

## VOA Lesson 1 - VOA 商务英语系列

**Dodge:** Tate associates is a global consulting firm, right?

**Tate:** That's right. A few years ago, we had just two offices. Now we're up to 90.

**Dodge:** Why so many, so fast?

**Tate:** We had to. To be a global player, we need to have access to local markets. A local office gives us access to these markets.

(一个当地的办事处能使我们介入这些市场)

**Dodge:** So local companies come to you...

**Tate:** They come to us and asked: "What do I do now"?

**Dodge:** In what areas?

**Tate:** You name it. Accounting, computers, all areas.

**Dodge:** So you consult in all areas.

**Tate:** We consult wherever there's a need. And if there isn't a need, we create one.

**Dodge:** So you consult in all areas.

**Dodge:** Specifically, though, what are your strengths?

**Tate:** The core of our businesses is accounting, we provide accounting services for many of our clients.

**Dodge:** You are more than bookkeepers.

**Tate:** Of course. We're planners. We help our clients keep pace with the global economy.

**Dodge:** Having offices around the globe helps.

**Tate:** We can say to our clients, "we have access, we know people... my friend in Tokyo,

my friend in Washington, my friend in BJ."

**Dodge:** So your network is another of your strengths?

**Tate:** Yes. Our global network is a major strength.

**Dodge:** Global networking isn't easy.

**Tate:** For us it is easy. All of our employees speak several languages.

**Dodge:** So they are sensitive to local culture?

**Tate:** They are sensitive and they are objective.

**Dodge:** Objectivity is a ...

**Tate:** It's a necessity for consultants. You have to be objective or you can't do your job.

**Dodge:** So sensitivity and objectivity are the major strengths of your employees, correct?

**Tate:** Correct. But let me add competent. My employees are very, very good at their jobs.

**Dodge:** In sum, then, your employees are sensitive, objective, and competent.

**Tate:** That sums it up nicely.

## VOA Lesson 2 - VOA 商务英语系列

Business English. Time for your meeting. Weiwei: Dr Luckket, it's time for our meetings. Dr Lockett: Thank you. I'll be right there. Hello, I'm Dr Lin Lockett. I'm glad you can make today's meeting. We'll make a breath. Give us 25 minutes, we'll give you the world of business.

**Consultant:** How are things in the graphic design business, Mr Height?

**Roy:** Great, I really like being my own boss.

**Consultant:** You started your own business last year, didn't you?

**Roy:** Yes, right after I was laid off.

**Consultant:** Wasn't you working at an advertising firm?

**Roy:** Before they downsized.

**Consultant:** In the end, being downsized worked out. Your new business is a success.

**Roy:** As I said, it's good to be your own boss. No one can lay you off.

**Consultant:** Your graphic design business has worked out for you.

**Roy:** It has. Even Tailor Associates uses my design services.

**Consultant:** That's right. Didn't you design our logo?

**Roy:** I designed your logo and your letter head.

**Consultant:** You're going to do our website, too, right?

**Roy:** If I get into web design.

**Consultant:** If? web design is a logical next step for a graphic designer.

**Roy:** Perhaps, but it's a big step. **Consultant:** So, you've come to us to...

**Roy:** I've come to you for advice. I need to expand. I need to grow.

**Consultant:** You want to expand into designing website...

**Roy:** I want to design website. No, I have to design website. But,...

**Consultant:** But with expansion comes investment.

**Roy:** Yes, I need to invest in computers and personnel.

**Consultant:** You'll need powerful computers to do web design

**Roy:** And skilled designers to use the computers.

**Small talk:** A: We have coffee and tea. Which would you prefer? B: Tea, please. Tea, thanks

**A:** We have cold tea and hot tea. Which would you prefer?

**B:** Hot. Dr Lockett: Miss Wei, How do you think the meeting went?

**Wei:** Fantastic. **Dr Lockett:** Let's go to another one.

**Ms. Tate:** T Mr. White: W

**T:** Mr. White, you're worried about making more investment.

**W:** Especially investing in computers. The technology changes so rapidly.

**T:** And you have to change with it.

**W:** When I started, I had one simple phone, one single line phone.

**T:** Life was simpler then.

**W:** That was only last year. Now I have a multiline phone, a pager and a cell phone.

**T:** No email?

**W:** Of course email, and voice mail and fax.

**T:** You should be used to changing technology.

**W:** I can't keep up with the changes. They happen too fast.

**T:** Technology has really changed the way we do business.

**W:** I know, with today's technology, there is no down time.

**T:** Do you stay in touch with the office all the time?

**W:** My clients can reach me anywhere by cell phone.

**T:** So if they can get in touch any time, your office is always open.

**W:** As I said, no down time.

**T:** You could turn off your cell phone.

**W:** What? How would my clients get hold of me?

**T:** Your clients could always email you.

**W:** And they do. I have computer savvy clients.

**T:** Email is really convenient, all you need are a computer and a modem.

**W:** And the fast reliable connection to the Internet.

**T:** Is your modem fast enough?

**W:** I had got a faster modem to keep up.

**T:** Why don't you get direct connection to the Internet?

**W:** One more thing to spend money on.

**T:** A direct Internet connection is a necessity for you.

**W:** A course necessity.

## VOA Lesson 4 - VOA 商务英语系列

**T:** let me ask you this,do you send files over the internet?

**H:** A lot.We sent graphics files back and forth(来来回回) all the time.

**T:** So you download a lot of files too?

**H:** That's what we got a faster modem.Large files take forever to download.

**T:** Listen to what I'm telling you. Get a direct internet connection.

**H:** Is it that much faster?

**T:"** You can download those files in no time(立刻)and get that you design work.

**H:** All right,let's put it on the list.

**T:** Speaking of list,that's where we should be working on.

**H:** I start making a wish list.a list of computer equipment.

**H:** Let's take a look. **H:** It's not quite complete.

**T:** It looks like you listed every peripheral on the market.

**H:** Looks that way, doesn't it? **T:** You want this stuff, but do you need it?

**H:** Yes,sure,don't I? **T:** Before you purchase any hardware,you should do more research.

**H:** We should I do these research.

**T:** Get on the net. Start surfing. Check out what's hot?

**H:** Where on the net do I look? **T:** Search for hardware and software reviews.

**H:** Ok,I'll read the hardware and software reviews,then what?

**T:** Email people who use the hardware. Email desingers use the software.

**H:** Ok,I'll start searching on the net.

**Small Talk:** That's not in my job description, but OK.

-Would you cope this for me? -That's not in my job description.

-Would you help me set up conference room?

-I'm really busy. Could you help me move this furniture?

-Glad to. -Sure, what do you need?

