

Second Semester -2023-2024

Business Language

Faculty of Business and Economics

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PALESTINE TECHNICAL UNIVERSITY-KADOORIE- RAMALLAH
BRANCH



**Palestine Technical University-Kadoorie
Ramallah Branch
Bachelor Students / Course Syllabus**



Faculty: Faculty of Business and Economics/ Ramallah			
Course Title:	Business Language	Course Number:	14110309
Year:	2023-2024	Semester:	Semester
Instructor:	Dr. Asem Obied		
Instructor's e-mail:	asem.obied@ptuk.edu.ps	Office Hours:	Through LMS
Class Time:		Section:	Room:
Course description:	This course is designed to serve the university students in the faculties of Business. It offers a broad overview of the Business English skills in presentation, negotiation, meeting, resume, CV, covering letter and money that are needed in work. This course also exposes students to a variety of business English vocabularies and terms to help them express opinions about everyday work.		
Textbook(s):	Professional English, Business English, English club, 2018. https://www.englishclub.com/business-english//		
Course objectives:	This course aimed to build the student ability in business English, especially in the following topics: 1. Business Presentations and Public Speaking in English: 2. Negotiations in English. 3. Meetings in English. 4. Resumes (CVs) and Covering Letters in English. 5. Business English Vocabulary. 6. Money.		
Assessment Criteria:	Total Mark (_100_ %)		
	Midterm exam (units one, Two)	35%	
	Assignment (three)	10%	
	Forum, Participation	10%	
	Final exam (units: one, three, four, five, six)	45%	
General Notes: Class Policies	1-University regulation are valid and applied all through the semester and as long as the student's name is on the attendance list. 2- Mobiles must be invisible and totally switched off during class. 3- This class has been intentionally designed to be taught in English. Therefore, students are expected to participate actively to the best of their abilities, to create a supportive learning environment for their classmates, and to respect the teaching method.		

Course schedule		
WEEK	Topics to be discussed	COMMENTS
1 & 2 & 3	Unit One	
4	Unit two	
5	Unit two	WILL BE DECIDED
6 & 7	Unit two	
	Mid exam	WILL BE DECIDED
8	Unit three	
9	Unit three -- Test 2	
10	Unit three	
11 & 12	Unit four	
13	Unit five	
14	Unit six	
15	Revision	
16	FINAL EXAM	In due time

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Chapter-1



Business Presentations and Public Speaking in English

Business Presentations & Public Speaking in English

A presentation is a formal talk to one or more people that "presents" ideas or information in a clear, structured way. People are sometimes afraid of speaking in public, but if you follow a few simple rules, giving a presentation is actually very easy. This tutorial guides you through each stage of giving a presentation in English, from the initial preparation to the conclusion and questions and answers. This tutorial is itself set out like a mini-presentation.

John Herzig, Teacher, USA

1. Introduction
2. Preparation
3. Equipment
4. Delivery
5. Language
6. The Presentation
7. Review
8. Test

Introduction

All presentations have a common objective. People give presentations because they want to communicate in order to:

- **inform**
- **train**
- **persuade**
- **sell**
-

A successful presentation is one of the most effective ways of communicating your message. And because English is so widely used in international business, a working knowledge of the vocabulary and techniques used in an English language presentation is a valuable asset.

We will start by exploring:
the importance of preparation.
After that, we will consider
what equipment to use.
Then we will look at
how to "deliver" a presentation.
After delivery, we will examine
the language of presentations,
before moving on to
the presentation itself.
Finally, we will conclude with
a review of what we have covered.
Afterwards, you will be invited to
take a test and ask questions.


Preparation

Can you name the **3 most important things** when giving any presentation?

Number 1 is . . . **Preparation**

Number 2 is . . . **Preparation!**

Number 3 is . . . **Preparation!!**

 Preparation is everything!

With good preparation and planning you will be totally **confident** and less nervous. And your audience will **feel** your confidence. Your audience, too, will be confident. They will be confident in **you**. And this will give you **control**. Control of your audience and of your presentation. With control, you will be 'in charge' and your audience will **listen positively to your message**.

