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**ТЕОРІЯ І ПРАКТИКА  
БІЗНЕС-ПЕРЕКЛАДУ**

**THEORY AND PRACTICE  
OF BUSINESS TRANSLATION**

МІНІСТЕРСТВО ОСВІТИ І НАУКИ УКРАЇНИ  
Волинський національний університет імені Лесі Українки  
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*Посібник для здобувачів освіти за спеціальністю  
В 11 Філологія, спеціалізацією В 11.10 Прикладна лінгвістика,  
ОПП «Прикладна лінгвістика. Переклад і комп’ютерна лінгвістика»*

*Manual for the students of the specialty B11 Philology, specialization  
B 11.10 Applied Linguistics, EPP “Applied Linguistics. Translation  
and Computational Linguistics”*

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Луцьк Lutsk  
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Посібник охоплює теоретичні зауваги до бізнес-перекладу, плани та завдання для семінарсько-практичних занять, тести, матеріали для самостійної підготовки до занять, список рекомендованої літератури.

Для здобувачів освіти за спеціальністю В11 Філологія, спеціалізацією В 11.10 Прикладна лінгвістика, освітньо-професійною програмою «Прикладна лінгвістика. Переклад і комп’ютерна лінгвістика». Може бути корисним для здобувачів освіти за спеціальністю В11 Філологія, які вивчають НОК «Вступ до фаху», «Англійська мова», «Українська мова за професійним спрямуванням», «Машинний та автоматизований переклад», «Послідовний і синхронний переклад», «Новітні тенденції сучасної прикладної лінгвістики» й ін.

The manual covers theoretical notes on business translation, plans and tasks for seminars and practical classes, tests, materials for independent preparation for classes, and a list of recommended literature.

For the students majoring in B11 Philology, specializing in B 11.10 Applied Linguistics, EPP “Applied Linguistics. Translation and Computational Linguistics.” It may be useful for the students majoring in B11 Philology who study NEC “Introduction to the Profession,” “English Language,” “Ukrainian Language for Professional Purposes,” “Machine and Automated Translation,” “Consecutive and Simultaneous Interpretation,” “Newest Trends in Modern Applied Linguistics,” etc.

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## I. INTRODUCTION

The normative educational component (NEC) “Theory and Practice of Translation” is an important component of the educational and professional curriculum of the bachelor’s degree program in *Applied Linguistics. Translation and Computational Linguistics*. Business translation is one of the important means of interaction between national cultures, an effective way of business intercultural communication, the key to its effectiveness and success. This educational component allows students to get acquainted with the main theories of translation studies, acquire theoretical and practical knowledge of the ways and methods of translating texts of various genres of business communication, as well as gain practical translation skills. The subject of the study of the NEC is grammatical, lexical-semantic, pragmatic and genre-stylistic aspects of translation, the knowledge of which ensures the successful professional activity of future translators and interpreters.

## II. THEORETICAL NOTES ON BUSINESS TRANSLATION

### 2.1. What is translation?

Translation is defined as a two-stage process of interlingual and cross-cultural communication during which a translator, on the basis of an analyzed and transformed text in language 1 (L1), creates another text in language 2 (L2) which substitutes the source text in the target language and culture (Maximov, 2007, p. 28). **Translation** is an auxiliary type of speech activity through which the content of a text is reproduced, using the means of another language, thereby creating an equivalent of the original text, crafted in accordance with social, cultural, and linguistic realities; transforming a speech work from one language into a speech work in another language while preserving its meaning; 2) adequately reflecting and creatively transforming the original text; 3) a specific oral and written activity aimed at transforming an existing text (Загнітко, 2020, c. 542).

In modern linguistics there are many definitions of translation. Thus, translation is seen as a substitution of elements or structures of one language for the elements or structures of another language (A. Oettinger, N. Chomsky, O. Kade, V. Rozentsveig). **Translation** is a process of

transforming speech messages in the source language (SL) into the speech messages in the target language under the condition that their sense and communicative intention remain unchanged (Maximov, 2007, p. 28). Translation is also considered to be the process of rendering in the target language (TL) of the closest natural equivalent of the initial message from the point of view of its meaning or style.

In the process of translation, the form of the messages can be transformed, which is conditioned by the structural (lexical, morphological and syntactical) differences between languages. Such transformations are called “code shifting”. In the course of translation, the main task of a translator is to represent the sense of the message or text. The term “sense” denotes meaning conveyed or intended in oral or written speech.

## **2.2 Basic features of the official business style**

**Style** is a variation in a person’s speech or writing. A style usually varies from casual to formal according to the type of situation, the person or persons addressed, the location, the topic discussed, etc. A particular style, e.g. a formal style or a colloquial style, is sometimes referred to as a stylistic variety. Some linguists use the term “register” for a stylistic variety whilst others differentiate between the two. Style can also refer to a particular person’s use of speech or writing at all times or to a way of speaking or writing at a particular period of time, e.g. Dicken’s style, the style of Shakespeare, an 18<sup>th</sup> century style or writing (Richards, 1999, p. 360). **Register** is a speech variety used by a particular group of people, usually sharing the same occupation (doctors, lawyers) or the same interests (e.g. stamp collectors, baseball fans) (Richards, 1999, p. 312).

A particular register often distinguishes itself from other registers by: a) having a number of distinctive words, b) using words or phrases in a particular way, and c) sometimes by special grammatical constructions (e.g. business English, legal language) (Richards, pp. 360; 313).

There are several subdivisions of formal styles:

- a) private correspondence with a stranger;
- b) business correspondence between representatives of commercial or other establishments;

- c) diplomatic correspondence international treaties;
- d) legal documents (civil law, testaments, settlements; criminal law – verdicts, sentences);
- e) personal documents (certificates, diplomas, etc.).

The official-business style in business texts is characterized by precision and unambiguous presentation, which must have a prescriptive character, complete impersonality, standardization, the absence of any emotional manifestations, and stereotyping. The official business style is based only on the nonfictional written type of language, it is impersonal, is used in formal (official) situations under the conditions of equal or nonequal role statuses of communicators (Morokhovsky, 1991, p. 144). It is important to point out that any document must be interpreted in only one key.

The official-business style has the following features:

- a) objectivity, informativeness and reliability;
- b) absence of words that can be interpreted in two ways;
- c) perfection of the construction of phrases and documents from a legal point of view;
- d) laconic formulations, the desire for maximum brevity.

Texts in official business style may be administrative, juridical, military, commercial, diplomatic, etc. Still further differentiation deals with a division of texts into genres. Thus, military texts (official style) comprise 'commands, reports, regulations, manuals, instructions'; diplomatic documents include 'notes, declarations, agreements, treaties', etc. In addition to all this we may speak of 'the individual style' with regard to any kind of text.

**Business English** is a specific form of English suited to international trade, commerce and finance. As such, Business English is the kind of English typically used in, for example: business meetings; sales presentations; negotiations; business correspondence; business reports; executive summaries etc.

Business English is mainly applied as a language tool for business, as it is used in a more professional context. Learning Business English can be empowering for individuals who aim for their professional growth. It also

helps in enriching one's personal development which may lead to opening doors for new opportunities. This is the English we use to communicate at work with our global clients, colleagues and business partners. Business English is used everywhere and anywhere business is being discussed. It can be a group of friends having a coffee on a Saturday morning discussing the stock market with each other or company employees in a business meeting. Generally speaking, Business English is mostly used in the workplace. It is being used in any office, boardroom or even a Zoom meeting room – anywhere where business is being discussed.

There are more common and obvious places where it can be found but the main three are the following: business meetings, business presentations, and business sales.

Business English is used in an official or business setting, and it has the aim of clear and efficient communication with a boss, co-workers or other professionals.

### **2.3. Main types of business documents**

Documents and business are synonymous with one another. You need documents to start, operate and expand business. The main types of business documents are:

A documentation Bylaws. This document details your company structure, governance problems, and individual roles. In the event a company ends up in a dispute, directors know what to do.

An operating agreement. This document is to outline functional and financial decisions. All members of the company must sign this document and it becomes a legally binding contract.

Minutes for business meetings. These are the records done during different types of business meeting and discussions.

Employment agreement. This covers the company's expectations of the employee and the obligations of the employer.

Business reports. They include different forms of data, sales figures, marketing plans, safety compliance, feasibility studies, images, case studies and more.

Business plan. It is a must-to-have document to start a business, obtain loans, grants, and start up business partnership. It is what outlines the goals of the company and means to reach them. This includes analyzing your competitors, target customers, how to stand out in the market etc.

Financial documents: income statements, balance sheets, bank statements, payroll reports, receipt records, annual reports. They are created on an annual basis to give a broad review of successes and failures that year.

Transactional documents. They are to help to keep track of the money that goes in and out. They include receipts, invoices, order forms and transmittal pages.

Business creation documents. They are used to prove your business legitimacy, when your company registers as a corporation, such as LLC (Limited Liability Corporation), sole proprietor, or another type of entity.

Compliance and Regulatory documents. They depend upon the state, business industry, country (e.g. payroll data, tax ID verification forms, tax documents etc.).

Business insurance documents. They protect your business against vandalism, theft, fires, or wind damage.

In addition to the mentioned above documents, there are other types of documents that regulate our lives and belong to the field of business communication. Among such there are personal documents that include birth certificates, marriage certificates, academic transcripts and diplomas, passports and visas, work permits, contracts, job applications, letters of recommendation, references, CVs, security checks, credit history, police records; medical checks, tests, certificates etc.

A special group of business documents is compiled by commercial documents and marketing materials, such as brochures and leaflets, social media ads, advertising and promotional materials. Another important field of business communication is connected with the legal aspects of corporate and individual activities. Here we have various types of legal documents (contracts, agreements, court decisions, property regulatory documents etc.).

## **2.4. An algorithm of the translation of business documents**

While translating a business document a translator is to take the following steps:

**understand the content:** before you begin the translation process, it is essential to understand the content of the documents thoroughly;

**familiarize yourself with business terms** (e.g. accounting terminology, financial concepts,) and the specific requirements of the documents we are translating;

**use specialized software and tools:** utilize translation software or computer-assisted translation (CAT) tools, such as Trados or memos, to aid in the translation process. These tools can improve consistency and efficiency;

**create and maintain a glossary** of industry-specific terms and their translations to ensure consistency across documents;

**pay attention to the formatting and layout** of the original business documents. Ensure that translated documents retain the same structure, headings, and formatting to maintain clarity and readability;

**translate numerical data carefully.** When translating numerical data, such as financial figures, exchange rates, and percentages, ensure accurate conversion and alignment with the target language's conventions. Consider the use of financial symbols, currency formats, and date formats specific to the target language or region.

**Thoroughly proofread** the translated business documents to check for errors in grammar, syntax, and terminology, spelling of the proper names.

**Have a second translator** or a subject matter expert review the translation to ensure accuracy and compliance with industry standards.

**Maintain confidentiality:** ensure that you and other translators and/or translation agencies adhere to strict confidentiality agreements to protect the data.

**Consider localization:** depending on the target audience and region, you may need to consider localization beyond language translation. This includes adapting content to cultural norms, regulations, and accounting standards specific to the target market.

**Compliance and certification:** in many cases, business translations may need to be certified or notarized for legal or regulatory purposes. Ensure that you can provide the necessary certifications according to the practices in the country you work.

**Maintain a well-organized system** for managing translated financial documents. Keep records of the source documents, translations, and any supporting documentation.

**Update regularly:** business documents may need regular updates, especially if they are used for reporting or compliance purposes. Ensure that translated versions are updated in a timely manner to reflect changes.

Business translations require a high level of accuracy and precision due to the potential and legal consequences of errors.

### III. PLANS FOR SEMINARS AND PRACTICAL CLASSES WITH PRACTICAL ASSIGNMENTS

#### *Seminar 1*

1. Basic Notion of Official Business Style
2. Types of business documentation.
3. Practical assignment. Translate the list of business terms (Clark, 1991, p. 108).

**Translate the following words and expressions into Ukrainian:**

#### **Business. Nouns**

Account	credit check	petty cash
accounting software	debit	president
accounts payable	debt	profit
accounts receivable	deduction	<i>pro forma</i> invoice
advertisements	deficit	quotation (quote)
advertising	department	research and development
annual report	depletion	(R&D)
asset	depreciation	receipt
audit	(the) economy	rent
bad debt	equipment	rental
balance	equity	retained earnings
balance sheet	estimate	royalty (rent)
benefit	excise tax	sales
bid	interest	sales tax
bill	inventory	secretary
bond	investment	securities
books	invoice	share of stock
bottom line	labour	social security
capital	labour union	spread sheet
capital gains	labour contract	supplies
cash	lease	statement
cash flow	loss	stock market
chief executive (CEO)	maintenance	takeover
commercial	management	
commission	(the) market	tax

common stock	merger	treasure
contrast	mortgage	value added tax
corporate seal	negotiations	vice president
corporate secretary	offer	wage
corporate officers	operations	wage scale
cost benefit analysis	overhead	Wall Street
cost of sales	payroll	worksheet
credit	stock	write off
<b>People</b>		
Accountant	accountant	manager
administrative	dealer	operator
assistant	director	owner
agent	employee	partner
bookkeeper	employer	proprietor
chairman of the board	executive	salesman/woman
clerk	investor	stockholder
consultant	lawyer	trustee
certified public	legal counsel	worker

## ***Seminar 2***

1. Specific features of official documents and their translation.
2. Company structure, departments and positions.
3. Practical assignments (Tullis, 2007, p. 4).

**Read and memorize the following words and word combinations, translate the examples into Ukrainian:**

**shareholder** – акціонер

e.g. *A shareholder is a person who owns shares in a company and therefore gets part of the company's profits and the right to vote on how the company is controlled.*

**management** – менеджмент

e.g. *Management is the group of people responsible for controlling and organizing a company.*

**workforce** – робоча сила

e.g. *Workforce is the group of people who work in a company, industry, country, etc.*

**organization chart** – організаційна схема

e.g. *Organization chart is a diagram that shows the structure of an organization and the relationships between the different people, departments, or jobs within that organization.*

**public relations** – зв'язки з громадськістю

e.g. *The activity of providing information about an organization so that people have positive ideas about it is called public relations.*

**Board of Directors** – Рада директорів

e.g. *A Board of Directors is a governing body of a company or organization, elected by shareholders to oversee management and represent their interests.*

**Chairperson** – голова компанії, президент

e.g. *A chairperson is in charge of a meeting, organization, or department.*

**Managing Director** – керуючий директор

e.g. *A managing director is a key member of a management team and is responsible for the overall daily operations of a company or organisation.*

**Chief Executive Officer (CEO)** – головний (генеральний) виконавчий директор

e.g. *A Chief Executive Officer (CEO) is the highest-ranking executive in a company or organization, responsible for making major corporate decisions, setting strategic goals, and overseeing all operations.*

**Senior manager** – старший менеджер

e.g. *Senior managers are high-level employees who are responsible for a department or organization, overseeing strategic planning, financial management, and employee performance.*

**company officer** – керівник компанії; службовець компанії; посадова особа

e.g. *Company officers have critical duties such as managing company affairs, ensuring compliance with legal requirements, maintaining records, and promoting the company's success.*

**Human Resources department** – відділ кадрів

e.g. *Human Resources is the department of an organization that deals with finding new employees, keeping records about all the organization's employees, and helping them with any problems.*

**Research and Development department** – науково-дослідний відділ

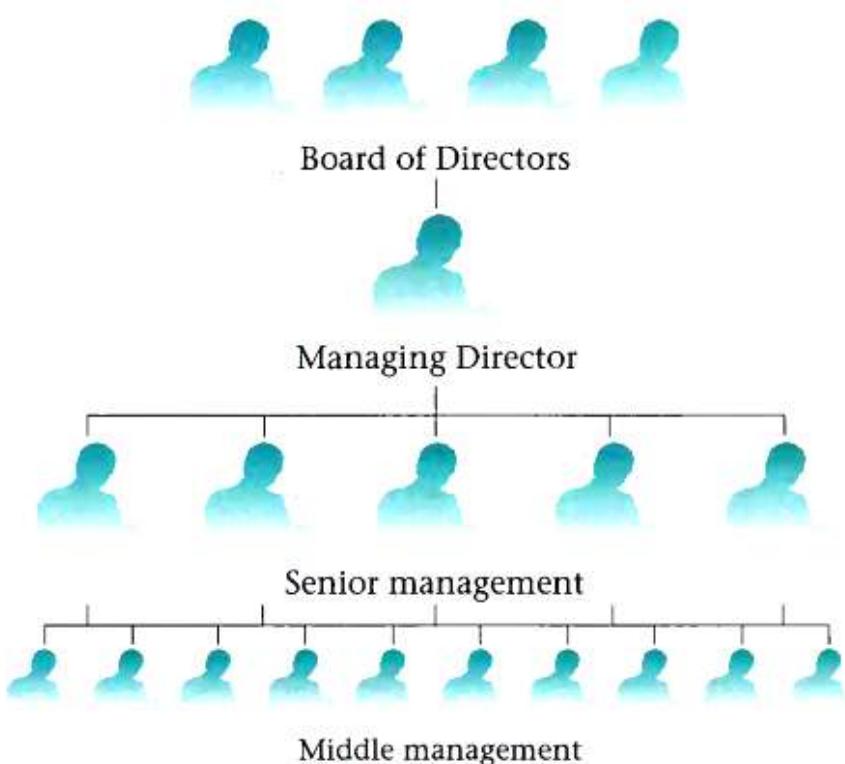
e.g. *Research and Development is the part of a business that tries to find ways to improve existing products, and to develop new ones.*

**Give English equivalents to the following:**

надавати капітал	відповідати за прийняття рішень
персонал	призначати керуючого директора/генерального директора
структурата управління	науково-дослідний відділ
організаційна схема	нести загальну відповідальність
вершина ієархії компанії	відділ інформаційних технологій
управляти бізнесом	відділ зав'язків з громадськістю
фінансовий відділ	

**Translate the following text into Ukrainian:**

Most companies are made up of three groups of people: the shareholders (who provide the capital), the management and the workforce. The management structure of a typical company is shown in this organization chart.



At the top of the company hierarchy is the Board of Directors, headed by the Chairperson or President. The board is responsible for policy decisions and strategy. It will usually appoint a Managing Director or Chief Executive Officer (CEO), who has overall responsibility for the running of the business. Senior managers or company officers head the various departments or functions within the company, which may include the following:

a Marketing	e Finance
b Public Relations	f Production
c Information Technology or IT	g Research and Development or
d Personnel or Human Resources	R&D

(from: Tullis, 2007, p. 4)

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

1. Компанією Royal Philips Electronics керує Рада директорів, яка відповідає за загальний напрямок діяльності та довгострокову стратегію групи Philips загалом. 2. Наглядова рада контролює загальний хід діяльності групи Philips, а також консультує Правління та контролює його політику. 3. Цю політику реалізує Комітет із управління групою, до складу якого входять члени Правління, голови більшості продуктових підрозділів та деякі інші ключові посадові особи. 4. Комітет з управління групою також забезпечує обмін інформацією про бізнес-питання та практику між різними підрозділами групи.

### ***Seminar 3***

1. Business English and its peculiar features.
2. Business terms and idioms (Clark, 1991, p. 109).
3. Practical assignment (Шпак, 2006, с. 7–26).

### **Translate the following words and expressions into Ukrainian:**

<b>Types of businesses</b>		
Agency chain company	franchise holding company industry	organization partnership service

conglomerate corporation dealership	monopoly non for profit, NGO	sole proprietorship trust
<b>Verbs</b>		
Balance borrow buy finance	invest lend liquidate lease	loan merge sell tender an offer
<b>Adjectives</b>		
Commercial fiscal gross incorporated (Inc)	industrial limited (Ltd.) net	non-commercial private public
<b>Idioms and expressions</b>		
in the black bullish (optimistic) in the red bearish (pessimistic investors)	in business to make money profit motive good repute	good morale employee relations industrial wasteland

**Read and memorize the following words and word combinations, translate the examples into Ukrainian:**

**scarcity** – недостатня кількість, брак чогось

e.g. *Every society is faced with the identical problem, the problem of scarcity.*

**to make a choice** – зробити вибір

e.g. *Everyone goes through life having to make choices.*

**resources** – ресурси

e.g. *Human wants are unlimited, but the resources necessary to satisfy those wants are limited.*

**individual consumer** – окремий споживач

e.g. *Microeconomics is the study of individual consumers and the business firms.*

**to be faced with the problem** – стикатися з проблемою

**opportunity costs** – можливі витрати

e.g. *Business is faced with the problem of choice sand opportunity costs.*

**private ownership** – приватна власність

**profit** – прибуток

e.g. *Private ownership gives people the incentive to use their property to produce things that will sell and earn hem a profit.* (from: Шпак, 2006, с. 7)

**Give English equivalents to the following:**

приватна власність	зробити вибір
прибуток	задовольняти чиєсь потреби
можливі витрати	ресурси
недостатня кількість	витрачати гроші
окремий споживач	стикатися з проблемою
досягти мети	виробляти товари

**Translate the following sentences into English:**

1. Бажання людини безмежні, а кошти, необхідні для здійснення цих бажань, надто обмежені. 2. Перед кожним суспільством постає проблема нестачі ресурсів. 3. Економічні чинники впливають на рішення у світі бізнесу. 4. Ресурси, необхідні для утворення товарів та коштів, називають чинниками виробництва. 5. Заробітна плата – це та винагорода, яку отримують робітники за свою працю. 6. Купуючи фабрики, машини та інші засоби виробництва, ділові люди часто вживають термін «капітал». 7. Економіка – це наука, яка вивчає специфіку розвитку економічних відносин в окремих сферах народного господарства. 8. Кожний чинник виробництва займає певне місце в нашій економічній системі та виконує відповідну функцію. (from: Шпак, 2006, с. 10)

**Read and memorize the following words and word combinations, translate the examples into Ukrainian:**

**market economy** – ринкова економіка

**price** – ціна

e.g. *Market economies are directed by prices.*

**to ration** – розподіляти, нормувати, видавати

e.g. *Prices ration scarce resources, and they motivate production.*

**to attend an auction** – відвідувати аукціон

e.g. *Have you ever attended an auction?*

**rationing effect** – раціональний вплив

e.g. *What you saw at the auction was the rationing effect of prices.*

**items for sale** – товари для продажу

**bidder** – покупець на аукціоні

e.g. *The person leading the sale (the auctioneer) offered individual items for sale to the highest bidder.*

**to drive out of the market** – витісняти з ринку

e.g. *Price decreases drive producers to increase out of the market.*

**the level of output** – рівень виробництва

e.g. *Prices encourage producers to increase or decrease their level of output.*

**the law of demand** – закон попиту

**quantity of goods and services** – кількість товарів і послуг

e.g. *The law of demand describes the relationship between prices and quantity of goods and services that would be purchased at each price.*

**elasticity** – гнучкість

e.g. *Elasticity describes how much a change in price affects the quantity demanded.*

**supply** – постачання, пропозиція

e.g. *Supply refers to the number of items that sellers will offer for sale at different prices at a particular time and place. (from: Шпак, 2006, с. 20)*

**Give English equivalents to the following:**

покупець на аукціоні	гнучкість
вартість продукції	взаємодія
закон пропозиції	закон попиту
кількість товарів і послуг	ринкова ціна
зміни в постачанні	товари для продажу
відвідувати аукціон	рівень виробництва

## Translate the following sentences into English:

1. Ціни управляють ринковою економікою 2. Ціни спонукають виробників до збільшення або зниження рівня випуску товарів. 3. У вільній ринковій економіці ціни визначаються взаємодією чинників пропозиції і попиту. 4. Ціна, за якою фактично продають товари та послуги, називається ринковою ціною. 5. Зміни в попиті та пропозиції впливають на ринкові ціни. 6. Ринкова ціна – єдина ціна, яка може існувати протягом певного часу в умовах цілковитої конкуренції. 7. Попит – це бажання та спроможність споживача купити товар чи послугу в певний час і в певному місці. (from: Шпак, 2006, с. 23)

### **Seminar 4**

1. Translation of personal documents (birth certificates, marriage certificates, academic transcripts and diplomas, passports and visas).
2. Samples of the documents.
3. Practical assignments (Tullis, 2007, p. 21).

### **Samples of the documents**

**Read and translate the Information about birth certificates into Ukrainian.**

#### **Standard certificates**

This is a full copy of the birth entry and includes particulars of parentage and registration.

#### **Short certificates**

A short certificate shows only name and surname, sex, date of birth and district of birth. You are required to state the precise date and place of birth and full name and surname of the person whose certificate is sought, with (as exactly as possible) the names and surnames of the parents and the mother's maiden surname. If you require a short birth certificate and are able to give full details, please complete this form. Unless the full particulars are given a short certificate may not be supplied.

#### **Information about adoption certificates**

Records of adoption in England and Wales are held by the Registrar General. These relate to persons who have been adopted since 1 January 1927 under the Adoption Acts. A standard certificate is a full copy of the entry in the Adopted Children Register which, instead of particulars of

parentage and birth registration, gives the date of birth (if known) and particulars of the adoption and adoptive parents. A short certificate shows only the name and bears no reference to adoption. Application for adoption certificate should be made in writing to General Register Office, PO Box 2, Southport, Merseyside, PR8 2JD.