## VOA Lesson 5 - VOA 商务英语系列

**Tate:** How did the web search go?

**Hyde:** Super. I visited lots of vendor sites.

**Tate:** Did you check out their product pages?

**Hyde:** Sure. That's where I found the technical specs.

**Tate:** What about the FAQ's? Did you read the vendor's FAQ's?

**Hyde:** The FAQ's were really useful. A lot of people had the same questions I had.

**Tate:** So these vendor sites answered all your question.

**Hyde:** All my technical questions, anyway.

**Tate:** Where else did you search on the Net?

**Hyde:** Some users had put up sites on specific products.

**Tate:** That's good product advertising.

**Hyde:** Well, when the comments are positive, it is.

**Tate:** You mean users post negative comments too? What a surprise!

**Hyde:** Some, but the topics were more on how to use the products.

**Tate:** And how to avoid their Bugs.

**Hyde:** Lots of good tips get posted on those user sites.

**Tate:** Did you e-mail any users?

**Hyde:** No, Not yet. I don't think I need to.

**Tate:** You got enough information just from the sites. Hyde: Every web site had links to other sites.

**Tate:** So you just surfed from site to site.

**Hyde:** I followed the links from site to site reading about design software. Tate: And you know what you want now?

**Hyde:** I got a good picture just by following the links.

**Hyde:** In my research on the net, I learned one thing.

**Tate:** What's that?

**Hyde:** You can never have enough memory.

**Tate:** That works for both people and computers.

**Hyde:** Design software will take a lot of computer memory.

**Tate:** Most computer application is taking numerous amounts of memory.

**Hyde:** But specially design software graphic files are huge.

**Tate:** So you need a lot of memory.

**Hyde:** And storage, I need a lot of disc space to storage these files.

**Tate:** And to back them up.

**Hyde:** Right. If computer crashes, I don't want to lose my work.

**Tate:** So you need a lot of storage on your computer.

**Hyde:** And some back up storages devices.

**Tate:** Sure. You have to back up copies of your files.

**Hyde:** Once my computer crashed, and I lost all of my work. I had no backup copies.

**Tate:** No backup copies? Ai! You only did that once!

**Hyde:** Isn't there share wares available to help you backup files?

**Tate:** Sure. You can pour application down from shareware site.

**Hyde:** I think my browser has to list shareware links.

**Tate:** They must. Point browser to one of those links.

**Hyde:** What about newsgroup on shareware?

**Tate:** There must be newsgroup on shareware.

**Hyde:** There are newsgroup on everthing.

**Tate:** Cover all bases. Look every corner of the net.

**T:** so far, we only talked about equipment.

**H:** I know,I'm going to need new staff.

**T:** You're going to need trained people to run these new equipment.

**H:** They have to be compuyer literate.

**T:** And also creative.

**H:** That's easy to application to find out these days.

**T:** True ,Most graphic designers are familiar with computers.

**H:** and designers are by nature creative.

**T:** your have the perfect staff, compuyer literate and creative.

**H:** thanks to my web search,we'll use the best design software.

**T:** software they're can be upgraded?

**H:** upgradeable and compatible with our current software.

**T:** compatibility is good.is the software easy to use?

**H:** other users said it's,they said very user-friendly.

**T:** so the learning curve shoud be short.

**H:** very,besides,I'm having staff who are compuyer literate.

**T:** it looks like you're ready to expand.

**H:** I have collected hardware and software.

**T:** you have to identify your staff need

**H:** I have clients waiting in the wing.

**T:** we'll be your first web client.

**H:** you want to be a guinea,ya?

**T:** yes,but a special introductory rate.

**H:** that goes without saying.

有礼貌地挂断电话

I'm sorry to interrupted,but I have a meeting in a few minutes,let me call you later.

**T:** What's On your agenda today, Dermen?

**D:** I'm meeting with Ms. Undersion, chief resource officer of Style-Plus.

**T:** Style-Plus, Aren't they clothing manufacturers?

**D:** Yes,they need to change the way of manufacture clothing.

**T:** They do their own manufacturing, they do it?

**D:** Yes, they owed the manufactur, that maybe the problem.

**T:** Are they planing to outsource the manufacture?

**D:** Maybe, that's what I'll find out today.

**D:** Style-Plus is doing well?

**U:** Style-Plus is doing very well.we found our niche.

**D:** Oh,niche,I think ninch.

**U:** Niche, ninch? It's doesn't matter. we understand each other.

**D:** What's your niche?

**U:** We manufacture clothing for women. **D:** Women? that's a big niche.

**U:** Our marketing niche is women who wear larger sizes.

**D:** So your marketing niche is big women.

**U:** We prefer to say for women who wear larger sizes.

**D:** What's your specific problem? **U:** Simply we can't keep pace with the demand.

**D:** The market is growing. **U:** Yes, retailers want more of our product line.

**D:** Consumer demand is there.

**U:** But the product isn't. we need produce more products more quickly.

**D:** If you produced more,you could keep pace with the demand.

**U:** That's our goal.

记不住对方姓名和相貌时请说:

I'm sorry, I'm really bad with names / faces.



**VOA Lesson 09** - VOA 商务英语系列

新词：supplier 供应商 fill an order 完成订单 computerize 电脑化的 workforce 劳动力 replace 替换

**T:** So, Dermen, Style-plus has a well defined market(市场定位明确) niche.

**D:** Yes, and there market is growing.

**T:** And you said they can't keep pace with the demand.

**D:** That's right. They are getting more order than they can fill.

**T:** They're losing orders and losing money.

**D:** Their retailers are going to other suppliers

**T:** It's the old problem. If you can't fill an order, someone else can.

**D:** She said they have a solution to their production problem.

**T:** What is that? **D:** I'll find it out today what it is.

**D:** How would you decide to increase the production?

**U:** We are going to use computers.

**D:** Your are going computerize the entire production line?

**U:** The entire line. We need to keep the machines running day and night.

**D:** What about your employees? **U:** Now we have one employee per machine.

**D:** But with the computer operated system.

**U:** With the computer operated system, we'll have one employee for ten machines.

**D:** So your employees will no longer operate the machines.

**U:** No, now they'll operate the computers.

**D:** I imagine they don't know how to use the computers.

**U:** No, they are not computer literates.

**D:** So what would you do with your workers?

**U:** That's my question for you, well what I do with my work force.

**D:** It seems you have two options. **U:** Retrain them or replace them.

**D:** Both of the options. **U:** It's a difficult choice.

## VOA Lesson 10 - VOA 商务英语系列

in store for 即将来临, 即将发生 process 过程 trade off loyal, loyalty 忠诚 As I said before, As you said before,

boil down to 归结

I see the major change in store for Star Plus workers

Yes, They have two choices, really?

Learn to use computer?

Right. Learn to use computers, or find another job.

Either of the choices is difficult.

The employee is skilled on their work. They understand the process of making clothing.

They just need to learn computer skills.

Right, they need to be skill with the computers

As I asked before, what do I do for my workers?

You could retrain them, or you could hire new workers.

I don't want to lay off people. Some of our employees have been with us for 30 years.

That loyal is hard to be replaced.

But, it maybe difficult to retrain these workers.

True, it maybe easy to hire new ones.

There is real trade off here.

If you hire new workers, you lose time rebuilding loyalty

If I retrain my old worker, I lose time when they are training.

You lose time rebuilding loyalty

I lose time when I retrain my old worker.

Bottom line, you are going to lose time.

Time is money. There are 3 factors considered. Cost, time and loyalty

1. Cost. you mean how much will cost to retrain the worker?

And how much to cost to train new ones.

Both of them take time.

2. Time. Time is spent on training, and time is lost in production.

And lost time is meaning lost revenue.

3. Loyalty. We talk about worker loyalty already.

And our loyalty to them. Our factory like a family.

So, your choices boil down to those factors: Cost, time and loyalty .

