shoot up, grow, increase, etc.**

Sometimes, when, for example, you have to pay for work, you **determine/fix/set a rate, increase, lift, put it up, etc.**

If you take some money, you **charge the rate**.

E.g. They **charge the usual rate of interest**.

rated "best" считается лучшим (*о товаре*)

rationing system система нормированного распределения

raw materials сырье

The term **raw materials** is a special term. That's why it is presented as one lexical unit in dictionaries.

It is used in the plural. It means materials such as coal, oil, etc. in their natural state, before being treated in order to make things.

reach a deadlock зайти в тупик

One can reach a deadlock in business, politics, diplomacy and so on.

E.g. The negotiations **ended in a deadlock**.

The strike **appeared to have reached a deadlock**.

People try to **break/resolve a deadlock**.

A **deadlock** is usually over smth.

E.g. The government has called new talks in an attempt to **break the deadlock over** the issue of redundancy money.

When talks between two sides remain in a state of deadlock, that means that there is no progress in such talks (= a state of complete deadlock).

real estate agent агент по недвижимости

real estate market рынок недвижимости

real income реальный доход

realization of the economies of large scale эффект масштаба производства

ready to ship anywhere готовы доставить товар куда угодно

reasonable conduct разумное поведение

rebound спад, отлив; обратный эффект

recall a product отозвать изделие (напр. автомобиль)

receivables дебиторская задолженность

By receivables one means claims against customers for money, goods or services.

If collection is expected in one year or less they are classified as current assets. If not, such receivables are presented as non-current assets.

receive a commission (brokerage, fee) получить комиссионные (брокерскую комиссию за совершение сделки, гонорар)

receivership управление конкурсной массой

Receivership is a situation in which a lender holds a mortgage over a company's property and, in consequence of a default, a receiver is appointed to realize the assets to repay the debt.

A receiver who is in charge of a bankrupt company may be appointed/called in. Or you can appoint smb as a receiver.

The company remains in the hands of the receiver (= the company is under the control of a receiver).

recession рецессия, спад

record high рекордно высокий

record запись, послужной список

In the language of Business English the term record is known, first of all, as smb's performance in a particular area. The area of performance may be quite different.

Thus one can talk about past, track, distinguished, enviable, exemplary, fine, formidable, good, impressive, magnificent, outstanding, proven, economic, remarkable, unique/unparalleled/unrivalled, clean, unblemished, academic, educational record.

E.g. She has an unblemished driving record.

The teacher spoke to her about her poor attendance record.

The government's economic record is not impressive enough.

So one may have/possess/keep/maintain a record (in...)

E.g. The company has maintained an accident-free record since it started business.

If you have a record in ... it may show that (= the record shows that)...

E.g. Our record shows that...

Our record compares favourably with that of any similar-sized company.

Another phrase to remember is this one: a record speaks for itself.

E.g. When it comes to quality, our record speaks for itself.

Depending on the situation a record may be in or for or on.

E.g. The ideal candidate will have a proven track record in project management.

He has an appalling record for dishonesty.

the government's record on (employment, etc.)

records записи

recover the principal взыскивать основную сумму

recreational facilities условия для отдыха

recurrent violations повторяющиеся нарушения порядка

red flag красный флаг; знак опасности

red herring «красная селедка», текст предварительного проспекта

A preliminary prospectus is sometime called "red herring".

A preliminary prospectus is the first document released by the underwriter to prospective investors on a new issue of securities.

Because portions of the front cover of this prospectus are **printed in red ink**, it is sometimes called a **red herring**.

redeem 1. выплачивать, погашать 2. возвращать обратно 3. выкупать (*напр. заложенное имущество*)

In Business English the word **redeem** is interesting to us in this meaning: to get an object back by paying someone the money that they paid you for it, especially when the money was a type of a loan.

E.g. She couldn't afford to **redeem** her wedding ring from the pawnbroker.

redeemable share выкупаемая акция

redemption выкуп, погашение

In the economic sense, a **redemption** is a repayment of money borrowed.

For example, we may mean **an early redemption**.

E.g. There is a **fee** for early redemption.

There is a **capital/loan/share redemption**.

Accordingly, one may speak of the **date of or price of redemption**.

redemption date дата погашения

redemption notice уведомление о погашении

redemption of mortgage выкуп закладной

redemption of stock выкуп акций

redemption operation операция по выкупу

redress a wrong *юр.* исправить ошибку/несправедливость

reduce уменьшить

One can **reduce** prices, expenditure, etc. **considerably, dramatically, drastically, greatly, sharply, significantly, substantially, further, gradually, progressively**.

E.g. We need to **reduce** the speed slightly.

Legislation **progressively reduced** the number of situations in which industrial action could be taken. The usual verbs to be used: **to manage to reduce, be designed to/be intended to/ be expected to/ be likely to**.

E.g. Pollution from the works has been reduced by 70 per cent.

This is designed to reduce...

The price was reduced from ... to...

An attempt/efforts may be made to reduce...

E.g. The risks must be reduced to **an absolute minimum**.

reduce military expenditures сократить военные расходы

reduction сокращение, уменьшение

reduction of the charter capital уменьшение размера уставного капитала

re-engineer по новому создать/разработать

re-engineering новая конструктивная/инженерная разработка

refinancing рефинансирование

Refinancing: an action of replacing one loan with another one, usually at a lower rate of interest.

E.g. Many **fixed-rate mortgages** (= borrowing money at fixed rate to buy a house) are now being refinanced.

refined elegance утонченная элегантность

reflect on smth размышлять о чем-л.

reform реформа; реформировать

Reform: it is something that happens all-around. It's a change.

So a reform may be **drastic/fundamental/great/important/major/radical/significant/substantial**. If it embraces all aspects of business, it is a **comprehensive** reform. It may also be called a **far-reaching/sweeping/wholesale/wide-ranging**. If it is a small reform it is called a **minor/piecemeal** reform. If more action is taken, it's a **further** reform. If it's much in need, it's a **much-needed** reform. If you have to act right away, it's an **immediate** reform.

Depending on the sector (to be reformed), the reform may be **democratic, institutional, internal, procedural, structural, administrative, constitutional, electoral, judicial, law, legal, legislative, penal, prison, curriculum, welfare, budgetary, financial, monetary, tax, agrarian, agricultural, environmental, land, etc.**

When you take a number of measures at once, it's a **package reform**.

One may **adopt/bring about/introduce/put in place/push through** a reform.

E.g. They wanted a strong one-chamber parliament able to **push through** radical reforms.

You can also say to **carry out/carry through/implement/put into practice/undertake** a reform (*a set of reforms/ reform package*).

E.g. Efforts are needed to **accelerate** the structural reform of the economy.

Sometimes one comes across some constraints that may **delay or block** the reform.

E.g. The conservative coalition could **delay** further reforms or **block** them altogether.

As far as your attitude towards reforms is concerned, you may **welcome/advocate/call for/press for** or **propose** such reforms.

E.g. They have issued a statement **advocating** reform of the legal system.

If the reform is really good, you can **demand** it; or you can **back/encourage/support** a reform.

E.g. We are committed to **supporting** democracy and reform in the region.

The practice of global politics **requires** reform.

As far as I know, it takes much time to **discuss/debate** any reform.

The best policy is to **plan** a reform in advance.

In Russia there are **reforms in** housing and education.

The **reform movement** is quite strong now.

recover the principal взыскивать основную сумму

reform package пакет мер в интересах (проводимых) реформ

refreshingly clean look создает ощущение чистоты (*рекламная фраза*)

refugee camp лагерь для беженцев

refusal of state registration отказ в государственной регистрации

refusal to accept отказ в приемке

refusal to accept documents отказ в акцепте документов

refusal to pay the cheque отказ в оплате чека

refuse to testify отказ в даче свидетельских показаний

regain ground вновь взять свои позиции (*в экономическом, военном смысле и т.д.*)

regain lost ground вернуть утраченные ранее позиции (*в прямом и переносном смысле*)

regain one's original shape восстановить свою первоначальную форму

Тж. **return to one's original shape**

regards с уважением (*подпись в конце письма*)

Тж. **kind regards; best wishes; love; all the best**

register a security зарегистрировать ценную бумагу

registered letter with return notification заказное письмо с распиской о получении

registered trader зарегистрированный трейдер (*напр. работающий на бирже*)

registration fee сбор за регистрацию

regular income постоянный/регулярный доход

Тж. **steady income**

regular payments регулярные выплаты

regulation регулирование, правила

In Business English the word **regulation** is used in two primary meanings:

1. **control of smth** 2. **rules**

If you mean **government** or other such regulations they may be **strict, tight, tough, official, professional, public, state, legal, statutory, voluntary, economic, environmental, financial, price, etc.**

They are calling for **tighter** regulation of the industry.

Theatre, cinema and broadcasting are all **subject to regulation** by local authorities.

If you mean regulations in the sense **rules** (put into effect), they may be emergency, strict, stringent, tighter, tougher, statutory, building, fire, hygiene, planning, safety, traffic, etc.

You must remember that regulations are issued to **comply with/ to conform to/to meet/to observe/to satisfy**.

E.g. It is important to **comply with** government hygiene regulations.

Some companies sometimes **break/flout/infringe or contravene** regulations.

And the authorities **adopt/bring in/impose/introduce/issue/make** regulations.

If the regulations are **too strict** they may be **liberalized/relaxed**.

And if it is a different situation (the regulations are lax), they should **be tightened**.

E.g. In practice the regulations are **rarely enforced**.

The regulations may **protect** certain rights.

Regulations **apply to** different institutions of society.

These regulations **came into force** two years ago.

Other phrases to remember: **a breach of the regulations, compliance with a regulation, in accordance with the regulations, rules and regulations**.

regulatory authority регулирующий орган

reimbursement возмещение (*произведенных затрат*)

reinstall восстановить

Тж. give smb his job back

reinstatement in office восстановление в должности

reinstatement of security восстановление безопасности (*в регионе*)

reject a claim отклонить претензию

relationship отношение

release from responsibility освобождать от ответственности

release smb on bail освобождать на поруки

release the seller from liability освободить продавца от ответственности

religious revival возрождение религии

relinquishment of one's rights отказ (*бенефициара*) от своих прав

reluctant manager менеджер, не проявляющий особого интереса к выполнению своих задач

rely on eyewitness testimony полагаться на свидетельские показания на месте

rely on the leader надеяться на лидера (*напр. о фирме-лидере*)

rely on us доверяйте нам (*рекламный лозунг*)

remain an empty promise остаться пустым обещанием

remain in force (*about a document*) оставаться в силе

Тж. hold good

remedial legislation юр. законы в отношении средств судебной защиты

remission освобождение от уплаты

remission of debt освобождение от уплаты долга

renounce claim to отказаться от требования

removal снятие, упразднение

If we mean a **removal of an official** (who becomes undesirable for one or another reason) one may **call for it, demand a removal or seek it**.

E.g. They **demand**ed her removal from office.

E.g. In a symbolic movement the new government **ordered** the removal of the dictator's statue.

E.g. The programme/program **required the removal** of the government subsidies.

In certain situations one can **allow a removal of ... or arrange for the removal of...**

E.g. He tried **to arrange for** the removal and disposal of waste.

E.g. The local council does not **allow** the removal of sand from the beach.

A phrase to know: **the removal from office.**

removal from office снятие с должности

removal of a middleman from a transaction отстранение посредников от участия в сделках

removal of an official снятие с должности/поста (сотрудника)

remuneration вознаграждение

remuneration package пакет оплаты услуг

render a decision принять решение

Так. take/make a decision

render an audit opinion дать аудиторское заключение

renounce the right of ownership отказаться от права владения

renounce the use of force отказаться от применения силы

rent аренда; квартплата; арендовать

If the rent (= pay for an apartment) is too high, it may be called exorbitant.

E.g. The tenants were not prepared to pay the higher rents demanded.

However, in some other case it may be affordable/law.

In other situations one may mean fair, reduced, increased,

rising, fixed, annual, monthly, weekly, initial, back, out-

standing (= not paid yet), ground, house/housing, land, of-

fice rent.

So you pay a rent, you may afford a certain type of apart-

ment.

E.g. He couldn't afford the rent by himself.

One may fall behind with the rent/be behind with the rent,

or owe it.

E.g. You put your tenancy at risk if you fall behind with the rent.