<b>APPLICATION FOR A BIRTH CERTIFICATE</b> <small>PLEASE READ THE NOTES OVERLEAF before completing this form</small>				<b>FOR REGISTER OFFICE USE ONLY</b> <small>Register No.      Entry No.      Certificate No.</small> <small>Date of Issue</small>								
<b>IF THE PERSON IS ADOPTED PLEASE SEE OVERLEAF</b>												
<b>TO THE REGISTRATION OFFICER HAVING CUSTODY OF THE REGISTER</b>												
<b>1 TO BE COMPLETED BY THE PERSON APPLYING FOR THE CERTIFICATE</b>												
<p>Your full name      Mr      Mrs      Miss/Ms      (STATE NAME IN FULL)</p> <p>Your postal address ..... Post Code: ..... Telephone no: .....</p>												
<b>2</b> It would help us if you would state the purpose for which the certificate is required ..... .			<b>3</b> Are you applying for your own birth certificate? Yes/No If not please state your relationship to the person ..... .									
<b>4 DETAILS OF BIRTH CERTIFICATE REQUIRED</b>												
<p><b>FULL NAME AT BIRTH</b>  <b>FORENAME(S)</b></p> <p>SURNAME</p>												
<b>DATE OF BIRTH</b>	Day	Month	Year	<b>5 REQUIREMENTS (for information about the types of certificate available see overleaf)</b>								
<p><b>A. STANDARD BIRTH CERTIFICATE £ .....</b></p> <p>I require ..... standard birth certificate(s)  NUMBER</p>												
<p><b>B. SHORT BIRTH CERTIFICATE £ .....</b></p> <p>I require ..... short birth certificate(s)  NUMBER</p>												
<p><b>C. BIRTH CERTIFICATE for certain statutory purposes £ .....</b></p> <p>I require a birth certificate for each undermentioned purpose against which I have placed a tick (✓)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%; text-align: center; padding: 5px;">SOCIAL SECURITY (ADMINISTRATION) ACT</td> <td style="width: 15%; text-align: center; padding: 5px;">EDUCATION ACT</td> </tr> <tr> <td style="width: 15%; text-align: center; padding: 5px;">FACTORIES ACT</td> <td style="width: 15%; text-align: center; padding: 5px;">GOVERNMENT ANNUITIES</td> </tr> <tr> <td style="width: 15%; text-align: center; padding: 5px;">WAR OR NATIONAL SAVINGS CERTIFICATES</td> <td style="width: 15%; text-align: center; padding: 5px;">NATIONAL SAVINGS BANK</td> </tr> <tr> <td style="width: 15%; text-align: center; padding: 5px;">PREMIUM SAVINGS BONDS</td> <td style="width: 15%; text-align: center; padding: 5px;">SAVINGS CONTRACTS</td> </tr> </table>					SOCIAL SECURITY (ADMINISTRATION) ACT	EDUCATION ACT	FACTORIES ACT	GOVERNMENT ANNUITIES	WAR OR NATIONAL SAVINGS CERTIFICATES	NATIONAL SAVINGS BANK	PREMIUM SAVINGS BONDS	SAVINGS CONTRACTS
SOCIAL SECURITY (ADMINISTRATION) ACT	EDUCATION ACT											
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WAR OR NATIONAL SAVINGS CERTIFICATES	NATIONAL SAVINGS BANK											
PREMIUM SAVINGS BONDS	SAVINGS CONTRACTS											
<p><b>6</b> Signature ..... Date .....</p>												
<p><b>7</b> (POSTAL APPLICATIONS ONLY) I enclose a cheque/postal order for £ ..... made payable to ..... and crossed "/&amp; Co/" together with a stamped addressed envelope</p>												
<p><small>**"Parent" means the mother's female partner who under the Human Fertilisation and Embryology Act 2008 is to be treated as a parent of the child.</small></p>												

Form 18

(from: [https://www.enfield.gov.uk/\\_\\_data/assets/pdf\\_file/0021/6087/birth-certificate-application-form-births-deaths-and-ceremonies.pdf](https://www.enfield.gov.uk/__data/assets/pdf_file/0021/6087/birth-certificate-application-form-births-deaths-and-ceremonies.pdf))

COMMONWEALTH OF AUSTRALIA

*Marriage Act 1961*

**CERTIFICATE OF MARRIAGE**

On the

**1ST DAY OF MARCH, 2008**

----- Date of

Event

At **THE CARILLON CANBERRA ACT**

According to **CIVIL RITES**

	Groom	Bride
Surname	<b>CITIZEN</b> --- Family Name 2	<b>CIVILAN</b> --- Family Name 1
Christian or other names	<b>JOHN</b> --- Given Name/s 2	<b>JANE</b> --- Given Name/s 1
Usual occupation	<b>ACCOUNT MANAGER</b>	<b>MEDICAL SCIENTIST</b>
Usual place of residence	<b>12 EXAMPLE STREET SOMEWHERE ACT 0200</b>	<b>12 EXAMPLE STREET SOMEWHERE ACT 0200</b>
Conjugal status	<b>NEVER VALIDLY MARRIED</b>	<b>NEVER VALIDLY MARRIED</b>
Birthplace	<b>SYDNEY NEW SOUTH WALES</b>	<b>WAGGA WAGGA NEW SOUTH WALES</b>
Date of birth	<b>10 MARCH 1966</b>	<b>27 FEBRUARY 1977</b>
Father's name in full	<b>JAMES CITIZEN</b>	<b>PETER CITIZEN</b>
Mother's former name in full	<b>MARY CIVILIAN</b>	<b>ALICE CIVILIAN</b>

**Witnesses to marriage  
CIVILIAN**

**JOE CITIZEN**

**MARY**

On the date and at the place specified above, **Roger Thomson** duly solemnised marriage in accordance with the provisions of the Marriage Act 1961 between the parties specified above.

Registration number **88888990**  
registered **14 MARCH 2003**

Date

I hereby certify that the above particulars are contained in  
an entry

Seal in the Register kept in the Australian Capital Territory.

Given under my hand and seal this **27<sup>th</sup> day of July, 2021**  
**DAVID FRYCE**

**REGISTRAR**

**GENERAL**

**489289**-----Certificate Number

(from: <https://www.service.nsw.gov.au/system/files/2023-06/sample-marriage-certificate-act.pdf>)

Look at the sample of the translated education diploma and analyse the particulars:

TRANSLATED FROM	DOCUMENT NUMBER (staff use only)	YEAR OF TRANSLATION
Ukrainian		2022

### EXTRACT TRANSLATION OF EDUCATION DOCUMENT

#### PARTICULARS OF BEARER

FULL NAME (GIVEN AND FAMILY NAME/S)	
<i>T... V....</i>	
DATE OF BIRTH	GENDER
11 Nov 1976	Female

#### PARTICULARS OF QUALIFICATION

NAME OF EDUCATION INSTITUTION	LEVEL OF EDUCATION (primary, secondary, tertiary, vocational, etc.)
Odesa state economic university	tertiary
TYPE OF EDUCATION INSTITUTION	DATE OF ISSUE
State	26.06.2001
COUNTRY OF ISSUE	PLACE OF ISSUE
Ukraine	Odesa
NAME OF QUALIFICATION	DURATION OF COURSE / PROGRAM
Economist	5 years
FULL NAME AND POSITION OF SIGNATORY	DOCUMENT / REFERENCE NUMBER

M. I. Zvieriakov, rector of the university	CK №
<b>ADDITIONAL ESSENTIAL INFORMATION</b>	<p>[official stamp to be affixed in blank space below]</p> <p>[official stamp to be affixed in blank space above]</p> <p><b>This is to certify that this is a true and correct translation from Ukrainian, prepared by TRANSLATOR- (name)</b></p>

<b>TRANSLATED FROM</b>	<b>DOCUMENT NUMBER (staff use only)</b>	<b>YEAR OF TRANSLATION</b>
Ukrainian		2022

### **TRANSLATION OF ADDENDUM TO THE DEGREE**

(invalid without the master's diploma No CK # .... )

Surname –

Fist name, patronymic name –

Date of Birth – 11.11.1976

Full name of the University – Odesa state economic university

Type of Degree – Master's Diploma

Type of Program – an educational and professional program

Duration of Studies – 5 years

Mode of Studies –

Qualification – economist

Major – Human resource management

Date of Entry – 1996

Date of Graduation – 2001

During her/his studies she/he passed exams and credits on the following disciplines:

<b>Name of the discipline</b>	<b>Number of hours</b>	<b>Marks</b>
1. History of Ukraine	108	Excellent
2. Philosophy	108	Fair
3. Political studies	108	Excellent
4. Sociology	54	Passed
5. Fundamentals of law	54	Good
6. Political economics	188	Good
7. Course paper		Excellent
8. Microeconomics	162	Good
9. Course paper		Good
10. Macroeconomics	108	Fair
11. History of economic studies	108	Good
12. Economic history	54	Passed
13. Higher mathematics	208	Fair
14. Probability theory	104	Fair
15. Mathematic programming	147	Passed
16. Econometry	81	Passed
17. Statistics	188	Fair
18. Computing and programming	350	Good
19. Economy of enterprises	162	Good
20. Course paper		Good
21. Management	108	Fair
22. Marketing	108	Passed
23. Finances	108	Passed
24. Money and credit	108	Excellent
25. Finances of enterprises	108	Passed
26. Accounting	216	Fair
27. Economic analysis	108	Fair
28. Course paper		Fair
29. Insurance	108	Passed

30. Investments	80	Passed
31. Distribution of productive forces	80	Excellent
32. Course paper		Excellent
33. Labour economy	108	Good
34. Course paper		Excellent
35. International economy	162	Fair
36. Course paper		Good
37. State regulation of economy	108	Fair
38. Business law	108	Passed
39. Physiology and psychology of work	108	Passed
40. Economy and management of labour resources	136	Good
41. Course paper		Fair
42. Labour organization	108	Passed
43. Labour market	108	Fair
44. Personnel management	80	Fair
45. Rationing of labour	108	Fair
46. Course paper		Good
47. Sociology of work	146	Good
48. Labour law	80	Good
49. Analysis of used labour resources	162	Excellent
50. Economic demographics	108	Good
51. Organization of work of personnel service	44	Passed
52. Social policy and management of social processes	86	Passed
53. Organization and payment of work abroad	108	Good
54. Personnel stabilization	108	Passed
55. Labour management at enterprises of various forms of ownership in the regions	108	Passed
56. Basics of the labour resources rationalising	50	Passed
57. Occupational health	108	Passed
58. Social economic basics of competition	108	Excellent

59. IT in the labour resources management	108	Fair
60. Labour statistics	82	Passed
61. Fundamentals of business	80	Passed
62. Organizational and technological basics of industry	66	Passed
63. Technology of industry branches	54	Excellent
64. Technology of agriculture	36	Passed
65. Economy of foreign countries	108	Passed
66. Economy and organization of AIC	54	Passed
67. Marketing in AIC	54	Passed
68. Perspective analysis in industry	80	Passed
69. Fundamentals of the constitutional law	38	Passed
70. Business Ukrainian	54	Passed
72. Fundamentals of psychology and pedagogy	54	Passed
73. Religious studies	54	Passed
74. Foreign language	340	Excellent
75. Basics of ecology	54	Passed
76. Life safety	54	Passed
77. Physical training	216	Passed
78. Internship	4 weeks	Good
79. Pre-diploma practice	10 weeks	Good
<b>Final state exams:</b>		
Political economy		Good
Speciality		Good
Final paper: “Enhancement of the HR management in the conditions of the development of small business”		Good

### Supplementary Information:

Type of the educational institution: State higher educational institution. Admission conditions: Admitted on the competitive basis.

Mode of studies:

Examination system:

Grade scale: Examinations and differentiated credits are graded on the four-points scale: “excellent”, “good”, “fair”, “fail”; pass/fail courses are graded on the two-points scale “pass”, “fail”.

**By the Resolution of the State Examination Commission on the 25<sup>th</sup> of June 2001, the qualification of an economist was granted.**

**Chairman of the State**

**SIGNED**

**Examination Commission**

**SIGNED**

**Rector**

**SIGNED**

**SEAL**

**City of Odesa, 25 June 2001**

**Registration No. ...**

**This is to certify that this is a true and correct translation from Ukrainian, prepared by ..... (names of the recognised/certified translator)**

[official stamp to be affixed in blank space above]

**Translate the following words and expressions into Ukrainian:**

<b>Employment: getting a job</b>		
apply for a job	wages, pay, salary	civic duties (jury etc.)
application	hours, work week	union membership, dues
employment forms	payroll deduction	drug screening
employment record	W-4 form (employee's withholding certificate)	competency testing
former employer		work evaluation
interview		performance review
reference	I9 – eligibility verification	discrimination
résumé		affirmative action
skills	benefit packages	classified ads
training	reimbursement	help wanted ads
work permit	vacation	employment office, agency
probationary period	child care	

## Match the expressions and their translations:

1. application form	a) список кандидатів або заявників
2. a letter of application	b) супровідний лист
3. a list of candidates or applicants	c) посада
4. a recruitment agency	d) анкета
5. covering letter	e) подати заявку
6. position	f) лист-заява
7. to apply for	g) наймати (на роботу)
8. to hire	h) агентство з працевлаштування

Translate into Ukrainian the following text, paying special attention to the words in bold. Consult the dictionary if necessary:

When a company needs **to recruit** or employ new people, it may decide to advertise the job or **position** in the appointments section of a newspaper. People who are interested can then **apply for** the job by sending in **a letter of application** or **covering letter** and a **curriculum vitae** or **CV** (US **résumé**) containing details of their education and experience. A company may also ask candidates to complete a standard **application form**. The company's Human Resources department will then select the most suitable application and prepare **a short list of candidates or applicants**, who are invited to attend an **interview**. Another way for a company to hire is by using the services of **a recruitment agency** (US **search firm**) who will provide them with a list of suitable candidates.

**Fiona Scott decides to apply for at Patagonia.** 1) Study her CV carefully to see how she has presented the information about herself. Where do you think each of the following headings should be placed? 2) Translate the CV into Ukrainian.

References	Activities	Personal Details
Education	Skills	Professional Experience

# Curriculum Vitae

## 1 Personal Details

Fiona Scott  
52 Hanover Street  
Edinburgh EH2 5LM  
Scotland  
Phone: 0131 449 0237  
E-mail: fiona.scott@caledonia.net



2

1991-1992 London Chamber of Commerce and Industry  
Diploma in Public Relations

1988-1991 University of London  
BA (Honours) in Journalism and Media Studies (Class II)

1981-1988 Broadfield School, Brighton  
A levels in German (A), English (B), History (B) and Geography (C)

3

1995-present Public Relations Officer, Scottish Nature Trust  
Responsible for researching and writing articles on all aspects of the Trust's activities and ensuring their distribution to the press  
Editor of the Trust's monthly journal  
In charge of relations with European environmental agencies

1992-1995 Press Officer, Highlands Tourist Board  
Preparation of promotional materials and brochures  
Co-ordination of media coverage

Summers of 1990 and 1991 The Glasgow Tribune newspaper  
Two three-month training periods as assistant to the Sports Editor  
Arranging and conducting interviews  
Preparation of articles covering local community sports events

4

IT Office 2000 and Windows NT, Excel, Internet, Powerpoint  
Languages Fluent German and proficient in French  
Additional Driving licence (car and motorcycle)

5

Cross-country skiing, rock climbing and swimming  
Ski Instructor (grade II)  
Secretary of the local branch of 'Action', an association organising sports activities for disabled children

6

Geoffrey Williams Brenda Denholm  
Professor of Journalism Sports Editor  
University of London The Glasgow Tribune

(from: Tullis, 2007, p. 21)

## Seminars 5, 6

1. Translation peculiarities of applications and references.
2. Samples of the documents and their analysis (letters of references or recommendation).
3. Practical assignment (Шпак, 2006, c. 89-100).

## **Samples of the documents**

Letters of recommendation are written to evaluate the applicant and to appraise job-related performance. The central concern in these messages is to present honest, objective information about the candidate and to help match candidates to jobs.

Normally, letters of recommendation are sent in response to a request from the applicant or the prospective employer. People who are applying for jobs can greatly assist the letter writer by sharing some information about job requirements and reporting recent job-related experiences that are relevant.

**Read and analyse the letter of recommendation and translate it into Ukrainian:**

*Dear Mrs Webster*

*John Smith*

*Thank you for your letter of 10 May, asking a reference for John Smith and submit this reference to you. I have to say that I am very happy indeed to do so.*

*I have known John for 10 years, since he joined our company. We have both worked in the same department.*

*John is a natural leader and organiser. He inspires enthusiasm among other members of our team. He listens attentively to the opinions and desires of others and compromises when required.*

*He has shown himself to be responsible and trustworthy, both as a personal friend and as a valuable member of the community. It was a great pleasure to work with him. I believe he would be an effective contribution to your team.*

*If you require any additional information, please do not hesitate to contact me.*

*Yours sincerely,*

*Simon White*

As recommendations are generally voluntary, one can refuse to write a letter for a person whom one couldn't favourably recommend or give an objective appraisal.

**Read the following refusal letter and translate it into English:**

*Шановний Джоне!*

*Дякую Вам за лист, у якому Ви просите мене виступити вашим поручителем. Боюся, що мені доведеться відмовитись. Ми не зустрічалися кілька років, і, мені здається, я знаю Вас недостатньо добре, щоб мати право характеризувати Вас.*

*Мені шкода, що не можу Вам допомогти, але бажаю Вам удачі в пошуках роботи.*

*Щиро Ваш,  
Джейк Брентон*

**Read and memorize the following words and word combinations, translate the examples into Ukrainian:**

**economy** – господарство

e.g. *Economy refers to the sum of all our individual production and consumption activities.*

**factors of production** – чинники виробництва

e.g. *In order to produce anything, we need resources, or factors of production.*

**opportunity costs** – оптимальні витрати

e.g. *Opportunity costs exist in all situations where available resources are not abundant enough to satisfy all desires.*

**economics** – економіка

e.g. *Economics is often defined as the study of how to allocate scarce resources.*

**production possibilities** – виробничі можливості

e.g. *Production possibilities are the alternative combinations of final goods and services that could be produced in a given time period with all available resources and technology.*

**law of increasing opportunity costs** – закон зростання оптимальних витрат

e.g. *According to the law of increasing opportunity costs we must give up ever-increasing quantities of other goods and services in order to get more of a particular good.*

**economic growth** – економічне зростання

e.g. *Economic growth is an increase in output, an expansion of production possibilities.*

**market mechanism** – ринковий механізм

e.g. *Market mechanism is the use of market prices and sales to signal desired outputs.*

**aggregate demand** – загальний попит

e.g. *Aggregate demand is the total quantity of output demanded at alternative price levels in a given time period.*

**aggregate supply** – загальна пропозиція

e.g. *Aggregate supply is the total quantity of output producers are willing and able to supply at alternative price levels in a given time period.*

**equilibrium** – збалансування

e.g. *Equilibrium is the combination of price level and real output that is compatible with both aggregate demand and aggregate supply.*

**aggregate spending** – загальні витрати

e.g. *Aggregate spending is the rate of total expenditure desired at alternative levels of income.*

**derived demand** – похідний попит

e.g. *Derived demand is the demand for labour and other factors of production. It results from the demand for final goods and services produced by these factors.*

**consumption** – споживання

e.g. *Consumption is expenditure by consumers on final goods and services.*

**disposable income (DI)** – чистий прибуток

e.g. *Disposable income is after-tax income of consumers.*

**saving** – накопичення

e.g. *Saving is that part of disposable income not spent on current consumption.*

## **investment – інвестиція**

e.g. *Investment is expenditure on new plants and equipment in a given time period, plus changes in business inventories.* (from: Шпак, 2006, с. 89; 95)

### **Give English equivalents to the following:**

згідно із законом зростання оптимальних витрат важлива особливість ринкового механізму кількість наявних ресурсів обмежена купувати з метою розширення та поліпшення виробничих можливостей передбачення майбутнього збуту та прибутків задовільнити потреби споживача відмовлятися від можливості	бути змушеним робити вибір випускати кінцевий товар задовольняти бажання розподіляти ресурси учасники ринкових відносин наймати робітників особистий прибуток рівень зайнятості загальні витрати рівень цін у цьому розумінні
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### **Translate the following sentences into English:**

1. Економічна наука вивчає виробництво та споживання.
2. Чинники виробництва – це земля, трудові ресурси, основний капітал (обладнання та будівлі), якими ми користуємося для виробництва товарів і послуг. 3. Ми не можемо виготовляти все, що бажаємо, і в кількостях, які нам потрібні, оскільки ресурси завжди обмежені.
4. Обмеженість ресурсів ставить нас перед вибором. 5. Економічна наука займається питаннями розміщення ресурсів, яких немає в достатній кількості, та тим, як їх краще використовувати. 6. Нам доводиться відмовлятися від випуску певного виду товару, щоб забезпечити випуск іншого. 7. Головним у ринковому механізмі є чинник цін, який впливає на розширення або скорочення виробництва.
8. Якщо товаровиробники бачитимуть, що продаж певного виду товару та ціни на нього зростають, вони збільшуватимуть випуск цього товару. 9. Загальний попит і загальна пропозиція протистоять одне одному. 10. Зрештою покупці та продавці з'ясовують, що тільки

єдине комбінування «ціна – продукція» прийнятне для обох сторін. 11. Збалансування – це комбінування рівня цін і реального випуску продукції, що поєднується із загальним попитом і загальним постачанням. 12. Похідний попит – це потреба в робочій силі та інших чинниках виробництва, що залежать від попиту на кінцеву продукцію та послуги. 13. Споживання – це витрати готових товарів і послуг споживачами. 14. Наявний прибуток становить певну суму прибутку, яку споживачі можуть витрачати або ні за певний період. 15. Накопичення – це та частина чистого прибутку, що не витрачається на поточне споживання. (from: Шпак, 2006, с. 91)

### ***Seminar 7***

1. Translation peculiarities of business correspondence (business letters, inquiries, letters of complaint, etc.).
2. Samples of the documents and their analysis.
3. Practical assignment (Tullis, 2007, p. 43; 51).

#### **Samples of business letters:**

##### ***A letter of inquiry:***

*Pet Products Ltd.  
180 London Road  
Exeter EX4 4JY  
England*

*2002*

*February 25,*

*Dear Sir,*

*We read your advertisement in the ‘Pet Magazine’ of 25 December. We are interested in buying your equipment for producing pet food. Would you kindly send us more information about this equipment:*

- *price (please quote CIF Odesa price)*
- *dates of delivery*
- *terms of payment*
- *guarantees*

- if the price includes the cost of equipment installation and staff training.

Our company specializes in distributing pet products in Ukraine. We have more than 50 dealers and representatives in different regions and would like to start producing pet food in Ukraine. If your equipment meets our requirements, and we receive a favourable offer, we will be able to place a large order for your equipment.

*Your early reply would be appreciated.*

*Yours faithfully*

*(signature)*

*V. Smurov*

*Export-Import*

*Manager*

(from: Богацький, 2003, c. 128)

***A letter of offer:***

*Mr. Fred North  
Purchasing Manager  
Broadway Autos*

*November 11, 2001*

*Dear Mr. North,*

*Thank you very much for your enquiry. We are of cause very familiar with your range of vehicles and are pleased to inform you that we have a new line of batteries that fit tour specifications exactly.*

*The most suitable of our products for your requirements is the Artemis 66A Plus. This product combines economy, high power output and quick charging time and is now in stock.*

*I enclose a detailed quotation, specifications and delivery terms. As you will see from this, our prices are very competitive. I have arranged for our agent Mr. Martin of Fillmore S.A. to deliver five of these batteries to you next week, so that you can carry out the laboratory tests. Our own laboratory reports, enclosed with this letter, show that our new Artemis 66A Plus performs as well as any of our competitor's product*

*and, in some respect, outperforms them.*

*If you would like further information, please telephone or telex me: my extension number is 776. Or you may prefer to contact Mr. John Martin of Fillmore S.A.: his telephone number is 01 77 99 02.*

*I look forward to hearing from you.*

*Yours sincerely,*

*(signature)*

*Fred Stock*

(from: Богацький, 2003, c. 154)

### ***A letter refusing an order:***

*Dear Mrs. Warren,*

*Thank you for your order for a Worksaver steam iron. We are delighted that you chose this fine product. Worksaver does indeed live up to its motto, "Takes the dread out of ironing."*

*Since we distribute our products through local dealers only, we are unable to serve you directly, Mrs. Warren. I am pleased, however, to refer you to the Lincoln Appliance Center at 115 West Main Street in River Grove. The Lincoln people will be delighted to show you their complete line of steam irons and many other fine Worksaver appliances.*

*I am returning your check for \$25.95 and hope that you will make a trip to Lincoln Appliance Center right away for your new Worksaver. You will find our steam iron to be one of the wisest investments you have ever made.*

*Sincerely yours,*

(from: Максимчук, 2010, c. 106)

### ***A letter of complaint:***

*Gentlemen:*

*The catalog you mailed to me last spring attracted my attention. Excited about the beautiful photos, I purchased an order of begonia tubers.*

*Even though I did everything the planting and caring manual*

*prescribed, all I got were some sad-looking plants, without even a trace of a flower. Since my garden is landscaped with plenty of trees and an excellent sprinkling and misting system, I know it was not because of a lack of water or shade that the begonias didn't bloom.*

*I relied on Spring Valley's Triple-Tested Seal of Approval, which ensured that the begonias would grow and bloom to my full satisfaction. I have great confidence in Spring Valley and would like to maintain it. Therefore, would you please stand behind your guarantee and refund to me the purchase price of these begonias – \$19.20. A copy of my credit card statement is enclosed.*

*Sincerely,  
Ella Larsen*

***An adjustment letter:***

Adjustment letters are written in response to a complaint or claim from a customer, employee, or supplier to inform them of the decision made and actions taken.