## VOA Lesson 11 - VOA 商务英语系列

Board of directors, implement

**T:** Has Ms Anderson decided whether to retrain or lay off ?

**G:** She made it to the board of director yesterday. They are making a decision.

**T:** Fortunately for her, she is not the decision maker.

**G:** I'll say. She'll be here soon to give me their decision.

**T:** Then we can help implemented.

**G:** Yes, if the board decides to retrain the current employees, we can help them organize the training program.

**T:** And if they decide to hire new employees we can help me recruit skilled workers

**G:** And then help them train the new worker for those specific jobs.

**T:** Either way, we have a full play it. Place price tag on, morale

**A:** Well Mr. Green, the board voted to retrain. The loyalty factor was the important one

**G:** The workers' loyalty to you. **A:** And our loyalty to them.

**G:** It was a tough decision. There will be cost and time consideration in either case

**A:** But we could never replace loss loyalty.

**G:** I Agree. You've spent lots of time and money in your employees.

**A:** We can't place a price tag on loyalty. **G:** I'm sure company morale will be high now.

**A:** I hope so. Changes are always the problem though.

**G:** No one likes change. But ultimately, it'll work out for the best. Pros and cons, option, on side, off side

**A:** So what's the next step, where do we go from here?

**G:** let's start by looking at the training options. **A:** Options?

**G:** It shouldn't surprise you that we have a couple of options.

**A:** Both options with pros and cons. **G:** Everything has its advantage and disadvantages

**A:** And nothing is ever simple. **G:** Basically, you can either train your workers on side or off side.

**A:** Well, without knowing the pros and cons, my first action is to train on side.

**G:** Let me pull some information together for next meeting, then you can make a form decision.

## VOA Lesson 12 - VOA 商务英语系列

alternative convenient disrupted

**G:** I told Ms. Ederson that she has two retraining options.

**T:** What are those two alternatives? **G:** On site training and off site training

**T:** So the quality of the training is the same, only the location varies.

**G:** There's also the question of the convenience, it's more convenient for the workers to train on site.

**T:** There's also the disruption, off site training is more disrupted to the employee's day to day routine.

**G:** There are advantages and disadvantages to each option.

**T:** Have you explained pros and cons of each? **G:** That's what we are going to discuss today.

**T:** Brief me on her decision when you finished. **A:** So tell me about on-site training, what are the advantages?

**G:** With the on-the-job training, the workers training on the new computerized machines

**A:** Right on the factory floor. **G:** On the factory floor with an instructor on side. During normal working hours.

**A:** So there's no disruption on employee's work schedules? **G:** No disruptions, they follow their normal work schedule

**A:** That sounds good, what's the disadvantage?

**G:** They are learning while doing, they will make mistakes

**A:** And waste material. **G:** It's what is called the oops factor.

**A:** Mistakes will be made and material wasted during training.

**A:** How can we avoid this oops factor? **G:** Train the workers off side, then productions is not affected.

**A:** That's a big advantage. **G:** With off side training , workers' train at evening

**A:** So our productions continues. The work on the factory floor isn't effected .

**G:** And after the computers installed, the workers will be ready

**A:** They are working at the factory during the day, and train off side at night

**G:** It's a long day, that's the big disadvantage, it'll take a lot of energy to work all day and train at night

**A:** It makes me tired thinking about it.

对建议表示赞同

good idea / great, I can use the break . / ok,I could use the break.

### VOA Lesson 13 - VOA 商务英语系列

**T:** I hope Ms.Edersion considers employees attitude in her decision.

**G:** I'm sure she will. She understands that employees have to be happy in their jobs.

**T:** if they don't have good a attitude, they won't work well.

**G:** they have to have a good attitude during training too.

**T:** absolutely ,especially when they are learning new skills.

**G:** like learning computer skills. **T:** becoming computer literates can be frustrating.

**G:** talking about having a bad attitude. **A:** this is a difficult decision for the board

**G:** the bottom line is always time and money **A:** true ,we are concerning with the initial costs

**G:** there are costs to both alternatives **A:** costs in both time and money

**G:** and of course ,you don't want any downtime **A:** there will be some lost time, but we have to minimize it

**G:** as I said , it all boils down to time and money

**A:** to minimize downtime, we are going to do both on the job and off site training

**G:** how ? by splitting the workforce into two groups? **A:** half will train off site but during normal working hours

**G:** and the other half will tain on the factory floor with new machines

**A:** by alternating two groups, we can keep the productions going

**G:** that will minimize the downtime but you still have the oops factor, do you know ?

**A:** yes, but production will increase as soon as the workers are up to speed

**G:** then you will be able to keep up with relailors demand **A:** and keep our workers

**G:** sounds like a win-win situation

对一个提议表示不同意

**A:** let's take a break and get some lunch

**B:** I'd like to but I can't ,I'm too busy

That sounds like fun, but I can't . / what a good idea, but I can't / I wish I could but I can't .

I have too much work to do/ I don't feel well /I have another appointment.

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## **VOA Lesson 14** - VOA 商务英语系列

**Tate:** Mr. Goment, The blue jeans king .Welcome.

**Goment:** whatever you heard is not true.

**T:** it's not true that sell more jeans than any one ? **G:** true, it's true.

**T:** it's not true that you have more jeans retail outlets than any one ?

**G:** yes, guilty has charged. **T:** it's not true that your jeans catalogue in every home ?

**G:** well ,almost every home.we don't have 100% market penetration. Electronic commerce

**T:** you don't have 100% market penetration yet .

**G:** no, not yet. but we are working on it **T:** how I can help you toward that goal? What bring you in today.

**G:** we want to go global. **T:** you don't mean open more retail outlets?

**G:** no , we want to sell on the internet **T:** you are talking about e-commerce

**G:** precisely ,we want to get in electronic commerce. The world wide web with access to the computers/ www cybercafe

**T:** electronic commerce will definitely broaden you market.

**G:** at least the market share with access to the computers

**T:** and with access to the world wide web.

**G:** will e-commerce we can reach more people

**T:** you can access other markets without opening new stores

**G:** every cybercafe is a store.

**T:** that 's true . anyone can walk into a cybercafe and log on.

**G:** point their browser to our website and buy a pair of jeans

怎样给人劝告

you work too hard , you ought to take it easy.

I ought to but I can't .

You ought to relax/take a break /slow down

You should relax/take a break /slow down

Why don't you relax/take a break /slow down .

## **VOA Lesson 15** - VOA 商务英语系列

**Mr. Gomes:** G Ms. Tate: T

**T:** You've decided to go global?

**G:** Hasn't everybody?

**T:** Do you have a web page?

**G:** We have a corporate site for years.

**T:** But you haven't use it to sell jeans?

**G:** No, it's just informational, a PR kind of thing.

**T:** Does it get many hits?

**G:** No, but the target audiences are our own people.

**T:** Do you mean you target your own retail shops?

**G:** Right, our target is not the consumer.

**T:** Well, that could explain the low number of hit.

**G:** The website is designed to help our retailers promote jeans.

**T:** Can anyone access this page?

**G:** The basic information about our company yes.

**T:** But not the proprietary data?

**G:** All data is encrypted and access is encrypted by password.

**T:** And you built fire wall to protect your data.

**G:** Our programmer have developed a sophisticated security protocol.

**T:** Any problems with hackers breaking your code?

**G:** No, our encryption messages are very sophisticated.

**T:** What about virus?

**G:** The fire wall screens all threats to our data.

**T:** No major systems crashments?

**G:** No, our server can handle a lot.

## **VOA Lesson 16** - VOA 商务英语系列

Bar code inventory control scan

**T:** you already involved e-commerce, aren't you?

**G:** for inventory control, back office kind of stuff.

**T:** for example? **G:** a customer comes into the store.

**T:** and buy a pair of jeans **G:** or more, everything in the store is coded.

**T:** the sales clerk scans the bar code

**G:** and the information stored on the bar code is translated to us. Supplier restock denim button fly

**T:** what do you do with that information

**G:** when an item sells, the suppliers can restock it **T:** what do you mean?

**G:** for example, you buy washed denim jeans size 32 with button fly

**T:** the sales clerk scans my purchase. **G:** that scanned information is sent to our manufacturer in Asia

**T:** the minute the purchase scanned?

**G:** it's instantaneously. the manufacturer received the scanned information,

he produces a pair of washed denim jeans size 32 with button fly and overnights them to the store.

**T:** and jeans are replaced on the shelves **G:** ready for the next customer. real time information demographic

**T:** bar codes give you a lot of market information **G:** they keep up on top of fashion changes.

**T:** bar codes give what we called real time information **G:** why real time?

**T:** bar codes enable us to check events as they happen **G:** like the objects have been sold?

**T:** and the person buy

**G:** you mean if they pay by credit card we also have lots of demographic information about them



**T:** age, sex, monthly purchases ,you have it all in real life .

怎样正面应答劝告

you are right,why am I working so hard . you know ,you are right you are 100% right .

you talk too much, you should give others chance ?

you think so ? really ? is that so ? you mumbel , you should speak out .