The rent charged depends largely on the size and locality

of the flat/apartment.

Quite often the rent is fixed. But it is also possible to in-

crease/push up/put up rent or, as Americans say, raise it.

Remember that rent is due/falls due, is payable.

Phrases to learn: rent money, payment, arrears (= debt);

rent review, rent allowance, rent rebate, rent collection, a

month's rent, payment of rent, non-payment of rent, rent strike.

rent is due at the end of the month квартплата надо внести в

конце месяца

rent out сдавать в аренду (за арендную плату)

E.g. We are thinking of renting out the basement.

rent out property сдать в аренду имущество

Так. let property

E.g. They decided to rent out the property.

rent payer плательщик квартплаты

Так. lessee

rent rebate снижение арендной платы

rent review пересмотр арендных ставок

rental аренда

Так. rent

renunciation of the right of property отказ от права собствен-

ности

repair shop ремонтная мастерская, ремонтный цех

reparation репарации

reparation for loss репарации за убытки

repay погасить, уплатить

Так. compensate; remunerate; defray (expenses); disburse;

pay out; pay a debt

repay capital средства для погашения (долга)

repay for loss компенсировать ущерб/потери

Так. compensate

repay in kind оплатить натурой

repayment выплата долга; погашение обязательств

In business they mean different types of repayment. It may

be full, partial, early = ahead of schedule.

E.g. Interest may be refunded in the event of early repay-

ment of the loan.

We may also speak about monthly, weekly, etc repayment,

or about capital repayment, repayment of the principal

(= repayment of the principal portion of the loan), inter-

est repayment, debt, loan, mortgage repayment.

Entrepreneurs **make** their repayments.

E.g. The **repayments** can be **made** directly from your current account.

One can **keep up/meet** repayments.

E.g. They are struggling to **keep up** their loan repayments.

In certain problem situations repayments may be **demand- ed/claimed**.

E.g. The bank has **demand ed** repayment of the loan.

The repayment is **due for...**

E.g. The loans were **due for** repayment in July 2004.

Repayments can also be **spread**.

E.g. Repayments can be **spread** over one to 25 years.

Never forget about the **repayment schedule** or terms.

If you have a mortgage, remember about **repayments on the mortgage** (= mortgage repayments).

repayment for injury *юр.* компенсация за нанесенный ущерб

repayment for loss компенсация за потери/ущерб

report отчет, доклад

In general a report (financial or newspaper) may be im- portant, influential, major, lengthy, brief/short, complete/ comprehensive/extensive, full/wide-ranging, detailed/in- depth, favourable/positive, adverse/bad/critical, hard-hit- ting, negative, pessimistic, sensational, up-to-date, peri- odic, annual, quarterly, draft, final, formal, written, ver- bal, published, unpublished, reliable, false, misleading, conflicting, factual, eyewitness, etc.

If a report is not signed, it may be called anonymous, if it comes from the government, it's a government report, and if from the Parliament, it's a parliamentary report, if it re- lates to medicine, it's a medical report and so on.

Virtually, it's impossible to enumerate all the likely reports.

Experts usually **deliver/make/give smb/present** reports.

To do so, you have to **compile** your report, **do/draw up/ prepare/produce it**.

If necessary, you can **file** your report with an authority.

Auditors normally issue their reports.

If necessary one may **call for a report**.

Phrases to learn: **according to the report**, **amidst the re- ports**.

report financially *отчитываться в финансовом плане*

reporter репортер

Тж. **journalist; correspondent**

reporting accountant бухгалтер, готовящий отчет

reporting currency валюта отчетности (*т.е. в которой дела- ется отчет*)

reporting date дата отчета

reporting on a net basis отчетность на нетто-основе

reporting period отчетный период

Тж. **period under review**

repossess восстановить в правах собственности

represent smth by diagram представить что-л. в виде диаг- раммы

representation представление (*в форме*); сообщенис (*фак- тов, сведений*); представительство (*напр. банка в каких-л. вопросах*)

When speaking about figures, etc. the representation may be accurate/faithful/good/true. Or it may be simplified, diagrammatic, graphic, pictorial, visual, written, symbol- ic, etc.

...the written representation of a spoken text.

Information in figures, etc. (= representation) may be gen- erated/produced.

E.g. There are many ways of generating a two-dimension- al representation of an object.

The clarity of representation depends on the means of rep- resentation.

In the political sense, your representation may be demo- cratic, female, minority, black, legal, union, etc.

Different tactic may be employed to achieve/win/secure such a representation.

E.g. All parties won representation in the national as- sembly.

The Constitution may allow **smb/provide smb with** representation in...

E.g. The accused was **not allowed** legal representation.

To get/obtain representation you must do the following.

You must use a system of representation.

representative представитель

Depending on the sphere of life a representative may be **leading, senior, sole representative of...**

Such a representative (in a business organization, etc.) may be **appointed, accredited, authorized, official** (= with an official status), **local, regional, branch, personal, legal, parliamentary, political, government, diplomatic, special,** etc.

E.g. the UN **special representative** for Cyprus.

In the sphere of business, we often speak about **company, industry, management, trade, sales representatives.**

She's a **sales rep** (= sales representative) for sports equipment.

An **employee rep** is the one who represents employees.

A **union rep** is the one who represents the unions.

A **student rep** is the one who represents the interests of students.

We **appoint/appoint smb as, elect/elect smb as, nominate/nominate smb as** our representatives...

E.g. The association is **sending** representatives to the conference.

If necessary, a representative **may be recalled.**

E.g. They have **recalled** their representative from the negotiations.

You can also consult (with) a representative or **meet** him.

E.g. Management **are obliged to consult with** union representatives.

Representatives **attended** a news conference.

repurchase agreement соглашение о покупке ценных бумаг с последующим выкупом по обусловленной цене

rescue mission спасательная операция

research and development (R&D) исследования и разработки (НИОКР)

reserve резерв; резервировать

The main meaning of the word **reserve** is available supplies.

As such reserves may be **great/huge/large/substantial/vast.** Or the reserves may be **low/small.** The reserves may also be **sufficient.**

In certain cases, we speak about our **last reserves.**

E.g. It took my **last reserves of strength** and will to swim to the lifeboat.

Reserves may also be **hidden.**

She had **hidden** reserves of courage.

I know **of hidden** reserves of coal.

People in business often speak about **capital, cash, contingency, currency, financial, foreign currency/exchange, gold reserves.**

E.g. In the face of a severe crisis (relating to **international reserves**) the government devalued the currency twice.

In the field of **natural resources** we evaluate coal, energy, gas, oil, **timber, food reserves.**

To operate efficiently companies **hold smth in reserve/leave smth in reserve, or keep smth in reserve.**

E.g. The crack troops were **held in reserve** behind the front line.

Reserves are not always easily accessible. In that case one has to **dig into/dip into/draw on/upon, tap, use** reserves.

residential accommodation жилье (в доме)

residential accommodation lease аренда квартиры

resolve a dispute разрешить спор

resource ресурс, ресурсы

Resources we have may be described as **considerable, enormous, large, major, important, vital, adequate, limited, meagre, scarce, renewable, substantial, unlimited, finite, limited, non-renewable, available, additional, extra, invaluable, useful, valuable.**

E.g. Time is your most **valuable resource**.

There are resources that may be classified as **untapped**, there are **water, oil, energy** resources and so on.

If you lack some resources, you should **buy** them.

One may also **pool** or **share** resources.

E.g. We'll get by, if we **pool** our resources.

Organizations and authorities **allocate, distribute, provide, divert, reallocate, redistribute** the available resources.

If you **squander/waste** your resources, or **use them up too much**, you may **deplete** them.

Some other phrases to remember: **access to resources, the allocation/distribution of resources, the exploitation of resources, a lack of resources, the use of resources, etc.**

respect for human rights уважение прав человека

responsibility ответственность

As a rule, **responsibility** is **collective, personal, sole, joint, shared, individual, ministerial, parental, financial, legal, moral, social, etc.**

A businessman can **accept, assume, bear, shoulder, take over** responsibility for some project.

E.g. The bank refuses to **accept** responsibility for the mistake.

Will you **take** responsibility for arranging the food?

You can also **place** responsibility for ... on smb.

In business it is essential to know how to **delegate/hand over** responsibility.

...developing responsibility downwards...

Sometimes individuals try to **evade/shirk/shift** responsibility.

Who tries to **shift** legal responsibility for...

Organizations may **admit/claim** responsibility for smth

No organization **has claimed** responsibility for the bomb attack.

A person may **allocate/assign** smb/give smb responsibility to act as...

E.g. He **attributed** the responsibility for the killing to gangsters. Other phrases to remember: **burden smb with responsibility; absolve smb from/of responsibility. The responsibility rests with...**

the age of criminal responsibility; the burden of responsibility

restrictive practices (*e.g. in foreign trade*) ограничительная практика (*напр. во внешней торговле*)

retail outlet точка розничной торговли

retained profit нераспределенная прибыль

retention удержание

retention of ownership right удержание права собственности

retire on a pension уйти на пенсию

retiree ушедший на пенсию

retirement уход на пенсию; уход в отставку

If you get a good pension your **retirement** may be **comfortable/happy**.

Or one's retirement may be **early/premature**.

E.g. A knee injury forced him into a **premature** retirement. Before people **go into retirement** they consider it, look forward to, think about it.

When you **approach/are close to retirement** you...

There are **plans/schemes** that **prepare for/provide for** retirement.

Our organization may help you to **plan your retirement**.

One can **go into retirement** or **come out of it**.

E.g. He is going to **come out of retirement** for this one last concert.

They presented him **with** an engraved watch to **mark** his retirement.

I intend to **spend/enjoy** my retirement travel(l)ing.

When one reaches his/her **retirement age** he/she gets retirement **benefits, package, pension**.

Other phrases to remember: **the age of retirement, take early retirement, wish smb a long and happy retirement**.

return on assets доход на активы

return on equity (ROE) доход, прибыль на акционерный капитал

return on investments (ROI) прибыль на инвестированный капитал

return smb back to earth возвратить (человека) на землю

return ticket билет туда и обратно

E.g. A return ticket is a ticket for a journey to a place then back again.

returns in dollars отдача в долларах

reevaluation provision положение о переоценке

reveal the truth раскрыть правду

revenue выручка

A revenue may be annual/yearly, expected, potential.

E.g. Have you seen the firm's expected annual revenue?

One may also keep in mind additional, extra, considerable, substantial, lost revenue.

A revenue comes from different spheres of business:

advertising, export, oil, sales, tourism, tourist revenue.

Advertising companies rely on revenue for their funds.

One can spend/use/bring in/generate/produce/yield revenue (for some purposes).

E.g. The project will not generate any revenue until 2010.

Under certain circumstances the revenue may be increased, reduced, lost.

Sometime the revenue goes up/grows/rises. Sometime the revenue drops/falls or goes down.

revenue estimation оценка доходов

revenue from sales выручка от продаж

revenue stream поток доходов

reversal обратное движение (напр. цен)

review обзор; обозревать

The basic meaning of the word **review** is consideration of a question.

Such review may be complete, comprehensive, extensive, full, full-scale, fundamental, in-depth, major, systematic, thorough, wide-ranging, brief, rapid, short, urgent, periodic, regular, continuous, critical, government, independent, internal, judicial, financial, pay, performance, policy, rent, etc.

When a review is needed, individuals ask for review/call for review/campaign for review, press for review, seek a review.

If a review is to take place, smb carries it out, conducts, does, holds, undertakes it.

A review usually covers some issues, deals with problems, indicates the nature of situation or recommends something.

revival возрождение, оживление, восстановление

A revival may be great/major/marked or modern/recent.

It may also be connected with certain aspects of culture, economy, etc.

Thus we may have a cultural, economic, industrial, literary, religious revival.

E.g. The late 19th century was a time of religious revival.

One can enjoy/experience/undergo a revival (in a certain area).

E.g. His work is enjoying a revival in popularity.

The economy has staged something of a revival in 1999.

Special efforts are needed to bring about/cause/lead to/spark/stimulate a revival.

E.g. The exhibition has stimulated a revival of interest in impressionism.

That period saw a great revival in the wine trade.

A revival is usually in...

E.g. I mean a revival in the fortunes of the Democratic Party.

Other phrases to remember: a revival of interest.

E.g. He delivered a lecture on the revival of interest in local radio.