*Dear Ms. Larsen:*

*We appreciate hearing from you about your experience with our begonia tubers.*

*The guarantee period for the plants you purchased expired on August 1. Although we are unable to grant a refund after the guarantee period, we do wish to make an adjustment. Because we value you as a customer, we are enclosing a gift certificate for \$19.20 for use on your next order.*

*You should be receiving our new spring catalog within the next six weeks. In it you will find many beautiful selections for the planting season, which is rapidly approaching.*

*Sincerely,...*

(from: Максимчук, 2010, c. 124125)

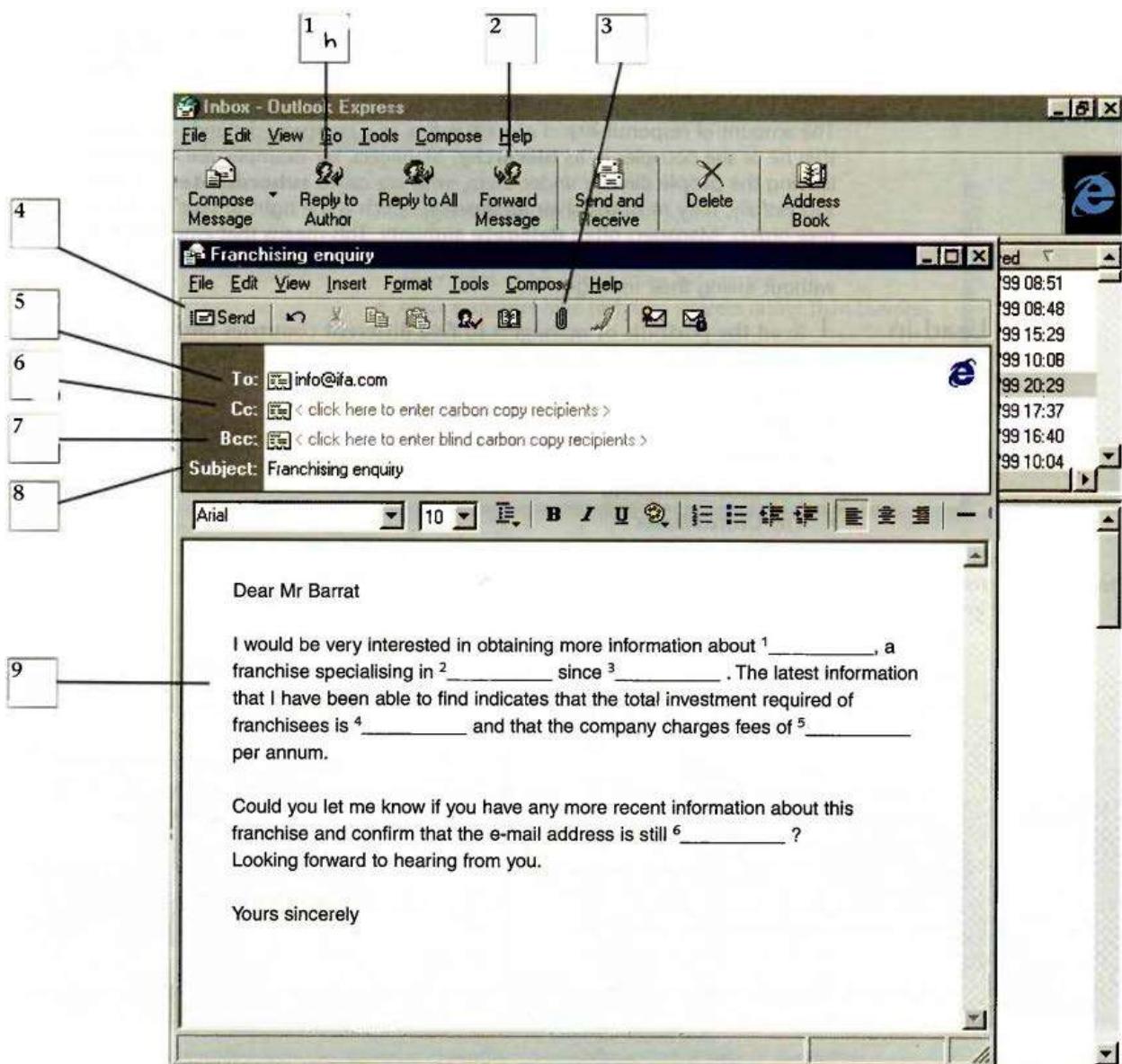
**Translate one of the letters into Ukrainian. Find a sample of a Ukrainian business letter and translate it into English, minding the localization:**

### **E-MAIL**

The tone of an e-mail message can be like writing or speaking. If you are writing to someone you don't know then you should address this person as *Dear Mr/Mrs/Ms X*. You should keep the style of your message quite formal and finish with *Your sincerely* or *Best regards*. However, if you are writing to a friend, you can start with *Hi* or *Hello* and write as if you were speaking to the person directly.

**Look at the screen for sending an email and match the labels to the corresponding sections., then translate the email into Ukrainian:**

- a e-mail address of people you wish to send a copy of the message to
- b key words that describe the message you are sending
- c the text of your e-mail
- d the icon for transmitting your message
- e the icon that allows you to include a file with your message
- f e-mail address of people you wish to send a copy of your message to, without them knowing that it is a copy
- g the icon for sending a message that you have received to another person
- h the icon for sending an answer to a message you have received
- i the address of the person you are writing to



(from: Tullis, 2007, p. 43)

## A memo

A memorandum (or memo) is a very common form of business communication which is exchanged between members of the same organisation. The memo usually focuses on one message or piece of information, and often requests action to be taken. It may be sent to a single person or a group of people.

The following basic rules should always be applied:

- Writing memos use simple language and a neutral tone.
- Keep your memo clear. Use short, simple sentences.
- A memo should not be any longer than one page.
- The opening and closing formula can be more direct, and less formal than in a letter.

**Read the memo from the Managing Director to the Human Resources Manager and match the parts of the memo (1-6) with the descriptions (a-f); translate it into Ukrainian:**

- a The body of the memo.
- b A short heading which tells you what the memo is about.
- c When the memo is sent.
- d The Conclusion of the memo, which often recommends a course of action.
- e Name of the person to whom the memo is sent.
- f A brief introduction to the memo giving the most important information.

**Pharmatec** 

**Memorandum**

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①  c DATE 9<sup>th</sup> June

②  TO Vincent Mills, Human Resources Manager

③  FROM Philip Groves, Managing Director

④  SUBJECT Seminars on Japanese culture and management

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Philip

④  The trip to Japan has been confirmed for the 15<sup>th</sup> of next month. I've decided to go ahead with the seminars as we discussed.

⑤  Could you contact the consultant you mentioned and get back to me about the following:

- the topics she covers
- short description of each topic
- whether you think we should use her services or look for someone else

⑥  We haven't much time, so could you do this a.s.a.p. and also check the availability of the executives who will be involved in this training.

PG

(from: Tullis, 2007, p. 53)

## Read and translate the following memo into English:

Кому: Всім працівникам

Дата: 25 вересня 2025

Від: Генерального менеджера

Re: Конфіденційно

Внутрішній тел.: 3248

Я з розчаруванням помітив, що останнім часом було кілька випадків порушення конфіденційності. Кожній особі довіряється інформація, необхідна для ведення бізнесу. Немає потреби обговорювати це з іншими людьми ні всередині компанії, ні за її межами. Будь ласка, обговорюйте ці питання лише за принципом «обов'язкової необхідності». Певна частина нашої роботи була поставлена під загрозу через необережні обговорення між іншими співробітниками. Це серйозне питання, тому в майбутньому будуть вжиті рішучі заходи.

Джон Паркер

Генеральний менеджер

## Read and memorize the following words and word combinations, translate the examples into Ukrainian:

**to meet one's needs** – задовольняти потреби

e.g. *Many businesses work very hard to meet your needs and wants.*

**wage(s)** – заробітна плата

e.g. *In return for working, you will receive a wage or salary.*

**wealth** – багатство, добробут

e.g. *Wealth is the value of things you own.*

**to deposit money in a savings account** – класти гроші на ощадний рахунок

e.g. *We decided to deposit money in a savings account.*

**to earn interest** – заробляти/одержувати відсотки

**to loan** – позичати, давати позику

e.g. *Wealth, in the form of money that is loaned to others or deposited in a savings account, will earn interest.*

**expenditures** – витрати

**savings** – заощадження

e.g. *The Greens plan their expenditures and savings very carefully.*

**to make one's decisions** – приймати рішення

e.g. *When the time comes to make a major purchase, we compare products and prices before making our decisions.*

**to keep track** – стежити за чимось

e.g. *Most of the time, we are able to keep track of our expenditures, so that we are able to meet our immediate needs.*

**to exceed** – перевищувати

**surplus** – надлишок

e.g. *Budgets in which income exceeds expenditures will have a surplus.*

**rate of return** – норма прибутку

e.g. *The rate of return is expressed as a percentage of the amount on deposit for a period of a year.*

**compound interest** – складні відсотки

e.g. *Most accounts offer compound interest.*

**yield** – прибуток

e.g. *It is important to distinguish between rate of return and yield, the actual amount of interest earned.*

**to share risk** – розподіляти страхову суму

e.g. *Insurance enables people to share risk.*

**endowment insurance** – додаткове страхування на вклад

e.g. *Endowment insurance protects the insured for a specific number of years.*

**consumer credit** – споживчий кредит

e.g. *Consumer credit provides cash, goods, or services now, while spreading repayment into the future.*

**finance charge** – фінансові витрати

e.g. *Finance charge is the total amount you pay to use credit.*

**passbook loan** – позика за ощадною книжкою

e.g. *If you have a savings account, you may apply for a passbook loan against your balance in that account.*

(from: Шпак, 2006, p. 26-27)

### Give English equivalents to the following:

класти гроші на банківський рахунок	дотримуватися курсу
одержувати відсотки	фінансові витрати
захист інтересів споживача	витрачати гроші
норма прибутку	складні відсотки
джерело прибутку	додаткове страхування
споживчий кредит	ухвалити рішення
задоволення потреби	

### Translate the following sentences into English:

1. Щоб покласти гроші на банківський рахунок, ви можете скористатися банкоматом, терміналом самообслуговування, касою банку чи магазину, а також мобільним додатком вашого банку чи онлайн-сервісами. 2. Іпотечні кредити, які вони пропонують, відповідають потребам клієнтів щодо гнучкості. 3. Облігації компанії структуровані таким чином, щоб інвестори могли отримувати відсотки від своїх початкових інвестицій. 4. Завдяки магії складних відсотків навіть невеликі щомісячні інвестиції можуть істотно зрости протягом багатьох років. 5. Було запроваджено нові правила для захисту споживачів від експлуататорських умов, пов'язаних із різними формами споживчого кредитування, включаючи студентські позики та іпотеку. 6. Через п'ять років інвестиції в нерухомість принесли значну норму прибутку, оскільки ринкова вартість нерухомості зросла завдяки розвитку району. 7. Компанія витратила гроші на оновлення своїх застарілих комп'ютерних систем.

## **Seminars 8-9**

1. Translation of commercial documents and marketing material (brochures, commercials, social media ads).
2. Samples of the documents, created by the students, and their analysis.
3. Practical assignment (Шпак, 2006, pp. 49-60).

**Marketing materials include both digital and print items, such as social media posts, brochures, business cards, flyers, banners, and videos. Match the following marketing materials with the proper definition.**

<b>1. Brochures, flyers, and leaflets:</b>	a) Visual advertisements for display in public spaces.
<b>2. Business cards:</b>	b) Includes banners, pull-up banners, and window displays to attract passive attention.
<b>3. Posters and billboards:</b>	c) Customized letterhead and envelopes for consistent brand communication.
<b>4. Direct mail:</b>	d) Used for providing key information in a concise format at events, in stores, or via direct mail.
<b>5. Signage:</b>	e) Small cards that include contact details, the company logo, and website.
<b>6. Promotional merchandise:</b>	f) Printed materials like postcards or letters sent to customers through the mail.
<b>7. Stationery:</b>	g) Branded items like pens, hats, or mugs given to customers as freebies.

**Look at the brochure extract below and analyse it:**

**COSTA DORADA**

**Salou**



**Hotel Calderón**

This modern popular family hotel is on the outskirts of Cambrils, 4 km from Salou which is easily reached by bus. Very popular with families, the hotel is just 50 m away from the long stretch of sandy beach.

**Transport**  
Scheduled flights, coach transfer. Pre-bookable flight seating available (£8 short haul, £15 long haul).

**Accommodation**  
Twin room with bath, WC and Balcony.  
Supplement for single room.  
Child prices and free places: 2 to 12 years

**Your holiday includes**

- Full board with buffet breakfast, lunch and dinner
- Weekly gala dinner with show
- Snacks available between 11 am-11 pm
- Unlimited locally produced alcohol
- Daily sports include tennis and table tennis
- Evening entertainment programme including live music, disco and cabarets
- Free use of the sauna, Turkish bath and jacuzzi

**What's not included**

- Scuba diving lessons
- Excursions and other personal expenditure
- An administration fee where tickets are collected at the departure airport

Prices per person for departures on or between

	7 nights	14 nights
25/06-08/7 (low season)	£469	£708
09/7-15/7 (high season)	£499	£749

BIG REDUCTIONS FOR 2nd child

(from: Strutt, 2003, p. 36)

**Read and memorize the following words and word combinations, translate the examples into Ukrainian:**

**standard of living** – рівень життя

e.g. A nation's *standard of living* is measured by the amount of goods and services available to its citizens.

**productivity** – продуктивність праці

e.g. When you produce more or better products with the same time and resources, you have achieved a *productivity increase*.

**input** – витрати

e.g. *Input can be any resource that goes into the production process.*

**output** – продуктивність, випуск продукції

e.g. *Productivity is usually measured in terms of output per worker per hour.*

**division of labour** – розподіл праці

e.g. *To use machinery efficiently, producers must use division of labour.*

**skilled workers** – кваліфіковані робітники

e.g. *Skilled workers perform their tasks more efficiently than those who are unskilled.*

**consumption** – споживання

e.g. *Everything that takes place between production and consumption falls into the category of marketing.*

**market** – ринок

e.g. *We went to the market to buy food for the family.*

**to satisfy desires** – задовольнити потреби

e.g. *Markets exist to satisfy individual desires.*

**goods** – товар

e.g. *Product markets are divided into two classes: goods and services.*

**service** – послуга

e.g. *A service is something intangible that is produced and consumed, also frequently having been purchased in a market.*

**to adjust** – відрегулювати

e.g. *When you have someone adjust a carburettor you are purchasing a service.*

**demander** – споживач

e.g. *Some people come to a market because they want to buy. They are called demanders.*

**supplier** – постачальник

e.g. *Some people come to a market because they want to sell. They are called suppliers.*

**market allocation** – місце на ринку

e.g. *The interaction of demanders and suppliers determines a market price and a market allocation of a particular commodity.*

**to affect the market** – впливати на ринок

e.g. *This interaction creates a set of incentives for subsequent decisions by both suppliers and demanders that may affect many markets.*

**excess supply** – перевищення пропозиції

e.g. *Excess supply occurs when, at a particular market price, the quantity that suppliers want to provide to the market exceeds the quantity that demanders want to purchase.*

**to decline** – знижуватися, зменшуватися

e.g. *Excess supply will be eliminated if the relative price is free to decline.*

**equilibrium** – рівновага

e.g. *The importance of equilibrium is that the equilibrium relative price is the only price at which the interests of demanders coincide with the interests of suppliers.*

(from: Шпак, 2006, p. 49)

**Give English equivalents to the following:**

рівень життя	взаємодія споживачів і постачальників
витрати	надмірна(ий) пропозиція/попит
продуктивність праці	виробляти товари і надавати послуги
піднесення і спад	розміщення ринку
рекламувати	набір угод
страхування	набір стимулів
брати участь у чомусь	перерозміщувати товари
розділ праці	задовольняти потреби
добрі бути	значення рівноваги
випуск продукції	купувати товар
оптова торгівля	впливати на ринок

**Translate into Ukrainian the following text, paying special attention to the words in bold. Consult the dictionary if necessary:**

1. One of the **ingredients in productivity** is the enthusiasm workers have for their jobs. Those who like their jobs and feel they **gain dignity and respect** from the work will produce more than those who **lack**

**motivation** to do their best. To use machinery efficiently, producers must also use **division of labor** – the practice of breaking down large, complex tasks into a series of small ones so that each worker can become an expert in his or her particular task. To an economist, everything that takes place between production and **consumption** falls into the category of **marketing**. Marketing, then, includes the activities that bring the buyer and seller together. Marketing includes buying and selling, transportation and **storing**, **product planning**, **market research**, **product support**, customer service, financing, **insuring** and other activities.

2. Resources are things used to produce goods, services and capital. Some people come to a market because they want to buy (**demander**s), others come because they want to sell (**supplier**s). The interaction of demanders and suppliers determines a **market price** and a **market allocation** of a **particular commodity**. This interaction also creates **set of incentives** for subsequent decisions by both suppliers and demanders that may affect many markets. To understand these incentives, as well as how market prices and allocations are determined, we need to understand how suppliers and demanders respond to different **relative price** and the quantity of particular commodity that individuals or firms (suppliers) would be willing to **provide to** the market.

**Translate the following sentences into English:**

1. Один зі способів визначення рівня життя – це поділ всієї продукції на кількість населення.
2. Коли кількість продукції зростає швидше за кількість населення, рівень життя поліпшується.
3. Витратами можуть бути будь-які кошти, що використовуються у виробничому процесі.
4. Освіта і навчання робітників є головним чинником рівня продуктивності праці.
5. Люди, які люблять свою роботу та одержують насолоду від неї, виробляють більше за тих, які не мають такої мотивації.
6. Чого бракує некваліфікованим і неосвіченим робітникам для більш ефективного виконання своїх

завдань? 7. За допомогою розподілу праці кожний робітник може стати майстром своєї справи. 8. Маркетинг – це купівля та продаж, транспортування, збереження, фінансування, страхування та інше. 9. У цих регіонах кількість продукції тепер зростає швидше за кількість населення. 10. Директори комерційних фірм використовують капітал і робочу силу, щоб максимально підвищити продуктивність праці. 11. Взаємодія споживачів і постачальників визначає ринкову ціну та розміщення ринку. 12. Надмірна пропозиція складається тоді, коли кількість товару, яку постачальник хоче поставити на ринок за ринковою ціною, перевищує кількість, яку споживачі бажають придбати. 13. В умовах вільного ринку відносна ціна на товар буде падати при зростанні пропозиції та підніматися при зростанні попиту.

(from: Шпак, 2006, p. 51)

### ***Seminar 10***

1. Translation of financial documentation (business plans).
2. Samples of business plans and their analysis.
3. Practical assignment (Shpak, 2006, p. 34-42).

Setting up a successful business requires careful preparation and planning. A **business plan** is a document that shows how the entrepreneur will organise his or her business, how much he or she expects to sell and where the capital will come from. You can use it to:

- clarify your business idea;
- spot potential problems;
- set out your goals;
- measure your progress.

**Read the extracts and decide which sections of the checklist they come from:**

## Business plan checklist

### 1 Details of the business

Name of business  
Type of business (limited company, partnership etc.)

### 2 Personal details

Relevant work experience

### 3 Personnel

Number of people / job function

### 4 Product / service

Description

### 5 Market

Describe your market.  
Who are your customers?  
Is your market growing, static or in decline?  
Who are the main competitors?  
What are the advantages of your product or service over the competition?

### 6 Marketing

What sort of marketing or advertising do you intend to do?

### 7 Premises / machinery / vehicles

Where do you intend to locate the business and why?  
What sort and size of premises will you need?  
What machinery / vehicles do you require?

### 8 Objectives

What objectives do you have for the business?

## Then translate the Business plan into Ukrainian:

(a)

At first I will be concentrating on getting the business into profit. But if I am successful I would then consider looking for other sites in the city area and expanding the management team. Eventually it might be possible to set up shops in different locations around the country.

(d)

Retail outlet selling a wide range of specialist teas and tea-related giftware. Sales will be made direct to customers and also by mail order.

(g)

It is not easy to give a precise estimate but it would seem to be essentially passing trade within the shopping area. The target consumer is middle-aged and with a comfortable income. There is no competition in the area as the concept for this type of shop is new and comparable products are not currently available in other outlets.

(b)

The Tea Set. Initially the business will be registered as a limited company with ten shareholders.

(e)

I plan to advertise on local radio and in the local press and free press. This will be complemented by flyers distributed directly through letterboxes to residents in the area.

I have already worked as an employee in two different companies, where I was involved in both marketing and customer service at junior management level.

(h)

Two full-time sales staff for the shop. One personal assistant to do secretarial work and general office administration.

(c)

In a street with pedestrian access only, which leads into the main shopping area and market square in a town of 70,000 inhabitants. The shop is also close to the station, which is used by several thousand commuters daily. The surface area is 45 square metres at a rent of 1000 euros per month.

(f)

(from: Tullis, 2007, p. 115)

**Read and memorize the following words and word combinations, translate the examples into Ukrainian:**

**to start a business** (syn. **to launch a business**) – розпочати справу (бізнес)

e.g. *Those thinking of starting a business should keep informed about the kinds of opportunities that exist, the personal qualities needed for success and the kinds of training available to prepare for the world of business.*

**to operate a business** – керувати справою (бізнесом)

e.g. *Many colleges now offer programs that teach students how to start and operate a business.*

**to face a problem** – стикатися з проблемою

e.g. *Small businesses face many problems.*

**to risk** (syn. **to run the risk**) – ризикувати

e.g. *Corporate leaders may risk their own jobs when they make major decisions that affect the future of corporation negatively.*

**sole proprietorship** – одноосібне володіння

e.g. *A sole proprietorship is a business owned by one person.*

**to pay taxes** – сплачувати податки

e.g. *Sole proprietors have minimal legal restrictions and do not have to pay the special taxes placed on corporations.*

**to assume the debts** – брати на себе сплату боргів

e.g. *If a business fails, the owner must personally assume the debts.*

**stockholder** – акціонер, власник акцій

e.g. *Ownership of a corporation is represented by shares of stock, and for that reason corporate owners are known as stockholders.*

**partnership** – товариство, компанія

e.g. *A partnership is a business organization that is owned by two or more persons.*

**Give English equivalents to the following:**

товариство	керувати бізнесом
стикатися з проблемою	акціонер
мати успіх	брати на себе сплату боргів
одноосібне володіння	досягти успіху
сплачувати податки	ризикувати

(from: Шпак, 2006, с. 34-35)

**Translate into Ukrainian the following text, paying special attention to the words in bold. Consult the dictionary if necessary:**

A partnership is an association of two or more persons **to carry on a business for profit**. When the owners of the partnership have unlimited liability, they are called **general partners**. If partners have limited liability they are “**limited partners**”. There may be a “**silent partner**” as well – a person who is known to the public as a member of the firm but without authority in management. The reverse of the silent partner is the “**secret partner**” – a person who takes part in management but who is not known to the public.

One of the **advantages** of general partnership is that you can **invest less capital** than your partner – even no money at all. But you as a partner can **contribute important services** or **skills**, sometimes just a name or a reputation.

**Translate the following sentences into English:**

1. Підприємці – це люди, які мають власний бізнес і керують ним, сподіваючись одержати прибуток.
2. Тепер багато вищих навчальних закладів пропонують програми, які вчать студентів, як розпочати бізнес і керувати ним.
3. У великому бізнесі завдання, пов’язані з організацією та управлінням, виконують багато найманих менеджерів.
4. Великий і малий бізнес для досягнення своєї мети організовують свою роботу по-різному
5. Акціонерне товариство, одноосібне підприємство – це різні види бізнесових організацій.
6. Як приватний підприємець вона приймає всі бізнес-рішення та зберігає всі прибутки.
7. Корпорації довелося зіткнутися з важким рішенням щодо звільнень під час пандемії.
8. Дві компанії уклали довгострокове партнерство для спільної розробки та продажу продукції.

(from: Шпак, 2006, с. 38)

## **Seminar 11**

1. Translation of private business documents.
2. Samples of the documents and their analysis.
3. Practical assignment (Шпак, 2006, с. 43-48).

**Read and memorize the following words and word combinations, translate the examples into Ukrainian:**

**internal funds** – внутрішні борги

**external funds** – зовнішні борги

e.g. *Since the funds come from within the firm they are described as internal funds. The rest must come from outside, or external funds.*

**to meet one's expenses** – покривати чиєсь витрати

e.g. *As a firm sells its products or services, it receives money which it uses to meet its expenses.*

**depreciation** – знецінення

**to wear out** – зношуватися, спрацьовуватися

e.g. *Depreciation represents the cost of replacing assets that wear out.*

**to cover the cost of smth** – покрити вартість чого-небудь

e.g. *Businesses use internal funds to cover the cost of depreciation.*

**short-term loans** – короткострокова позика

e.g. *Short-term loans are used to finance the everyday costs of doing business.*

**long-term loans** – довгострокова позика

e.g. *Long-term loans mature (come due) in more than a year.*

**the principal** – запозичена сума

e.g. *Creditors expect to receive interest and the return of the principal at the end of a specific period of time.*

**common stock** – спільні акції

**preferred stock** – привілейовані акції

e.g. *All corporations issue common stock; some, however, also issue preferred stock.*

**to have voting rights** – мати право голосу

e.g. *Preferred stockholders do not have voting rights.*

**security exchange** – фондова біржа

e.g. *Security exchange is a market where brokers meet to buy and sell stocks and bonds for their customers.*

**default** – невиплата, невиконання договору

e.g. *There is some risk of default on the bonds of even the strongest corporations.*

**mutual funds** – спільні фонди

e.g. *Mutual funds are corporations that sell stock and use the proceeds to invest or speculate in the securities markets.*

**balance sheet** – балансовий звіт

**income statement** – звіт про прибуток

e.g. *Two of the most important pieces of information contained in every prospectus and annual report are the balance sheet and the income statement.*

**assets** – актив (балансу)

**liabilities** – пасив (балансу)

e.g. *For every business the things that it owns are assets, and those it owes are liabilities.*

**net worth** – вартість майна за винятком зобов'язань, власний капітал підприємства

e.g. *The difference between assets and liabilities is its net worth.*

**Give English equivalents to the following:**

покрити вартість чого-небудь	фондова біржа
пасив (бізнесу)	привілейовані акції
балансовий звіт	актив (балансу)
довгострокова позика	внутрішні борги
невиплата	мати право голосу
запозичена сума	

(from: Шпак, 2006, с. 43-44)

**Translate into Ukrainian the following text, paying special attention to the words in bold. Consult the dictionary if necessary:**

Financing is the process of **raising money** for different activities like starting a business, making a purchase, or investing. You can **raise cash** by

borrowing it (**debt financing**) from financial institutions or by bringing in shareholders or partners. This is called **equity financing**, which means you give up a share of ownership in your project. Financing may make more sense because you can put your own cash to better use while using someone else's capital **to fund your immediate needs**.