## **VOA Lesson 17** - VOA 商务英语系列

**T :** With bar code inventory, you can restock quickly

**G:** Sure, whatever you buy we can replace it from either the storeroom or the factory.

**T:** So now you want to take this one step further,

**G:** Right, we want our costumer to buy directly from the factory.

**T:** So they'll skip the retail store

**G:** Those who cannot get from store can order directly.

**T:** What about fit?

**G:** What about it ? If the jeans fit, wear them.

**T:** It difficulty to order clothes from catalog.

**G:** But this is different, we open scanning studios,

**T:** Scanning studios?

**G :** Right, you go to the scanning studio and get measured.

**T :** My body will be scanned?

**G :** A special scanner will scan your body and create a computerized three D image.

**T :** So, my body measurements will be stored on computer.

**G :** We'll keep your record of measurements in our database.

**T :** Now what, how do I buy a pair of jean?

**G :** You go on line,

**T :** I pull up your web page

**G:** Click on your order button. your sizes and style reference are stored in our system

**G :** All you have to do is to place your order

**T:** And jeans are delivered to my door

**G :** Click on and save on bus fare.

## **VOA Lesson 18** - VOA商务英语系列

**T:** When consumers go online, (上网) they need to trust the vender.

**G:** We already have our consumer confidence in our product(产品信誉)

**T:** buying online is different from buying in the store.

**G:** It's a lot different in cyberspace.

**T:** cybersellers (网上销售商) have to develop an enviornment of turst. (建立信任的环境)

**G:** I know. Well asking people to type in their credit card number.

**T:** and they have no idea who will have that information

**G:** we have to have some way to show them that data is security online transaction (网上交易)

**T:** to do online transactions, you need to link up with (与...挂钩) the financial institution. (金融机构)

**G:** like a bank or investment bank?

**T:** right, there are intermediary (中间人) between you and your customers' money.

**G:** we'll use the same one that issues (发布) our credit cards

**T:** that will help with the trust fator.

**G:** we'll have to pay them fee ,I suppose.

**T:** there's a standard fee schedule(标准价目表) for e-commerce transaction.

**G:** part of price of doing business

**T:** you also need financial software

**g:** off the shelf (现成出售的) or custom-made (订制的)

**T:** off the shelf.If you have custom-made financial software, you may not have interoperability. (相互操作性)

**G:** you mean I may not be able to share financial information easily.

**T:** exactly. The financial data has to be shared with your financial institution.

**G:** and what about encryption methods?

**T:** generally, most companies are going with one or two types of encryption.

**G:** ok, I'll check out off the shelf financial software.

## **VOA Lesson 19** - VOA 商务英语系列

Let's talk about the rollout phase of your online shopping.

I figured we start local.

Good idea, starting with your existing clientele.

Even smaller, we limit access to holders of our store's credit cards.

You could have a password accessible website.

And we are only giving the password to our valuable customers.

They are the ones who have confidence in you already.

We offer discounts to pull them in.

To get this discount, we need to complete the survey.

Right, the survey will give us some feedback on the system.

Your ISP will also give you feedback on your visitors.

We have the webmaster to analyze the hits.

You need to know who visited and how long they stayed.

And we need to know any about glitches.

Once you worked out the bugs you can link up to the outside world.

Then we are ready for prime time.

Hang on, first you have to consider cross-board regulations.

You mean make sure of policies on line with global conventions?

You should investigate some international certification.

To prove we are reliable,

And trust-worthy.

We are going to have the beef up custom supports stuff.

Custom support is expensive, but necessary.

Just one of trade of selling into internet marketplace.

## **VOA Lesson 21** - VOA 商务英语系列

T: So you ship each computer within five days and repair computers within two days.

S: We are committed to providing fast service.

T: And you really can distribute the computers within five days.

S: Generally, Yes, but our distribution costs are increasing.

T: It is more expensive to deliver to customers one by one.

S: Right, It is cheaper to send a whole truckload to one place.

T: Like a retailer outlet or a warehouse. S: Instead we deliver to individual customers.

T: Distribution costs must be really high. S: That is the problem, high distribution cost.

T: Why are the distribution costs skyrocketing?

S: Because we have more customers. It is the price of our success.

T: You mean you are successful at selling more computers.

S: And each computer must distribute to the individual customer.

T: So you can't take the advantage of economic scale.

S: That is right, if we sold one hundred computers, we have to deliver them to one hundred different locations.

T: No wonder your distribution costs are through the roof.

S: If we do something quickly, we'll lose all our profits.

T: Direct computers sells computers all over the country?

S: That's right, send from distribution sites. T: Ok. I wasn't sure about that.

S: Last year, we have just one central distribution port.

T: And since then you grown. S: We have three main hubs, we just open the third.

T: That's a lot of growth. S: With the additional hubs we're closer to the customer.

T: It should cut down the delivery time. S: That was the idea. How to answer other' thanks:

Thank you for your help. You are welcome./Pls don't mention it./Glad to give it./Any time./No problem at all.

/ I glad I can help./It is my pleasure.

You are a big help.

## **VOA Lesson 22** - VOA 商务英语系列

T: What exactly happens at your hubs?

S: First, our customer places an order; second, the computer is assembled.

T: The hub is doing the assembly.

S: That's right. Third, the computer is placed in inventory.

T: It is not in inventory very long, is it?

S: No, just inventory gets on the truck.

T: So fourth the computer is taken out of inventory and sent to the customer.

S: All within five days, we work fast.

T: So inventory is kept at the hub.

S: Yes. Although we want to keep inventory at the minimum.

T: But if you have large inventory of computers, you have more control.

S: More control and more expense.

T: Many companies operate efficiently with large inventories.

S: I bet they aren't in the high-tech industry.

T: Do you mean that high-tech industries like computers change too quickly.

S: Exactly, I don't want inventory of last year's products.

T: Old inventory won't sell.

S: Not in this industry, our inventory never gathers dust.

T: You are concerning about your products becoming outdated.

S: That's right, this industry is changing so quickly, it is hard to keep up with them.

T: The technology is changing, and that leads to new developments.

S: New products are developed constantly. And computers on the shelf become vergly obsolete.

T: Customers want them newest and fastest.

S: No problem, but meanwhile, our inventory is losing one percent of its value every week.

### **VOA Lesson 23** - VOA 商务英语系列

The supplier is another important player.

Absolutely critical, we need good suppliers to stay on schedule.

They supply the computer components to the hub.

Where the computers are assembled.

But again, you cann't have a huge inventory of components.

For the same reason, the components become outdated.

But you need enough components on hand to assemble the computers.

we cann't afford to wait for missing components.

You operate on a very tight schedule.

You bent, those components sent are gonna to be the hubs or else.

and you have three hubs, it must be a logistical nightmare!

Only if the right component isn't on hand at the right time.

Your suppliers need to know which components to manufacture.

which components and how many.

and when and where to send them.

Each hub requires different quantity of components.

You really need to be well organized.

We are very well organized.

The components you need must change from month to month.

week to week in some cases.

How do your suppliers stay on the top of changes in technology.

well, the smaller suppliers are more flexible . they can change more rapidly.

You must pay a premium for that flexibility.

I do. I pay a premium for flexibility and knowledge.

## **VOA Lesson 24** - VOA 商务英语系列

Part I: What's Mr. Stanton's challenge?

Tate: Your challenge is to lower distribution costs.

Stanton: But, not at the expense of our reputation.

Tate: No, you still have to deliver on time.

Stanton: If we lower distribution costs, we can't keep our delivery promise.

Tate: Or, keep your inventories low.

Stanton: It's a real balancing act.

Tate: One cost goes up. Another comes down.

Stanton: It's hard to keep things on an even keel.