Signs of (a) revival:

E.g. He claimed the housing market was showing signs of revival.

revocation отмена, аннулирование; отзыв

revocation of an acceptance отзыв акцепта

If the notice of **revocation of acceptance** is received (*by the appropriate person connected with the offer*) at the appropriate time, the acceptance is considered as not having been received.

revocation of the agency отмена поручения (*напр. по договору поручения*)

revocation of the power of attorney отмена доверенности

revoke отменять, аннулировать

revoke a letter of credit отменять аккредитив

revoke privileges of отменять привилегии

revolving credit возобновляемый кредит

revolving credit facilities источник получения возобновляемого кредита

reward for a loss вознаграждение, выплата за утрату

reward for an injury компенсация за ущерб

reward for service плата за услуги

Тж. compensation

reward of ownership выгода от владения (*землей, имуществом, недвижимостью и пр.*)

rhetorical discourse риторическое высказывание

rich with detail со множеством деталей

richly styled с богатой стилистикой

right 1. правота 2. право

One's right (=entitlement) may be basic/fundamental/inalienable.

E.g. The basic rights of all citizens.

Rights may be **equal/exclusive/sole**.

E.g. Any employee who is sacked has an automatic right to appeal.

E.g. The newspapers write about human rights violations.

One can **gain/get/confer on** rights.

Or one can give smb the rights or grant smb the rights.

E.g. We were granted exclusive rights to produce the software in the UK.

The rights may also be extended to smb.

E.g. The government extended the voting rights to everyone over the age of 18.

right of access to courts право обжалования в суде

right of choice право выбора

right of defence/defense право на защиту

right of denunciation право денонсации

right of eminent domain право государства на принудительное отчуждение частной собственности

right of hot pursuit право преследования по горячим следам

right of individual self-defence право на самооборону

right of innocent passage of ships право на мирный проход (*иностранных судов через территориальные воды*)

right of ownership право владения

right of passage право прохода

right of preference приоритет, приоритетное право

right of property право собственности

right of relief право на получение судебной защиты

right of succession право наследования

right to housing право на жилье

right to inherit право вступить в наследование

right to life, liberty and security of person право на жизнь, свободу и личную неприкосновенность

right to relief право на получение судебной защиты

right to remain silent право не отвечать на вопросы

right to rest and leisure право на отдых

right to social security право на социальное обеспечение

rights to securities право на ценные бумаги

risk риск

risk arbitrage арбитраж с риском (*о купле-продаже акций*)

risk exposure подверженность риску

risk management управление риском

risk of accidental loss риск случайной утраты
risk of accidental loss of property риск случайной утраты собственности
risk of war риск войны
risk premium премия за риск
rocketing rate (of price growth) стремительный рост (цен)
royalties гонорар
royalties payable to authors авторский гонорар
rule of conduct правила поведения
run counter to идти вразрез
run out of money истратить деньги
Тж. spend/lose money; squander money
run out of time исчерпать время
rush order срочный заказ
rush service available возможно срочное обслуживание
Russian-made сделано в России

S

safe custody надежное хранение (*ценностей и пр.*)
said communications названные виды коммуникаций
sail one's own boat букв. плыть в собственной лодке (*т.е. «идти своим путем»*)
salary оклад; жалование

One's **salary** maybe **good, high, generous, competitive, handsome, large, top.**

E.g. Top salaries are liable for a higher rate of tax.

However, salaries are also **basic/reasonable/average.**

They may also be **small/low/current.**

Your pension will be based on a proportion of your **final salary.**

Sometimes financiers discuss the issues of **final, pension, salary,** or they look into **gross, net** or **starting salaries.**

In certain countries they will tell you about your income on the basis of an **annual salary,** while in Russia we use the idea of a **monthly salary.**

One's salary may be presented in terms of a **tax-free salary.**

We **earn** our salary or **receive** it. And the company **pays** us (= to pay smb a salary) a salary/remuneration for our work.

A salary may be **increased, decreased, cut, reduced.**

Do you know the concept of a **salary package?** When is it paid?

E.g. This position is rewarded with a generous salary package.

So if you work well, the company may promise you a **salary increase** (= a salary rise) or a **salary award.**

E.g. Top salary awards are completely out of line with inflation.

E.g. My friends now debate the questions of salary range and salary grades.

E.g. What salary band will I be on after two years in the company?

The preposition **on** is used in the following context:

it's impossible to bring up a family **on such a low salary!**

Other expressions to know: **an increase/rise in a salary.** In American English it's okay to say **a raise in a salary.** A **cut/drop in a salary** may take place.

E.g. Workers are being asked to take a cut in a salary.

sale/sales продажа, распродажа; сбыт, торговля

All the meanings of the word **sale** should be known to the student of Business English.

The first meaning of the word "sale" is an **act of selling** (= a sale).

So a **sale** may be **quick, major, massive, auction, bring-and-buy, garage, jumble, table top, house,** etc.

E.g. Let's go to that shop. There is a major sale of paintings there.

E.g. I don't know how to interpret it. There is a massive sale of foreign currency reserves.

It's an **illegal sale** of alcohol. It should be **banned/blocked/halted/prevented/prohibited/stopped.**

In certain cases we may mean the closing of the sale.

E.g. Closing the sale means that you ask the buyer to say yes or no.

A sale is held.

E.g. A sale of paintings will be held at the Town Hall on Saturday.

The sale may make (so much cash), may realize..., or it may total (a certain sum of money).

E.g. The jumble sale (= a mixture of things to be sold) made £ 358 for research purposes.

E.g. The sale of paintings totaled \$250000.

Your sale can go ahead, go through, or proceed.

E.g. The sale went ahead.

Sometimes your sale may fall through (= lack a successful completion).

E.g. The sale of the house fell through when the buyer pulled out.

As the seller I was interested in the sale proceeds.

E.g. We wanted to maximize the sale proceeds.

The sale price should be mentioned in our sale agreement/contract.

Other words and phrases to remember: conditions of sale,

E.g. The conditions of sale were posted up around the auction room.

a contract of sale, to be on open sale (*about goods*).

The police learnt that drugs were on open sale in the club.

Proceeds/profits from sale.

E.g. All proceeds from the sale of the book will go to charity. On a sale/on return basis:

E.g. the novels are delivered to newspaper shops and other outlets on a sale/on return basis.

Sometimes the word sale is used in the plural (= sales) and in that case it means an amount sold.

E.g. High-street sales have fallen for the fifth consecutive month.

We can speak about telephone sales, retail, domestic, export, foreign, overseas, global/overall/total/world/world-wide sales.

E.g. The worldwide sales grew.

One can achieve/have/generate/boost sales by using special sale techniques.

The sales may account for smth.

E.g. North American sales accounted for 40% of the worldwide market.

The same idea may be expressed by using expressions amount to/reach smth.

E.g. The sales amounting to over £ 4 million.

Some other popular "sales phrases" to learn are as follows:

be/go up/grow/improve/increase/rise/rocket/skyrocket/soar.

E.g. Sales of ice cream are up because of the hot weather.

Or, on the contrary, they may be down/go down/decline/drop/fall/slump if the market situation is not favourable/favorable.

E.g. Last summer the sales dropped.

The typical useful "sales word combinations" are as follows: sales force, people, personnel, staff, team, director, manager, representative/rep, campaign, drive, effort, promotion, figures/estimates, performance, revenue, targets, volume, growth, slump.

E.g. The car manufacturer was forced to shed jobs following a dramatic sales slump.

E.g. The sales director was a shrewd man.

E.g. To improve the situation in sales, sales conferences and presentations often take place.

E.g. What we saw was an aggressive sales pitch (= persuading in favour of) from the company rep.

Other words and phrases to learn: a decline/drop/fall/slow-down/slump

in sales; a growth/an increase/a jump/a rise/a surge/an upturn in sales.

A growth in sales and marketing.

sale at a public auction публичные торги (для продажи собственности и пр.)

sale of goods by sample продажа (товара) по образцу

sale of goods by using vending machines продажа товаров с помощью автоматов

sale outlets точки продажи товаров

A sale outlet is a place where something can be sold.

E.g. A factory outlet is a shop where merchandise is sold direct to the public (usually at wholesale prices).

A retail outlet is a shop that sells to the general public.

sales объем продаж, продажа

sales figures показатели продаж

E.g. Let's study the company's sales figures and turnover (= money received from sales) in the last year. Let's also study the revenue (= money from sales) and volume figures.

salesforce продавцы

Тж. sales personnel

sales forecast прогнозируемый объем продаж

sales manager коммерческий директор, заведующий отделом сбыта

sales meeting заседание, посвященное продажам (обзор, оценка ситуации)

sales outlet точка сбыта

sales pitch разг. реклама распродаваемого товара

sales promotion продвижение сбыта

sales revenue доход от продаж

sales target плановое задание по реализации (продукции)

sales team группа по вопросам продаж

sales volume объем продаж

same day shipping отправка (груза) в тот же день

sample package пакет образцов

satisfaction guaranteed мы гарантируем, что вам понравится

satisfy personal debts взыскивать по личным долгам

save (money) сберегать (деньги)

Тж. put smth aside, save up for

save on all your future orders сэкономить средства на всех ваших фьючерсных заказах

save the day спасти положение

Тж. save the situation

save time and money беречь время и деньги

saves you the big bucks! не надо будет сильно тратиться (рекламная фраза)

savings сбережения

Savings are the sums of money saved in a bank.

You can describe them as follows: personal, private, small, big, long-term/life savings, etc.

E.g. I haven't got any savings.

Of course, you can invest/deposit/put your savings in certain bank projects.

E.g. My grandfather refused to put his savings in the bank.

If you want to get your savings back, you can do the following: you can take them out, withdraw your savings.

Or you can dip into/break into your savings (= and thus get some cash), or do another thing: tie your savings up.

E.g. You get higher interest if you agree to tie up your savings for a long period.

My family members want to build up their savings. I think it's the right thing to do.

E.g. I was determined to build up some savings of mine.

However, people have needs and problems and then they spend/use up their savings. They do so to live on the savings made.

E.g. She lost her job and had to live on her savings.

If you have a venturesome spirit (= if you are ready to take risks), you can lose your savings as such.

E.g. The couple lost their entire life savings on the venture.

If you use your savings bank and the benefits of a savings account, your savings can grow.

Don't trust just any savings plan/scheme, trust most reliable institutions.

There are some phrases relating to saving/savings which are good to remember: my savings came from the bank, my savings resulted from...

E.g. The major company savings came from reduced labor costs.

This was done, with a saving of 40% in staff costs.

If you are a club member, there will be a saving for you.

I think that major savings may come from the use of the new technology.

Access to savings: this card gives you instant access to your savings.

savings account сберегательный счет

savings bank сбербанк

savings certificate сберегательный сертификат (определенная правительственная ценная бумага)

scene 1. сцена 2. место (действия) 3. декорация 4. кулисы

The word scene expanded its range of meanings.

It may mean a place where something happened.

E.g. accident/murder/crash scene and so on.

E.g. Footprints were found near the murder scene.

A person may be on the scene or attend the scene.

E.g. An ambulance soon arrived at the scene of the accident.

If an accident happens, the police is called to the scene.

If you are a driver, you must not leave the scene of a road accident.

If it is some kind of awful scene (= horror scene), it is difficult to survey it.

E.g. He surveyed the scene with horror.

However, a scene may be just something you see around.

In that case a scene may be beautiful/charming/idyllic/peaceful/picturesque.

E.g. It's a beautiful scene.

If it's something terrible, the scene is called appalling/distressing/horrific.

A scene may also be touching, extraordinary, strange.

E.g. I opened the window. It was a touching domestic scene.

If the scene is in the street it's a street scene, if it's in the country, it's country scene and so on.

We should remember that a scene occurs/takes place/unfolds.

E.g. We sat in horror watching the scenes of violence unfold before us.

E.g. Paramedics tended to be wounded in scenes reminiscent of wartime.

If we speak about a new business person/entrepreneur we may characterize him as a newcomer to the business scene.

E.g. The film's director is a newcomer to the Hollywood scene.

The word scene may also mean a hobby.

E.g. Hill walking is not my scene. So I decided to stay at home.

scheduled date запланированная дата

scheduled payments плановые платежи

scheme план, программа, проект

As a noun the word scheme is often a synonym to a plan, program(me), project, etc.