There are two main types of financing available for companies: debt financing and equity financing. Debt is a loan that must **be paid back often with interest**, but it is typically cheaper than raising capital because of **tax deduction considerations**. Equity does not need to be paid back, but it relinquishes ownership stakes to the shareholder. Both debt and equity have their advantages and disadvantages.

Financing is a way **to leverage the time value of money** (TVM) to put future expected money flows to use for projects started today. Financing also takes advantage of the fact that some individuals in an economy will **have a surplus of money** that they wish to put to work to generate returns, while others demand money **to undertake investment** (also with the hope of generating returns), creating a market for money.

**Translate the following sentences into English:**

1. Найбільша кількість грошей, що використовується бізнесом, надходить із продажу продукції та різних послуг.
2. Короткострокові позики використовуються, щоб фінансувати повсякденні вартості для створення фірми (справи), таких, як платіжні відомості, сировина, товари.
3. Довгострокові позики існують для купівлі обладнання, будинків та інших цінних паперів.
4. На відміну від власників спільних акцій, власники привілейованих акцій не мають права голосу.
5. Звіт про прибуток підбиває підсумки річного прибутку, вартості фірми та різниці між прибутком і збитком.

(from: Шпак, 2006, с. 46)

## **Seminar 12**

1. Translation of financial documentation (balance sheets, income statements, credit history, invoices).
2. Samples of the documents and their analysis.
3. Practical assignment (Троцюк, 2015, English for economists, Unit 6).

### **Samples of the documents**

**Analyse the following example of Income Statement and translate it into Ukrainian:**

<b>Pho my Life Noodle Shop - Income Statement</b>		<b>Notes</b>
<i>Year ended 12/31/2024</i>		
<b>Sales</b>	<b>200,000</b>	
<b>Cost of Goods Sold</b>	<b>80,000</b>	
<b>Gross Margin</b>	<b>120,000</b>	<b>A</b>
 Salaries	 35,000	
Rent	30,000	
Utilities	5,000	
<b>Total Operating Expenses</b>	<b>70,000</b>	<b>B</b>
 <b>Total Operating Income</b>	 <b>50,000</b>	<b>C</b>
 Non-Operating Gains/Income	 5,000	
 <b>Income before Taxes</b>	 <b>55,000</b>	<b>D</b>
Income Tax	10,000	
 <b>Net Income</b>	 <b>45,000</b>	<b>E</b>

(from: <https://www.sadaccountant.com/income-statement-simple-definition-examples/>)

**Note A:** Gross Margin – \$120,000, calculated by subtracting Cost of Goods Sold (\$80,000) from Sales (\$120,000). This top section shows the profitability of the product only. In this case, it tells the potential investor how much profit their food/beverage has generated by themselves, disregarding other operating expenses.

**Note B:** Total Operating Expense – \$70,000. These are the costs of running the restaurant, which differ from the costs of producing the food. By looking at this number, investors can tell how well the business managed its expenses other than producing food and beverages.

**Note C:** Total Operating Income \$50,000 – calculated by subtracting total operating expense (\$70,000) from Gross Margin (\$120,000). This line tells the investors how much income or loss a business has earned through the ordinary course of operation. This line truly reveals a company's ability to manage its profitability. Non-operating costs, such as taxes and interest, are often excluded when evaluating a business owner's management skills due to their uncontrollable nature.

**Note D:** Income before Tax – \$45,000, calculated by subtracting non-operating expenses (in this case, the interest expense of \$5,000) from Total Operating Income of \$50,000. This line provides information to investors who are concerned about everything besides taxes, including non-operating items such as interest. It is also useful for tax preparers who must determine the year's final tax due.

**Note E:** Net Income \$35,000, calculated by subtracting tax expense \$10,000 from Net Income before Tax (\$45,000).

**Analyse the following example of Balance Sheet and translate it into Ukrainian:**

### Balance sheet example

TEDDY FAB INC. BALANCE SHEET December 31, 2100			
ASSETS		LIABILITIES AND SHAREHOLDERS' EQUITY	
<b>Current assets</b>		<b>Current liabilities</b>	
Cash and cash equivalents	\$ 100,000	Accounts payable	\$ 30,000
Accounts receivable	20,000	Notes payable	10,000
Inventory	15,000	Accrued expenses	5,000
Prepaid expense	4,000	Deferred revenue	2,000
Investments	10,000	<b>Total current liabilities</b>	<b>47,000</b>
<b>Total current assets</b>	<b>149,000</b>		
<b>Property and equipment</b>		Long-term debt	200,000
Land	24,300	<b>Total liabilities</b>	<b>247,000</b>
Buildings and improvements	250,000	<b>Shareholders' Equity</b>	
Equipment	50,000	Common stock	10,000
Less accumulated depreciation	(5,000)	Additional paid-in capital	20,000
<b>Other assets</b>		Retained earnings	197,100
Intangible assets	4,000	Treasury stock	(2,000)
Less accumulated amortization	(200)	<b>Total liabilities and shareholders' equity</b>	<b>\$ 472,100</b>
<b>Total assets</b>	<b>\$ 472,100</b>		

(from: <https://accountingplay.com/glossary/balance-sheet-example/>)

**Find the samples of the Ukrainian Income statements and Balance Sheets and translate them into English, minding the localization.**

**Read and memorize the following words and word combinations, translate the examples into Ukrainian:**

**record** – документ, протокол

e.g. *Patients will also be able to download medical records to access information such as test results.*

**taxes** – податки

e.g. *The government has pledged not to raise taxes on people below a certain income.*

**to assess** – оцінювати

e.g. *Ask them to send you information on how to assess the value of your belongings.*

**transaction** – угода, (банківська) операція

e.g. *Commercial transactions are only part of the picture when it comes to looking at benefits of close co-operation with neighbours and those from far away.*

**income statement** – звіт про доходи

e.g. *Members of the audit committee must be able to read and understand fundamental financial statements, including a company's balance sheet, income statement, and cash flow statement.*

**balance sheet** – балансовий звіт

e.g. *A balance sheet is a statement of the amount of money and property that a company has and the amount of money that it owes.*

**revenue** – дохід

e.g. *The company gets 98 percent of its revenue from Internet advertising.*

**expenses** – затрати, витрати

e.g. *Expenses are amounts of money that you spend while doing something in the course of your work, which will be paid back to you afterwards by an employer or be allowable against tax.*

**to account for** – вираховувати, пояснювати

e.g. *How do you account for the company's alarmingly high staff turnover?*

**efficiency** – ефективність, продуктивність

e.g. *There are many ways to increase agricultural efficiency in the poorer areas of the world.*

**ownership** – власність

e.g. *The best way to help first-time buyers and increase home ownership is to get prices down.*

**cash flow** – рух готівки, грошові надходження

e.g. *The cash flow of a business is the movement of money into and out of it.*

**assets** – активи

e.g. *Our team is now focused on maximizing the value of the assets.*

**liabilities** – пасиви

e.g. *The company had assets of \$138 million, and liabilities of \$120.5 million.*

**liquidity** – ліквідність

e.g. *A company's liquidity is its ability to turn its assets into cash.*

**net worth** – власний капітал, різниця між активами і пасивами

e.g. *Her net worth has been estimated at \$150 million.*

**profitability** – прибутковість

e.g. *Its ability to constantly reduce interest rates and focus on efficiency has led to its high profitability.*

**to charge** – призначати ціну

e.g. *The four percent tax is charged on any item that costs less than \$110.*

**value** – цінність, вартість

e.g. *Both offer excellent value at around £50 for a double room.*

**to evaluate** – оцінювати

e.g. *The market situation is difficult to evaluate.*

**write-off** – анулювання, списання, уцінювання

e.g. *Mr. James persuaded the banks to accept a large write-off of debt.*

(from: <https://www.collinsdictionary.com/sentences/english/>)

### Match the expressions and their translations:

1. overall financial structure –	a) коефіцієнт повернення інвестицій
2. accounting equation –	b) фінансовий стан фірми
3. ownership equity –	c) фінансові показники діяльності фірми
4. Return on Investment Ratio –	d) валовий прибуток
5. financial performance –	e) загальна фінансова структура
6. ratio analysis –	f) власний капітал
7. firm's financial condition –	g) аналіз коефіцієнтів
8. net income –	h) балансове рівняння

Translate into Ukrainian the following text, paying special attention to the words in bold. Consult the dictionary if necessary:

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

The income statement (also referred to as profit and loss statement (P&L), is a company's financial statement that **indicates** how the **revenue** (money received from the sale of products and services before **expenses** are taken out, also known as the "top line") is **transformed** into the **net income** (the result after all revenues and expenses have been **accounted for**, also known as the "bottom line"). It **displays** the revenues recognized for a specific period, and the cost and expenses **charged** against these revenues, including **write-offs** (e.g. depreciation and amortization of various assets) and **taxes**. The purpose of the income statement is to show managers and investors whether the company made or lost money during the period being reported.

The important thing to remember about an income statement is that it **represents** a period of time.

Income statements should help investors and creditors **determine** the past financial performance of the enterprise, **predict** future performance, and **assess** the capability of generating future **cash flows** through report of the income and expenses.

The balance sheet is a summary of the financial balances of a sole proprietorship, a business partnership or a company. **Assets, liabilities and ownership equity** are listed as of a specific date, such as the end of its financial year.

A standard company balance sheet has three parts: assets, liabilities and ownership equity. The main categories of assets are usually listed first and typically in order of **liquidity**. Assets are followed by the liabilities. The difference between the assets and the liabilities is known as the **net worth** or capital of the company and according to the **accounting equation**, net worth must equal assets minus liabilities.

Balance sheets are usually **presented** with assets in one section and liabilities and net worth in the other section with the two sections “balancing.”

### **Translate the following text into English:**

Одним із основних інструментів аналізу бухгалтерських документів є аналіз коефіцієнтів. Аналіз коефіцієнтів – це співвідношення двох показників. У фінансах ми працюємо з трьома основними категоріями коефіцієнтів. Один коефіцієнт стосується прибутковості, наприклад, коефіцієнт повернення інвестицій. Він використовується як показник операційної ефективності підприємства. Другий набір коефіцієнтів стосується активів і пасивів. Він допомагає компанії оцінити її поточне фінансове становище. Третій набір коефіцієнтів стосується загальної фінансової структури компанії. Він забезпечує аналіз вартості власності компанії.

### ***Seminar 13***

1. Translation of financial documentation (annual reports).
2. Samples of the documents and their analysis.
3. Practical assignment (Tullis, 2007, p. 98).

An annual report is prepared by the management of a company whose stock is traded publicly. It discusses the company's financial affairs. An annual report performs a useful function in a free market system,

transmitting information from the company to its shareholders and investing public. Although the report is addressed to shareholders, other people who have a stake in the business – stakeholders such as employees, suppliers, customers, and lenders – will find it informative.

**Read the text and match the headings to the paragraphs. Then translate the text into Ukrainian paying attention to the words and expressions in bold. Consult the dictionary if necessary:**

<b>Paragraphs 1-5</b>	<b>Paragraphs 6-10</b>
Report of management	Financial highlights
Auditor's report	Letter to stockholders
Management discussion	Corporate message
Financial statements and notes	Board of directors and management
Selected financial data	Stockholder information



**Anatomy of an annual report**

While most annual reports contain optional elements, all reports contain information required by the Securities Exchange Commission or SEC, the commission that controls and administers the activities of US stock exchanges.

**SEC-required elements include:**

**1** \_\_\_\_\_ This summary by independent public accountants shows whether the financial statements are complete, reliable, and prepared consistent with generally accepted accounting principles (GAAP).

**2** \_\_\_\_\_ This letter, usually from the board chairperson and the chief financial officer, takes responsibility for the **validity** of financial information in the annual report, and states that the report complies with SEC and other legal requirements.

**3** \_\_\_\_\_ These provide the complete numbers for the company's financial performance and recent financial history. The SEC requires:

- **Statement of earnings**

The statement of earnings shows how much revenue a company brings into the business, and the costs and expenses associated with earning that revenue during that time.

- **Statement of cash flows**

The statement of cash flows reports the flow of cash into and out of a company in a given year. Cash is a company's **lifeblood**. Cash includes currency and deposits in banks. Cash equivalents are short-term, temporary investments that can be quickly and easily converted to cash.

- **Statement of financial position**

The statement of financial position reports a company's financial status at a set date. The statement is likely a **snapshot** because it shows what the company is worth at that set date. The statement shows:

- what the company owns (assets)
- what the company owns (liabilities)
- what belongs to the owners (stockholders' equity)

4 \_\_\_\_\_ This information summarises a company's financial condition and performance over five years or longer, including gross profit and net earnings (net income).

5 \_\_\_\_\_ This series of short, detailed reports discusses and analyses the company's performance. It covers results of operations, and **adequacy** of resources to fund operations.

**Optional elements include:**

6 \_\_\_\_\_ This list gives the names and position titles of the company's board of directors and top management team. Sometimes companies include photographs.

7 \_\_\_\_\_ This information covers the basics – the company's headquarters, the exchange on which the company trades its stock, the next annual stockholders' meeting, and other general stockholder service information. It is usually in the back of the annual report.

8 \_\_\_\_\_ This may be from the chairperson of the board of directors, the chief executive officer, or both. It can provide an analysis and

a review of the year's events, including any problem, issues, and successes the company had. It usually reflects the business philosophy and management style of the company's executives, and it often **lays out** the company's direction for the next year.

**9** \_\_\_\_\_ Some consider this an advertisement for the company. However, it almost always reflects how a company sees itself, or how it would like others to see it. Here, the company can explain itself to the stockholders, using photographs, illustrations, and text. It may cover the company's lines of business, markets, **mission**, management philosophy, corporate culture, and strategic direction.

**10** \_\_\_\_\_ Probably the most often-read section of any annual report, these give a quick summary of a company's performance. The figures appear in a short table, usually accompanied by supporting graphs.

*International Business Machines  
Guide to Understanding Financials  
(from: Tullis, 2007, p. 97-98)*

### *Seminar 14*

1. Translation of military industry terms and documents.
2. Samples of the documents and their analysis.
3. Practical assignment (Clark, 1991, p. 127).

Military vocabulary includes a wide range of terms covering ranks, equipment, strategy, and actions, such as the rank of major, the vehicle tank, the strategy of reconnaissance, and actions like deployment and evacuate. Common acronyms like AWOL (Absent Without Leave) and MIA (Missing in Action) are also prevalent, as are radio codes like Roger (message received) and Wilco (will comply).

**Translate the following words and expressions into Ukrainian:**

**The Military and War. Nouns**

aircraft carrier	disinformation	planning session
air force	division	platoon
airplane	draft	poison gas
air raid	field of battle	propaganda
alliance	field command	promotion
allies	field hospital	reconnaissance
armed forces	field promotion	radioactive cloud
Armor	fighter	recruit
armed division	fire storm	regiment
army	fleet	reserves
artillery	foot soldier	retreat
attack	foxhole	rocket
battle	germ warfare	Seabees (CB – Construction Battalion)
battleship	grenade	shell
base	gun	squad
biological weapon	headquarters	staff
blackout	helicopter	strategy
bomber	information	submarine
bomb	infantry	superior officer
bomb blast	jeep	surrender
boot camp	jet	tactics
briefing	logistical support	tank
brigade	map room	target
bullet	marines	target practice
bunker	materiel	torpedo
cannon	morale	training camp
cease fire	mine	trench
chain of command	mine sweeper	victory
coalition	missile	volunteer
coast guard	national guard	
command	navy	

cruiser	offense	volunteer army
defeat	offensive	warfare
defense	officer	war games
depot	peace	weapon
destroyer	personnel	weaponry

### People

admiral	corporal	gunner	navigator
bombardier	deserter	hostage	officer
captain	draft dodger	lieutenant	pilot
cavalry	foot soldier	liaison	sailor
chaplain	G.I. (government issue)	major	sergeant
chief of staff	Guerrilla	marine	soldier
colonel		military adviser	terrorist

### Events and Actions

advance	cut off	make war	sink
ambush	defeat	offensive	sortie
battle	deploy	order	skirmish
break through	dissent	over-run	surround
bombardment	infiltrate	retreat	strafe
casualty	interrogation	shell(ing)	torpedo
court marshal	invasion	shoot	wound

### Peace

appeasement	make peace	peace settlement
armistice	mediation	peace treaty
cease fire	negotiation	reconciliation
concession	pacification	rest in peace
conciliation	peace conference	surrender
conscientious objector	peace initiative	truce
defeat	peacekeeping force	United Nations
disengagement	peacemaker	victory

## Idioms and Expressions

all's fair in love and war	scorched earth	turn tail
an army lives on its stomach	policy	USO
AWOL (absent without leave)	stick to one's guns	War and Peace
a just and lasting peace	balance of power	deterrence
make love, not war	balance or terror	isolationist
MIA (missing in action)	battle hardened	4F
mutual assured destruction	camp follower	world war
POW (prisoner of war)	concentration camp	yeoman service
R and R (rest and recreation)	cowards die twice	<i>Symbols:</i>
the war to end all war	Geneva Convention	flags of all sorts
win the war but lose the peace	under the gun	flags flown at half mast
Nobel Peace Prize	bear arms	flags in a graveyard
peace at any cost	a just war	hands raised over the head
“peace in our time”	marked man	a white flag
peace with honor	pull rank	a red cross
	point blank	a red poppy
	on the warpath	yellow ribbon
	shell shock	
	turncoat	

**Make 14 two-word expressions connected with military matters by combining words from the two columns A and B. Translate them into Ukrainian. Then match each expression with the appropriate phrase. Use each word once. The first one has been done for you as an example:**

A		B	
1.	Compassionate	a)	zone
2.	Voice	b)	gun
3.	Exclusion	c)	<b>defence</b>
4.	Supply	d)	signal
5.	Harassing	e)	leave
6.	<b>Home</b>	f)	post
7.	Shock	g)	action
8.	Manoeuvre	h)	dump
9.	Field	i)	path

10.	Pincer	j)	procedure
11.	Distress	k)	line
12.	Observation	l)	fire
13.	Static	m)	warfare
14.	Flight	n)	movement

1. Defence of a State's own territory in the event of war. *home defence*
2. Area or region, which the armed forces or shipping of another State are not allowed to enter. \_\_\_\_\_
3. Holidays granted to a service man who has problems at home  
\_\_\_\_\_
4. Standard words and expressions which are used when talking on the radio. \_\_\_\_\_  
\_\_\_\_\_.
5. Sign or message signifying that a person, ship or aircraft is in danger.  
\_\_\_\_\_
6. Covert position from which an area of ground may be watched.  
\_\_\_\_\_
7. Temporary store of ammunition, food, fuel, etc., in the field.  
\_\_\_\_\_
8. Method used to open a parachute as the parachutist jumps out the aircraft.  
\_\_\_\_\_
9. Tactical manoeuvre, in which two groupings attack an enemy force at the same time, but from different directions.  
\_\_\_\_\_
10. Random bombardment of a likely enemy location, in order to disrupt his activities.  
\_\_\_\_\_
11. Course taken by an aircraft or missile. \_\_\_\_\_
12. Military doctrine which recommends the use of mobility and constant aggression.  
\_\_\_\_\_

13. Artillery piece designed to be moved easily over all types of ground.

---

14. Sudden or aggressive attack or counterattack, especially by tanks.

---

**Make 12 three-word expressions connected with military matters by combining words from the three columns A, B and C. Translate them into Ukrainian. Then match each expression with the appropriate phrase. Use each word once. The first one has been done for you as an example:**

A	B	C
foreign	Protective	missile
immediate	Aircraft	position
<i>forward</i>	Target	device
general	Piloted	disorder
final	Object	drill
post-traumatic	Action	authorized
remotely	<i>Air</i>	force
laser	Ballistic	damage
improvised	deployment	designator
primary	Task	vehicle
joint	Stress	fire
inter-continental	Explosive	<i>controller</i>

1. Air-force officer or NCO who is attached to ground troops to direct close air support.  
*forward air controller*

2. Standard procedure to be carried out in the event of something going wrong.

---

3. Missile which flies from one continent to another and then ends its flight by simply falling onto the target. \_\_\_\_\_

4. Home-made bomb. \_\_\_\_\_

5. Pre-selected position that a unit or sub-unit will occupy in the event of war.

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6. Mental collapse as a result of horrific experience.

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7. Small unmanned radio-controlled aircraft designed to carry surveillance equipment.

---

8. Pre-determined artillery target, registered on or just in front of your own position.

---

9. Device which projects a laser beam onto a target in order to illuminate it for a laser-guided bomb or missile.

---

10. Number of aircraft allocated to a unit for the performance of its operational role.

---

11. Large combined arms grouping involving different branches of the armed forces, which is formed for a specific operation or campaign.

---

12. Damage to an aircraft, caused by a loose object being sucked into its air intakes.

---

**Phrasal verbs are quite common in military English. They consist of two words: a verb and a preposition. Match each phrasal verb below with its correct definition:**

1. pick up	a) to resupply a fighting vehicle or aircraft with ammunition
2. dig in	b) to abandon a position or location in a hurry
3. stand to	c) to be ready to do something
4. mop up	d) to collect people or things with an aircraft, boat or vehicle, in order to transport them to another location

5. take off	e) to move forwards as fast as possible
6. bomb up	f) to be awake and at battle stations, in order to receive an enemy attack
7. push on	g) to admit that you cannot do something
8. roll up	h) to be guided towards something
9. stand by	i) to dig trenches or prepare other field fortifications
10. give up	j) to leave the ground
11. fall in	k) to clear an area of any enemy who remain after their main force has withdrawn or been defeated
12. bug out	l) to assault through an enemy position sideways, destroying or capturing it trench by trench
13. home in	m) to rest or wait in a concealed position before continuing a patrol or other covert operation
14. lie up	n) to continue to defend or resist
15. hold out	o) to take your place on a formal parade

**Translate the sentences into English. Use the phrasal verbs from the previous exercise:**

1. Чоловіки зібрали свою зброю і вишикувалися біля штабу роти.
2. Ми трималися до останнього променя світла. Потім ми були змушені відступити.
3. Санрей каже, що ми повинні просуватися вперед і захопити позицію.
4. Ескадрон D все ще бомбардує свої транспортні засоби.
5. Рота стояла на варті майже всю ніч, після того, як спалахнула одна з сигнальних ракет.
6. Два взводи перебувають у готовності надати підтримку.
7. Батальйон проводить зачистку окремих груп партизанів у горах.

**Translate the sentences into Ukrainian paying attention to the translation of the phrasal verbs:**

1. The squadron **took off** while the airfield was being shelled. 2. We **lay up** in a small wood and observed the road. 3. B Company are **digging in** around the bridge. 4. If the enemy capture that hill, they will be able to **roll up** the entire position. 5. The installation was destroyed when a missile **homed in** on its radar system. 6. We had to **bug out** when C Company's position was overrun. 7. After several abortive assaults, the enemy **gave up** and withdrew. 8. The patrol was **picked up** by submarine.

**Below there is a report written about an imaginary combined arms operation. Translate it into Ukrainian paying attention to the words and phrases in bold. Consult a dictionary if necessary:**

### ***REPORT***

#### Combined arms operation

On D-1, **airborne** units were dropped by parachute to seize strategic crossings over the River Dingwezi. All of these objectives were achieved, with minimal loss. The beach landings on D-Day were preceded by an intensive **naval bombardment**, which failed to silence all of the enemy coastal batteries. Consequently, ten percent of the **landing craft** in the first wave were either destroyed or disabled.

Despite this, all primary objectives were achieved by 1100 hours, although ground forces continued to rely upon **naval gunfire support** until the artillery had been fully offloaded.

**Engineer** units suffered particularly high casualties in the breaching of a secondary line of obstacles in the sand dunes. The **beachhead** was fully established by 1900 hours on D-Day. The main enemy force has withdrawn to the River Muzenga and is now constructing a strong **line of defence** between Tangji and Leopoldsville. To date, carrier-based strike aircraft have flown a total of 82 **sorties**. The enemy **air defence** has been better than anticipated, and 8 allied aircraft have been shot down. Owing to a shortage of forward air controllers, most **close air support** has been directed by **forward observation officers** from the artillery. The 4th and 7th Armoured Brigades started crossing the River Dingwezi at 10.30 hours

on D+1 and are now preparing to mount a **deliberate attack** on the Muzenga position at first light on D+2 (from: <https://lingua.lnu.edu.ua/wp-content/uploads/2020/03/military-english-vocabulary.pdf>).

**Some words have more than one meaning. For example, an *operation* is a planned military task ('*this will be a covert operation*' but it is also an act of surgery ('*he needed an operation to remove the bullet*'). Identify the following eight words. Translate the example sentences into Ukrainian:**

1. This word means:

- an explosive device. One \_\_\_\_\_ failed to detonate.
- electrical energy. None of these batteries have any \_\_\_\_\_ left.

2. This word means:

- a tactical formation where men or vehicles move side by side. The squad advanced in \_\_\_\_\_.
- electrical cable used to connect field telephones. "We must lay more \_\_\_\_\_ back to HQ".