Part II: How can Direct Computers Lower distribution costs?

Tate: Nonetheless, Direct Computers has really grown in the last two years.

Stanton: Sales have increased by over 100%.

Tate: You know. That may be the solution to your high distribution costs.

Stanton: I don't understand. I still have to deliver the computers.

Tate: Yes, but why do it yourself?

Stanton: You mean, outsource the distribution?

Tate: Why not? You have the volume to negotiate some very favorable rates.

Stanton: Hmm, we pay another company to deliver the computers.

Part III: What is Ms. Tate's money-saving idea?

Tate: Here's another money-saving idea.

Stanton: Money-saving or money-making?

Tate: Both. Here's what I mean, you need the components on site, right?

Stanton: Right. So we can assemble the computers quickly.

Tate: What about moving the suppliers to your hubs?

Stanton: You mean, to produce components at our hubs?

Tate: Exactly. How does that strike you?

Stanton: Let me mull it over, I'll get back to you.

**VOA Lesson 25** - VOA 商务英语系列

T: Well, have you had time to think over what we talked about?

S: I made time. , I spoke with our executive group.

T: And did you reach a conclusion?

S: We've concluded that we have prospered by change, we can't be that now.

T: So you want to outsource your distribution.

S: Yes, and we want to have a supplier at hub.



T: I must say I'm surprised.

S: I am too. We'll have a trial period to see how it works.

T: Now we need to identify the most qualified distribution company for outsourcing.

S: And the most proper supplier to bring in house.

T: You may not want to do everything at the same time.

S: No, we'll take this step by step.

T: You don't want to do a half baked job.

S: The most immediate problem is reducing distribution costs.

T: I agree, let's do our homework on distribution firms.

S: Once that's underway, we can focus on the suppliers.

T: It is also important to have milestones?

S: To measure our progress.

T: Right, to see if we progressed.

S: There's progress if our cost goes down.

T: And the assembly speeds up.

S: The first time around everything may not work out.

T: We may have to adjust our plans.

S: So be it, we'll check our progress, and changes needed.

Small talk:

I'm sorry I have to go.

Oh, stay a little bit longer.

Really I can't, I have to get up early tomorrow.

---

**VOA Lesson 26** - VOA 商务英语系列

J: Ms. Tate, we were talking about the style-plus training program.

T: Right, the clothing manufacture that computerized its factory.

J: How did that training turn out?

T: Very well, they retained their employees and equally important their employees' loyalty.

J: What about the training itself?

T: The workers were given just enough computer skills to do their job.

J: Just enough training to do their job.

T: Just in time and just enough.

J: And what about Mr. Hyde? You were telling me he hired training new employees, too.

T: He hired graphic designers, who're already computer literate,

J: How did they work out?

T: He hired them first as free lancers on a project by project basis.

J: Then if he liked their work, he put them on the payroll fulltime.

T: Exactly, this helped him identify the best people.

J: It gave him a good opportunity to evaluate their work.

T: And see if their personalities fit in the corporate culture.

J: Successful companies have successful employees.

T: Nothing succeeds like success.

J: Like the successful jeans retail store with its popular website.

T: Claims like that who are into e-commerce write their own tickets.

J: You help them, give yourself some credits.

T: We'll take credits if credits do. We're just a change agent.

S: You let others do the dirty work?

T: We don't mind getting our hands dirty but it is our claims who make things happen.

---

## **VOA Lesson 27** - VOA 商务英语系列

As a consultant, aren't you afraid of giving the wrong advice?

You mean am I afraid of failure?

Failure is too strong a word, afraid of making mistakes.

You learn from your mistakes, you know.

In another words, nothing ventured, nothing gained.

Right, it is important to look at the big picture, don't sweat the small stuff.

So you encourage risk taking?

We thrive on risks ,that give us great results.

Would you say you are a results-oriented company?

Yes, definitely. but we don't bite off more than we can chew.

You like to keep you workload manageable.

Yes , and the goals attainable.

The smaller the project , the sooner you see the results.

we like to break down the large projects into workable chunks.

What about long range plans?

We have them,of course. But our motto is 'start slow ,work small.'

Is that much carry-over from one project to another?

Unfortunately no, what works for one company won't work for another.

So are you continually reinventing the wheel?

Not at all, each company has a different problem to solve.

Which requires a different proach.

A different proach and a different solution.

As an innovator , you must like the challenge.

Everyone likes to be challenged, we all like to be innovative.

---

## **VOA Lesson 28** - VOA 商务英语系列

Mr. Hill, don't tell me you'll open another store.

I wish my news were that good.

Things cann't be going that poorly for you.

When is the last time you shopped the Hill's department store?

Well, I yea... you know I don't really shop that much.

Unfortunately, there are a lot of people like you.

Your store is not attracting shoppers.

Shoppers are staying away in droves.

You are losing customers.

Can you tell me why?

There is a lot of new competition out there.

You said it. The large megastores are killing me.

But for quality, your store can't be beat.

Not just quality, our prices are competitive.

Why is your customer base shrinking, then?

That is what I want you to tell me.

What about location? Is your store conveniently located?

We are as convenient as the store across the street.

Are they pull them in?

Like there's no tomorrow.

So, if price, quality and location are equal.

What is the problem?

Could be service, how is your customer service?

Now, there, we may have a problem.

---

## **VOA Lesson 29** - VOA 商务英语系列

T: Ms. Tade

H: Mr Hell

W: Waiter

T: This is a good place to see custom service in action.

H: This is a coffee shop, I runned a Department store.

T: Service is Service. Whether sell sandviches or dresses.

W: Ready to order?

T: We don't have menus.

W:Hand on ,I'll be back .

H:We've been here for 10 minutes, and no manus. Let's get out of here.

T:Not satisfy with the service.Take your business elsewhere.

H:Let's hope the service in this coffee shop is better.

T:If not there is another one across the street.

W: Hi how are you today?

T: Fine thanks. What's good today?

W: Everything is good here.

What are you in the move for?

T:I think a sandwich.

W:There is special sandwich menu on the wall.

H:Can I have my sandwich on toasted bread?

W:Of course.You can have on anyway you wanted.

T:See the difference between the two service?

H:Like night and day.

T:AT the first coffee shop we were the intrusion.

H:At this coffee shop, we were valuable customers.

T:That's what customer want to be.A valuable one.

H:The customer is king.

T:The customer is always right.

H:Maybe better custom service is answer to my problem.

W: Do you think we need more help?

D: We certainly do!

Absolutely.

---

### **VOA Lesson 30** - VOA 商务英语系列

Business English. Time for your meeting.

Weiwei: Dr Luckket, it's time for our meetings.

Dr Luckett: Thank you. I'll be right there. Hello, I'm Dr Lin Luckett.

I'm glad you can make today's meeting. We'll make a breath. Give us 25 minutes, we'll give you the world of business.

Why are you taking me here?This store is my competitor.

To do some spying.

You mean see what's my competition is up to.

Right,to see why people prefer shopping here.

I should down this long ago.

Well,there is no time like the present.

I don't think I am gong to like what I will see.

On the other hand,it may be a real eye opener

Look,it got an information desk right of the front store.

Of course,they want to show customers where to spend their money.

Welcome to GRAND DEPARTMENT store,May I help you?

Oh,Yes,please,I

You will enjoy shopping here,let me offer you a special coupon.this coupon 10 percent of any items in the store.

Not bad,maybe I will get more than a pair of gloves.

Take the coupon to our costomers servive department,they will have special welcome gift for you. that nice ,thank you very much.

Now we have to walk pass eager sales clerks to got a free gift.

Look at those gloves.

Aren't you think them beautiful?and goes perfectly with your coat.

You think so?They looks small though.

Let me check on the computer to see if your size is in stock.

All you did is looking at that golves.

They will bring a large selection to see.

will it take long?