A pilot scheme means an experimental design. So such type of scheme may be incentive (= incentive scheme), insurance, pension, recycling, share, training scheme, etc.

E.g. This project is based on a training scheme.

Our insurance scheme (= insurance principle) is very simple.

You may announce/set up/establish/initiate/introduce/launch/organize/set up/start a scheme.

E.g. The government set up a scheme of limited public health assistance in 1992.

The **scheme** you may think of may **offer** smth/**provide** smth/**allow** smth/**enable** smth.

E.g. The scheme **allows** customers to **trade in** (= give an old item,

E.g. a used car, as part of the payment for a new one) their own computer against a new one.

And, of course, your **scheme** may **be aimed to do** smth, **aimed at** smth, **designed for** smth/ **involve** smth.

E.g. This is a **scheme** that will **involve** local libraries.

The scheme **applies to** families with three or more children.

So if it's a good scheme, it **can go ahead/proceed**.

E.g. The scheme has been given approval **to go ahead**.

If you are **sure of a scheme**, you say that it will **work/succeed**.

If you are not sure of it, you say that it'll **collapse/fail**.

The phrases to remember are as follows: **in the scheme**.

E.g. Schools **in this scheme** will receive an annual grant.

Under a/the scheme: Under this scheme land will be sold to building companies.

scope 1. пределы, рамки, границы; размер 2. масштаб, сфера

In the language of business the word **scope** is used in two meanings:

opportunity and extent. If you mean the sense "opportunity", then the scope may be **ample, considerable, enormous, great, etc.**

E.g. In her new house in Radnor, Pennsylvania, now she has **full scope** for her passion for gardening and painting. The environment around is just fantastic!

You may **offer** smb the scope, **provide** smb with the scope **for** smth, etc.

E.g. These courses **give** students **more scope** for developing their own ideas.

There was **limited scope** for creativity in her previous job.

So she joined a big private food corporation to fully develop her talents.

Other useful phrases to remember: **beyond/outside the scope of**.

E.g. The subject lies **outside the scope of** this lexicographical book.

Within the scope of:

E.g. These disputes **fall within the scope of** the local courts.
scope of liability for obligations размер ответственности по обязательствам

second nature вторая натура

second to none быть лучшим

The expression **to be second to none** means "to be the best".

E.g. His musical teaching is **second to none**.

secondary market вторичный рынок

A **secondary market** is a special type of market. It is a market in which existing **securities** are **traded**, as opposed to a **primary market**.

In a primary market **securities** are **sold** for the **first time**.

The existence of a **flourishing secondary market** creates the conditions for a **healthy primary market**.

secondary offering of securities вторичное предложение ценных бумаг для продажи

second-hand information информация из вторичных источников

E.g. Something that is **second-hand** is not new and has been owned by someone else (**second-hand clothing** = clothing that is not new, **second-hand cars** = cars that were used already, etc.).

secret profit скрытая прибыль

Тж. **hidden dividends**

secure обеспеченный; обеспечивать

E.g. To **secure funds**: he is visiting several banks in an attempt **to secure funds** for his project.

E.g. He **secured** the backing of an Australian group.

secure job надежная работа (*работа, на которой не предвидятся какие-л. сокращения*)

A **secure job** is the one from which you are not likely to get redundant.

secure investment надежное помещение капитала

A **secure investment** is the kind of investment where you are not likely to lose.

secured обеспеченный, имеющий обеспечение

secured bonds облигации со специальным обеспечением

secured loans ссуды со специальным обеспечением

Secured loans are loans guaranteed by the borrower (= E.g. valuable property is used as security against the loan).

E.g. This company may **grant** a secured loan.

securities ценные бумаги

The word **securities** (in its plural) is used in the sense "financial documents".

If we mean this, we may speak about **company securities**, **government securities**, **foreign securities**, **overseas securities**, **listed and unlisted securities**.

Listed securities are shares that can be bought and sold on the stock exchange/Official Stock Exchange List.

Guilt-edged securities, for example, make a special category of securities. As such they may be issued/bought/sold.

guilt-edged securities:

Т.ж. **government securities** (= investments in British Government stock).

Securities and Futures Authority (SFA) Управление по ценным бумагам и фьючерсам

It's a self-regulatory organization which regulates the trading in shares and futures. См. **futures**.

securities are sold (*здесь*) продаются ценные бумаги

securities are traded (*здесь*) заключаются сделки с ценными

бумагами (*напр. брокерами*)

securities dealer биржевой дилер

securities dealing операции на фондовой бирже, операции с ценными бумагами

securities department департамент/отдел ценных бумаг

securities house фирма по торговле ценными бумагами

securities lodged as collateral ценные бумаги, заложенные в качестве обеспечения

securities market рынок ценных бумаг; фондовая биржа

Actually by a **securities market** we mean a stock exchange;

or, in other words, it's a place where shares can be bought and sold.

securities trade операции/сделки с ценными бумагами

Т.ж. trade in securities

securitization процесс усиления роли ценных бумаг на рынках, секьюритизация

security ценная бумага; безопасность; обеспечение

The word **security** is the word with multiple meanings.

The first meaning is **being safe** from worry.

In this sense you can speak about **economic/financial/job security** and so on.

E.g. They have a **security** of a good home. So one can say to give smb/to provide smb with security.

E.g. He gave her the **emotional security** she needed.

E.g. He provided the family with **financial security**.

Other words and phrases to remember:

to be lulled into a false sense of security, a feeling/sense of of security, the security of tenure (= security of an important job).

When by security you mean protection against attacks, etc. one can describe that kind of security as maximum, top, heightened, strict/tight, lax, collective, national, state, internal, home, etc.

E.g. Screw windows to the frame for maximum security.

This is a very effective prison, with maximum security.

One can ensure such security, provide smb with security, or improve/strengthen/tighten up security.

E.g. We need to **tighten/tighten up** security around the hotel during the president's visit.

If somebody wants to diminish security, this action is usually called to **undermine** security.

Terrorists try to **undermine** national security.

To ensure security in the state (= national security) use is made of **security apparatus**, **forces** (= security forces), **services**, **advisers**, **guards**, **personnel**, **staff**, **arrangements**, **measures**, **special policies**, **system**, **checks**, **cameras**, etc.

E.g. What is this van for? It's a **security van**.

Its mission is to help **security guards/personnel/staff** if necessary.

Phrases to know: **for security reasons**.

E.g. **For security reasons**, passengers are requested not to leave any luggage unattended.

Peace and security — this is one of the policies of the United Nations.

security identification характеристики ценной бумаги

security of a loan обеспечение займа

seasonably-adjusted rates цены с корректировкой на сезон

segment сегмент; сегментировать (*рынок*)

A segment is a part of the area of sales of a large business.

segment a market разбить рынок на сектора

segmentation сегментация

Segmentation: division of a market into certain categories

when buying habits are taken into account.

selection выбор; отбор

Selection is a process of **choosing** or **being chosen**.

As such, a selection may be **careful**, **random**, **initial**, **final**,

jury, **team**, **natural**, **sexual**, etc.

E.g. **Natural selection** is a key element of Darwin's theory of evolution.

The verbs often used with selection are **to make/win** selection.

E.g. She hopes to win selection for the Olympic 800 metres team.

One should be guided by certain criteria when **making** selection.

So there may be a certain **selection policy/procedure**; or you may address your problems to a **selection board/committee/panel**.

If you select without any plan, it's **random** selection (= **selection at random**).

E.g. We interview a **random** selection of teenagers.

As such your selection may be **wide** or **varied**.

Or it may be **representative**, **judicious** or **final**.

E.g. The **final** selection of winners will be announced at the end of the event.

If you mean a certain collection of goods in a shop, then your selection of such goods may be **comprehensive/extensive/huge/large/vast/wide**.

E.g. The shop/store offers a **wide** selection of wines.

You can express the same idea by saying: "You have many kinds of wine **to choose from**". Or: "You have a selection of wines **to choose from**".

Selection may also be **interesting** or **superb**.

E.g. I've made an **interesting** selection (*of paintings*).

selection process процесс выбора (*чего-л.*)

self-driven самоходный (*о технике*)

self-employed нашедший свою собственную нишу, самостоятельно трудоустроившийся

self-made man сам пробивший себе дорогу в жизни

self-starters те, кто начали (*бизнес, карьеру*) самостоятельно

self-support с опорой на собственные силы (*напр. об осуществлении проекта*)

sell a bear играть на понижение (*при продаже акций, валюты*)

Everyone knows now that a **bear** is a **dealer** (on a stock exchange/currency market/commodity market) who ex-

pects prices to fall. As a result, we have an expression a bear market. If it's a bear market most likely a dealer will sell securities/currency. So to sell a bear means to sell expecting prices to fall.

sell at a gain продавать (напр. акции, валюту) с прибылью

sell at a loss продавать (напр. акции, валюту) с убытком

sell at a premium продавать выше номинала/ паритета

sell futures продавать фьючерсы

sell off продавать, распродавать

sell out распродавать

sell shares продавать акции

sell shares at a premium продавать акции выше номинала

sell the allotment at a profit продать долю акций с прибылью

sell things off распродавать

Тож. sell out; auction

sell on the good news продавать (напр. акции), основываясь на хороших новостях

sell off assets продавать активы

sell a stock продавать акционерный капитал

send a loving message отправить любовное послание

send a message послать сообщение

send no money now сейчас (на данном этапе) денег не высылать

send orders electronically направлять заказы с помощью электронной почты

senior applicant старший заявитель

senior clerk старший сотрудник магазина, клерк

senior executive старший администратор, руководитель высшего ранга

senior manager старший менеджер

senior staff администраторы высшего ранга

seniority старшинство, выслуга лет

Seniority means being higher in rank.

E.g. There is no substitute for seniority and experience.

It takes years of service to attain/gain seniority.

She was promoted. Her job promotion was by seniority.

Other popular phrases to learn: in order of seniority, a level of seniority, next in seniority.

E.g. On the death of the captain, the officer next in seniority assumed command.

seniority pay надбавка к заработной плате за выслугу лет
syn long service bonus

sensational new look потрясающий новый образ (рекламная фраза)

sense of alienation чувство отчуждения

separable improvements отделяемые улучшения

There are so-called separable and inseparable improvements to the leased property.

separate legal entity отдельное юридическое лицо

separation 1. отделение 2. разделение 3. разлука

The word separation has two basic meanings: 1. being apart 2. getting apart (about a married couple)

One should know about the possibilities of complete/total, clear/rigid/strict, long, physical separation.

E.g. She is visiting her family after a long separation.

E.g. Everybody knows about the separation of church and state.

As to the second meaning the separation (in case of a married couple agreeing to live apart) it may be formal/judicial/legal.

E.g. Is it a formal separation?

E.g. When the question of separation is decided at a court trial, this is a trial separation.

It's a separation between...

E.g. The worst part of the divorce is the separation from my two children.

separation of the share выдел доли (из имущества)

separation of the share in kind выдел своей доли в натуре

sequestration секвестр, наложение ареста на имущество

serial bonds облигации, выпускаемые сериями в разные сроки

serious серьезный

The word **serious** may mean **dangerous** or **not joking**. Let's look into these meanings.

E.g. to get/be/look/seem/sound **serious**.

E.g. By this time the riots were **getting serious**.

E.g. What should we do now? The situation **remains serious**.

How serious? — **Extremely/particularly/really/very/fairly/quite serious**.

E.g. There are more and more problems in this area.

The situation is **becoming potentially serious**.

As to an individual, he **may be/become/look serious**.

E.g. He **became/turned serious** all of a sudden.

serious claim серьезная претензия, серьезный иск

serious trouble серьезная проблема

serve on a jury работать в составе присяжных заседателей

service служба; обслуживание

The word **service** has multiple meanings.

First of all, we mean **providing for public needs**.

If we mean this service (providing for the public needs) it may be classified as **efficient/excellent/good/valuable/adequate**.

E.g. You've provided a **valuable service** for me.

If it is not of this caliber, it may be described as **bad/inadequate/poor/terrible, not complete/not comprehensive/full**.

E.g. We **provide/render** some services, but they are not comprehensive.

Then we can also talk about **standard/basic, reduced services, back-up/support/essential services** or **emergency services**.

E.g. A passer-by called the **emergency services** (= the ambulance services/fire services/police services).

Do you know what kind of services relate to **essential services**?