3. This word means:

- a moving ridge of water. A huge \_\_\_\_\_ broke over the bows of the ship.
- one of several groupings attacking one behind the other. The first \_\_\_\_\_ was decimated.

4. This word means:

- to complete an exam or test successfully. You must \_\_\_\_\_ the Battle Fitness Test.
- an aircraft's approach flight towards its target. We hit the plane on its second \_\_\_\_\_.

5. This word means:

- a natural or man-made place where ships can shelter. The entrance to the \_\_\_\_\_ was mined.
- a secure area in the field where troops can rest. We set up a \_\_\_\_\_ in the wood.

6. This word means:

- a sign made by gestures, light or any other means. The \_\_\_\_\_ to withdraw is a red flare.
- electromagnetic waves transmitted by a radio. I'm getting a very weak \_\_\_\_\_.

7. This word means:

- to block the enemy's radio transmissions. The enemy is trying to \_\_\_\_\_ us.
- to stop firing because of mechanical failure. Your weapon will \_\_\_\_\_ if you don't clean it.

8. This word means:

- detailed instructions for an operation. The OC is giving his \_\_\_\_\_ in thirty minutes.
- formal parade where disciplinary matters are dealt with. You will be on CO's \_\_\_\_\_ today.

(from: <https://lingua.lnu.edu.ua/wp-content/uploads/2020/03/military-english-vocabulary.pdf>)

### ***Seminar 15***

1. Translation of the municipal documents.
2. Samples of the documents and their analysis.
3. Practical assignment (Structures of city/town councils and their translations).

Municipal records mean all municipal records, reports, minutes, tax records, ledgers, journals, checks, bills, receipts, warrants, payrolls, deeds and any other written or computerized material that may be designated by the board. Read, analyze and translate the following document.

## **Information from the State Register of Mortgages**

**According to the specified parameters of the request, there is no information in the State Register of Mortgages.**

**The information certificate was created** by the private notary Oleksandr Valeriyovych Stanislavchuk

**Information from the State Register of Property Rights to Real Estate Objects and Register of property rights to real estate objects, State Register of Mortgages, Unified Register of Prohibitions against the alienation of Real Estate Objects in relation to a real estate object**

Number of the information certificate	346670875
Date and time of the creation	15.09. 2023 10:25:30
The information certificate was created by	by the private notary O. V. S, Zhytomyr district notary region, Zhytomyr oblast
The basis for the formation of an information certificate:	Application with registration number: 57075326, date and time of the registration application: 15.09.2023 10:22:51, the applicant: P. S. B.

### **Request parameters**

Search in the State Register of Property rights to real estate objects for:	property rights, other property rights, mortgages, encumbrances
Address/ location	Melioratyvna str, b. 2, apt. 10, Murovane village, Pustomyty district, Lviv oblast

### **Information from the State Register of Property Rights**

**According to the specified parameters of the request, there is no information in the State Register of property rights**

## Information from the State Register of property rights to real estate

### Information about the real estate property

<b>Registration number of the property</b>	9518533
<b>Type of the property</b>	An apartment
<b>Address of the real estate property</b>	Melioratyvna str, building 2, apartment 10, M. village, Pustomyty district, Lviv oblast

**The total area (square meters) of the property: 57,2. Residential area (square meters): 29,4. Total value of the real estate property (Hrn UA): 14412**

<b>Technical description of the apartment:</b>	The apartment consists of two residential rooms and a kitchen
<b>Entry number:</b>	555 in book 4

### Information about the property rights

Date of decision on state registration	23.07 2007
Date of entry	23.07 2007
Name, patronymic, surname	O. P. L.
Type of the ownership	Private
Ownership share	1/1
The basis for the emergence of the right of ownership	Mine agreement, R. No. 885, 16.07.2007, certified by N.V. S., a private notary of the Pustomytyv district notary region

QR code

### Seminar 16

1. Translation of NGOs documents and humanitarian help documentation.
2. Samples of the documents and their analysis.
3. Practical assignment (Шпак, 2006, c. 60-65).

You can find humanitarian help documentation in various formats, including policy documents from organizations like the European

Commission and the UN Office for the Coordination of Humanitarian Affairs (OCHA), which provide global overviews and specific guidance. Other relevant PDFs include strategic guidance from GOV.UK, project proposal best practices from funds for NGOs, and handbooks for specific groups like the Young Humanitarian Handbook from Action Aid International.

**HUMANITARIAN IMPLEMENTATION PLAN (HIP)**  
**TURKEY**  
(an abstract)

**The full implementation of this version of the HIP is conditional upon the necessary appropriations being made available from the 2021 general budget of the European Union**

**AMOUNT: EUR 300 000 000**

The present Humanitarian Implementation Plan (HIP) was prepared on the basis of financing decision ECHO/WWD/BUD/2021/01000 (Worldwide Decision) and the related General Guidelines for Operational Priorities on Humanitarian Aid (Operational Priorities). The purpose of the HIP and its annexes<sup>1</sup> is to serve as a communication tool for DG ECHO<sup>2</sup>'s partners and to assist in the preparation of their proposals. The provisions of the Worldwide Decision and the General Conditions of the Agreement with the European Commission shall take precedence over the provisions in this document.

**0 MAJOR CHANGES SINCE PREVIOUS VERSION OF THE HIP**

DG ECHO is updating the present HIP to add EUR 250 000 000 for the continuation of the Emergency Social Safety Net (ESSN) 3. Additional resources for the ESSN will also be allocated under the HIP 2022. According to the Draft Amending Budget No 5 to the General Budget 2021 on humanitarian support to refugees in Turkey, presented by the European Commission on 9 July 2021<sup>3</sup>, the transition of the ESSN to development assistance is planned to take place in early 2023. Consequently, DG ECHO, through the present HIP as well as the HIP for 2022, will provide for the final allocation to the ESSN under the EU humanitarian aid budget, in order

to cover the ESSN until early 2023, before the ESSN is taken over by development assistance<sup>4</sup>.

## 1 CONTEXT

DG ECHO's Integrated Analysis Framework for 2020-2021 identified high humanitarian needs and vulnerability in Turkey. Turkey's INFORM risk index ranks at 5/10 (High), and UNDP's Human Development Index at 0.806<sup>5</sup>.

	<b>Value</b>
INFORM Risk Index <sup>6</sup> (rank 52th)	5 / 10
Vulnerability Index	4.9 / 10
Hazard and Exposure	7.9 / 10
Lack of Coping Capacity	3.2 / 10
Projected conflict risk	9.9 /10

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1 Technical annex and thematic policies annex  
 2 Directorate-General for European Civil Protection and Humanitarian Aid Operations (ECHO)  
 3 COM(2021) 460 final, 9 July 2021.  
 4 The allocation of the full additional amount under the present HIP modification is still subject to the approval of the above mentioned Draft Amending Budget No 5 by the EU Budgetary Authority for EUR 149 643 796 and the transfer from the Operational Reserve of EUR 100 356 204.  
 5 <http://hdr.undp.org/en/countries/profiles/TUR>  
 6 INFORM is a global, open-source risk assessment for humanitarian crises and disasters

Uprooted People Index	9.4 / 10
Humanitarian Conditions	6.8 / 10
Natural Disaster Index	6.2 / 10
<b>Global Crisis Severity Index<sup>7</sup></b>	
Crisis severity	Medium 3/5
<b>HDI Ranking<sup>8</sup> (Value)</b>	0.806
Total Population <sup>9</sup>	83,429,607

Globally, Turkey remains the country hosting the highest number of refugees, with most refugees in Turkey living in protracted displacement and in need of both humanitarian and development support. The COVID-19 global pandemic has exacerbated standards of living, further increasing needs. With no comprehensive political agreement in sight, conditions that would allow for supporting large scale safe, dignified, voluntary and sustainable repatriation are currently not in place.

Under the Facility for Refugees in Turkey (FRiT), EUR 6 billion of EU humanitarian and development aid was allocated to Turkey from 2016 to 2019. In 2020, the EU ensured the continuation of humanitarian support in Turkey under the regular budget including for the continuation of the Social Safety Net (ESSN) and the Conditional Cash Transfer for Education (CCTE) programmes until the end of 2021.

## **2 HUMANITARIAN NEEDS**

### **2.1 People in need of humanitarian assistance:**

According to the Turkish Directorate-General for Migration Management (DGMM), there are 3 599 531 Syrians under Temporary Protection (SuTP) in Turkey as of 09 July 2020.

In addition, as of 16 July 2020 there were 324 596 people of other nationalities registered as International Protection (IP) holders and applicants, according to DGMM<sup>10</sup>.

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7 <http://www.inform-index.org/Global-Crisis-Severity-Index-beta>

8 Humanitarian Development Index (HDI) developed by UNDP

9 World Bank data, year

10 <https://en.goc.gov.tr/international-protection17>

Due to Turkey's geographic location, there are also unknown but most likely considerable numbers of migrants living in, or transiting through, Turkey. With limited access to public services, they include at-risk and particularly vulnerable groups (unaccompanied minors or sex workers, as

examples), who are similarly economically vulnerable. In 2019, law enforcement forces apprehended 454 662 migrants, and 65 832 in the first six months of 2020<sup>11</sup>. Data collected within the ESSN programme show that 75% of refugees are economically vulnerable, 87% have jobs requiring lower skills and mostly in the informal sector, putting them at risk of exploitation. A recent rapid assessment by UNHCR found that 61% of households had been affected by job loss as a result of the COVID-19 pandemic.<sup>12</sup>

According to September 2019 statistics of the Ministry of National Education (MoNE), out of the total of 1 082 172 school-age Syrian children in the country, 684 919 were enrolled in school as of January 2020, out of which 49% female and 51% male, mostly in the South Eastern Provinces and in Istanbul. This still leaves approximately 400 000 children out of school, as a result of various barriers, such as economic, cultural, or linguistic<sup>13</sup>. For the moment there are no official figures available about children with special needs and disabilities.

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11 <https://en.goc.gov.tr/irregular-migration>

12 COVID-19 Pandemic in Turkey, Analysis of Vulnerabilities and Potential Impact Among Refugees, WFP, April 2020

(from: [https://ec.europa.eu/echo/files/funding/hip2021/echo\\_tur\\_bud\\_2021\\_91000\\_v2.pdf](https://ec.europa.eu/echo/files/funding/hip2021/echo_tur_bud_2021_91000_v2.pdf))

**Read and memorize the following words and word combinations, translate the examples into Ukrainian:**

**fluctuation** – коливання

e.g. *In societies where value of money fluctuates people spend it immediately thinking it will be worth less tomorrow.*

**to hoard** – запасати, накопичувати

e.g. *In societies where value of money fluctuates people hoard it in the hope that its value will increase.*

**portability** – портативність

**durability** – міцність

**uniformity** – однаковість; однорідність

e.g. *Money should possess such features as portability, durability, uniformity.*

**dollar bill** - доларова банкнота

e.g. *If dollar bills had no equal denominations of money that had the same value, things could be pretty confusing.*

**medium of exchange** – спосіб обміну

**measure of value** – міра цінності

e.g. *Money serves us as measure of value.* (from: Шпак, 2006, с. 60-61)

### Give English equivalents to the following:

бути небезпечним для економіки	бартерна економіка
головна перевага грошей	встановлювати ціну
накопичення цінностей	робити покупку
високоякісний папір	засіб обміну
вартість грошей	валюта
мірило цінності	

### Translate the following sentences into English:

1. Існує кілька функцій грошей. По-перше, гроші – це засіб платежу: гроші можна використовувати при купівлі та продажу товарів і послуг. 2. Гроші є також мірою вартості. 3. Гроші є засобом заощадження. Оскільки гроші – це ліквідний товар, тобто такий, який можна без проблем продати (обмінювати), то вони є дуже зручною формою зберігання багатства. 4. Гроші, що, по суті, є борговими зобов'язаннями держави, комерційних банків та ощадних установ, мають вартість завдяки товарам та послугам, які можна купити за них на ринку. 5. Одна з головних переваг грошей над бартером – це те, що гроші можна ділити на частини. 6. Головна різниця між бартерною та грошовою економікою полягає в тому, що при бартерній економіці вам слід шукати когось, хто мав би те, що ви хочете, і хотів би те, що ви маєте. 7. Валюта – це паперові гроші та монети, якими ми користуємося майже щодня.

## **Seminars 17,18**

1. Translation of contracts and agreements.
2. Samples of the documents and their analysis.
3. Practical assignment (Шпак, 2006, c. 183-195).

### **Match the expressions and their translations:**

1. to sign a contract	a) розірвати контракт
2. time of delivery	b) інструкції та сповіщення щодо доставки
3. to effect shipment	c) вважати недійсним
4. irrevocable confirmed Letter of Credit	d) підписати контракт
5. original Bill of Lading	e) загальна вартість контракту
6. to cancel a contract	f) умови оплати
7. to consider null and void	g) безвідкличний підтверджений акредитив
8. Shipping Instructions and Notifications	h) здійснити відправку
9. total contract value	i) оригінал коносамента
10. terms of payment	j) термін доставки

**Read and analyse the contract between Continental Equipment and TST Systems for the supply of process equipment. Translate it into Ukrainian:**

### **CONTRACT**

Brighton, England

May 10, 2020

Continental equipment Plc, Brighton, England, hereinafter referred to as “The Seller” on the one part, and TST Systems Ltd., Kyiv, Ukraine,

hereinafter referred to as “The Buyer”, on the other part, have concluded the present Contract as follows:

***1. Subject of the Contract***

The Seller has sold and the Buyer has bought the machinery, equipment, materials, and services (“Equipment”) as listed in Appendix 1 being an integral part of this Contract.

***2. Prices and Total Value of the Contract***

2.1. The Total Contract Value includes:

- Equipment and engineering FOB U.K. port + documentation  
£\_\_\_\_\_
- Supervision, start-up and training  
£\_\_\_\_\_
- Spare and wear parts  
£\_\_\_\_\_
- Freight  
£\_\_\_\_\_
- Total price CIF Odesa  
£\_\_\_\_\_
- Discount  
£\_\_\_\_\_
- Total Contract Value  
£\_\_\_\_\_

2.2. The prices are understood to be CIF Odesa including cost of packing, marking, loading on board a ship, stowing and fastening the equipment in the hold, and the cost of the materials used for this purpose.

2.3. The prices are firm for the duration of the Contract and shall not be subject to any revision except on account of any mutual agreed changes or modifications to equipment specification and/or quantities listed in Appendix 1 to this Contract.

***3. Time of Delivery***

3.1. The equipment specified in Appendix 1 of the present Contract is to be delivered within two (2) months from the date of opening the Letter of Credit specified in Clause 4.1 of this Contract.

3.2. The delivery date is understood to be the date of the clean Bill of Landing issued in the name of the Buyer, destination Odesa port of Ukraine.

#### ***4. Terms of Payment***

4.1. Within thirty (30) days from the date of signing this Contract, The Buyer is to open in favour of the Seller an irrevocable confirmed Letter of Credit with CityBank, London, for hundred per cent (100%) of the total contract value. The Letter of Credit is to be valid for three (3) months.

4.2. Payment from this Letter of Credit at the rate of hundred per cent (100%) of the total contract value is to be effected in GB pounds against the following shipping documents:

4.2.1. Original Bill of Lading issued in the name of the Buyer, destination Odesa Port of Ukraine.

4.2.2. Shipping Specification.

4.2.3. Certificate of Quality.

4.2.4. Certificate of Origin.

4.2.5. Packing List.

4.2.6. Insurance Policy.

#### ***5. Technical documentation:***

5.1. Within five (5) days from the delivery date the Seller shall send two (2) sets of the technical documents as listed in Appendix 2 to the address of the Buyer.

5.2. All instructions on the drawings are to be in English, with all the instructions contained in Item 1, 2, 3, and 4 of Appendix 2 translated into Ukrainian.

#### ***6. Guarantee of the Quality of the Equipment***

6.1. The guarantee period is twelve (12) months from the date of the start-up of the equipment, that is reflected in the appropriate Act signed by the representatives of the Parties to the present Contract, but not more than eighteen (18) months from the date of delivery of the equipment.

6.2. If the equipment proves to be defective or faulty during the guarantee period, the Seller has at its expense at the choice of both Parties either to remedy the defects or to replace the faulty equipment with the new equipment of good quality which is to be delivered without delay to the port of delivery.

## **7. *Packing***

7.1. The equipment is to be shipped in export sea packing suitable for the type of equipment delivered. Packing should also be suitable for transhipment in transit and reasonable long storage of the equipment.

7.2. Each container is not to exceed the following dimensions: length = 2,500 mm, width = 2,500 mm, height = 2,500 mm.

7.3. The Seller is responsible to the Buyer for any damage to the equipment resulting from inadequate packing of the equipment.

## **8. *Marking***

8.1. All the containers are to be marked on the three (3) sides. Each container should bear the following markings made in indelible pain (in Ukrainian and English):

*Contract No.*

*Seller:* Continental Equipment Plc (Address)

*Buyer:* TST Systems Ltd. (Address)

*Railway Station of Destination:* Kyiv

*Container No.:*

*Gross weight:* \_\_\_\_\_ kg

*Net weight:* \_\_\_\_\_ kg

*Case dimensions in cm (length x width x height)*

8.2. If a case requires special handling it should bear additional marks: "Fragile", "Top" or "This side up", etc.

## **9. *Shipping Instructions and Notifications***

Within twenty-four (24) hours after shipment, the Seller is to inform the Buyer by fax regarding the date of shipment, the Bill of Lading number, number of containers, their weight, the vessel name.

## **10. *Insurance***

The Seller is to take care of and cover expenses for insurance of the equipment under the Contract from the moment of its dispatch up to the moment of its arrival at the port of Odesa.

## **11. *Sanctions***

11.1. In the event of delay in delivery of the equipment the Seller is to pay the Buyer a penalty at the rate of 1,0% of the total contract value for

every week of delay. However, the total amount of penalty for delay in delivery is not to exceed 10% of the total value.

11.2. While calculating penalty for delay, the amount of days comprising over half of a calendar week is considered to be a full week.

## ***12. Force Major***

12.1. The Parties are released from their responsibility for partial or complete non-execution of their liabilities under the Contract should this non-execution be caused by the force majeure circumstances including, but not limited to: fire, flood, earthquake, and if these circumstances have had a direct damaging effect on the execution of the present Contract.

12.2. The Party which is unable to fulfil its obligations under this Contract is to inform the other Party within ten (10) days from the beginning of force majeure circumstances.

## ***13. Arbitration***

13.1. The Seller and the Buyer will take all possible measures to settle amicably any disputes or differences which may arise out of the present Contract or in connection with it.

13.2. If the Parties do not come to an agreement, all the disputes and differences are to be submitted for Arbitration in Stockholm, Sweden, in accordance with the rules and regulations of the Chamber of Commerce in Stockholm and applying the substantive laws of Sweden.

## ***14. Other Terms***

14.1. The Seller upon written consent of the Buyer shall be permitted to substitute equipment of comparable quality and conforming to the technical requirements for any item of equipment that may not be available for one reason or another.

14.2. Any changes, amendments or supplements to the terms and conditions of this Contract shall be valid only if set forth in a written document duly signed by authorised representatives of both Parties to the present Contract.

14.3. After the Contract has been signed all the preliminary agreements, discussions and correspondence between the Parties concerning this Contract are to be considered null and void if conflicting with this Contract.

14.4. The Contract becomes effective and comes into full force from the date of signing.

### ***15. Legal Address of the Parties***

SELLER	BUYER
Continental Equipment Plc	TST System Ltd.
9 North Road	P. O. Box 171
Brighton BN1 5JF	Kyiv 253100
England	Ukraine
for and on behalf of the Seller	for and on behalf of the Buyer
<b>Alfred Rogers</b> , Chairman	<b>Victor Klymenko</b> , Commercial
(signature)	Director (signature)

(from: Богацький, 2003, c. 265-273)

**Read and memorize the following words and word combinations, translate the examples into Ukrainian:**

**futures market** – ф’ючерсний ринок

e.g. *The earliest futures markets were organized to facilitate trading of farm products like wheat and corn.*

**bond** – облігація, боргове зобов’язання

e.g. *A certificate acknowledging a debt and the amount of interest to be paid each year until repayment.*

**bond market** – ринок облігацій; ринок довгострокового капіталу

**stock market** – ринок капіталу; фондова біржа

e.g. *Three major financial markets are the stock market, the bond market and the futures market.*

**financial intermediary** – фінансовий посередник

e.g. *Financial intermediary: Institution (e.g. bank, stock market) that makes savings available to dissavers (e.g. investors).*

**exchange** – обмін; біржа; іноземна валюта

e.g. *There are 115 exchanges operating in the 26 countries listed here: Australia, Brazil, Canada, France, India, Japan and many others.*

**corporation** – корпорація, акціонерне товариство

e.g. *Corporation is a business organization having a continuous existence independent of its members (owners) and power and liabilities distinct from those of its members.*

**corporate stock** – акціонерний капітал

e.g. *Corporate stock represents shares of ownership in a corporation.*

**shareholder** – акціонер

e.g. *Shareholders are part owners of the corporation.*

**dividend** – дивіденд

e.g. *Dividend is an amount of corporate profits paid out to each share of stock.*

**capital gain** – прибуток від приросту капіталу

e.g. *An increase in the market value of an asset is capital gain.*

**yield** – прибуток із цінних паперів

e.g. *Yield is the rate of return on a bond; the annual interest payment divided by the bond's price.*

**exchange rate** – валютний курс

e.g. *An exchange rate is simply the price of one currency in terms of another.*

**demand for foreign exchange** – попит на іноземну валюту

**supply of foreign exchange** – пропозиція іноземної валюти

e.g. *We should recognize that the demand for foreign exchange is likely to have the familiar downward slope, while the supply of foreign exchange will have the usual upward slope.*

**appreciation of currency** – підвищення валутного курсу, ревальвація валюти

e.g. *The other side of depreciation is appreciation, an increase in value of one currency as expressed in another country's currency.*

**foreign-exchange market** – ринок іноземної валюти

e.g. *Places where foreign currencies are bought and sold are foreign-exchange markets.*

**gold standard** – золотий стандарт

e.g. *Under a gold standard each country determines that its currency is worth so much gold.*

**balance-of-payments deficit** – дефіцит платіжного балансу

e.g. A *balance-of-payments deficit* is an excess demand for foreign currency at current exchange rates.

**balance of payment surplus** – активне сальдо платіжного балансу

e.g. *Balance of payment surplus* is an excess demand for domestic currency at current exchange rates.

**gold reserve** – золотий запас

e.g. *Stock of gold held by a government to purchase foreign exchange are gold reserves.*

**flexible exchange rate** – гнучкий валютний курс

e.g. *With flexible exchange rates, the quantity of foreign exchange demanded always equals the quantity supplied, and there is no imbalance.*

**changes in product availability** – коливання в забезпеченні ринку товарами

**relative interest-rate changes** – відносні коливання відсоткової ставки за вкладом

e.g. *The important sources of exchange rate changes are: relative income changes, relative price changes, changes in product availability, relative interest-rate changes.*

(from: Шпак, 2006, с. 183;189)

**Give English equivalents to the following:**

фінансовий посередник	контрлювати компанію
фондова біржа	національна валюта
давати позику	вартість валюти
боргове зобов'язання	підвищення валютного курсу
ф'ючерсні ринки	гнучкий валютний курс
щорічні виплати відсотків	попит на іноземну валюту
позичати гроші	надмірний попит на іноземну валюту
акціонерний капітал	дефіцит платіжного балансу
бути поширеним	ліквідувати коливання валютного курсу
ринок акцій	

Translate into Ukrainian the following texts, paying special attention to the words in bold. Consult the dictionary if necessary:

1. The **bond market** operates much like a stock market. The major difference is in the kind of paper traded. In the stock market people **buy and sell shares of corporate ownership**. In the bond market people buy and sell **promissory notes** (“IOUs” – I owe you). A bond is a written promise **to repay a loan**. The borrower may be a corporation (**corporate bonds**), local governments (**municipal bonds**), the federal government (**treasury bonds**) and other institutions.

A bond is issued when an institution wants to borrow money. The company had great ideas but not enough resources **to start production**. Previously, the problem was solved by **issuing stock**. A second alternative for **raising necessary funds** – is to borrow money. The advantage of borrowing funds is that we can keep control of the company. Lenders are not owners. On the other hand, if we borrow, we have to pay the lenders back, **with interest**.

Thus, the bond market also **functions as a financial intermediary**, transferring available savings (wealth) to those who want **to acquire more resources** (invest). The critical issue here is the “price” of the bond. At low rates of interest no one is willing to lend funds to the company. The increased willingness to lend funds is reflected in **an increased demand for bonds**. This increased demand will **push up the price** of the bond. As bond prices rise their **implied effective interest rate** (yield) falls.

2. International trade would be inefficient without **foreign exchange markets**. We are able to exchange dollars for any **national currency** we may desire. Thus, an **exchange rate** is simply the price of one currency in terms of another. Exchange rate changes have their own terminology. **Depreciation of a currency** refers to the fact that one currency has become cheaper in terms of another currency. The other side of depreciation is **appreciation**, an increase in value of one currency as expressed in another country’s currency. Whenever one currency depreciates, another currency must appreciate.

Exchange rates change for the same reasons that any market price changes. Among the important sources are **relative income changes**, **relative price changes**, changes in product availability, **relative interest-rate changes**, and speculation. All of these kinds of changes are taking place every minute of every day, thus **keeping foreign-exchange markets active**. Places where foreign currencies are bought and sold are foreign-exchange markets.

