

UNIVERSITY OF MONTENEGRO

THE FACULTY OF ECONOMICS

**ENGLISH FOR SPECIFIC  
PURPOSES II**

**Podgorica, 19.02.2018.**

- **SVA OBAVJEŠTENJA, MATERIJALI I REZULTATI ISPITA BIĆE PORED ZVANIČNOG SAJTA OBJAVLJENI I NA SAJTU:**

**[WWW.ENGLISKI.TK](http://WWW.ENGLISKI.TK)**

## Key words

Fill the gaps using words derived from the verbs in bold.

**invest**

- 1 A person or organisation that invests money is called an .....
- 2 The money invested by a person or organisation is called an .....

**advise**

- 3 A financial ..... is someone who advises clients where to invest their money.
- 4 Clients have to pay for this .....

**save**

- 5 A ..... is a person who saves money.
- 6 The money that a person saves is known as their .....

**INVESTOR; INVESTMENT; ADVISOR,  
ADVICE, SAVER, SAVINGS**

## lend

- 7 The money lent by a bank to a client is called a .....
- 8 A ..... is a bank or a financial institution from which a person or organisation borrows money.

## bank

- 9 A ..... draft is a document used to transfer a large amount of money from one company to another, often to another country.
- 10 If you are ....., you officially admit that you have no money and you cannot pay your debts.

## borrow

- 11 The cost of ..... increases when interest rates go up.
- 12 In the UK there are more ..... than investors.

**LOAN, LENDER, BANK DRAFT/BANKER'S DRAFT,  
BANKRUPT, BORROWING, BORROWERS**

# In the bank

Complete these common questions heard in a bank.

ask    sign    like    see    fill    confirm

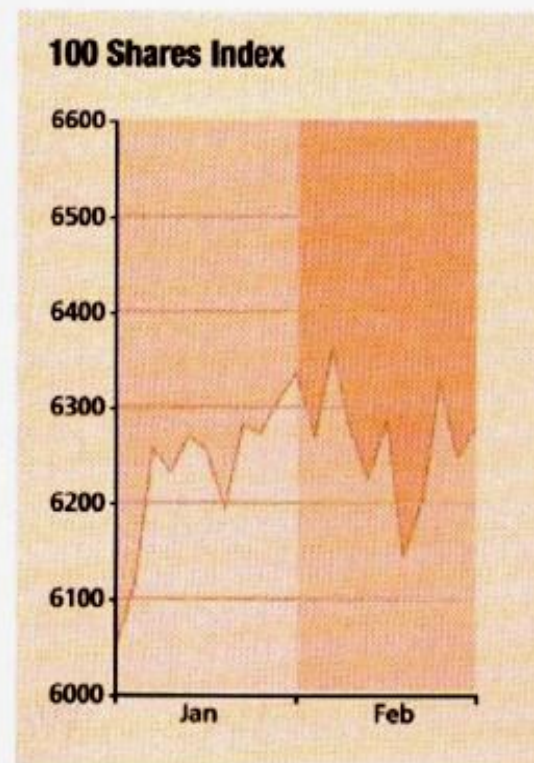
- 1 Can I ..... your passport, please?
- 2 Could you ..... in this form?
- 3 Can I ..... you some security questions?
- 4 Could you ..... this cheque?
- 5 Could you ..... your name and address?
- 6 How would you ..... your money?

# 9

## *Business Environment*

### In this unit:

- **Language Focus**  
Modal verbs: talking about possibility  
Present passive  
Pronunciation: word linking, stress patterns
- **Skills**  
Writing: connectors to show addition of information  
Reading: Marks & Spencer  
Listening: world competitive scoreboard
- **Vocabulary**  
Word building
- **Business Communication**  
Describing trends, interpreting graphs




## *WARM UP*

**A FOREIGN COMPANY WISHES TO OPEN A NEW DAIRY PRODUCING YOGURTS, CHEESES ETC. IN YOUR COUNTRY FOR EXPORT TO EU COUNTRIES.**

- 1. WHERE SHOULD THE DAIRY BE LOCATED?**
- 2. WHY?**

**WHAT PRODUCT DO YOU THINK MONTENEGRO SHOULD OFFER TO EU CITIZENS?**

## Key Vocabulary

 9.1 All businesses are affected by their immediate environment. Many factors influence them, for example, **availability of labour** (that is, how easy or difficult it is to find workers); **labour costs** (how much it costs to employ people) and **availability of raw materials**, such as oil and wood. The amount of money a company has to pay the government in **taxes** is another factor. Businesses are also affected by the **state of the economy**. In a period of **economic recession** many businesses suffer, their profits fall and they have to make **cuts**. In this climate there will be a rise in **unemployment**. These factors can affect sales and prices and change the **trend**, or direction, they move in.



**I TRANSLATE THE FOLLOWING SENTENCES:**

Na sva preduzeća utiče i neposredno okruženje.

.....  
Dostupnost radne snage je jedan od glavnih razloga za uspjeh.

.....  
U našoj zemlji, kompanija mora da plaća visoke poreze.

.....  
Rast nezaposlenosti utiče na privredu i pad profita.

.....  
Potrošačka korpa u Najrobiju je najskuplja, a u Budimpešti najmanja.

.....  
Devizni kursevi utiču na cijene robe, kao i razlike u cijeni sirovina.



**I TRANSLATE THE FOLLOWING SENTENCES:**

- 1. ALL BUSINESSES ARE AFFECTED BY IMMEDIATE ENVIRONMENT.*
- 2. THE AVAILABILITY OF LABOUR IS ONE OF THE MAIN REASONS OF SUCCESS.*
- 3. A COMPANY HAS TO/MUST PAY HIGH TAXES IN OUR COUNTRY.*
- 4. RISE IN UNEMPLOYMENT AFFECTS THE ECONOMY AND THE FALL OF PROFIT.*
- 5. SHOPPING BASKET IN NAIROBI IS THE MOST EXPENSIVE, AND IN BUDAPEST IT IS THE LEAST EXPENSIVE/THE CHEAPEST.*
- 6. EXCHANGE RATES AFFECT THE PRICES OF GOODS AS WELL AS VARIATIONS IN PRICE OF RAW MATERIALS.*



*That's all Folks!*

**THAT'S ALL FOLKS.  
THANK YOU FOR COMING!  
SEE YOU NEXT WEEK.**

SEE YOU NEXT WEEK  
THANK YOU FOR COMING!  
THAT'S ALL FOLKS.