I think it's **water supply, supply of gas and electricity**. Television, is it providing a vital service to the public? Certainly!

If you mean other services that we use every day, their number is **unlimited: public services, advisory, banking, counsel(l)ing, financial, information, medical, news, rescue** (when rescuing smb), **telephone, ambulance, health, intelligence, library, police, postal, prison, probation** (to be on probation and work well), **secret, security, social services** and the like.

E.g. She works for the **social services**.

To get all those services (see above), one should **offer** such services, **provide smb with the services**.

E.g. We offer a **comprehensive service** to home buyers.

These services are not automatic. An individual/organization may **operate/run, maintain/guarantee, improve/expand/extend** the services in the field of...

Under certain circumstances one may **suspend** services, **axe/cut** services, **restore/make use/use** services, etc.

There are special phrases applied to armed services: you **join them/go into** the armed services.

E.g. Most of the boys went **straight into** the services.

If you work for some company in a certain area, you may get there **community/public/voluntary services** (= services of volunteers).

E.g. He died on **active service**.

E.g. I mean a job in **domestic service**.

E.g. He saw service during the First World War.

The last **essential category** of services is bus/train services.

There are different degrees of such services: **efficient/good/reliable/fast/frequent/regular/direct/full/limited/reduced**.

service charge сбор/плата за обслуживание

service sector сектор обслуживания

servitude 1. сервитут 2. порабощение

set a limit установить предел

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servitude 1. сервитут 2. порабощение

set a limit установить предел

set a price установить цену
 set a route установить маршрут
 set a world record установить мировой рекорд
 set one's heart on smth всецело посвятить себя чему-л.
 set up a company создать, учредить компанию
 set off вызывать, порождать
 set-off зачет
 settle урегулировать

Так. settle the whole thing; hammer out a deal

settle disputes урегулировать споры

settlement урегулирование, расчет, оплата; поселение

The word **settlement** has two meanings: **agreement** and **payment of debts**.

When used in the sense of **agreement**, we can use the following word combinations: **early/speedy, final/lasting, long-term, temporary, amicable, friendly, peaceful, satisfactory, compromise, negotiated, constitutional, financial, political, divorce, marriage, out-of-court, peace, pay, wage settlement**.

One can **reach** a settlement.

E.g. Both parties hope to reach an amicable settlement.

E.g. The union has negotiated a temporary settlement.

E.g. Lawyers are seeking an out-of-court settlement.

Other active phrases to learn: **the terms of the settlement**.

In the sense "**payment of debt**" we may talk about **prompt settlement of debts, speedy/early settlement of debts**.

E.g. A settlement grew up around the castle.

E.g. The Romans established a settlement on the south shore.

One can **negotiate** or **produce** a settlement.

settle a liability урегулировать задолженность

Так. pay a debt

set up a trust учреждать доверительную собственность

severance раздел общего имущества; уход из фирмы

In a financial sense a **severance** means a situation in which money is paid to a worker who is forced to leave a compa-

ny when no longer needed. As a result one may speak of a **severance pay** (= a redundancy pay).

severance benefit расчет по выплате выходных

severance package пакет, выплачиваемый в связи с увольнением (*денежная сумма плюс бонусы и пр.*)

severance pay выходное пособие

severance payment платеж в связи с увольнением

shake a leg разг. поторапливайся

It's impossible to understand the phrase without the context.

E.g. Mary, you always take such a long time to put on your makeup. Come on, shake a leg! (= hurry!)

shake foundations of потрясти основы

shaky неустойчивый (*напр. о положении компании*)

shaky company position шаткое положение компании

share capital акционерный капитал

Так. funds

Share capital: the amount of money put into a company by its shareholders used to buy items it needs to carry on its activities.

E.g. We need to increase our share capital if we want to expand.

share capital increase пост акционерного капитала

Так. share capital augmentation

share contribution акционерный вклад

share dealings сделки с акциями

share flotation размещение акций/ценных бумаг (*среди покупателей акций*)

share holders' capital акционерный капитал

Так. share capital

share in company profits разделение прибылей компании, участие в прибылях

share in ownership участие в собственности

share in the authorized fund участие в уставном фонде

share issue выпуск акции

share of capital пай в акционерном капитале

The term **share of capital** shall not be confused with the term **share capital** (see above).

share of corporate stock акция в корпорации (*доля в капитале, дающая определенные имущественные права при существовании и ликвидации корпорации*)

share trading операции с акциями

shared monopoly совместно используемая монополия

shares of banks акции банков

shares: treasury shares собственные акции компании (*формально выпущенные, но в данный момент не находящиеся в обращении*)

shipment of goods перевозка товаров

shoot up взлетать (*напр. о ценах*)

shop assistant помощник продавца

Тж. sales assistant; амер. sales clerk; clerk

sight deposit депозит до востребования

skills gap нехватка знаний/умений

sleeping partner член товарищества, внесший пай, но не принимающий активного участия в управлении компанией

sleeping policeman разг. «лежачий полицейский»

One should not understand this word directly. Actually, a **sleeping policeman** is a hump in the road to stop cars going too fast.

slow rates медленно растущие тарифы

smell trouble чувствовать опасность

smokestack industry традиционные отрасли

smuggling racket аферы/операции по контрабанде (*товаров*)

socially beneficial objective социально полезная цель

software package пакет программ

sound plan здравый/продуманный план

smoking lobby те, кто выступает за курение

sole proprietor единоличный владелец

sources of financing источники финансирования

spare cash (*to spend on...*) свободная наличность

sports facilities спортивные учреждения

stagflation стагфляция

The literal translation of this word (**stagflation**) does not tell us anything. That's why you need a definition. **Stagflation**: an economic situation in which prices rise continuously, unemployment is high, and many businesses are not making money.

state государство, состояние; государственный

State used in the sense "country/government" is certainly a well-known meaning.

As we know, a **state** may be **independent, sovereign, foreign, democratic, one-party, socialist, totalitarian**, etc.

E.g. Member states of the European Union.

If we look at a state from the point of view of its strength we may say that it is a **powerful state/strong state**, or a **weak state**.

The state which is close to you, to your borders is a **neighbo(u)ring state**. Quite often we come across this kind of word combination: state + noun (attributive constructions).

E.g. state enterprise, state monopoly;

state control, state ownership/state property. You may work for the **private** or **state** sector.

E.g. Teachers in the state sector are asking for a 7% pay rise. Some schools are outside the state system (= **private schools**).

In the area of economy there are many developments associated with the state: **state aid, funding, funds; state subsidy; state support/benefit/pension**.

E.g. Unemployed people living on the state benefit...

The **state pension** is barely enough to live on.

Sometime the state intervenes **in** industry. If this happens, we may speak of a **state intervention**.

E.g. I mean a large-scale state intervention in industry.

If the state spends money on a project, it's a **state spending**.
E.g. Some prefer tax cuts to greater **state spending** on health and social services.

People who **work for the state** are known as **state employees**.

Sometimes the term **government servants** is used.

Some secrets are called **state secrets**.

E.g. He was shot for passing **state secrets** to foreign powers.

Phrases to remember with the word **state** (as part of the construction) are as follows: **a state of flux**.

E.g. The education system is **in a state of flux** following the recent reform.

State of health.

E.g. He is concerned about his mother's **state of health**.

State of mind.

E.g. Public speaking can produce a **state of mind** akin to panic.

State of shock.

E.g. The driver was just sitting there **in a state of shock**.

State of war.

E.g. Are they **in a state of war**?

state aid государственная помощь

state aid to mothers of large families государственная помощь многодетным матерям

state duty государственная пошлина

state immunity иммунитет государства

state land cadastre государственный земельный кадастр

state monopoly государственная монополия

state ownership государственная собственность

Private, state, municipal, and other forms of ownership are recognized in the Russian Federation.

state parties to a conference государства — участники конференции

state power государственная власть

state of emergency чрезвычайное положение

E.g. A **state of emergency** was proclaimed.

state tax police государственная налоговая полиция

state tax service государственная налоговая служба

stated value объявленная стоимость

state unitary enterprise государственное унитарное предприятие

state of export государство экспорта (*т.е. с территории которого осуществляется трансграничная перевозка*)

state of goods origin государство происхождения товаров

state of import государство импорта

state retirement pensions государственные пенсии за выслугу лет

statement of financial position отчет о финансовом положении

statement of the market segment сообщение о рыночном сегменте

state-of-the-art engineering новейшие достижения в области инженерного дела

state-owned enterprise государственное предприятие

Так. state enterprise

As is known there are **state/state-owned enterprises**.

state-supported institution учреждение, поддерживаемое государством (*напр. в финансовом отношении*)

stationer's магазин канцелярских принадлежностей

statute законодательный акт

statute law статутное право (*т.е. право, выраженное в законодательных актах*)

statute of limitations закон об исковой давности

statutory duty обязательство, вытекающее из закона; обязательство по закону

statutory regulations установленные законом правила регулирования

stick out one's neck букв. высовываться; опасно рисковать (*ради кого-л.*)

E.g. That jungle has danger lurking around every corner.

Why should I **stick my neck out** for them? They didn't pay me for my services.

stick to one's guns *разг.* отстаивать свою позицию, принципы

E.g. In spite of the fact that it was inadvisable to have a controversial figure address the club, the chairman **stuck to his guns** and insisted that it would make good sense to hear the other side of the question before taking a vote on the issue. In other words, the chairman tried to **maintain his position**.

stick to one's own point of view придерживаться своей точки зрения

stir up ill feeling вызывать неприянь

stock акционерный капитал; фонды

Sometimes one feels some uncertainty on how to use the terms **stock/stocks** and **shares**. So let's look into this problem.

To begin with, one of the meanings of the word **stock** is a **share in the capital of a company**. In this sense, we may mean a **blue-chip**, **gilt-edged** and **index-linked stock**.

Of course, if it is a **blue-chip** or **gilt-edged stock**, you would like to get it. In this case the British and Americans say to **acquire/buy/purchase stock**. If you have some extra cash, you can **invest in stock**.

If you don't need your stock any more, you can **sell it/dispose of it**.

Stock brokers usually **deal in stock** or **trade stock**. And lots of individuals **hold/own/have stock**. Companies/corporations issue stock and the stock may be **valued at a certain sum**.

E.g. The stocks were valued at £100 000. When we want to describe a situation with the stock we say the stock is **down** or **up**, it **goes down/plummets/sinks/falls**.

However, if the market situation is different, it may **go up**, **rise** or **soar**.

The institutions **dealing in stock** are **stock exchanges** and **stock markets**.

A **stock index** is also an important factor.

One usually says that he has some possessions **in stocks**. *E.g.* She's got about \$30 000 **in stocks**. There are some phrases for you to remember: **to make investment in stocks**, **the value of the stocks**.

E.g. The **total value** of the stocks was **over \$3 million**.

As to **share/s** this term is used as follows: with reference to company's activities we may speak of **ordinary** or **preference shares**.

As the case is with stock/stocks, you can **acquire, buy, invest in, purchase, deal in, trade in shares**.

E.g. ...a new firm **dealing in US shares**.

Shares may be **issued** or **float**.

The company **has issued** four classes of shares.

Since shares are **valuable things** they can be owned (**ownership of shares**), transferred (**share transactions**), offered or sold.

E.g. A share issue **has been launched** to finance the restoration of the building.

Other phrases to remember: **a class of shares**, **the value of your shares**.

stock dividend дивиденд на акции

stock exchange фондовая биржа

stock exchange membership члены фондовой биржи

stock index индекс фондовой биржи

stock market фондовый рынок

stock-market game игра на бирже

stocks are in for a steep decline стоимость акций может сильно упасть

stop smoking forever прекратите курить навсегда (*рекламный лозунг*)

strategy стратегия

A **strategy** as a certain plan of action may be **effective, good, successful, bad, poor, coherent/clear, viable, future, long-term, medium-term, short-term, broad/general/overall**.

E.g. The **overall strategy** is quite good, but one or two of the details could be improved.

If one means a size of coverage, a strategy may be **comprehensive** or **global**.

E.g. a global marketing strategy...

If you mean a very impressive type of strategy, it's called **grand**.

If it's aimed at different objectives, it's a **dual strategy**.

E.g. The government has employed a dual strategy to achieve these two objectives.

And depending on the type of strategy, you can talk of a **radical, high-risk, risky, defensive, prevention (e.g. to prevent crimes), economics-based, market-oriented strategy**, etc.