**Translate the following sentences into English:**

1. У 1988 році для того, щоб оплатити будівництво величезного парку відпочинку, компанія «Уолт Дисней» використала власні фонди, позику та випустила новий пакет акцій. 2. Заснування фондової біржі в Нью-Йорку відбулося в середині XVIII століття, коли маклери, продавці та покупці почали збиратися в кав'ярнях на Уолл-стрит. 3. У березні 1792 року 24 маклери з семи фірм обрали правління, встановили правила торгівлі та розмір комісійних. 4. У березні 1830 року за один день було продано 31 акцію. 5. Валютний курс – це головний механізм перерахунку вартості однієї національної валюти відносно іншої. 6. У 1987 році США разом із головними торговими партнерами витратили близько \$100 мільйонів, щоб запобігти падінню долара. 7. Зміни в курсі валют не завжди є бажаним явищем. Виробники товарів на експорт не хотіли б, щоб вартість валюти зростала (підвищення вартості); імпортерам і туристам не подобається, коли вартість валюти знижується (падіння вартості).

(from: Шпак, 2006, с. 186)

**Seminar 19**

1. Business meetings and their types.
2. Translation of business minutes.
3. Samples of the documents and their analysis.
4. Practical assignment (Dubicka, 2023, p. 137; Tullis, 2007, p. 61).

**Read and memorize the following definitions of the words and word combinations, translate them into Ukrainian:**

## Types of meeting

Meetings come in all shapes and sizes. Here are some types:

- **chat** (informal discussion) with colleagues at the coffee machine;
- **brainstorming** among colleagues: where as many ideas as possible are produced quickly, to be evaluated later;
- **project meeting / team meeting** of employees involved in a particular activity;
- **department / departmental** meeting;
- **meeting with suppliers**, for example to negotiate prices for an order;
- **meeting with a customer**, for example to discuss a contract;
- **board meeting**: an official, formal meeting of a company's directors;
- **annual general meeting / AGM** (BrE); **annual meeting** (AmE): where shareholders discuss the company's annual report;
- **EGM**: extraordinary general meeting: a shareholders' meeting to discuss an important issue such as a proposed merger.

**Read and compare the notes made in the meeting and the full circulated minutes. Translate the full circulated minutes into Ukrainian:**

Notes made in meeting	Full circulated minutes
<i>Meeting: Construction of new head offices for SPRINT</i>	Meeting: Construction of new head offices for SPRINT
<i>New fire regs coming next year. See</i>	Date: 28 July
<i>doc on Sharepoint for more info –</i>	Time: 9:00
<i>search “fire regulations”.</i>	Present: PE, NW, LD, RK, VY
<i>In chair: CJ</i>	In chair: CJ
<i>Apologies: KN</i>	Apologies: KN
<b><i>1. Matters arising</i></b>	<b>1. Matters arising</b>
<i>Architect wants to be included in</i>	We have had a request from the architect firm to be included as a cc

<p><i>email cc list for project updates.</i></p>	<p>in the project update emails. This was agreed.</p>
<p><i>Agreed.</i></p>	
<p><b>2. Scope</b></p>	
<p><i>Client worried about thermal insulation in roof. Wants pricing</i></p>	<p>The client is concerned about the thermal insulation properties of the roofing materials. They would like us to research better quality materials on the market, including price. LD to investigate this and write a short report for the client with different options.</p>
<p><i>on better qual mats. LD will investigate then get back to client with options.</i></p>	
<p><b>3. Schedule</b></p>	
<p><i>NW spoke to elect subcontractor re revised schedule due to problem</i></p>	<p>NW spoke to our electrical subcontractor the revised schedule. We are having problems with the light fixtures, as discussed at the last meeting. The subcontractor said everything is good from their side and they can handle the new schedule. They will not need to change their manpower planning as the existing electrical crew can be reassigned to other work until the issue is resolved.</p>
<p><i>with light fixtures. All okay – they can deal with it. No manpower issues as elect crew can be reassigned to other work until things sorted out.</i></p>	
<p><b>4. Cost</b></p>	
<p><i>PE reported actual costs to end Feb are 2.6% over budget. Main reason</i></p>	<p>PE reported that the actual costs to the end of February are 2.6% over the budgeted cost. The main reason for this is the extra labour costs in January and February when several crews had to come overtime.</p>
<p><i>extra lab costs in Jan and Feb due to overtime.</i></p>	
<p><b>5. Overall progress</b></p>	
<p><i>CJ believes April 20 milestone still</i></p>	<p>CJ is confident that the April 20 milestone</p>

<p>achievable. Also says small cost</p>	<p>is still achievable. It was also suggested that the small cost overrun caused by overtime in January/February can be absorbed within the profit margin projected for this project. However, the situation will have to be monitored closely.</p>
<p>overrun can be absorbed within profit margin, but have to monitor closely.</p>	
<p><b>6. AOB</b></p>	
<p>New fire regs coming next year. See doc on Sharepoint for more info – search “fire regulations”.</p>	<p>There are new fire regulations coming into effect next year. There is more information about this in a document on Sharepoint. To find it, search for the term ‘fire regulations’.</p>
<p><b>7. Next mtg</b></p>	
<p>30 August. 9am. Meeting room 2.</p>	<p>30 August at 9.a.m. in meeting room 2. Please let CJ know asap if you are unable to attend.</p>
<p>Let CJ know if can’t come.</p>	

(from: Dubicka, 2023, p. 137)

**Put the following business abbreviation into one of these categories:**

VAT	i.e.	Ltd	p.a.	asap	e.g.
IOU	MD	AGM	SFr	Corp	N/A
AOB	<b>PAYE</b>	<b>CEO</b>	plc	<b>GMT</b>	a.m.

Time:

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Money:

---

People:

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Companies:

---

Other:

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**What other abbreviations do you know for each category? Give some examples and translate them into Ukrainian:**

### ***Seminar 20***

1. Translation of economic texts.
2. Lexico-grammatical aspects of translation of economic texts.
3. Practical assignment (Tullis, 2007, p. 46-47; Soars, 2009, p. 28-29).

**Read the text about The Centre for International Briefing, which runs training courses for business people travelling to other countries, and complete the paragraphs using the sentences below. Then translate it into Ukrainian paying attention to the words in bold:**

- a** ‘In a country like Japan, the notion of personal space which we value so much simply has no meaning,’ he says.
- b** In Asian cultures most of it takes place behind the scenes.  
The difference between understanding a culture and ignoring its
- c** conventions can be the measure of success or failure abroad.  
The Centre for International Briefing has spent 40 years preparing
- d** the wary traveller for such pitfalls.  
John Doherty, International Marketing Director with the Irish
- e** Industrial Development Authority, explains how you can easily talk yourself into trouble at a business meeting in Japan:  
Greetings, gestures and terms of address are all potential hazards
- f** abroad.

### **Learning to Cope with Corporate Culture Clashes**

- (1) The dos and don’ts of travelling abroad are a potential **minefield** for the unprepared traveller. If you spit in some countries, you could end up in prison. In others, spitting is a competitive sport.

(2) *The Centre for International Briefing has spent 40 years preparing the wary traveller for such pitfalls.* Though it may sound like a covert operation for aspiring secret agents, what the Centre does is prepare travellers for encounters with new social and business **customs** worldwide. To date, over 50,000 people have passed through its headquarters at Farnham Castle in Surrey. ‘There are two broad tracks to our training programme,’ explains Jeff Toms, Marketing Director. ‘One covers business needs, the other social **etiquette**. For example, business travellers need to know how decision-making works.’

(3) \_\_\_\_\_ In China, it may be necessary to have government involved in any decisions taken. And in India, people are sometimes late for a **scheduled** appointment.

(4) \_\_\_\_\_ While we are familiar with the short firm handshake in this part of the world, in the Middle East the hand is held in a loose grip for a longer time. In Islamic cultures, showing the soles of your feet **is a sign of** disrespect and crossing your legs is seen as **offensive**.

(5) \_\_\_\_\_ Jeff Toms tells the story of a British employee asked to post a letter by her Indonesian employer. ‘She knew the letter was too late for the six o’clock post, so she decided to hold it until the eight o’clock one. Her boss saw the letter on her desk and **sacked** her for not posting it immediately. In Western cultures, we believe in **empowering** people and rewarding them for using initiative, but other cultures operate on the basis of **obeying direct orders**.’

(6) \_\_\_\_\_ ‘For them, the most senior person at the meeting will say very little, and the person doing most of the talking is not very important.’ Doherty has spent 12 of his 16 years with the IDA working abroad in the USA, Germany, South-East Asia and Japan.

(7) \_\_\_\_\_ ‘With a population of 125 million condensed into a narrow strip of land, private space for the Japanese is virtually non-existent. You can’t worry about your personal space in a packed train when people are standing on your feet.’

## (8) Do

- **Show an interest in**, and at least an elementary knowledge of the country you are visiting;
- Learn a few words of the language – it will be seen as **a compliment**;
- **Be sensitive** to countries who have bigger and better-known neighbours, and try not to confuse Canadians with Americans, New Zealanders with Australians, Belgians with French;
- **Familiarise yourself** with the basics of business and social etiquette. As a starting point, learning how to greet people is very important.

## Don't

- **Assume you won't meet any communication problems** because you speak English. You may think you are paying somebody a compliment by telling them their business **is going a bomb**, Americans will infer you think it is falling.
- **Appear too reserved**. As Americans are generally more **exuberant** than their European colleagues, they may equate reserve with lack of enthusiasm.

*The Irish Independent*

**Read the text “Eat, Sleep, Buy, Die”. Translate it into Ukrainian:**

### ***EAT, SLEEP, BUY, DIE***

***Economic growth is the route to global prosperity. Or is it? Jonathan Rowe examines the price we pay for this growth.***

**I want to talk about the economy.** Not ‘the economy’ we hear about endlessly in the news each day and in politicians’ speeches. I want to talk about the real economy, the one we live in day by day.

Most people aren’t particularly interested in ‘the economy’. ‘Share prices are flying high, interest rates are soaring. The Dow Jones’ index closed sixty-three points down on 8472.35/’ We hear this and subconsciously switch off.

Notice that ‘the economy’ is not the same as the economy. ‘The economy’ is what *men in suits* play with to make vast personal wealth. The economy is where the rest of us live on a daily basis, earning our living, paying our taxes, and purchasing the necessities of life.

### **Something wrong**

We are supposed to be benefiting from all the advantages of a prosperous society. So why do we feel *drained and stressed*? We have no time for anything other than work, which is *ironic given the number of labour-saving devices in our lives*. The kids are always *hassling for the latest electronic gadgets*. Our towns become more and more congested, we poison our air and seas, and our food is full of chemicals.

There’s something wrong here. If times were truly good, then you’d think we’d all feel optimistic about the future. Yet the majority of us are deeply worried. More than 90 per cent of us think we are too concerned about ourselves and not concerned enough about future generations.

### **Producing and consuming**

The term ‘economic expansion’ suggest something desirable and benevolent, but expansion simply means spending more money.

More spending doesn’t mean that life is getting better. We all know it often means the opposite – greed, deprivation, crime, poverty, pollution. More spending merely feeds our whole economic system, which is based on production and consumption. Unless money keeps circulating, the economy collapses. Airlines go bust, taking plane manufacturers and travel agents with them. If we don’t keep consuming, then manufacturers and retailers go out of business. People don’t buy houses, clothes, washing machines, cars. The whole system goes into stalemate.

### **Creating need**

As a leading economist put it, consumer societies are ‘in need of need’. We don’t need the things the economy produces as much as the economy needs our sense of need for these things. Why, in our supermarkets, do we have to choose from sixty different breakfast cereals? *Need is the miracle that keeps the engines of expansion turning relentlessly*. In economics, there is no concept of enough, just a chronic yearning for more. It is a *hunger that cannot be satiated*.

There is so much craziness in the world. There is an American company that manufactures a range of food with a high fat content. This causes obesity and high blood pressure. By coincidence, the same company also makes products that help people who are trying to diet. Not only that, it even produces pills for those with high blood pressure.

Nearly all of my mail consists of bills (of course), banks trying to lend me money, catalogues trying to make me spend it, and charity appeals for the losers in *this ecstasy of consumption* – the homeless, the refugees, the exploited, the starving. Why is it possible to buy strawberries from Ecuador and green beans from Kenya when these countries can hardly feed their own people? It is because these are cash crops, and the countries need the money to service their debts. Notice that servicing a debt does not mean paying it off. It means just paying the interest. Western banks make vast profits from third world debt.

### **Making changes**

How do we *break the cycle*? We need to become far more aware of the results of our actions. We buy clothes that are manufactured in sweat shops by virtual slaves in poor parts of the world. We create mountains of waste. We demand cheap food, mindless of the fact that it totally devoid of taste and is produced using chemicals that poison the land. We insist on our right to drive our own car wherever we want to go.

The evil of the consumption culture is the way it makes us *oblivious to the impact of our own behaviour*. Our main problem is not that we don't know what to do about it. It is mustering the desire to do it.

(from: Soars, 2009, p. 28-29)

### **Seminar 21**

1. Translation peculiarities of economic terms in tourism industry, hotel and restaurant businesses.
2. Samples of the documents and their analysis.
3. Practical assignment (samples of menus) (Tullis, 2007, p. 36).

**Learn the information about different types of tourism. Translate the definitions into Ukrainian:**

**Cultural tourism** might involve attending local festivals, learning traditional crafts, tasting home-cooked meals, or walking through historic neighbourhoods with a guide who grew up there. As such, this brings travellers closer to the language, art, music, and customs that define a destination.

**Ecotourism** is generally understood as tourism that is designed to minimize environmental impact and foster protection and appreciation of the environment. It often connects travellers with local ecosystems and wildlife through activities like backpacking, birding, or scuba diving. The revenue it generates helps local families and helps pay for conservation of the local environment and facilities for visitors.

**Business tourism** involves traveling to a destination away from home or a normal workplace. It is a type of travel for professional purposes rather than personal. Some types of business tourism are incentive travel, exhibitions & trade fairs, conferences & meetings, and corporate events.

**Adventure tourism** involves the exploration of remote places where travellers can expect the unexpected. Some of the adventure tourism activities involve day hiking, backpacking, zip lining, free fall, rafting, mountain biking, skiing and snowboarding.

**Medical tourism** involves travelling to another country or region to receive medical treatment, procedures, or wellness services.

**Sports tourism** is a type of leisure tourism that involves attending sporting events or participating in sports activities.

**Domestic tourism** involves residents travelling within their own country.

**Leisure tourism** is a broad category that can encompass many different things: adventure tourism, ecotourism, cultural tourism, urban tourism, and more. Leisure tourism is simply defined as tourism during your free time, in which you relax and experience a different environment than your own.

**Religious / Pilgrimage Tourism** is a form of travel motivated by religious or spiritual reasons, where people visit sites considered holy, sacred, or significant to their faith.

**Gastronomic Tourism** is the trip which involves culinary experiences at the destination, which can range from enjoying a meal to learning how to cook.

**Health tourism** refers to a type of travel where individuals seek to improve their physical, mental, or emotional well-being through various activities and experiences. This can include visiting destinations that offer health and wellness programs, such as yoga retreats, spas, or wellness resorts, or engaging in activities like hiking, meditation, or nutrition workshops. The focus of this type of tourism is on promoting personal health and well-being rather than simply sightseeing or entertainment.

**Rural Tourism** takes place in low-population destinations where agriculture and forestry predominate. The main objective is to experience nature, culture, and productive activities.

**Beach tourism** is the practice of traveling to an ocean beach for leisure, which is a major part of the global tourism industry and one of the earliest forms of modern tourism. It encompasses a wide range of activities such as sunbathing, swimming, and water sports, often centred around coastal resorts and driven by the desire for relaxation and recreation.

**Inbound tourism** refers to travellers coming to a country from abroad. It is the golden egg-laying goose of the tourist industry.

**Mountain tourism** is the activity of visiting mountains for leisure and recreation, encompassing a wide range of outdoor pursuits like hiking, climbing, and winter sports, as well as experiencing local culture and nature.

**Agritourism** tourism normally occurs on farms. It gives travellers an opportunity to experience rural life, taste the local genuine food and get familiar with various farming tasks.

**Educational Tourism** combines travel with learning experiences, such as study abroad programs or cultural workshops.

**MICE tourism** is a specific subset of business tourism. It is centred around large events such as conferences, exhibitions, and incentive trips. Its key features are the following:

- Large-Scale Events: Encompasses major conferences, exhibitions, and corporate incentive programmes.

- Networking Opportunities: Facilitates business networking and potential partnerships.
- Destination Attraction: Cities with the right infrastructure (e.g., convention centres, hotels) thrive in this category.
- Example: The World Economic Forum is held annually in Davos, Switzerland, bringing together global leaders in business and government.

**An escorted tour** is a type of tourism where travellers are guided in groups. Usually, it is a walking tour where a guide takes the group to historical or cultural sites. Under escorted tours, the guide or agency will take care of all the planning. Travelers can sit relax and enjoy the trip knowing that they are doing the best of everything.

**Extreme tourism** or shock tourism involves traveling to dangerous places such as mountains, jungles, deserts, caves, canyons etc. The main attraction is the adrenaline rush caused by the risk.

**Garden tourism** is a niche tourism which involves traveling to botanical gardens and places that has a rich history of gardening. Famous gardens which attracts tourists around the world are Versailles, Giverny, Alhambra, Longwood Gardens, Taj Mahal, etc.

(from: <https://colorwhistle.com/types-of-tourism/>)

**Translate the following words and expressions into Ukrainian:**

Hotel departments	Types of hotels	People/Personnel
<i>Revenue-generating departments:</i>		
Front Office:	airport hotels	bartender
Reservations,	apartment/residential	cashier
Reception/Front desk,	hotel	chambermaid
bell staff	bed and breakfast	chauffeur
Sales and Marketing	boarding house	chef
Food and Beverage	boutique hotels	concierge
(F&B): Restaurants and	budget hotels	desk clerk
bars, Room service,	business hotels	doorman
	casino hotels	elevator operator
	chain hotels	gardener

Banquet and catering, Kitchen/Food Production  <i>Support and administrative departments</i>	commercial hotels Kitchen or Food Production conference hotels green/sustainable hotels extended stay hotels gastro hotels guest house hostel independent hotels inn luxury hotels motel	guest resort roadside hotels housekeeper maid manager operator room clerk security guard sous chef tourist tour guide waiter/waitress
---	---	---

### Restaurants

#### Types

Automat café cafeteria coffee shop	diner drive-in fast-food gourmet	luncheonette natural foods pizzeria/pizza parlour	snack bar soda fountain vending machine
---	---	--	---

#### Personnel

Baker bartender busboy cashier	chef cook dishwasher guest	headwaiter host hostess maitre d'	manager sommelier waiter waitress
---	-------------------------------------	--	--

#### Nouns

Appetizer ashtray bar	cup dessert dish	meal menu mug	refill (of coffee) salad bar salt
-----------------------------	------------------------	---------------------	---

bowl	fork	napkin	serving
booth	glass	order	spoon
buffet	gourmet / tip	plate	tablecloth
check	gratuity	platter	tax
cocktail	knife	reservation	wine cellar
course	main course	round (of drinks)	wine list

### Adjectives

à la carte	delicious	mashed	Sliced	tasty
baked	dry	medium	scrumptious	take-out
bland	fresh	overdone	spicy	tasteless
boiled	fried	rare	steamed	to go
broiled	grilled	raw	succulent	well-done
cold	hot	salty		

### Verbs

### Idioms and Expressions

Dine	prepare	wine and dine	room and meals tax
eat out	reserve	bill of fare	go Dutch
order	tip	bottomless cup	take the check
pay	take out	doggy bag	foot the bill
		Dutch treat	dine and dance

(from: Clark, 1991, p. 91)

After the guest arrives at the hotel, the front desk agent creates a guest registration record to collect important guest information like full name, address, date of birth, email, telephone number, company name, passport and visa details, etc. Registration cards may also include details of the reservations like room type, room rate, billing instructions, arrival and departure date, etc.

ROOM NO.

**GUEST RESERVATION**

NAME \_\_\_\_\_

STREET \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

EMAIL \_\_\_\_\_ TEL. # \_\_\_\_\_

DATE OF ARRIVE \_\_\_\_\_ DATE TO DEPART \_\_\_\_\_

TOTAL NO. OF NIGHTS \_\_\_\_\_ NUMBER IN PARTY \_\_\_\_\_

TYPE ROOM REQUESTED \_\_\_\_\_ DATE RES. TAKEN \_\_\_\_\_

DEPOSIT \_\_\_\_\_ DATE DEPOSIT RECEIVED \_\_\_\_\_

RATE \_\_\_\_\_ CLERK \_\_\_\_\_

VEHICLE MAKE/MODEL \_\_\_\_\_ PLATE \_\_\_\_\_

SPECIAL REQUESTS \_\_\_\_\_

C.C. # \_\_\_\_\_ EXP. \_\_\_\_\_ CODE \_\_\_\_\_

(from: <https://www.amazon.com/Reservation-Registration-Hotels-Motels-Hospitality/dp/B07ZJVPR4Y?th=1>)

This screen provides the housekeeping status of guest rooms.

**ROOM STATUS 0524**

ROOM	STATUS	ROOM	STATUS
101	ON CHG	114	ON CHG
102	ON CHG	115	READY
103	ON CHG	116	ON CHG
104	ON CHG	117	ON CHG
105	READY	118	ON CHG
106	ON CHG	119	OCC
107	ON CHG	120	OCC
108	OUT OF ORDR	201	READY
109	OCC	202	READY
110	OCC	203	READY
111	OCC	204	ON CHG
112	READY	205	OUT OF ORDR
113	OUT OF ORDR	206	READY

**Read the guide and match the paragraphs with the headings in the box. There is one more heading than necessary:**

Ordering a meal

Service with smile

How much to pay

Types of dishes  
cafes

French cuisine

Types of restaurants and

## **Eating Out in Paris**

*A tremendous range of food is available in Paris, from the rich meat dishes to the light, flaky pastries for which France is famous.*

<sup>1</sup>French cuisine is a still evolving art.

Traditional French cooking is butter-based and centres on meat, poultry and fish. Today, however, the chefs of many Parisian restaurants are becoming more interested in regional food and in simple, home-style fare which relies on fresh, seasonal ingredients. French cooking tends not to be highly spiced, although fresh herbs like chives and parsley are essential ingredients in the sauces that accompany most savoury dishes.

<sup>2</sup>One of the most enjoyable aspects of Paris is the diversity of places to eat: *Bistros* are small, often moderately-priced restaurants with a limited selection of dishes. *Brasseries* are larger, bustling eateries with immense menus, and most serve food throughout the day and are open late. *Cafés* (and some wine bars) open early and the majority close by 9 pm. They serve drinks and food all day long from a short menu of salads, sandwiches and eggs. At lunch most offer a small choice of hot daily specials.

<sup>3</sup>The waiter usually takes your choice of *entrée* (first course), then the *plat* (main course). Dessert is ordered after you have finished your main course unless there are some hot desserts which have to be ordered at the start of the meal. In most restaurants you will be asked if you would like a drink before ordering food. A typical *apéritif* is kir (white wine with a blackcurrant liqueur). Spirits are not generally drunk before a meal in France.

<sup>4</sup>The first course generally includes a choice of salads or vegetables or pate. Small fish dishes like smoked salmon, grilled

sardines, herring, shellfish or oysters are also on offer. Main dishes usually include a selection of meat, poultry or fish served with French fries and vegetables. Highly recommended are mussels steamed in wine, and grilled goat's cheese with a mixed-leaf salad.

<sup>5</sup> Prices vary from extremely economical to astronomical. Many places offer a *formule* or fixed-price menu, especially at lunch, and this will almost always offer the best value. If you want a greater choice of dishes, go for the à la carte menu. Remember that a bottle of wine will increase the size of your bill significantly and that coffee usually carries an extra charge.

Prices usually include service. Although you do not have to leave a tip, it is common to do so and is based on 5-10% of the total.

(from: Strutt, 2003, p. 83)

**Read the article about the facilities that guests can enjoy at the Lanesborough hotel. Translate it into Ukrainian:**



Madonna, Michael Jackson, Celine Dion and Mariah Carey have all stayed at the Lanesborough. Stanley Kubrick filmed scenes for *Eyes Wide Shut* in a junior bedroom and Princess Diana used the dining room for a party. By anybody's standards £5,287.50 (excluding breakfast and dinner) is a lot to pay so what exactly do you get for your money?

For starters there was the chauffeured Rolls-Royce which came with **the suite**. Then there were the butlers whose role is to find anything the guest wishes to receive. There were **personalised business cards** and stationery, bunches of flowers from the in-house florist, a bottle of Perrier-Jouet champagne on ice, and a fruit bowl containing giant strawberries.

My butler told me about **the hotel's fitness studio**, I asked if I had to train in front of other guests: 'Of course not sir, I can have the equipment

moved up to your suite. You can work out by the window, it's a lovely view over Green Park.'

There's a lot of gold. Gilt-framed portraits, gold and black candlesticks and in the bedroom golden walls, curtains and **a gold-canopied four-poster bed.**

But behind the early nineteenth-century façade I discovered **a stack of hi-tech gadgets**: an in-room computer with fast internet access and internet radio so you can listen to local stations from New York to Buenos Aires, fifteen **phone handsets** and a mobile so you can be reached on your room number even when you're out about town.

But the price shouldn't be related to the facilities. It's a unique experience, like the butler who can find whatever you're looking for. At 12.10 am I urgently needed a recommendation for an Ethiopian restaurant, a 35 mm film for my camera and a fitness cycle delivered to my room for when I woke next morning.

My night butler did not disappoint. Within minutes he recommended the Ethiopian restaurant in Brixton: 'Would you like us to **make a booking** sir?' and located a night chemist who unfortunately did not **stock film**. It appeared as if by magic by 8.30 next morning, as did the member of staff asking where I require the cycle.