Not long at all,in the mean time,let me show you a handbag that will look great with your outfit.

I would use a new bag.

I would use an eager beaver like her.

---

### **VOA Lesson 31** - VOA 商务英语系列

T: MS. TATE

H: MR HELL

T: Pick up any sales tip?

H: You mean see my compentition is up to ?

T:You think so?

T:Pick up any sales tip?

H: Sure, give you 10% off,Let you loose in my store?

T: I admit my sales resistance is low.

H: Your sales resistance is non existent.

T:I'm a push over for the soft sale.

H:And be a grace for your name.

T:I can't help it.

It makes me feel special valued and important.

H:You are a sales person's dream as tate.

T:Now you're thinking about what customers like?



H:I'm thinking about what you like. But are you the norm?

T:Let's find out. Let's do a market test.

H:What kind of market test?

T:Let's outsource some professional shoppers.

H:Professional shoppers?

T:Let's send them in to shop at your store.

H: And they'll report back on their experience.

T:They'll shop and they'll do a spot survey.

H:You mean talk to the customers?

T:Once the customers have left the store,Our professional shoppers will ask them about their experience.

H:Is the sport check reliable?

T:It'll give us a indication. It'll tell us where we need to look further.

H:Will it tell us how to improve our customer service?

T:It'll give us an idea.

We may need to do more research.

H:Let's do it fast. My business is hurting.

ask:

You don't like your new boss?

answer:

I never said that.

Who told you that?

I do so.

That's not true.

Not yet.

I think you misunderstood what I said.

---

### **VOA Lesson 32** - VOA 商务英语系列

T: The results of our research are in.

H: Give it to me straight; what do I need to do?

T: As I explained to you last time.

H: Just give me the bottom line, say the explanations for later.

T: The bottom line, your customers want better selection and faster service.

H: There's not enough choose from, in my whole department store?

T: Especially in the areas of accessories, there's not enough choice

H: The selection's too small, and the service is too slow.

T: That's it, in a nutshell.

H: Well, I can work with my buyers to improve products selection.

T: And you can work with your staff to improve their service.

H: Was my staff rude?

T: No, but not very helpful either.

H: They weren't willing to go the extra mile.

T: No, they weren't, and they weren't informed about the products.

H: And I bet they didn't offer suggestions on what to buy.

T: There also weren't enough sales clerks for peak hours.

H: On Saturday I suppose.

T: Saturday all day, all week during lunch, and after work.

H: I can hire more people for those times.

T: you have to train them?

H: Train them to respond quickly to customer needs.

T: Train them stay on top of the product line.

H: And train them to be one step ahead of the customers.

---

### **VOA Lesson 33** - VOA 商务英语系列

H: To improve customer service, I'll hire more employees for peak hours.

T: You should also consider reorganizing the store.

H: How that improves service.

T: Now products are not conveniently arranged.

H: Such as...

T: For instance, Stockings and socks should be next to shoes.

H: Now they are on different floors.

T: It makes much more sense to have them in one area.

H: Maybe I should add more service re-laid personnel.

T: That's a good idea. Like a tailor to do alterations.

H: Free alterations while you wait.

T: Well, customers continue to shop and spend money.

H: How about a cafe, a place to relax while shopping.

T: Make the cafe exciting, make it a destination.

H: People will come to the cafe and stay to shop.

T: That's it, and your new valet parking service will take care of their cars while they shop.

H: Once I tracked these customers, I got to keep them.

T: That'll be easy, offer a valued customer program.

H: An elite class of customer.

T: They'll get points every time they buy something.

H: What a great way to built customer loyalty.

T: Once they've earned ex-amount of points, they'll get special discount coupons.

H: Or free valet parking.

T: Say it is easy to offer good customer service.

---

### **VOA Lesson 34** - VOA 商务英语系列

T: World graphics has quite an operation.

N: Thank you, but as you can see, we don't have anymore room.

T: You mean you've run out of space.

N: we grow so fast, we don't have anymore office space.

T: That's a good problem to have, isn't it?

N: We are growing by lips and bounds, but you are right, it is a good problem to have.

T: So you want our help.

N: And not a moment too soon, we have to do something.

T: You've been in the graphics business for a long time,

N: It is our core business; we only recently expand into video production.

T: You leverage your graphics experience into the video area.

N: Yes, we help the companies promote themselves and their products.

T: AI, so you produce commercial videos.

N: We've been so successful, that expansion is a must.

T: You need more studio space for video production.

N: That's right, either more space or outsourcing.

T: Your customers come from all round the country, right?

N: Two or three years ago, that was the case. Now we have clients all round the world.

T: How have you attracted so many different clients?

N: Technology is helped; we do a lot of business through the internet.

T: Clients find you through the internet?

N: But the majority of our clients come from good old fashion world of mouth.

T: Happy clients are effective advertises.

N: Someone else does the work for you.

---

### **VOA Lesson 35** - VOA 商务英语系列

T: I now lined three options to manage your growth.

N: Great! I know one option is to expand our existing facility.

T: But your community has strict zoning regulations.

N: They are concerned about adding to congestion.

T: And harming the environment.

N: It is a concerned community.

T: The people care about where they live.

N: And we want maintaining a good relationship with them.

T: You can maintain a good relationship and open your new facility.

N: Do you mean a branch office.

T: Yes, your main office would stay here.

N: But we could branch out into another area.

T: And it could be anywhere.

N: Anywhere in the world.

T: You said your work could be done anywhere.

N: So we could have a branch office in ... for example, China.

T: There is another option.

N: Expand here, open a branch office or...

T: Outsource your work.

N: Give someone else my hard-earned business.

T: I don't think I've scored any points with that idea.

N: Outsourcing doesn't really solve the problem.

T: It is a temporary solution.

N: Temporary! And world graphics loses its con

---

### **VOA Lesson 36** - VOA 商务英语系列

T: With the options that you have, what do you think of staying in this community?

N: I want to keep our present offices open.

T: But

N: It's time that we spread our wings there.

T: You mean to go to another area.

N: Yes, we are wellknown in this community, but outside...

T: People don't know who or what world graphics is.

N: We need to increase our visibility.

T: A new branch office could increase your visibility and handle your vadio production.

N: In addition, it will allow us to draw in new clients.

T: You can increase your client space.

N: And we can never have too many clients.

T: Well, don't say that, you almost have too many now.

N: That's true, but we are coming up with solutions.

T: The more clients, the more revenue.

N: And the more revenue the higher profitability.

T: So where will you start to lock?

N: Actually, trade commissions of several countries have already contacted us.

T: Impressive, they want you to open a branch office in their country.

N: Yes, they want to attract new business to their country.

T: Are you impressed for the proposals.

N: Oh, yes, there are full of tax incentives, housing incentives, investment incentives.

T: That's their job.

N: It is a difficulty job. it is my impression that the competition is fierce.

---

**VOA Lesson 37** - VOA 商务英语系列

T: Are you ready to make a decision?

N: You mean are we ready to make a decision?

T: All is we. I do admire the team work at world graphics.

N: Our teams made it successful.

T: All your employees are team players.

N: We won't heir anyone who isn't team player.

T: I think this means that you don't want to outsource your work.

N: No, we won't outsource, it doesn't fit our corporate culture.

T: So we have two options left, expand exiting offices or open a branch office.

N: There is only one option, a branch office to take care of our radio production links.

T: Well, world graphics has the right name for a branch office overseas.

N: Our name is apropos and we full bout going global for a long time.

T: Many of your employees have lived overseas.

N: Both studying and working.

T: So they are aware the challenges they'll face.

N: Yes. We are a multi- national firm.

T: Well, with that decision behind us, we move on to our next step.

N: To select the site?

T: That is the fun part.



N: Site selection is a big decision; we can't afford any mistakes,

T: We'll need to analyze the possible sites and weigh the pros and cons.