Phrases to remember: **to work out a strategy paper, to work at the formulation of strategy**. If necessary, you may **change your strategy (= a change in strategy)**. We may say the **implementation/pursuit of strategy**.

E.g. Their single-minded pursuit of this controversial strategy led to their fall from power

Part of strategy:

He pretended that resigning was **part of his long-term career strategy**.

Officially you can **adopt a strategy** or **decide on it**.

stretch options расширить возможности выбора

strike benefits пособия для бастующих

strong consumer preferences явные предпочтения покупателей

study kit набор пособий (для изучения в школе, колледже)

stunning addition потрясающее добавление

sturdy features сильные особенности

subdue a mob амер. частично усмирить толпу

sublease субаренда

subsidiary вспомогательный; филиал

substantial resources значительные ресурсы

suffer a lot of abuse часто подвергаться травле

Тж. take a lot of abuse

suits every business need удовлетворяет любые бизнес-потребности

summertime classic классика для летнего времени (*напр. о нарядах*)

sunrise industry новая развивающаяся отрасль

sunset industry отрасль, роль которой идет на спад

super values! потрясающие цены!

superior 1. старший, начальник 2. высший (*по должности*); превосходный (*о качестве*)

"Superior" may be used both as a noun and adjective.

E.g. The form has to be signed by your immediate superior (=chief).

You can also **report to your superior**.

E.g. (about the situation) I'll report this to my superior.

However, more often the word "superior" is used as an adjective.

Then one may use the following verbs: **be/look/seem/become/make smth superior**.

E.g. What is it that makes this technique superior?

Or you may **consider smth (e.g. a certain project) as superior to...**

E.g. I don't see either product as superior to the other.

When you want to stress the degree of superiority you say "be far superior/clearly/distinctly/greatly/markedly/vastly superior" to...

E.g. The new products are far superior to the old ones.

They defeated a **greatly superior Roman army**.

The degree of superiority may also be expressed by means of these words: **altogether, infinitely, wholly** superior to...

The house was **altogether superior to** the kind of thing most men of Adam's age could aspire to.

superior construction превосходящая по качеству конструкция

supply-demand gap разрыв между спросом и предложением

support поддержка; поддерживать

The word **support** may be referred to the category of words with broad semantics.

Indeed, it has many meanings. Its combinatory power is also impressive.

Speaking of **support** you can say that it is **complete/full/total, active/enthusiastic, firm; generous, good, great, loyal, massive** (e.g. among all the strata of society), **overwhelming/solid/strong/tremendous/unqualified/wholehearted**, etc.

E.g. The socialist candidate enjoys a **firm** support of local industry.

The company's **generous** financial support of the arts.

The poll revealed **massive** support for the proposal.

The plan received **strong** support from farmers.

Other levels of **support/encouragement** may be described as **unflagging** support (= continuous support), **unswerving** support, **unwavering** support.

Or the support given may be **growing/increasing/increased, continued/continuing, broad, community, general, majority, mass, popular, public, wide/widespread, main, limited, lukewarm, qualified, mutual** support, etc.

E.g. Your support may also be **personal/direct, adequate sufficient, long-term**, etc.

If you mean some **sources of support** or support of other nature it may be **Labour, Liberal** (= from the Liberal Party), **all-party; bipartisan, cross-party, administrative, electoral, emotional, financial, moral, political, practical, technical, government** (= support from the government), **official** (= support from official circles), **state** (= support from the state), **military, naval**, etc.

E.g. price support mechanism...

You can **enjoy, have, derive, get, draw, receive, enlist/find/gain/mobilize/secure/win** support from ... or you can try to **attract it/cultivate/drum up/muster/rally/recruit/seek/solicit/whip up** support etc.

One can also **provide** support to, or **lend** support, or **throw** support.

E.g. Organizations that **provide support** and **advice** to small businesses.

She **threw her full support** behind him.

If you are displeased with smth, you can **cut off your support**, or **withdraw** it.

If you see that smb **needs** your support, you can **come out in support of ...** as well as **pledge/reaffirm/show** your support.

E.g. Many TV celebrities have already **pledged their support** to the appeal.

Phrases to remember: **a base of support, a cut/decline in support, an expression of support, a lack of support; a source of support; a means of support.**

support staff вспомогательный персонал

suppress an insurrection подавить восстание

Тж. quell an insurrection

surety bond поручительство, гарантия

A surety bond is a bond that guarantees the principal will accomplish certain tasks.

surf the Internet искать информацию в Интернете

Тж. visit our website

suspend временно отстранять (*напр. от работы*)

E.g. The workers that you've **suspended** should be allowed back to work.

suspend trading временно приостановить трейдинг (*куплю-продажу на бирже*)

suspension of obligations приостановление обязательств

swallow up поглощать разг.

Тж. bid for (*several other companies*), take over

If compared with the phrases **bid for/take over** we should point out that the verbs **bid for/take over** are used more often in business literature than the verb **swallow up**. When you **bid for** smth, you offer to do work for a company.

E.g. We have **successfully bid for** the contract.

swap мена, сделка, обмен

sweeping indictment обвинительный акт по широкому кругу вопросов

swindle мошенничество

swindler мошенник

switch to self-support перейти на самообеспечение

T

table tennis настольный теннис

tailored to perfection доведено до совершенства

take a break сделать перерыв (в чем-л.)

take a post-graduate course учиться в аспирантуре

take a steady course избрать устойчивый курс

take charge of a project возглавлять проект

take early retirement рано уйти на пенсию

take goods in pledge взять товар в виде залога (при выдаче ссуды)

take-home pay фактическая заработная плата (за вычетом налогов)

take liberties (with) позволять себе вольности

take off разг. пользоваться успехом на рынке

take on брать на работу

Тж. **employ, be employed**

Other popular phrases are as follows: **to be fully employed/**
to be gainfully employed.

take shape формироваться

take smb to court отдавать под суд

take some beating разг. требовать определенных усилий, надо пройти через

take staff on принимать персонал (на работу)

take the bull by the horns разг. взять быка за рога

takeover bid предложение о покупке контрольного пакета акций другой компании

A takeover bid as a term is well known in financial English.

It means an attempt by a minority group of stockholders (not in control of corporation) to acquire control. This is one meaning.

There is also another meaning. It is an attempt on the part of one company to acquire another company by offering cash or other assets (to the desired company). Sometimes the bid is made to the shareholders who may put pressure on the company.

takeover target (e.g. about a target company) объект захвата, поглощения

tax/taxes налог/налоги

There are different classifications of taxes in modern society.

For example, taxes may be high, low, direct, indirect, basic-rate, higher-rate, progressive, regressive.

We often discuss the questions of poll taxes, taxes on capital gains, income taxes, inheritance taxes, land taxes, taxes on profits, property taxes, wealth taxes, purchase taxes, sales taxes, value added taxes (= VAT taxes), taxes on transfer of capital, investment taxes, company/corporation taxes, car taxes, import taxes, etc.

E.g. It's time to renew your car tax.

People pay taxes, while authorities impose/introduce/levy/put taxes.

E.g. Direct taxes could only be levied with the consent of Parliament.

This government department is responsible for collecting taxes.

Taxes may be deducted, increased/put up/raised; or cut/lowered/reduced; abolished, overpaid, reclaimed etc. You can offset smth against taxes, or set/write smth off against taxes.

E.g. Claims for expenses can be set off against tax.

There are individuals who try to avoid/escape/evade taxes.

E.g. She was charged with conspiracy to evade taxes.

tax adjusting налоговое регулирование
tax agent налоговый агент
tax at source налог, удержание из общей суммы доходов
tax audit protocol акт налоговой проверки
tax authorities налоговые власти, налоговые органы
tax avoidance уклонение от уплаты налогов
tax base база налогообложения
tax break налоговая льгота
tax bracket налоговая категория (населения)
tax burden налоговое бремя
tax carrier носитель налога (о физическом лице)
tax certificate налоговый сертификат
tax charges of the budget налоговые расходы бюджета
tax check налоговая проверка
tax classification классификация налогов
tax clause налоговая оговорка
tax code налоговый кодекс
tax control налоговый контроль
tax credit налоговый кредит (льгота, направленная на уменьшение налоговой ставки)
tax crime налоговое преступление
tax declaration налоговая декларация
tax deduction взимание налога
tax difference налоговая разница
tax dodger неплательщик налогов (букв. уклоняющийся от уплаты налогов)
tax discount налоговая скидка
tax elements элементы налогообложения
tax evasion уклонение от уплаты налогов
tax exempt company компания, освобожденная от налогов (т.е. имеющая льготный налоговый статус)
tax exemption освобождение от налога
tax for reception of foreign currency сбор за получение иностранной валюты

tax for the operation with foreign currency сбор за операции с иностранной валютой
tax-free свободный от уплаты налога
tax from owners of means of transport сбор с владельцев транспортных средств
tax from the capital income налог на доходы от капитала
tax haven налоговая гавань, «убежище налогоплательщика»

A tax haven is a country which offers low tax rates and other advantages to foreign countries, or businesses and individuals from foreign countries.

tax holiday налоговые каникулы (т.е. определенный срок освобождения от налогов)
tax immunity налоговый иммунитет
tax in arrears просрочка уплаты налога
tax incentives налоговые льготы
tax indexation индексация налогов
tax inspection налоговая инспекция
tax jurisdiction налоговая юрисдикция
tax law налоговое право
tax legislation налоговое законодательство
tax liabilities налоговые обязательства
tax management налоговое планирование
tax notice налоговое уведомление
tax offence налоговое правонарушение
taxpayer налогоплательщик
tax return налоговая декларация

Tax return: this is a special term, it means the form on which you calculate your taxes and which you must send to the tax authorities.

taxpayers' money деньги налогоплательщиков
T-bill казначейский вексель
team-players участники команды
technological gap отставание в развитии техники

technology gap технологический разрыв (*напр. между странами*)

telemarketing торговля с помощью телекоммуникаций

telephone banking банковская деятельность/работа по телефону

telesales телепродажи

temporary countervailing duty временная компенсационная пошлина

temporary disability benefit пособие по временной нетрудоспособности

temporary investments временные вложения капитала

temporary special duty временная специальная пошлина

temporary storage временное хранение (*как условие производства таможенного оформления*)

tenant арендатор, съемщик, наниматель

termination of an obligation by innovation прекращение обязательства новацией

An obligation is terminated by agreement of the parties to replace the initial obligation which existed between them with another obligation between the same persons, which specifies a different object or method of performance (**innovation**).

termination of an obligation by set-off прекращение обязательства зачетом

An obligation is terminated in full or in part by set-off of similar counterclaims, whose time limit has come due, or whose time limit is not specified, or is determined by the time a claim is filed. The declaration of one party shall suffice for **set-off**.

termination of agency прекращение агентского договора

termination of servitude *юр.* прекращение сервитута

territorial integrity территориальная целостность

testamentary trust доверительная собственность, установленная завещанием

thank you for shopping at Borders спасибо за покупки в нашем магазине «Бордерс» (*в США*)

that's a good solution прекрасное решение (*как рекламное изречение*)

the art of detail мастерство в воспроизведении деталей

the bare bones разг. голые факты

the best in town наилучший в городе (*магазин, спортзал, казино и пр.*)

the best we've ever used лучший (*материал, дизайн и пр.*) из всего, что у нас было и есть

the feminine touch элемент (*напр. в косметике*), который акцентирует женственность

the finest on earth самый прекрасный на земле (*рекламная фраза*)

the gift that works 365 days a year подарок, который работает на вас 365 дней в году

the height of sophistication верх изыщества

the legendary... легендарный (*о человеке, изобретении и пр.*)

the look of a champion выглядит как чемпион

the picture of health само воплощение здоровья (*ср. кровь с молоком*)

the principal (of a loan) being repaid основная часть займа, подлежащая погашению

the Right правые

Тж. right wing; right-winger

the search is over! поиск закончен

the style you've been looking for вот стиль, который вы искали

the tradition continues постоянство традиции (*фраза о моде на что-л.*)

theatre См. *тж. scenery; the wings; orchestra pit; backstage*

there's got to be something wrong out there здесь что-то не так

these circumstances are unique это уникальные возможности

thin тонкий

The word **thin**, when combined with other words, may mean quite different things.