*Adapted from the Observer, 18 March 2001*  
(from: Strutt, 2003, p. 23)

**The menu** is a list of the food and drinks that are available in a restaurant or café, or at a formal meal. Different menu formats cater to varying preferences and dining styles.

## 1. A la carte menu

The a la carte menu is a classic menu that offers a diverse selection of individually priced dishes, allowing patrons to choose items based on their preferences. From appetizers to main courses and desserts, each dish is priced separately, granting diners the freedom to create their own personalized meal.



# À La Carte Menu

foodandbeverageknowledge.com



## Soups

### **Tomato Basil Soup**

A smooth, velvety soup made from fresh tomatoes, seasoned with aromatic basil, and topped with a dollop of cream.

**\$6.95**

### **Lobster Bisque**

A rich and creamy bisque made with lobster, enhanced with a splash of brandy and finished with fresh herbs.

**\$12.95**

### **Minestrone Soup**

A traditional Italian vegetable soup filled with beans, pasta, and a savory tomato-based broth, garnished with parmesan cheese.

**\$7.50**

### **French Onion Soup**

Slow-cooked caramelized onions in a rich beef broth, topped with melted Gruyère cheese and toasted baguette slices.

**\$8.50**



## Starters

### **Bruschetta al Pomodoro**

Toasted baguette slices topped with fresh diced tomatoes, garlic, basil, and a drizzle of olive oil.

**\$8.25**



### **Crab Cakes**

Golden-brown crab cakes served with a tangy lemon aioli and a fresh side salad.

**\$14.50**

### **Crispy Calamari**

Lightly battered and fried calamari rings served with a spicy marinara sauce for dipping.

**\$11.95**

### **Shrimp Cocktail**

Chilled jumbo shrimp served with a zesty cocktail sauce and a lemon wedge.

**\$13.50**

foodandbeverageknowledge.com

(from: <https://foodandbeverageknowledge.com/a-la-carte-menu-meaning-characteristics-advantage-and-disadvantage/>)

## 2. Table d'hôte menu

Also known as a set menu or fixed menu, the table d'hôte menu offers a curated selection of courses at a fixed price. Typically, a table d'hôte menu consists of a starter, main course and dessert. Unlike the a la carte menu, the dishes are predetermined by the chef, showcasing their expertise.

and creativity. The table d'hôte menu is perfect for those seeking a complete dining experience without the hassle of choosing individual items.



**Table d'hôte menu**

**FIVE COURSE OF SET MEAL**  
**\$ 55 PER PERSON**

**Choice of Soups**

**SOPA DE FRIJOLE**  
Mexican kidney beans soup

**BROCCOLI AND ROASTED ALMOND**  
Cream of broccoli and roasted almond soup

**CHICKEN TORTILLA SOUP**  
Spicy chicken broth with kidney beans, tomato, chicken cubes, and tortilla chips, topped with cheddar cheese

**Choice of Appetizers**

**CAPRESE DI QUATTRO**  
An Italian salad made with tomatoes tossed in pesto sauce, fresh buffalo mozzarella, served on a bed of smoked zucchini spaghetti

**BRUSCHETTA**  
Toasted baguette slices topped with cherry tomatoes, fresh buffalo mozzarella, extra virgin olive oil and oregano

**NACHOS**  
Tortilla chips, refried beans, cream cheese, served with salsa fresca.

(from: <https://www.menuably.com/blog/table-dhote-menu/>)

**3. The buffet menu** is especially popular for events or gatherings, as they encourage interaction and offer something for everyone. Diners can help themselves to as much food as they desire from the selection available.

Buffet menus are favoured for their versatility, catering to different dietary preferences and allowing guests to sample a wide array of flavours.

**Sunday Brunch  
BUFFET MENU**

**DOORS OPEN  
AT 10:00 AM**

**\$38 FOR GUESTS 13 & UP • \$18 FOR GUESTS 3-12**

Classic Eggs Benedict  
Steak & Eggs Benedict  
Scrambled Eggs Creole  
Grits  
Bacon & Sausage  
Cottage Potatoes  
Biscuits & Croissants  
Sliced Fruit  
Salad Bar  
Chicken & Andouille Gumbo  
Smoked Salmon Canapes  
Bronzed Fish  
Stuffed Artichoke Bottoms  
Mashed Potatoes  
Shrimp Lo Mein  
Patton's Crawfish Sacks  
Vegetable Du Jour  
Avocado Toast  
French Toast  
Frittata  
Smoked Salmon  
Cheese Platter  
Deviled Eggs

Croissants  
Quiche  
Roast Potatoes  
Chicken Waffles  
Omelette  
Caprese Salad  
Roast Meat



**SWEETS**

Baked Alaska  
Pumpkin Pie  
Bread Pudding of the Day  
Fruit Salad  
Pancakes

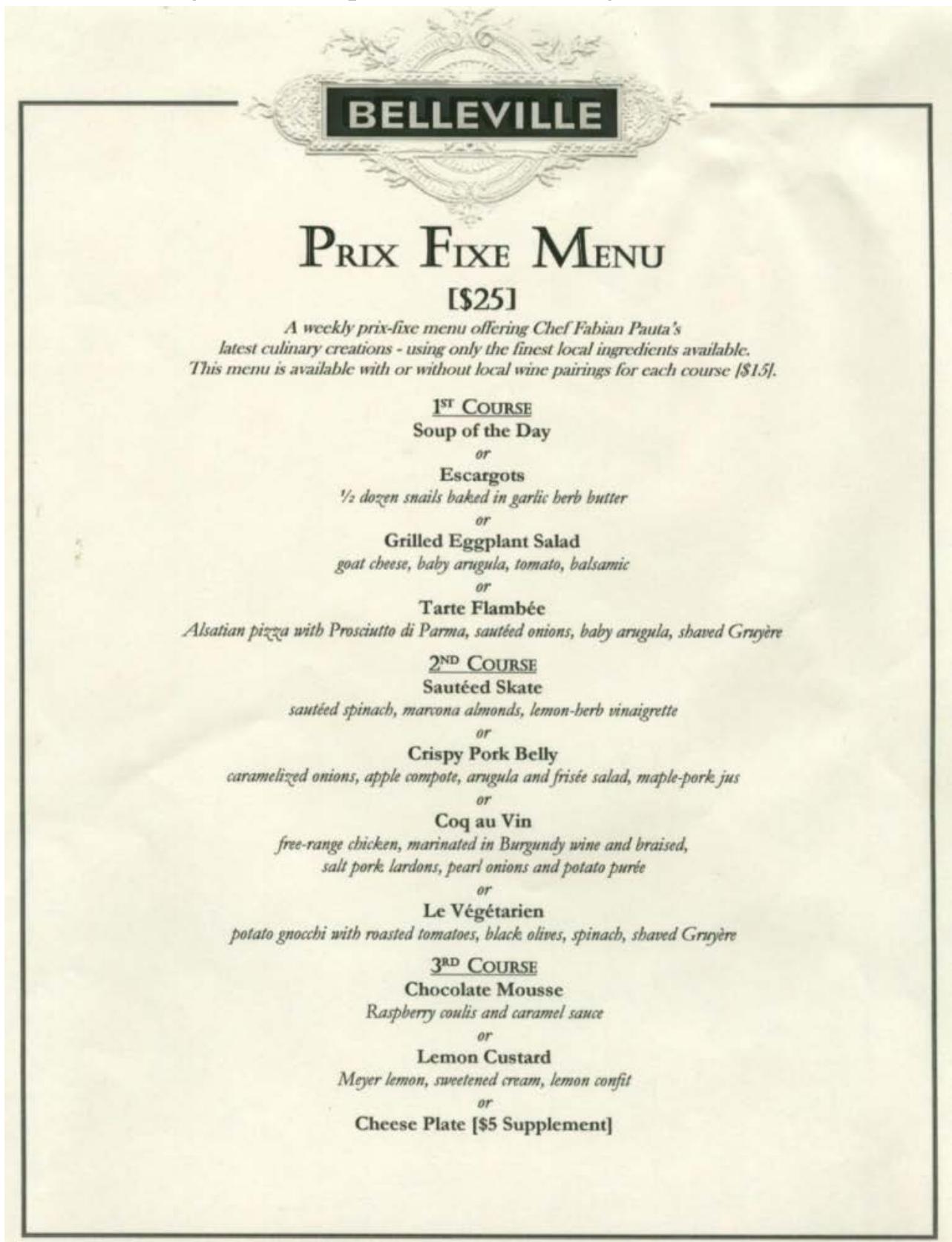
**\*Menu subject to change**

**Reservations Recommended: +1 012 345 6789**

(from: <https://photoadking.com/templates/restaurant-menu/buffet/>)

**4. Prix fixe menu** offers a fixed set of courses but with a touch of customization. Diners can select their preferred dish from the given choices

within a specific price range. It ensures a cohesive dining experience while accommodating individual preferences and budgets.



**BELLEVILLE**

## PRIX FIXE MENU

### [\$25]

*A weekly prix-fixe menu offering Chef Fabian Pauta's latest culinary creations - using only the finest local ingredients available. This menu is available with or without local wine pairings for each course [\$1.5].*

**1<sup>ST</sup> COURSE**

**Soup of the Day**  
*or*  
**Escargots**  
*½ dozen snails baked in garlic herb butter*  
*or*  
**Grilled Eggplant Salad**  
*goat cheese, baby arugula, tomato, balsamic*  
*or*  
**Tarte Flambée**  
*Alsatian pizza with Prosciutto di Parma, sautéed onions, baby arugula, shaved Gruyère*

**2<sup>ND</sup> COURSE**

**Sautéed Skate**  
*sautéed spinach, marcona almonds, lemon-herb vinaigrette*  
*or*  
**Crispy Pork Belly**  
*caramelized onions, apple compote, arugula and frisée salad, maple-pork jus*  
*or*  
**Coq au Vin**  
*free-range chicken, marinated in Burgundy wine and braised, salt pork lardons, pearl onions and potato puree*  
*or*  
**Le Végétarien**  
*potato gnocchi with roasted tomatoes, black olives, spinach, shaved Gruyère*

**3<sup>RD</sup> COURSE**

**Chocolate Mousse**  
*Raspberry coulis and caramel sauce*  
*or*  
**Lemon Custard**  
*Meyer lemon, sweetened cream, lemon confit*  
*or*  
**Cheese Plate [\$5 Supplement]**

(from: <https://www.menuably.com/blog/prix-fixe-menu/>)

**5. Tasting menus** offer a series of meticulously crafted, small-portioned courses that aim to showcase the chef's gourmet skills and creativity. Each course is carefully designed to harmonize with the next, resulting in a symphony of flavours that lingers long after the meal concludes.

# *Food Tasting*

## *Amuse Bouche*

### *First Course*

*Tuna Tartar : Ginger and soy sauce, citrus foam and plantain*

### *Second Course*

*Pork Belly : Slow-braised, seared scallops and apple puree*

### *Third Course*

*Sea Bass : Herb crust, cauliflower puree, wild mushrooms and quail eggs*

*or*

*U.S.D.A prime Filet Mignon : Dauphinoise potatoes, asparagus and demi-glace*

### *Dessert*

*Sticky toffee pudding: caramel pumpkin seeds and vanilla ice cream*

*450 pesos*

*\*Gratuity not included*

(from: <https://www.pinterest.com/pin/493777546617783966/>)

**A festive menu** is a special, temporary menu for a holiday or celebration, often featuring traditional or seasonal dishes and drinks. It typically includes multiple courses like starters, main courses, and desserts, and is designed to evoke a celebratory and joyful atmosphere, with common themes including roast turkey, rich stews, seasonal vegetables, and spiced desserts.

**Analyse the following festive menus:**



The menu is titled "Valentine's Day Menu" in a large, elegant, white script font. The background is a solid light red color with numerous small, semi-transparent pink hearts scattered across it. The menu is divided into three main sections: "Course One", "Course Two", and "Course Three", each enclosed in a white rounded rectangular box.

**Course One**

TARTAR OF OYSTERS, SCALLOPS & SWORDFISH with garlic dressing	ROASTED ASPARAGUS & MANOLI SALAD endive, walnuts
BABY SPINACH SALAD dried cranberries, roasted pine nuts, parmesan shavings, strawberry vinaigrette	MEDITERRANEAN SALAD tomato, cucumber, kalamata olives, feta cheese, baby peppers & red wine vinaigrette

**Course Two**

AUSTRALIAN WAGYU FILET MIGNON with BALSAMIC GLAZE truffled mashed potatoes, grilled asparagus	WHOLE KING LOBSTER 1.5 LB lime emulsion sauce
RACK OF LAMB with SHALLOT SAUCE rosemary potatoes, seasoned carrots	PAN-SEARED YELLOW-FIN TUNA oven dried tomato, fennel, pernod, kalamata olives

**Course Three**

CHOCOLATE DELUXE chocolate macadamia nut & warm chocolate melt	WILD BERRIES with CALIFORNIA WHITE WINE
--	--

# Windsor Manor

## CHRISTMAS SET MENU

### STARTERS

Cheese with Poppy & Apricot Bread Wreath  
Asparagus & Cashews

### MAIN COURSE

Rice Stuffed Acorn Squash  
Turkey with Delicious Holiday Gravy

### DESSERT

Gingerbread House Slices  
Mama Jen's Blueberry Cheesecake Special

A **cafe menu** lists the food and beverages a cafe offers, typically focusing on coffee, tea, and light fare like pastries, sandwiches, and salads. It serves as a guide for customers, helps promote brand identity, and can include descriptions to encourage purchases.

Analyse the following example of café menu:



**Coffee menu**

---

Latte	\$4
Cappuccino	\$5
Americano	\$4.49
Flat white	\$6

---

**Non coffee menu**

---

Ice Chocolate	\$6.49
Mojito	\$7
Coke	\$3
Lemonade	\$5

---

**Pastries**

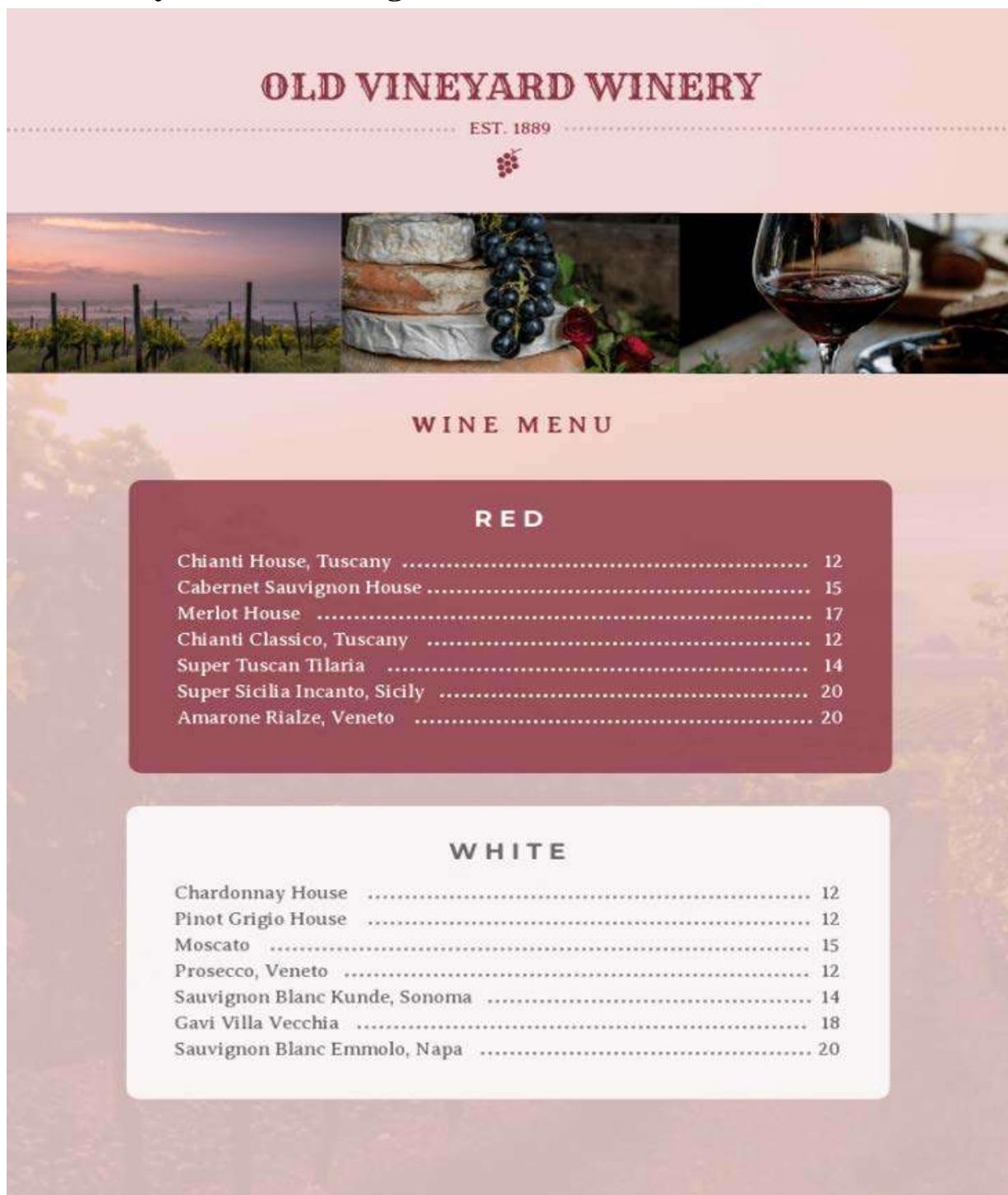
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Croissant	\$10.49
Matcha Cookies	\$9
Cookie	\$2.99

**DRINQS**

A “Boozed menu” refers to a beverage menu at a bar or restaurant, particularly one that includes alcoholic drinks. The term is also used for specific, creative menus, like one for desserts infused with alcohol from the restaurant "Boozed.lk". The word "booze" is informal slang for alcoholic beverages.

Analyse the following boozed menu:



**OLD VINEYARD WINERY**  
EST. 1889

**WINE MENU**

**RED**

Chianti House, Tuscany .....	12
Cabernet Sauvignon House .....	15
Merlot House .....	17
Chianti Classico, Tuscany .....	12
Super Tuscan Tilaria .....	14
Super Sicilia Incanto, Sicily .....	20
Amarone Rialze, Veneto .....	20

**WHITE**

Chardonnay House .....	12
Pinot Grigio House .....	12
Moscato .....	15
Prosecco, Veneto .....	12
Sauvignon Blanc Kunde, Sonoma .....	14
Gavi Villa Vecchia .....	18
Sauvignon Blanc Emmolo, Napa .....	20

A **restaurant menu** is structured by categorizing items logically into sections like appetizers, main courses, and desserts, with a clear layout and consistent typography. It should guide customers through the dining experience sequentially, often with sections for drinks, salads, and sides, and highlight signature dishes using visual cues like bold fonts or icons. Enticing descriptions that appeal to the senses and clearly indicate allergens are also essential.

Analyse the following restaurant menus:

# Chef's Choice

DINNER MENU

## APPETIZERS

**SALMON CRAB CAKES**  
fresh blue crab and salmon with a sriracha aioli and a curried mango and pineapple chutney  
**17.95**

**SEMOLINA CRUSTED CALAMARI**  
served with a trio of dips: sweet curried aioli, sweet chili and basil pesto aioli  
**17.95**

**HOISIN GLAZED MEATBALLS**  
served with an almond puree, sesame seeds and fresh scallions  
**13.95**

## SIDES

HOUSE SALAD	4.00
BABY GREENS SALAD	5.00
SAUTÉED KALE	5.00
SOUP OF THE DAY	3.00
POLENTA FRIES	6.00

## ENTRÉES

**\*10oz GRILLED NY STRIPLOIN**  
served with parmesan roasted baby potatoes, a juniper and rosemary jus and seasonal vegetables  
**39.95**

**\*8oz FILET MIGNON**  
served with a creamy mushroom and thyme potato croquette, parsnip puree and black bean jus  
**43.95**

**BROWN BUTTER CRUSTED COD**  
line caught Fogo Island cod served with Cajun spiced potatoes, asparagus and a lobster cream sauce  
**37.95**

**BONELESS BEEF SHORT RIB**  
slowly braised with beer, dried cherries and pearl onions, served with a parsnip puree, butter fried spaetzle and seasonal vegetables  
**32.95**

**CHICKEN SUPREME**  
served with a wild mushroom and caramelized onion Marsala sauce, garlic whipped potatoes and seasonal vegetables  
**27.95**

*\*Rare, medium-rare or well-done upon request.*



# PEPE'S PIZZERIA

## PEPE'S CLASSICS

Ribollita	<b>\$10.99</b>
Baked Mostaccioli	<b>\$13</b>
Cacio e Pepe	<b>\$11</b>
Chicken Parm	<b>\$9.99</b>
Chicken Cacciatoro	<b>\$13</b>
Sheet-Pan Panzanella	<b>\$9</b>
Ricotta Gnudi	<b>\$10</b>
Frittata	<b>\$12</b>
Chicken Saltimbocca	<b>\$11.99</b>

## BEST SELLERS

Pizza Carbonara	<b>\$13</b>
Pizza Tonno e Cipolla	<b>\$15</b>
Pizza Ricotta e Spinaci	<b>\$14.99</b>
Pizza Carrettiera	<b>\$16</b>
Pizza Parmigiana	<b>\$17.99</b>
Pizza Bufalina	<b>\$14.99</b>
Pizza Vegetariana	<b>\$13</b>
Classic Lasagna	<b>\$12.99</b>
Pasta Pomodoro	<b>\$14</b>

## BEVERAGES

Mojito	<b>\$4.50</b>
Juice	<b>\$3</b>
Coke	<b>\$2.99</b>
Lemonade	<b>\$5</b>
Tea	<b>\$3</b>
Coffee	<b>\$4</b>

## DESSERTS

Canestrelli	<b>\$6</b>
Tiramisu	<b>\$8</b>
Panna Cotta Tart	<b>\$7.50</b>
Ricotta Cake	<b>\$5</b>
Butter Cookies	<b>\$3.99</b>
Panettone	<b>\$8.50</b>

**Breakfast and brunch** menus offer an opportunity to cater to a wide range of tastes and dietary preferences. They offer a variety of dishes with different flavours, ingredients and cooking styles.



## FRUITS & JUICES

*Freshly squeezed, cut and served.*

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Grapefruit, Tomato, Apple, Pineapple or Cranberry Juice .....	\$3.45
Fresh Melon, Seasonal .....	\$6.95
Fruit Salad .....	\$6.95
Large Baked Apple .....	\$6.25
Cereal, (2) boxes	
• With Milk .....	\$4.95
• With Fruit & Milk .....	\$6.95



## EGGS

*Served with Home Fries or French Fries & Toast*

---

Two Eggs, Any Style .....	\$8.35
• with Ham, Bacon or Sausage .....	\$11.25
• Deluxe w/Ham, Bacon or Sausage .....	\$12.25
• with Canadian Bacon .....	\$11.35
• with Corned Beef Hash .....	\$12.45
Two Eggs Whites, Any Style .....	\$9.75
• with Ham, Bacon or Sausage .....	\$12.25
• Deluxe w/Ham, Bacon or Sausage .....	\$12.85
Country Smoked Ham Steak & Two Eggs .....	\$19.75
16 oz. Black Angus Rib Steak & 2 Eggs .....	\$22.95



**A plant-based menu** is a menu that emphasizes foods derived from plants, such as fruits, vegetables, whole grains, legumes, nuts, and seeds. It doesn't necessarily mean a menu is entirely free of animal products; it can

also encompass diets that include small to moderate amounts of animal-based foods like meat, fish, eggs, or dairy, but with plant-based foods making up the majority of the meals.



## GREEN THERAPY



### SALADS

#### Spicy Thai Salad

(vegan) 440 cal

roasted sesame tofu, raw corn, cucumbers, shredded cabbage, basil, cilantro, spicy sunflower seeds, organic arugula, chopped romaine, lime squeeze, spicy cashew dressing

#### Guacamole Greens

530 cal

organic mesclun, avocado, roasted chicken, red onion, tomatoes, tortilla chips, fresh lime squeeze, lime cilantro jalapeno vinaigrette

#### Kale Caesar

420 cal

shredded kale, chopped romaine, parmesan crisp, shaved parmesan, roasted chicken, tomatoes, fresh lime squeeze, caesar dressing

### WARM BOWLS

#### Shroomami

(vegan) 640 cal

organic wild rice, shredded kale, raw beets, cucumbers, basil, spicy sunflower seeds, warm portobello mix, roasted sesame tofu, miso sesame ginger dressing

#### Chicken Pesto Parm

(contains gluten) 525 cal

roasted chicken, spicy broccoli, tomatoes, shaved parmesan, za'atar breadcrumbs, warm quinoa, organic spinach, sweetgreen hot sauce, pesto vinaigrette

#### Harvest Bowl

705 cal

organic wild rice, shredded kale, apples, sweet potatoes, roasted chicken, local goat cheese, toasted almonds, balsamic vinaigrette



### SEASONALS

#### Harvest Bowl

705 cal

organic wild rice, shredded kale, apples, sweet potatoes, roasted chicken, balsamic vinaigrette

#### Watermelon Gazpacho

(vegan) 100 cal

Our original fresh seasonal summer soup

In today's fast-paced world, takeout and delivery services have become a lifeline for restaurants. Analyse the following takeout & delivery menus.



**Panda**  
delivery

**Appetizers and Snacks**

Mozzarella Sticks	\$7
French Fries	\$6
Chicken Fingers	\$6
Broccoli Cheddar Soup	\$6
Potato Wedges	\$7
Chunky Onion Rings	\$7

**Gourmet Burgers**

Bacon Cheeseburger	\$5
Stroganoff	\$8
Vegetable Chilli	\$6
Four Cheese	\$9
Quarter Pounder with Cheese	\$5
Mushroom Swiss	\$7

**Burger Toppings**

Bacon Bits	\$4
Cream Cheese	\$4
Roasted Red Pepper	\$3
Caramelized Onions	\$3
Aioli Sauce	\$4
Cranberry Sauce	\$3
Sour Cream	\$3

# Sushi Take Out Menu



## Rolls

### Dragon Roll \$19

Crunchy shrimp, sushi rice, nori, avocado, spicy mayonnaise, unagi sauce.

