

МИНИСТЕРСТВО ОБРАЗОВАНИЯ И НАУКИ РФ  
ФЕДЕРАЛЬНОЕ ГОСУДАРСТВЕННОЕ  
БЮДЖЕТНОЕ ОБРАЗОВАТЕЛЬНОЕ УЧРЕЖДЕНИЕ  
ВЫСШЕГО ОБРАЗОВАНИЯ  
«ВОРОНЕЖСКИЙ ГОСУДАРСТВЕННЫЙ  
УНИВЕРСИТЕТ»

# **TEST YOUR BUSINESS ENGLISH**

## **Part 2**

Учебно-методическое пособие

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## Article 1: Retail banking: Appeal of the Softer Side of the Business

By Clare Gascoigne

Retail banking used to be an aspirational career. But as the banks have changed, so has the attraction. «Graduates have to be led into thinking about retail banking», says Terry Jones of the Association of Graduate Career Advisory Services. «They think first about the investment banks or accountancy – they think retail is not as interesting as working on mergers and acquisitions or trading».

He may be right. High-street bank managers are no longer as respected as they used to be. Staff are much more concerned with selling products and financial services, and much of the customer contact has moved to big call centres or the Internet. «The work feels relatively low status», says Mr Jones.

However, the banks don't feel the same way. «We are looking for people who are customer driven, who can form good working relationships and lead sales teams», says John Morewood, a senior manager for graduate recruiting at HSBC. «We look for graduates who have had experience of working with customers». HSBC is typical of the high-street banks in running two main graduate schemes.

The executive management scheme is a two-year development programme that aims to put graduates into leadership role. It takes between 25 and 30 every year. «These people have the potential to go very high», says Mr Morewood. «We are looking for strategic thinkers».

The second scheme, which is more concerned with retail commercial banking, takes between 120 and 150 people a year and gives graduates responsibility much earlier.

From the *Financial Times*

### COMPREHENSION

#### 1. Choose the correct meaning for the word in italics.

A. «Banking used to be an *aspirational* career» means people

- 1) wanted to work in that sector because it was highly respected;
- 2) knew they would get excellent training in that sector.

B. A *call centre* is where customers can

- 1) meet employees;
- 2) speak to staff on the phone.

C. «The work feel relatively *low status*» means

- 1) it is not considered to be very important;
- 2) The job is easy to do.

D. «We are looking for *strategic thinkers*» means people who

- 1) can make decisions quickly;
- 2) are able to make top-level decisions.

**2. Are the statements true or false? Explain your answer.**

- a) Retail banking is not as attractive as it used to be.
- b) Graduates prefer to work in other financial areas.
- c) Retail banking staff have to sell products and financial services.
- d) Banks are not interested in recruits with customer experience.
- e) The executive management scheme lasts three years.
- f) This scheme is training people for high-level positions.
- g) More people are recruited on HSBC's second scheme.

**3. Translate the article in writing.**

**4. Make a review of the article.**

## **Article 2: A Cost-effective Way to Create Future Managers**

Andrew Taylor

Mike Turner, chief executive of BAE Systems, Europe's biggest defence company, and a member of the Apprenticeships Task Force, is a prime example of how starting at the bottom of the corporate ladder can lead to a top job. «I began my working life as an apprentice», said Mr Turner, who ' argues that apprenticeships remain one of the most cost-effective ways of filling skill shortages, as well as developing managers of the future.

According to the task force's report, published today, BAE expects to save up to £1m a year by training apprentices rather than hiring and retraining outside workers, «as apprenticeships cost 25 per cent less than training non-apprentices».

It is «much more attractive to recruit young people as apprentices, as recruitment costs are lower, staff turnover is lower and apprentices quickly identified with company values», according to the task force. BT, the telecommunications group, for example, had «calculated a benefit of over £1,300 per apprentice per annum when compared to non-apprentice recruitment».

Companies, even in industries such as construction and engineering, where training costs were high, found that young people in the later years of their apprenticeships were making «a high contribution relative to their wage costs», said the task force.

Honda reported that it took two years to retrain someone trained by another car manufacturer. Apprentices by contrast «quickly understood their company values and practices».

Apprenticeships were also a «cost-effective way of replacing an ageing workforce and ensuring the effective transfer of knowledge», Xerox, the office equipment group, told the task force.

From the *Financial Times*

## COMPREHENSION

### *1. Answer the questions in writing.*

1. Who is Mike Turner?
2. How much does BAE expect to save by training apprentices?
3. What three major advantages of recruiting apprentices are mentioned in the task-force report?
4. How much did BT save?

5. When do apprentices make a productive contribution to a company?
6. Why does Honda like apprentices?
7. What are the two main benefits of apprenticeships, according to Xerox?

**2. Match the words to form expressions from the article.**

- |              |             |
|--------------|-------------|
| 1. prime     | a) life     |
| 2. corporate | b) shortage |
| 3. working   | c) value    |
| 4. skill     | d) ladder   |
| 5. staff     | e) turnover |
| 6. company   | f) example  |

**3. Answer the questions in writing.**

1. Do you think experience on the job is more important than qualifications?
2. Is it important for bank managers to have a degree from a good university?

**4. Translate the article in writing.**

**5. Make a review of the article.**

## UNIT 2

### BUSINESS TRAVEL

#### 1. *Read the article from the Financial Times.*

##### **Corporate Road Warriors**

By Stuart Crainer

The characteristic that most distinguishes today's executives is not their technological sophistication but the amount of time they spend on the move. To observe the real impact of globalisation, you only have to walk around an international airport. Among the crowds of tourists, an army of road warriors and corporate executives march red-eyed across the world's time zones. Global markets mean constant global travel.

Management consultants are among the most frenetic frequent fliers. They routinely cross continents for a face-to-face meeting and then return home. They point to the importance of personal contact. For a profession built on rational analysis, it seems illogical. Face-to-face meeting when one of the parties is exhausted and jet-lagged seem unlikely to benefit anyone. But most consultants act as if e-mail and satellite links had never been invented. For the masters of logic, only the face-to-face experience will do.

The question is why all the technological gadgetry has failed make a dent in the amount of business travel? The answer seems to lie with a simple statistic. More than 90 percent of human communication is non-verbal (some studies put it as high as 93 percent). Facial expressions, body language, eye contact – these are all key conduits. Without them you can't get past first base. It's tough to bond over the Internet. «Most of us still want face-to-face contact», says Cary Cooper, professor of organisational psychology and health at the University of Manchester Institute of Science and Technology (UMIST). «A lot of people rely on their