If a thing (object) gets thin, the way to express it is:
to be/feel/look/seem/become thin.

E.g. Your jacket looks thin now.

A thing may get thin (= become thin) because it may be worn out.

E.g. The fabric was wearing thin.

Your jokes are wearing a little thin.

If it is very much thin, then the typical phrases are to be extremely thin/to be incredibly thin/to be painfully thin.

E.g. a plate of wafer-thin bread and butter

Other degrees of being thin: a bit/ fairly/a little/quite/ rather/relatively thin.

E.g. A sliver of rock thin enough to be transparent.

thin trading вялая торговля

thing delivered for bailment вещь, переданная на хранение

this is just propaganda это чистая пропаганда

this is the genuine article это изделие не подделка

those were the days! прекрасные были времена! (общая популярная фраза)

through the good offices of благодаря посредничеству/услугам (кого-л.)

tie связывать

It's clear that to tie means to fasten smth with (a rope, etc.).

So you can tie firmly/securely/tightly.

If you don't tie things tightly, you may tie them loosely.

And you can also do it carefully or neatly.

E.g. Tie the cords neatly.

You can also tie things back/together or up.

E.g. Tie it together.

In some special cases you can tie smth onto.

E.g. I tied the bundle onto the end of the string.

E.g. Katie tied her hair with a ribbon.

There is a special phrase: to tie smb hand and foot.

E.g. The prisoners were tied hand and foot.

The concert will tie in with the festival of dance taking place the same weekend.

Her behaviour/behavior is tied up with her feelings of guilt.

tie up увязывать (одно условие с другим; объединять идеи и пр. в плане возможного делового партнерства)

E.g. There has been talk about Fiat's possible tie-up with Chrysler.

tie up money связывать деньги (какими-либо условиями)

tie up working capital связывать оборотный капитал

tied loan «связанная» ссуда

tighter regulation более строгое правило

time constraints ограничения во времени

time deposit срочный вклад

time for a change пора перемен (как политический лозунг)

timeless classic всегда актуальная классика (рекламное изречение)

time-rate wage system повременная оплата

Money paid per week, etc. and not for work (piece) completed.

top верхушка; верхний

It is not surprising that the word top is used in different word combinations.

The word top is easy to combine with other words:

E.g. top position, from top to bottom, etc.

If you are lucky, you can get to/make it to/rise to or reach the top.

E.g. Few of the trainee footballers make it to the top.

She rose to the top of her profession within 10 years.

The company has an unusually high proportion of the young people at the top.

Active phrases to remember: top of the agenda, top of the class.

top executive высшее должностное лицо

Тж. administrator; director; president

There are some synonyms for the term **top executive**. It is **chief/senior executive**.

E.g. A **top executive** in a large corporation.

Sometimes the word **key** is also used attributively.

E.g. ...contracts to prevent the loss of **key executives**.

Other definitions of executives are also possible: **high-flying, high-powered, busy, female executives**, etc.

People working in a certain area are **business executives**, or **company, corporate, industry, advertising, legal, marketing, media, public relations, sales, television executives, government executives, elected executives** and so on.

top of the agenda основные пункты повестки дня

top-rated наиболее популярный

touch a raw nerve затронуть за живое

tough manager «крутой» менеджер, менеджер с характером

tourism revenue доходы от туризма

toyshop магазин по продаже игрушек

trade торговля; торговать; заключать сделки; ремесло; со-
глашение; сделка; обмен

There are many ways to describe the **nature of trade/trading activity**.

It may be **brisk, flourishing, lively, roaring, thriving**.

E.g. All-around the pyramids salespeople were doing a **roaring trade** in souvenirs.

Trade can also be **lucrative, profitable, foreign, global, overseas, world, domestic, inter-provincial (= between regions/provinces), inter-regional, regional, import-export, direct, indirect, free, fair, legal, illegal, legitimate, private, bilateral, mutual, coastal, maritime, commercial, retail, wholesale, book, timber, tourist** and so on.

As to the expressions **trade + noun**, their number is so great that virtually it is impossible here to enumerate all of them.

So we'll concentrate only on some popular expressions of this type:

Trade balance (= balance of trade), **trade figures** (= figures showing the volume of trade), **trade performance**, **trade statistics**, **trade gap**, **trade embargo**, **trade restrictions**, **trade sanctions**, **trade tariffs**, etc.

E.g. The countries were locked in a **trade war**, refusing to allow imports of each other's goods.

E.g. He was in favour/favor of a **trade liberalization**.

E.g. The company was accused of employing **unfair trade practices**.

E.g. Five countries formed a **regional trade block**.

E.g. Talks between **trade officials**.

trade balance торговый баланс

trade creditor лицо, предоставляющее коммерческий кредит

trade date дата заключения сделки

trade gap дефицит торгового баланса

trade mission торговая миссия, торговое представительство

trade name фирменное название

trade on stockmarkets активность/сделки на фондовых рынках

trade on the floor сделки на биржевой площадке

trade options обращающиеся опционы

trade secret коммерческая тайна

trade securities (on the stock exchange) торговать ценными бумагами (на бирже)

trade union профсоюз *амер. labor union*

trader торговец; трейдер, биржевой брокер; спекулянт

Traders are those who **trade**. Traders may be **large**.

E.g. China is now one of the **largest traders** in the world.

Traders may also be **small/small-scale**.

E.g. **Small market traders**.

Traders may be **local, foreign, international, prosperous, wealthy, market, street, sole.**

E.g. You can set up a business as a **sole trader, in partnership** or as a **limited company**.

And, of course, we may hear other descriptions of traders in the course of our business negotiations.

E.g. **dependent traders, private, retail, cattle, motor** (= traders in cars), **commodity, currency and options traders.**

trading торговля; производственная деятельность; заключение сделок (*на бирже, рынках*)

trading floor торговая площадка, площадка для биржевых сделок

trading position положение в сфере торговли

traditional European design традиционный европейский дизайн

traditional retailing обычная торговля в розницу

transaction сделка

Тж. **deal; bargain**

In current business one can talk about **different kinds of transactions.**

There are, for example, **cross-border, international, domestic, profitable** transactions.

If there is something wrong with transactions they may be characterized as **illegal/fraudulent.**

E.g. The president entered into a **fraudulent** property transaction.

In the course of our negotiations we talked about **credit, debit, card, cash, cheque, online and over-the-counter** transactions.

If you deal with banking, you have a **banking transaction**, if you deal with commerce you have a **commercial transaction** and so on.

The number of such transactions is unlimited.

E.g. **Property transactions** are always very complex.

E.g. You must be careful with all **share** transactions.

You **conduct/carry out** your transactions.

You can **enter into** a transaction and **make it.**

You can also **effect** or **handle** a transaction.

E.g. Today I have to **effect a transaction** for my client.

Actively used phrases in negotiations:

transaction took place in...; transactions proceeded well

E.g. The system records all the transactions **between** the firm and its suppliers.

E.g. Transactions **in** land are frequently handled by an estate agent.

transatlantic liner трансатлантический лайнер

transfer передача; передавать

transfer assets передать активы

E.g. He **transferred all his assets** into his wife's name.

transfer document передаточный акт

transfer funds передавать/переводить (*по почте и пр.*) денежные средства

transfer of a portion of the investment unit передача части пая

transfer of a share передача акции

transfer of property передача имущества/собственности

transfer of rights to securities передача прав на ценные бумаги

transfer of rights under a cheque/check передача прав по чеку

transfer ownership передача владения имуществом

transfer power of attorney передавать полномочия

transfer title передавать правовой титул (*кому-л.*)

transport agency транспортное агентство

Тж. **transport firm**

travel agency бюро путешествий

travel agent турагент

travel inland путешествовать по стране

travel plan маршрут поездки

treasured gift ценный (памятный) подарок

Treasury Казначейство

Treasury bills казначейские векселя
treasury bills and bonds казначейские векселя и облигации
treat smth as income рассматривать (что-л.) как доход

E.g. Interest is treated as income for tax purposes.

treatment institution лечебное учреждение
treaty law международное договорное право
trite phrase избитая фраза
trouble-free service бесперебойное обслуживание

Тж. trouble-free operation

true comfort подлинный комфорт
true-to-life colours естественные расцветки
truly American classic настоящая американская классика
trust доверие; верить, доверять; доверительный

We are interested in the word trust when it is used in the meaning "financial arrangement".

In this sense we may use such collocations as independent, self-governing, offshore, overseas, investment, unit trusts and so on.

E.g. Investing in a unit trust reduces risks for small investors. (Unit trust = organization which takes money from small investors and invests it (the money taken) in stocks; unit trusts have to be authorized by the Department of Trade and Industry.)

Trusts may also be established for charities (= charitable trusts), for families (= family trusts), or for hospitals (= hospital trusts).

Usually we hold smth in trusts or keep smth in trusts.

The proceeds will be held in trust for the children until they are 18. Such trusts are created/established/set up.

E.g. Wealthy people can set up overseas trusts for their children.

There are many individuals/specialists whose life is associated with trusts: trust managers, trust beneficiaries, trust holders.

Such people deal with trust accounts, trust assets and trust funds.

Sometimes they sign trust deeds.

E.g. His father put the money in trust for him until he was 21.

The Cecil Hoses Trust for old people

trust beneficiary лицо, в интересах которого осуществляется управление доверительной собственностью
trust manager менеджер, осуществляющий доверительное управление

trust properly доверительная собственность

trust income доход от собственности в доверительном управлении

turn up heat on smb разг. направить гнев на кого-л.

turndown поворот (в событиях)

turn-key contract контракт под ключ

turn-key project проект под ключ

turnover оборот; оборачиваемость; оборачиваемость товарных запасов; текучесть (кадров)

turnround оборот; оборачиваемость (напр. вагонов)

turn 1. оборот 2. перемена 3. очередь 4. оборачиваемость складских запасов

In Business English turn is primarily used in the sense of change.

So the turn in economy or business may be dramatic/sudden/unexpected.

E.g. The turn in policies was quite dramatic (= a dramatic turn).

A turn may also be different, new, downward.

E.g. Her career took an unexpected turn when she moved to New York.

The movie is by turn (= alternately) terrifying and very funny.

A phrase to use is to be on the turn (= changing).

E.g. Our luck is on the turn.

To take a turn for the better/for the worse (about one's life, events, etc.)

E.g. I'm afraid Grandma has taken a turn for the worse.

A turn of events:

E.g. In a dramatic turn of events she took control of the company into her own hands.

E.g. I'll take a turn making the dinner.

turning point поворотный пункт

A **turning point** may be in your history or in your activities. One may mean a **crucial/major/real/significant/historic** turning point.

E.g. This win could prove to be a **historic** turning point.

We may also say "a **political** turning point".

E.g. It was a major **historic** turning point.

One can mark a turning point, or it may prove to be a **turning point**, etc.

In 1914 the world **reached** a turning point in history.

You may see (some events) as a turning point in...

E.g. The turning point **came** when reinforcements arrived from the South.

turnout 1. число голосовавших; 2. число пришедших на собрание

The word **turnout** has two main meanings: number of people who **vote in an election**; and number of people who go to a meeting.

In this connection we can come across the following collocations:

high/low/poor, electoral/voter turnout.

E.g. Voter turnout was **high** at the last election.

E.g. The concert attracted a **large/good/big** turnout.

Or: It was a **disappointing/poor** turnout.

turn up появиться

two-way traffic двустороннее движение (напр. деятельность в сфере услуг)

tycoon разг. воротила (напр. в финансовой сфере)

The term **tycoon** means an important businessman. It's used in colloquial English. Tycoons exist in various sectors of business:

in newspaper business, in property business and so on.

So we may use such word combinations (= collocations) as **business, media, newspaper, property, publishing, shipping tycoons**.

U

umbrella зонтик, перен. защита в виде зонтика

In today's English language **different types of umbrellas** are mentioned: **beach/sun** umbrellas are those you go with on a beach or in a sunny day. A **rolled** umbrella is the one that is not opened.

A special type of umbrella is a **nuclear umbrella** which means a certain protection force (it's a political term). One may also use the expression "**umbrella organization**" meaning an **umbrella agency**.

E.g. We have an umbrella **group** including members of the opposition parties.

E.g. Umbrella **terms/titles/words** are very convenient because they can mean a lot of things. "Herb" is an umbrella **term** covering many types of plant.