N: Examine the political and the economic situation in each area.

T: We want to minimize risks.

N: So are there risks in the sited economy

T: And are there risks in the government.

N: Both will have an impact on our foreign business.

---

### **VOA Lesson 38** - VOA 商务英语系列

T: There are a number of important areas to consider for a branch office.

N: We mentioned the stability in government and the economy.

T: Another critical area is business investment.

N: You mean how much investment is going on in the area?

T: Right, and by whom, are there other multinational companies in the area.

N: Or it is all the investment domestic.

T: That indicated if there is confidence in the area.

N: The more confident the business community, the more stable the economy.

T: Confidence is critical.

N: We also want to consider quality of life issues.

T: Absolutely essential in today's competitive work place.

N: There is a limited number of skilled workers, where and how they live can make all the difference.

T: They want be comfortable and have a nice place to live

N: And have access to go to schools

T: And have cultural opportunities,

N: Skilled workers want a challenging job and good living conditions

T: We've talked about the skilled work force, where can you find them?

N: Absolutely, We can't afford to spend months or years training new employees.

T: You don't want to have any downtime.

N: Time is money.

T: You need a site that is in proximity to good university programs

N: University that had good design and production programs.

T: Skilled employees are an important investment.

N: We need to open the offices and bring in revenue immediately.

---

### **VOA Lesson 39** - VOA 商务英语系列

T: Will you be involved in opening the new office?

N: I won't miss that for the world.

T: I imagine you'll train the new staff.

N: As well as meet with the community leaders.

T: Good republic relations is always a smart idea.

N: We are a good addition to the community; we want the locals to know it.

T: That's smart. Sometimes local people don't trust outsiders.

N: They don't know us yet.

T: You'll heir local people to work in the branch office.

N: Of course, we want to be a part of their community.

T: But not everyone will be local.

N: No, we'll bring in some management from our home office.

T: Management in a branch office is very important.

N: We need managers who know the business.

T: Who are sensitive to local needs

N: Not novices, the managers need to have experience.

T: Well, it seems as though you have everything under control

N: We will work at the proposals that we will see.

T: And decide on the most attractive site.

N: Then we'll start the construction.

T: And hiring.

N: We'll be able to fill all the requests, build our production in the new office, and...

T: Design the home office.

N: There is an untapped market, who knows what is possible,

T: Good luck.

N: Thanks! But we've not finished yet.

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#### **VOA Lesson 40** - VOA 商务英语系列

T: Your company markets pagers and cellular phones, is that right?

K: Yes, we specialize in telecommunications.

T: How long have been in business, Mr. Krain?

K: We're not a start-up; we've been in business for ten years.

T: That makes it easier to borrow money, you have a track recorder.

K: And a good track recorder, we had no large debts.

T: That also helps, why exactly do you want to borrow money?

K: The company wants to expand.

Market penetration

T: How do you see yourself growing?

K: Two ways, first by increasing market penetration,

T: By widening the market you serve.

K: And second by offering more services to our customers.

T: You mean by becoming more than a pager company.

K: Exactly, offering more services is the key to our growth; we want to add voice mail, e-mail and voice recognition to our list of services.

T: Voice recognition will be a great addition.

K: We need it really; we have to compete with the wire-based companies.

T: You want to compete with the wire-based phone companies.

K: We want to raise the hurdle for our competitors.

T: By providing more services you hope to catch a larger market.

K: Yes, and take market share away from our competitors.

T: So you are going to increase your capacity.

K: With our current equipment and personnel, we can't handle our projective increasing customers.

T: So you need to borrow for both capital expenditures and working capital.

K: Right, we need capital to expand; we want to double our revenues in the next eighteen months.

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**VOA Lesson 41** - VOA 商务英语系列

T: Ms.TADE

K: Mr.Krin

T: Before we begin to look for money, There are 3things that we have to look at.

K: I mentioned our track record and that we have no large debts.

T: Let's part of it.But we need financial information.

K: Like what, exactly?

T: Firse we need financial statements. Your income statement and cashflow statement.

K: I brought last year's financial with me.

T: We should have statements for at least 3 years.

K: I think this can --- enough.

T: Are they audited?

K: Of course, a independent auditor audited our books every year.

T: We also need references from your banks and your suppliers.

K: What specifically do you need?

T: We need have your credit references.

K: I have a list of the banks we've done business with.

T: And we'll need a list of your suppliers.

K: We always meet our financial obligations.

T: Are there any outstanding debts and record of delinquent payments?

K: No, We meet all the payment terms.It's a point of honor with us.

T: The third thing we need is the business plan.

K: We've been working on that.

T: How far a long have you gotten?

K: We'll try to project our incomings and expenses.

T: And you projected earning?

K: We also included the section on our meeting plans.

T: Good, your plan has to let potencial lenders know how you plan to sale your service.

K: And of course, we've included capital requirements.

Question:

What did you think about yesterdays meeting?

Answer:

It was the best meeting we've had in the a long time.

I thought it was great.

It was good.

It was the best meeting we've had in a long time.

It was producted.

It was informed.

It was very useful.

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## **VOA Lesson 42** - VOA 商务英语系列

T: Let's look at some potential sources of funding for your company,

K: Well, the bank I use for my commercial account wants me to submit a loan application.

T: A commercial bank is one funding source; two others we might consider are investment banks and joint ventures.

K: Let's look at the commercial bank first, I mean I already have a relationship with them.

T: And that's a big advantage,

K: Sure, they know my track record.

T: You can use your past relationship to build rapport and establish an ongoing relationship.

K: I like working with them, they have gotten me through a few rough spots.

T: Commercial banks are good to work with.

K: Why so?

T: Once you established a line of credit...

K: Which we have,

T: Once you've established it, you're eligible for a short term loan,

K: That's a big plus right there.

T: You bet, you never know when you might wind up short on cash.

K: I have been down that road before.

T: Is there a disadvantage of borrowing from a commercial bank?

K: Generally it costs more; commercial banks have a higher interest rate.

T: So the disadvantage is a higher interest rate.

K: Yes, there is a higher cost of funding with commercial banks.

T: I can't handle a high carrying cost.

K: Well, talk to your bank! Negotiate a lower rate!

T: They might work out something.

K: Sure, they want to keep you as a customer.

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**VOA Lesson 43** - VOA 商务英语系列

T: We talked about the advantages and disadvantages about the commercial bank.

K: The big advantage seems to be in the relationship angle.

T: Right, building a strong relationship.

K: And the main disadvantage is the high cost about we money.

T: But, that all depends on the terms of the loan.

K: The important thing to me is to reduce my exposure to risk.

T: You don't want to be hanging on the line.

K: No, I want to be able to meet my financial obligations.

T: I'll go with the fixed rate loans.

K: I agree, the floating rate is too much a gamble.

T: Too much can happen, you can't control.

K: I want to know how much I have to pay.

T: And how long you will be obligated.

K: That depends on the pay down I suppose.

T: And you have to consider what currency you want the loan is.

K: Let's not get in that now.

T: Let's look at the pro. and con. of an investment bank.

K: I'm still liable to a commercial bank.

T: A commercial bank structures a loan they can live with.



K: And I can pay down.

T: And an investment bank structures securities to sell to investors.

K: You mean like stocks and bonds.

T: Right, they sell the securities to investors like venture capitalists.

K: So, their risk is break out.

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#### **VOA Lesson 44** - VOA 商务英语系列

T: I told you how a commercial bank will stand by you.

K: Sure, as long as we pay down our debit.

T: On the other hand, an investment bank commitment is not to you.

K: No long term commitment to me?

T: No, their commitment is to their investors.

K: You have mentioned the third source someday.

T: Right, a joint venture.

K: A joint venture doesn't appeal to me.

T: There are a lot of advantages to have a partner.