### California Roll \$16

Avocado, sweet crab meat, crunchy cucumber.

### Spicy Tuna Roll \$17

Tuna, sushi rice, sesame seeds, spicy sriracha mayo.

## Sashimi

### Sashimi with avocado \$10

Salmon, avocado, baked onions, soy sauce, sesame seeds.

### Maguro Chu Toro Don \$12

Maguro Chu Toro, rice, soy sauce, salmon, sesame seeds, nori, onion.



Delivery: [www.pandadelivery.com](http://www.pandadelivery.com) / 312-692-0767

(from: <https://venngage.com/blog/restaurant-menu-examples/>)

**Match the words from the text “One day in my life” with their corresponding definitions.**

1 a challenge	a) a reservation
2 maintenance	b) a list of employees and the wages they are paid
3 a booking	c) work involving written or printed documents
4 a report	d) to review and include recent changes
5 to tackle	e) a piece of writing giving information on a particular subject
6 to update	f) to pay special attention
7 records	g) a difficult but exciting thing to do
8 a payroll	h) keeping equipment in good condition
9 to focus	i) to deal with
10 paperwork	j) written documents containing information about the past

**Read the text about a typical day in the life of Vanessa Stein, a McDonald’s restaurant franchisee:**

### **One day in my life**

Three years ago, Vanessa Stein and her husband Tom took up the fast food challenge: they bought the **franchise** for a McDonald’s restaurant near Leeds.

Early morning is always an effort for me. The alarm goes off at 6.30 a.m. and then I have 20 minutes ‘thinking time’ to make some mental lists before I get up. I live by lists, actually – it’s the best way to keep things organised.

Recently I’ve been arriving at our McDonald’s restaurant around 8.30 a.m. I’ve **mastered the computerised accounts** now so I’m training one of our **floor managers** to help me with the administration. Eventually this should give me more time to get involved in other areas of the business such as interviewing staff.

Our restaurant is in the **retail park** around five miles outside Leeds. Since we bought the franchise in 1995, we've already expanded the seating and now we're looking to expand the restaurant itself. We have to conform to the McDonald's standards (quality, service, cleanliness and value) of course, but the restaurant is actually our own business. We directly employ some 75 staff, order and pay for supplies (from '**preferred supplier's**'), take care of any **maintenance or refurbishment**, arrange local marketing, and so on. Around a quarter of all McDonald's 800 UK restaurants are franchised.

Buying this franchise was a big move for us. Tom (my husband) had to do nine months' training before we could even be considered for a franchise. It paid off though, and we are delighted with this place – it **boasts** what was the first Drive-Thru in Yorkshire! – and the surrounding countryside is truly beautiful.

By 9.30 a.m. I'm ready for a Bacon & Egg McMuffin and a cup of tea. I'll have a quick chat with our regular breakfast customers before opening the post. This brings invoices from suppliers, marketing and training information from McDonald's (they run the training courses but we pay for our staff to attend), bookings for parties, or perhaps the monthly report from the **Mystery Diner**'.

Mystery Diners make monthly checks on every restaurant and Drive-Thru in the country. All aspects are assessed – food quality and presentation, atmosphere, quality and speed of service, restaurant cleanliness and so on. Staff are often **commended** by name, so I pass the news on to them and make sure any problems are **tackled**. We're currently eighth in the UK league which is pretty good.



*Vanessa Stein and her second restaurant  
(under construction)*

We have an ongoing dialogue with McDonald's. A **field consultant** visits us every two or three weeks, and there are regular meetings with other **franchisees** to share ideas and experience.

Much of my morning is spent **updating computer records**. Tax office queries, training records, payroll, etc, have to be organised. **Staff turnover** varies but we can sometimes lose our casual workers when they go to university or decide to go travelling. There are McDonald's all over the world now, so their training here really can open distant doors.

The **lunchtime rush** starts around noon. On the rare occasions that we're short staffed (e.g. flu season), I'll **muck in** and serve customers (memories of my waitressing days at university!). I've even been known to cook fries when necessary. As with any small business, one has to be flexible but I think it's also important to focus your energies where they are most effective. For me, this is behind the scene admin work.

My own lunch is a salad or chicken sandwich. By this time, my office looks like a **bomb site** to the untrained eye. I've usually divided the masses of paperwork into piles ready to tackle them in priority order.

I have to **head off** around 3 p.m. to collect my two sons from school so I generally end up taking work home. I'll finish it in the kitchen, listening to Glenn Miller or the Moody Blues, while also supervising the children's homework, music practice or whatever.

If I'm doing **the end-of-month figures**, I generally have to work into the early hours. Otherwise I'm in bed any time after 10 p.m. I always have three or four books on the go, Walter Scott or Jane Austen for example, and usually one non-fiction – maybe an autobiography or a political work.

I'm glad to say Tom's snoring was lasered away last summer, so now I can look forward to some undisturbed sleep before another busy day at the restaurant. Now I think of it, I used to **have cravings** for McDonald's when I was pregnant. It must have been a premonition!

*University of Warwick Network*  
(from: Tullis, 2007, p. 36)

## **Seminar 22**

1. Translation of business papers in the field of medical industry.
2. Samples of the documents and their analysis (blood tests, MRT tests, ECG test, medical history docs etc.).
3. Practical assignment (Шпак, 2006, c. 159-165; samples of medical texts).

### **What do blood tests show?**

The blood tests show if your blood is working as it should. For example, your red blood cells carry oxygen throughout your body. A blood test may show you have low red blood cell levels (anaemia).

They show if you have normal levels of enzymes and electrolytes. Enzymes are proteins that help speed up the chemical reactions that build up and break down substances in your body. Electrolytes do several things, such as helping your body regulate chemical reactions and maintaining the balance between fluids inside and outside your cells.

### **Normal Blood Count**

Normal Values		
<b>Hb</b>	<b>M: 135-175 g/L</b>	<b>F: 129-160g/L</b>
<b>RBC</b>	<b>M: 4.5-6.5 <math>\times 10^{12}</math> L</b>	<b>F: 3.9-5.6 <math>\times 10^{12}</math>L</b>
<b>Hct</b>	<b>M: .40 - .52</b>	<b>F: .36-.48</b>
<b>MCV</b>	<b>80-95 fl</b>	
<b>MCH</b>	<b>26-34 pg</b>	
<b>MCHC</b>	<b>30-35 g/dL</b>	
<b>Reticulocytes</b>	<b>0.5-20%</b>	
<b>WBC</b>	<b>Total: <math>4.0-11.0 \times 10^9/L</math></b> <b>Neutro <math>2.5 - 7.5 \times 10^9/L</math></b> <b>Lympho <math>1.5- 3.5 \times 10^9/L</math></b> <b>Mono <math>0.2-0.8 \times 10^9/L</math></b> <b>Eosino <math>0.04-0.44 \times 10^9/L</math></b> <b>Baso <math>0.01 - 0.1 \times 10^9/L</math></b>	
<b>Platelets</b>	<b><math>150-400 \times 10^9/L</math></b>	

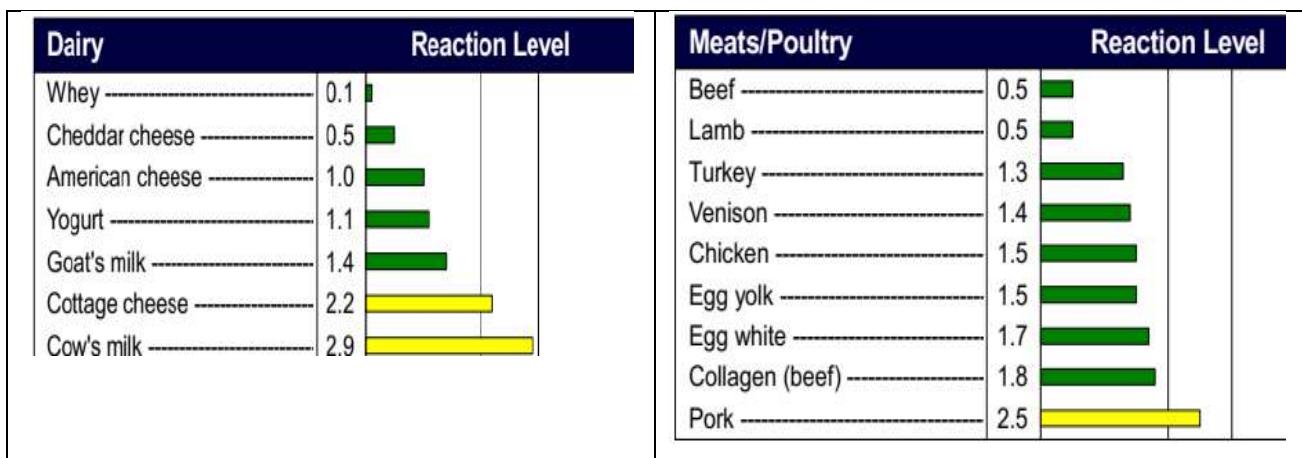
(from: <https://www.ourmbclife.org/episodes/mbc-matters-understanding-blood-test-results>)

MRT is a specialized blood test designed to identify food sensitivities by looking at reactions in white blood cells.

Physician: Sample Practitioner, MD  
 Patient: Sample Patient  
 Identifier: SAMPLE176  
 Profile: MRT 176  
 Test Date: 02/16/2023  
 Technologist: GB  
 Page: 1 of 2



Oxford Biomedical Technologies  
 3555 Fiscal Court, Suite #9  
 Riviera Beach, FL 33404  
 Phone: (561) 848-7111  
 FL License #: 800027063  
 CLIA ID #: 10D0914874  
 U.S. Patents: 6,114,174 6,200,815



It is recommended to completely avoid all tested items with Moderate or High reactivity scores. If tested Low reactive foods have been consumed regularly before testing, there is a high probability that they are not likely to provoke symptoms, as long as there is no history of allergic, autoimmune, or other types of inflammation-provoking or symptom-provoking reaction. Degrees of test reactivity may not in all cases correlate with the levels of clinical symptoms provoked by the tested food or chemical. These test results can form the basis of an eating plan developed under the guidance of a physician, dietitian, or other qualified healthcare practitioners.

(from: <https://wellnessrd.com/wp-content/uploads/2018/05/Sample-Results-MRT-170.pdf>)

**Translate into Ukrainian the following text, paying special attention to the words in bold. Consult the dictionary if necessary:**

This very abnormal ECG shows a rate of approximately 33/min; a single long pause of approximately 4 seconds between ventricular complexes with atrial activity; widened QRS complexes in keeping with (R)BBB (bundle branch blocks). Deep T wave inversion in II, III, AVF and some chest leads (V4-V6). Deep QRS complexes in V2 and V5 in keeping with LVH (left ventricular hypertrophy). One atrial ectopic. QT interval is normal.

## **Translate the text “What is cancer?” into Ukrainian:**

Cancer is a disease of the cells. Cells are the basic building blocks of the human body. Our body is made up of lots of different types of cells like bone, skin and blood cells. The body constantly makes new cells to help us grow, replace old cells and heal injuries.

Sometimes this process goes wrong, and the cell becomes abnormal. The abnormal cell keeps dividing, making more abnormal cells. The abnormal cells can gather together and form a lump called a tumour. There are two kinds of tumours:

Benign tumours are not cancer. They do not spread to other parts of the body.

Malignant tumours are cancer. They can spread to other parts of the body.

As our body is made up of cells, cancer can start anywhere in the body. Some common places for cancer to start include the skin, bowel, breasts, prostate and lungs. The place where the cancer first starts is called ‘primary cancer’. Sometimes the doctors can’t find where the cancer first started. This is called ‘cancer of unknown primary’.

Sometimes cancer cells move to other parts of the body. When this happens, we usually say that the cancer has spread. Cancer that has spread and developed into a tumour somewhere else in the body is called a ‘secondary cancer’ or ‘metastasis’.

Cancer can happen to anybody. Some things put people at a greater risk of getting cancer:

- getting older (half of all cancers are diagnosed in people aged 75 or over)
- smoking tobacco
- drinking too much alcohol
- not doing enough exercise
- eating unhealthy food
- being overweight
- too much sun
- family history
- some chemicals and asbestos

- some viruses, such as the human papillomavirus (spread by sex).

Injury or stress does not cause cancer.

Many cancers can be treated by a doctor if they are found early. It is important to go to cancer screening programs. Screening for breast, bowel and cervical cancer saves lives, because cancer can be found earlier, when it is easier to treat.

Sometimes, doctors find cancer because the person is feeling unwell and has symptoms. We can also find cancer during routine screening. This is when you have a test to check your health. It is important to know what is normal for your body, and to see your doctor straight away if you notice changes like:

- lumps, sores or ulcers that don't heal
- breast changes:
- lumpiness
- a thickened area
- unusual nipple discharge
- a nipple that turns inwards
- a change in shape or colour
- pain
- skin changes: moles that change shape, size or colour, or bleed
- a cough that won't go away
- finding it hard to breathe or voice changes
- losing weight without trying
- nausea or vomiting that doesn't go away
- diarrhoea or constipation that doesn't go away or you can't explain
  - for women, loss of blood from the vagina that is not normal, even if it's a few spots between periods or after menopause
  - blood in your poo or wee
  - unexplained pain in the body that does not get better.

Many of these symptoms can be caused by common health problems, not cancer. You should see a doctor about any changes or symptoms that don't go away.

**Read and memorize the following words and word combinations, translate the examples into Ukrainian:**

**aggregate supply** – сукупна пропозиція

e.g. *We begin our analysis of macroeconomic fluctuations by examining the determinants of potential real output and aggregate supply.*

**potential real output** – потенційне реальне виробництво

e.g. *Potential real output is determined by the natural resources available to an economy, the technologies that it has developed or acquired, the amount of capital that it has accumulated, and the amount of labor it has available.*

**to fully employ labor resources** – повною мірою використовувати трудові ресурси

e.g. *Labor resources are fully employed when there is an equilibrium in each labor market.*

**the real wage** – реальна заробітна плата

e.g. *The real wage is the purchasing power of the wage payment, which is in turn the amount of money paid to workers per hour, week, or month of work.*

**equilibrium in the labor market** – рівновага на ринку праці

e.g. *Equilibrium in the labor market, as in any market, occurs when the amount willingly supplied is equal to the amount willingly demanded.*

**unemployment** – безробіття

e.g. *Unemployment occurs, because the real wage does not quickly adjust to a new equilibrium when the demand or supply of labor changes.*

**true unemployment** – реальне безробіття

e.g. *Another part of unemployment is true unemployment – there are no job openings corresponding to those who are without work.*

**cycle unemployment** – циклічне безробіття

e.g. *The lack of jobs is a consequence of the business cycle unemployment.*

**structural unemployment** – структурне безробіття

e.g. *The lack of jobs may also correspond to a problem with skills and training (structural unemployment).*

**frictional unemployment** – фрикційне безробіття

e.g. *Frictional unemployment results when individuals leaving one job (or looking for a first job) do not immediately find a new job, even though there are vacancies in the economy.*

**recession** – спад виробництва

e.g. *A recession will be accompanied by declining prices and nominal wages, but the economy will eventually tend toward full employment and the production of potential real output.*

**Give English equivalents to the following:**

супроводжуватися зниженням цін та номінальної плати повною мірою використовувати трудові ресурси здібності, що відповідають певній роботі	потенційне реальне виробництво рівновага на ринку праці відповідна вакансія виробнича потужність спад виробництва шукати роботу
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(from: Шпак, 2006, с. 159-160)

**Translate into Ukrainian the following text, paying special attention to the words in bold. Consult the dictionary if necessary:**

Unemployment can only result if there is less-than-perfect adjustment of **nominal wages** to the **price level changes**. That is unemployment is a consequence of **sticky nominal wages**. And, if nominal wages are sticky, **real output** will change when aggregate demand changes. Nominal wages might be sticky because firms and individuals have different expectations about what is happening to the price level and real wages or because firms and individuals have different abilities to respond to **changes in nominal wages**.

If information about the real wages is costly to obtain because individuals must search over **different job opportunities** and **wages offers**, simultaneously trying to decide what is happening to the price level, then individuals may have expectations about what is happening to the **real wages** that differ from firms.

Changes in prices **in particular markets** are relatively easy to observe. But deciding what this means in terms of **price-level changes** is

much more difficult matter. When you shop one week, chicken will be 1.30 dollar per pound; the next week it could be 0.95 dollar per pound. Week to week, some **prices go up**, other **prices go down**. Most of these changes are **relative-price changes** that occur in response to changes in **market supply** and **market demand**. But they do not indicate that the price level is going up or down. However, **during an inflation**, on average, prices will **creep up**; **during a deflation**, on average, prices will **creep down**. It is difficult to know whether, on average, the price level has gone up or down. Even in periods of inflation when we have become used to price-level changes, it is difficult to know whether **the rate of inflation** is increasing or decreasing.

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

1. Якщо реальна заробітна плата зростає, то кількість людей, які бажають працювати, також зростає. 2. Будь-яка рівновага на ринку праці відповідатиме повній зайнятості. 3. Податкова політика, що має вплив на ринок праці, впливатиме також на потенційне реальне виробництво. 4. Коли ринок праці перебуває у стані рівноваги, тоді реальне виробництво на потенційне виробництво збігаються. 5. При безробітті реальне виробництво буде меншим, ніж потенційне реальне виробництво. 6. Спад виробництва супроводжується зниженням номінальної заробітної плати. 7. Потенційне реальне виробництво визначається реальними економічними ресурсами.

(from: Шпак, 2006, с. 162)

### ***Seminar 23***

1. Legal aspects of the work of translators.
2. Translators' certification and professional organizations.
3. Practical assignment (Шпак, 2006, с. 153-158).

**Read and memorize the following words and word combinations, translate the examples into Ukrainian:**

**aggregate income** – сукупний прибуток

e.g. *The percentage of aggregate income received by each fifth of the population is relatively constant through time.*

**family's real income** – реальний прибуток сім'ї

e.g. Suppose that every family's real income quadrupled in the next year.

**median income** – середній прибуток

e.g. A family is in poverty if its income is less than one half the median income.

**official poverty line** – офіційна межа бідності

e.g. About 35 percent of those families headed by women are below the official poverty line.

**lack of mobility** – недостатня мобільність

e.g. Earnings differ because of the lack of mobility.

**progressive taxation** – прогресивне оподаткування

e.g. A tax is progressive if persons with higher incomes pay a higher fraction of their income in taxes than do persons with lower incomes.

**proportional taxation** – пропорційне оподаткування

e.g. A tax is proportional if persons with higher incomes pay the same fraction of their income in taxes as do persons with lower incomes.

**in-kind transfer** – допомога натураю

e.g. Transfers may be in cash or in goods and services. The latter are referred to as in-kind transfers.

**cash transfer** – допомога грішми

e.g. Once a society has made a decision to transfer income to the poor, it is better for the poor if the transfer is in cash rather than in-kind.

**negative income tax** – негативний прибутковий «податок» (виплати з бюджету особам з низьким рівнем доходу)

e.g. The rate at which the transfer benefits decline is the negative income tax.

**Give English equivalents to the following:**

бути поза економічною системою	підвищувати заробіток
забезпечення товарами та послугами	створювати стимул для праці
підвищення матеріального добробуту	розділ економічних благ
гостра, невідкладна проблема нашої	реальний сімейний прибуток
епохи	нерівність у розподілі
бути поза офіційною межею бідності	прибутків

(from: Шпак, 2006, с. 159-160)

**Translate into Ukrainian the following text, paying special attention to the words in bold. Consult the dictionary if necessary:**

A progressive tax is a tax rate that moves from lower for those who earn smaller **taxable incomes** to higher for larger earners. A progressive tax imposes a lower **tax rate** on low-income earners and a higher rate on those with higher incomes. It thus involves a tax rate that rises as taxable income does. This is usually achieved by creating **tax brackets** that group **taxpayers** by income range. The income tax system in the United States is considered progressive. There are generally seven tax brackets.

**The rationale** for a progressive tax is that a **flat percentage** on all income would place a **disproportionate burden** on people with low incomes. The dollar amount owed might be smaller, but the effect on their **real spending power** would be greater.

A progressive tax system reduces the tax burden on those who can **least afford to pay**. A progressive tax system tends to collect more taxes than **flat taxes** or regressive taxes because the highest percentage is collected from those with the highest amounts of money. Those with greater resources fund a larger portion of the services that all citizens and businesses rely on, such as road maintenance and public safety.

Critics of a progressive tax system argue that **it's a disincentive to success**. They also oppose the system as **a means of income redistribution**, which they believe punishes the wealthy and even the middle class.

Opponents of the progressive tax are generally supporters of low taxes and correspondingly minimal government services.

**Translate the following sentences into English:**

1. Нерівність у доходах майже така сама, якою вона була відразу після Другої світової війни.
2. У Франції та Америці, виявляється, існує найбільша нерівність у розподілі прибутків порівняно з іншими країнами.
3. Стабільність в одержанні певного відсотка сукупного прибутку кожною п'ятою частиною населення є одним із вражаючих фактів американської економіки.
4. Оподаткування пропорційне, якщо особи з більш високим прибутком сплачують у вигляді податків таку саму частку прибутків, як особи з меншими прибутками.
5. Для бідних краще отримувати допомогу грішми, ніж товарами.
6. Давайте гроші таким чином, щоб той, хто одержує, завжди мав стимул працювати.

## IV. TEST SAMPLES

**Choose the right answer:**

1. NGO is
  - a) a non-governmental organization
  - b) a private organization
  - c) a state organization.
2. Balance sheets are
  - a) financial docs
  - b) public docs
  - c) military docs.
3. The main requirements for the military docs translation are
  - a) their accuracy
  - b) confidentiality
  - c) uniqueness.
4. Business meetings are to be
  - a) short
  - b) at least 40 min
  - c) precise and concise.
5. Medical docs translations require
  - a) understanding of the terms;
  - b) confidentiality;
  - c) approval of the client.
6. The main financial docs are
  - a) balance sheets, invoices, business plans, income statements, credit history
  - b) balance sheets, business plans, income statements, credit history
  - c) balance sheets, future plans, business plans, income statements, credit history
7. Marketing materials need
  - a) proofreading
  - b) notarization
  - c) approval of the clients.
8. Localization of the translation is
  - a) adaptation to the local culture
  - b) creation by the representatives of the local culture
  - c) independence from the local culture
9. Modern social media ads are
  - a) multimodal
  - b) unimodal
  - c) simple.
10. Business translation steps are
  - a) getting a clear copy, understanding, translating, proofreading, formatting, proofreading, notarization
  - b) translating, formatting, notarization
  - c) translating, proofreading, formatting, notarization.

## **V. TOPICS FOR THE INDIVIDUAL WORK**

1. The strategy of euphemisation in business translation.
2. The problems of translation of compound economic terms.
3. Grammatical aspects of translation of economic texts. Pragmatic peculiarities of economic texts.
4. Translation peculiarities of economic terms in tourism industry and hotel and restaurant business.
5. The problem of translation equivalence in business translation.
6. Translation peculiarities of product specifications and instructions.
7. English economic terminology as a source for Ukrainian economic terms; structural and semantic adaptation of English economic terms in Ukrainian.
8. The activity of early Ukrainian translators of economic literature.
9. Stylistic aspect of economic translation; the problem of metaphorical transfer.
10. Abbreviations and acronyms as economic terms and problems of their rendering into target language.

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**Д 12      Теорія і практика бізнес-перекладу** : посібник для здобувачів освіти за спеціальністю В 11 Філологія, спеціалізації В 11.10 Прикладна лінгвістика, ОПП «Прикладна лінгвістика. Переклад і комп’ютерна лінгвістика» / Данилюк Н. О., Рогач О. О., Троцюк А. М. Луцьк : Надстир’я, 2025. 144 с. / Danylyuk N. O., Rohach O. O., Trotsiuk A. M. **Theory and practice of business translation** : manual for the students of the specialty B11 Philology, specialization B 11.10 Applied Linguistics, EPP «Applied Linguistics. Translation and Computational Linguistics». Lutsk : Nadstyrya, 2026. 144 p.

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Посібник охоплює теоретичні зауваги до бізнес-перекладу, плани та завдання для семінарсько-практичних занять, тести, матеріали для самостійної підготовки до занять, список рекомендованої літератури.

Для здобувачів освіти за спеціальністю В 11 Філологія, спеціалізацією В 11.10 Прикладна лінгвістика, освітньо-професійною програмою «Прикладна лінгвістика. Переклад і комп’ютерна лінгвістика». Може бути корисним для здобувачів освіти за спеціальністю В11 Філологія, які вивчають НОК «Вступ до фаху», «Англійська мова», «Українська мова за професійним спрямуванням», «Машинний та автоматизований переклад», «Послідовний і синхронний переклад», «Новітні тенденції сучасної прикладної лінгвістики» й ін.

The manual covers theoretical notes on business translation, plans and tasks for seminars and practical classes, tests, materials for independent preparation for classes, and a list of recommended literature.

For the students majoring in B11 Philology, specializing in B 11.10 Applied Linguistics, EPP “Applied Linguistics. Translation and Computational Linguistics.” It may be useful for the students majoring in B11 Philology who study NEC “Introduction to the Profession,” “English Language,” “Ukrainian Language for Professional Purposes,” “Machine and Automated Translation,” “Consecutive and Simultaneous Interpretation,” “Newest Trends in Modern Applied Linguistics,” etc.

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