E.g. The **nuclear** umbrella over this territory looks effective enough.

Let's **unfurl** (= let's open) our umbrella/flag, etc.

So to use the umbrella (figuratively or in the direct sense) you have to **open/put up/unfurl** it.

The opposite action is to **furl/fold** an umbrella.

E.g. She **let down** her umbrella and **furled** it.

A phrase actively used in English is **to be under an umbrella**. It may be used both directly and figuratively.

E.g. She was fast asleep **under a big beach umbrella** (direct sense).

The two sectors combined **under the umbrella of the Scottish Council** (indirect sense).

umbrella pricing поддержание относительно высокого уровня цен (букв. «зонтичное ценообразование»)

unacceptable неприемлемый**undercut** подрезать, подрывать; ослаблять (*позиции*)**underdeveloped country** развивающаяся страна*Так. developing country***underlying instrument** основополагающий документ**under normal operation** при нормальном режиме работы**under the terms of a contract** согласно условиям контракта**underwriting agreement** соглашение о размещении ценных бумаг на рынке**underwriting syndicate** банковский консорциум, размещающий ценные бумаги на условиях «андеррайтинг»**undisputed claim** неоспариваемая претензия**unemployment** безработица**unemployment benefit** пособие по безработице**unemployment rate** уровень безработицы**unfair** нечестный**unfair competition** нечестная/недобросовестная конкуренция**uniform** 1. единообразный 2. униформа**unilateral refusal** односторонний отказ**unit cost** издержки на единицу продукции**unit investment trust** паевой инвестиционный фонд**unit of account** счетная единица**unit of output** единица продукции**unit pricing** указание единичных цен**unit sales** штучная продажа**unitary taxation** унитарное налогообложение**United States Food and Drug Administration (US FDA)**

Управление по санитарному надзору за качеством пищевых продуктов и медикаментов

universal commodity универсальный (глобальный) товар**unlimited access** доступ без ограничений (*к рынкам и пр.*)**unlimited power of attorney** неограниченная доверенность**unlisted** незарегистрированный на бирже (*о ценных бумагах*)**unlisted securities** незарегистрированные на бирже ценные бумаги**unlisted securities market** внебиржевой рынок ценных бумаг
unmotivated people немотивированные, незаинтересованные люди**unsecured loans** необеспеченные займы**unsurpassed craftsmanship** непревзойденное мастерство**untapped market** нетронутый, неосвоенный рынок**unveil** раскрывать

People who are in business are expecting or planning some results of their activities.

Stock markets await company results. Commentators talk about companies announcing, reporting, or unveiling results.

E.g. The UK's biggest electrical retailer, unveiled the results yesterday and they received a mixed reaction from the City.

The company announced its results for...

Grey Research Inc. reported surprisingly weak results for the second quarter and indicated it expects significantly lower earnings for the year.

unveil results сообщить о результатах
up to a pre-arranged total limit до ранее оговоренного лимита (*на выдачу ссуд и пр.*)**updated and improved** обновленный и улучшенный (*продукт*)**upfront** разг. платеж в виде предоплаты

Usually an upfront payment or agreement is done before anything else.

E.g. We need \$300 upfront.

The usual expression is to pay up front.

E.g. When he was contacted by a Tiwanese firm interested in his products, he thought it was a joke. I invoiced them expecting to hear nothing more. But they wrote back and paid £ 30,000 for part of the deal up front.

up-front money разг. предоплата, задаток

upgrade повышать (качество, мастерство и пр.)

upper-income высокодоходный (напр. о группах населения с высоким уровнем дохода)

upper-income consumer потребитель с высоким уровнем доходов

upper-income family семья с высоким уровнем доходов

upper-income worker работник с высоким доходом

usage 1. употребление 2. обращение 3. обычай, обыкновение 4. словоупотребление

The way the words are used is known as **usage/word usage**.

So word usage may be **common, everyday, general, normal, ordinary, popular**.

E.g. That word is no longer in **common usage**.

Usage may also be **current/modern**.

E.g. I read a book on **current English usage**.

One should pay attention to the **actual usage** of words.

usage pattern характер употребления (напр. слов)

use in commerce использование в торговой практике (об обычаях и пр.)

use of leased property использование арендованного имущества

use of property использование имущества

used by millions используется миллионами

used for generations используется на протяжении многих поколений

used worldwide используется во всех странах мира

user пользователь

user name имя пользователя

usual business practice обычная/общепринятая деловая практика

utility полезность, практичность, выгодность

utility room подсобное помещение

V

valid юридически действительный

value 1. ценность (в экономическом смысле) 2. стоимость 3. сумма векселя или тратты

The word **value** has a number of meanings. First of all, it's **an amount of money that smth is worth**. For example, you may speak about **high/low value** of the dollar.

The **value** may also be **full/total/real/true**.

E.g. A share with a **nominal value** of \$20. The term **face value** is also used.

E.g. At yesterday's auction an old coin sold for many times more than its **face value** of 20 pence.

If you resale smth, you may mean a **resale value**.

E.g. Regular servicing will add to the **resale value** of your PC.

As to the verbs typically used in such cases, they are as follows:

to place/put/set value (on) smth.

E.g. It's hard to **put a value** on a company with large assets and turnover but low profits.

So, once you **set/place value (on smth)**, then you may **increase/add/raise/double/triple** it, etc. It all depends on the situation.

E.g. Dramatic developments on the stock market **tripled** the value of his shares.

But if the value of your goods/services is **high enough**, you may **lower/reduce/hold/keep** your value.

E.g. The piano **has held** its value.

Sometimes certain calculations are necessary. So it may be necessary for you to **calculate** or **work out** the value of...

As the market changes, so the **value of things** varies. A value may **go up/increase**, or it may **go down/fall/decrease/drop**.

E.g. The land has **dropped in value**.

E.g. If the ruble **diminishes in value**, you may say the ruble **depreciates**.

The second main meaning of the word **value** is its use in the sense "importance".

From this point of view things may have a **great/enormous/high/immense/incalculable/tremendous value**.

E.g. This project is of an immense value to the entire region.

Or (let's say a project) may be **of doubtful, dubious, limited value**.

E.g. His published account of his travels is **of dubious value** to other explorers.

Other possible word combinations (= collocations) with the word **value** are as follows: **a value may be lasting, main, real, true, practical, sentimental, symbolic**, etc.

E.g. The stolen necklace had a **sentimental value** for her.

E.g. The **real value** of this book lies in its wonderful characterization.

Remember that preposition **of** is used:

E.g. He didn't say anything **of value**.

And the last often materialized **set of values** is a **set of beliefs**:

E.g. a value may be classified as **conservative, dominant, conventional, traditional, common, shared** (=when you tell smb about smth), **universal, human, aesthetic, cultural, educational, ethical, moral, political, social, spiritual**, etc.

E.g. We need to be guided by our **moral values**.

One may also speak about **middle-class values, Victorian value** (= values in Victoria's epoch), **western values** (= values of the West), **parental values** (= values of parents) and so on.

E.g. I think it's a case of rejection **of parental values** by the child.

So a person **has/holds values**.

E.g. They **hold** very **middle-class values**.

One can also say **to cherish/encourage/foster values**.

E.g. Is the role of schools to **foster** spiritual values?

Some individuals try to **hold onto/preserve** their values.

E.g. I think the society has failed to **preserve** its traditional values.

Phrases to remember: **a set of values, a system of values** (+ a common value system).

variable quality разное качество

vault банковское хранилище, стальной сейф, подвал (для хранения ценностей)

A **vault** is an armoured/armored storage facility meeting minimum security standards set by the Federal Reserve Board. It is used for storage or safekeeping of customer valuables in safe deposit boxes.

venture предприятие (особо рискованное)

A **venture** (as we know) is something that you do that is new and difficult and so involves **the risk of failure**.

E.g. Let's **start** an interesting **scientific venture**.

You can also **venture into** smth (*e.g.* advertising, etc.)

So a venture may be **exciting, new, profitable, successful, unsuccessful, costly, expensive, unprofitable, ill-fated** (= when things go wrong in the course of your venture), **speculative** (= involving all kinds of speculations), **collaborative/cooperative, joint, private, non-commercial, business, commercial, financial, publishing, tourist, trading**, etc.

E.g. **Nothing venture, nothing gained** (= you cannot achieve anything unless you take a risk).

To **have a venture** you **undertake it** or **embark on it**. One can also **establish it** or **set it up**.

E.g. The directors of the company refused to **undertake** such a risky venture.

The company **set up** a joint venture (JV) with a firm in Austria.

If the venture is quite good, you may want to **join it** (= become part of it) or you may **join in it** (= to take part in an activity as part of a group of two or more people).

E.g. Now when Steve starts talking about sports, I can **join in**.

If you are in some venture, you may talk about **venture money/funds/capital**.

vending machines торговые автоматы

verification проверка

verification panel группа по выверке (*каких-л. мер, действий*)

very chic очень модный

very powerful message очень важное сообщение/послание

vested interests 1. закрепленные законом имущественные права 2. влиятельные деловые/политические круги

veterans' benefits пособия для ветеранов

victim company компания, ставшая объектом захвата

view взгляд, точка зрения

common view общее мнение

visionary leader дальновидный лидер (*представляющий будущее*)

void ничтожный (*о сделке*)

voidable transaction оспоримая сделка

voidable and void transactions оспоримые и ничтожные сделки

A transaction is **deemed invalid**, for example, by virtue of its being declared as such by a court (= **voidable transaction**), or independently of such declaration (= **void transaction**).

vote by proxy голосование с помощью доверенных лиц (*на основе полученных доверенностей*)

To **do something by proxy** (as in voting) is to arrange for someone else to do it for you. So proxy is someone who represents you (*e.g. at a shareholders' meeting*).

vulnerable position уязвимое положение

W

waiver отказ от права, претензии

waiver of right отказ от права

Так. disclaimer

waiver of tort отказ от деликтного иска

warehouse sale распродажа со склада

warming tones «ласкающие глаз» тона (*напр. об одежде*)

warranty гарантия качества товара

we'll change your life доверьтесь нам: мы изменим вашу жизнь

we'll fix all this мы все уладим (*рекламная фраза-обещание*)

we'll get it there faster! мы все доставим быстрее!

we're the experts мы эксперты

we're the professionals мы профессионалы (*в своей области*)

welcoming радушный прием

well-grounded argument обоснованный логический довод

what a great look! вы выглядите великолепно! (*рекламная фраза*)

when it comes to the crunch когда дело дойдет до самой сути

when you need professional help если вам потребуется профессиональная помощь

white collar «белый воротничок», служащий

A **white collar** (= a white collar worker) is an office worker.

Так. a white-collar employee

white knight белый рыцарь

A **white knight** is a person or organization that rescues a target company from an unfriendly takeover bid by offering a more attractive deal.

So we can say that the company was rescued by a white knight.

And if your company is in danger of being seized by another company, you have to **search for a white knight** to get you out of trouble.

wholly-owned subsidiary филиал, полностью находящийся
в чьей-л. собственности

win выигрывать

You can win comfortably, convincingly, easily, handsomely, outright.

E.g. The French team won easily.

He duly won, but was then sidelined by a leg injury.

Other definitions of winning: unexpectedly, eventually, finally.

One may also hope/be expected to win.

Another way of saying it: be likely to win, be going to win.

To manage to win/to fail to win.

Phrases to learn: a chance of winning, a chance to win, be confident of winning, be capable of winning.

E.g. There are a lot of teams capable of winning the title.

He succeeded in winning their confidence.

windfall неожиданная удача, непредвиденный доход

windfall losses непредвиденные потери

winding up (about a company) ликвидация (компании)

with flair со вкусом (напр. работать, делать что-л.)

withdrawal выход (из партнерства, общества с ограниченной ответственностью)

withdrawal from a contract выход из контракта

withdrawal from a partnership выход из партнерства

withdrawal from circulation выход из обращения

withdrawing party сторона, отказывающаяся от чего-л.

withholding удержание (налога)

word-processing package пакет программ электронной обработки текста

work for a company работать на компанию

workforce рабочая сила

work is in full swing работа кипит

world-class design дизайн мирового класса

world-class design and construction дизайн и строительство мирового класса

X

xenophobia ксенофобия

xerocopy ксерокопия

Y

yellow journalism желтая пресса

yield gap разница между процентными ставками по долгосрочным и краткосрочным операциям