K: Sure, I can give some other company a foothold to my market.

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#### **VOA Lesson 45** - VOA 商务英语系列

T: You limited your choices to either a commercial bank or an investment bank.

K: I definitely don't want to a joint venture.

T: I don't odd you, not at this stage.

K: I probably should check out a few banks.

T: Call and ask for a loan officer.

K: Make a cold call?

T: You don't need to an introduction, call them up.

K: And say what?

T: Give them your spiel.

K: What do I say? Hi, how about a loan?

T: Tell them your growing company in your emerging market and.

K: And maybe we can do some business together.

T: Put it that way, and arrange a meeting.

K: Then, I will see what they have to offer.

T: And see who is willing to negotiate.

K: Negotiate?

T: A deal works two ways you know.

K: I hate making cold calls.

T: Start with the people you know, like those your own bank.

K: I'm lining to a commercial bank anyway.

T: Remember, bank wants to loan money to people who don't need it.

K: I think I can interest my bank in financing my expense.

T: Because you already have a relationship?

K: Sure, we are joined at the hip, that's the kind of partner I want now.

T: When you get bigger, you can have all kinds of relationships.

K: When I get bigger, I won't be looking for financing, they will come to me.

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**VOA Lesson 46** - VOA 商务英语系列

R: Miss Chen, how did you get into this software business?

G: For several years, I have been thinking about developing computer games.

R: Computer games , and your company's name is virtual games.

G: Uh-huh, I got some financial backing and founded virtual games.

R: And how are the games coming along.

G: Slowly but surly, our first game is a virtual reality game.

R: The game must use the latest technology.

G: Technology that's not even on the market yet.

R: Tell me what your concerns are?

G: My main concern is how to protect my game from piracy.

R: Protection doesn't stop pirates, it only discourages them.

G: I don't want people to steal my product.

R: Of course not, that's why we'll file for protection.

G: And that will protect me from all these.

R: As I said it will discourage pirates, not stop them.

G: But it will give me a legal recourse.

R: Product protection will give you legal recourse.

G: Protecting the software source code is my first goal.

R: You'll want to broaden your protection!

G: You mean the use of manual and...

R: You want to protect all the game components.

G: Like the name and the logo.

R: The name, the logo, the graphics on the package.

G: In other words, my intellectual properties.

R: Right, we'll protect all your intellectual properties.

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**VOA Lesson 47** - VOA 商务英语系列

Mr.Green: Who owns the rights to your computer games?

Miss Chen: My company retains the rights, of course.

Mr.Green: Who developed your game?

Miss Chen: I was the developer of the ideas, the characters and the game strategy.

Mr.Green: Did you write the source code?

Miss Chen: No, I hire the freelancers to develop the source ware.

Mr.Green: Who wrote the user`s manual?

Miss Chen: Freelancers wrote the manual.

Mr.Green: Do you have a written contract with your freelancers?

Miss Chen: No. Our agreements are verbal.

Mr.Green: No written agreement.

Miss Chen: Just an oral one. Am I in trouble?

Mr.Green: Not necessarily. Verbal agreement can not be binding.

Miss Chen: But a written contract is better.

Mr.Green: Written agreement spell out the obligations for both sides.

Miss Chen: My verbal agreement can be easily misinterpreted.

Mr.Green: I would recommend that you get a formal written agreement with your freelancers.

Miss Chen: You mean now after the fact?

Mr.Green: These will be retroactive the agreements.

Miss Chen: Retroactive when they start to work for me?

Mr.Green: Right. Have them sign the written work for hire agreements.

Miss Chen: And these will replace the verbal agreement?

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Mr.Green: You donnot want your freelancers to reclaim to your rights,do you?

Miss Chen: You prepare the written agreement, and I`ll get them signed.

### **VOA Lesson 48** - VOA 商务英语系列

Mr.Green: Do you plan to market your soft ware in China?

Miss Chen: NO. First in the US. The game market is bigger there.

Mr.Green: Language is not an issure?

Miss Chen: No, the game is auvidio,the menual will be translated into English.

Mr.Green: Why is the US a bigger market for games?

Miss Chen: The installed base of computers is much larger,it is huge.

Mr.Green: So the sales potential is greater.

Miss Chen: At this time it is far greater in the US.

Mr.Green: Are you planing on opening an office in the US?

Miss Chen: I donot think so, I think I will license the game.

Mr.Green: You want an US firm to publish the game in the States?

Miss Chen: It is too expensive for us to establish a presence in the US,

Mr.Green: But if you do, your profits will be greater in the long run.

Miss Chen: My company is small and short on capital.

Mr.Green: So licensing is a relatively inexpensive way to enter a market.

Miss Chen: We`ll get a smaller reture on each sale, but our risk will be less.

Mr.Green: Licensing will also help you protecting your product.

Miss Chen: In what way?

Mr.Green: The licensee will want to protect his investment, so

Miss Chen: So he will make sure no one infringes on our rights.

Mr.Green: Absolutely,the licensee will look out for your best interests.

Miss Chen: And his best interests too.

Mr.Green: You will have your intellectual property protected.

Miss Chen: Thanks to the licensee.

### **VOA Lesson 49** - VOA 商务英语系列

Miss Chen: How exactly are we going to protect my games?

Mr.Green: That depends on what exactly what we protect.

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Miss Chen: Let`s start with my source code.

Mr.Green: That`s easy. We copyright your source code.

Miss Chen: And I suppose the manual.

Mr.Green: Yes. The manual is copyrightable too.

Miss Chen: Dose copyright protection extend to the game tile?

Mr.Green: No, that`ll be trademarked.

Miss Chen: What`s the different between a trademark and a copyright?

Mr.Green: A trademark protect the tiles and symbols of associated with the product.

Miss Chen: Like the graphic designe.

Mr.Green: Like the graphic designe and even your company`s logo.

Miss Chen: So the look of the product is trademarked.

Mr.Green: And the source code and manual are copyrighted.

Miss Chen: So no one can copy them.

Mr.Green: Not with that copyright infringement.

Miss Chen: So how do we begin?

Mr.Green: Copyright is easy. Put C in a circle. Your name and date on your manual.

Miss Chen: That`s it?

Mr.Green: That`s the first step. Then we`ll register with the US copyright commission.

Miss Chen: Same for trademark?

Mr.Green: No. Trademark registration is more complicated.

Miss Chen: Do we have to register the logo?

Mr.Green: Only if you want to protect it.

## **VOA Lesson 50** - VOA 商务英语系列

Miss Chen: Can foreigners register for a US copyright?

Mr.Green: Anyone can register for a US copyright if the work was first published in the US.

Miss Chen: So that means publishing my game first in the US?

Mr.Green: To get a US copyright, that`s correct.

Miss Chen: And then am I protected everywhere?

Mr.Green: In all countries that have a copyright agreement with the US.

Miss Chen: What if I publish first in China?

Mr.Green: China has a copyright agreement with the US. So your work will be protected.

Miss Chen: What actually is protected with copyright protection.

Mr.Green: A copyright notices applied your source code and manual will be protected.

Miss Chen: No one can copy them.

Mr.Green: No one can copy them legally.

Miss Chen: And if some one knocks them off?

Mr.Green: You can have these knock offs see at the customs or,

Miss Chen: Take them to court.

Mr.Green: That`s the last resort.

Miss Chen: Who`s looking out for my interests?

Mr.Green: Remember that`s why we discussed have a licensee publish the game.

Miss Chen: What about someone selling our work at some other country?

Mr.Green: Unfortunatly, you will have to know about it.

Miss Chen: Ok, let`s say I learn that country acts ripping me off.

Mr.Green: The Wrold Trade Organization of the UN can handle these disputes.

Miss Chen: This is not a dispute, this is a theft.

Mr.Green: The WTO or the commercial section embassy of your country is the place to begin.

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