Objective

Before you start to prepare a presentation, you should ask yourself: "**Why** am I making this presentation?" Do you need to inform, to persuade, to train or to sell? Your objective should be clear in your

mind. If it is not clear in your mind, it cannot possibly be clear to your audience.

Audience

"**Who** am I making this presentation to?" Sometimes this will be obvious, but not always. You should try to inform yourself. How many people? Who are they? Business people? Professional people? Political people? Experts or non-experts? Will it be a small, intimate group of 4 colleagues or a large gathering of 400 competitors? How much do they know already and what will they expect from you?

Venue

"**Where** am I making this presentation?" In a small hotel meeting-room or a large conference hall? What facilities and equipment are available? What are the seating arrangements?

Time and length

"**When** am I making this presentation and how long will it be?" Will it be 5 minutes or 1 hour? Just before lunch, when your audience will be hungry, or just after lunch, when your audience will be sleepy?

Method

"**How** should I make this presentation?" What approach should you use? Formal or informal? Lots of visual aids or only a few? Will you include some anecdotes and humour for variety?

Content

"**What** should I say?" Now you must decide exactly what you want to say. First, you should brainstorm your ideas. You will no doubt discover many ideas that you want to include in your presentation. But you must be selective. You should include only information that is relevant to your audience and your objective. You should exclude all other ideas. You also need to create a title for your presentation (if you have not already been given a title). The title will help you to focus on the

subject. And you will prepare your visual aids, if you have decided to use them. But remember, in general, less is better than more (a little is better than a lot). You can always give additional information during the questions after the presentation.

Structure

A well organised presentation with a clear structure is easier for the audience to follow. It is therefore more effective. You should organise the points you wish to make in a logical order. Most presentations are organised in three parts, followed by questions:

Beginning	Short introduction	<ul style="list-style-type: none"> • welcome your audience • introduce your subject • explain the structure of your presentation • explain rules for questions
Middle	Body of presentation	<ul style="list-style-type: none"> • present the subject itself
End	Short conclusion	<ul style="list-style-type: none"> • summarise your presentation • thank your audience • invite questions
Questions and Answers		

Notes

When you give your presentation, you should be - or appear to be - as spontaneous as possible. You should not read your presentation! You should be so familiar with your subject and with the information that you want to deliver that you do not need to read a text. Reading a text is boring! Reading a text will make your audience go to sleep! So if you don't have a text to read, how can you remember to say everything you need to say? With **notes**. You can create your own system of notes. Some people make notes on small, A6 cards. Some people write down

just the **title** of each section of their talk. Some people write down **keywords** to remind them. The notes will give you confidence, but because you will have prepared your presentation fully, you may not even need them!

Rehearsal

Rehearsal is a vital part of preparation. You should leave time to practise your presentation two or three times. This will have the following benefits:

- you will become more familiar with what you want to say
- you will identify weaknesses in your presentation
- you will be able to practise difficult pronunciations
- you will be able to check the time that your presentation takes and make any necessary modifications

So prepare, prepare, prepare! Prepare everything: words, visual aids, timing, equipment. Rehearse your presentation several times and time it. Is it the right length? Are you completely familiar with all your illustrations? Are they in the right order? Do you know who the audience is? How many people? How will you answer difficult questions? Do you know the room? Are you confident about the equipment? When you have answered all these questions, you will be a confident, enthusiastic presenter ready to communicate the subject of your presentation to an eager audience.

Equipment

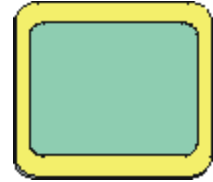
Easily your most important piece of equipment is...**YOU!** Make sure you're in full working order, and check your personal presentation carefully - if you don't, your audience will!





The **overhead projector (OHP)** displays **overhead transparencies (OHTs or OHPTs)**. It has several advantages over the 35mm slide projector:

- it can be used in daylight
- the user can face the audience
- the user can write or draw directly on the transparency while in use



The **whiteboard** (more rarely **blackboard** or **greenboard**) is a useful device for spontaneous writing - as in brainstorming, for example. For prepared material, the OHP might be more suitable.

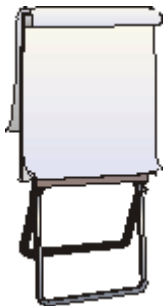


The **duster** is used for cleaning the whiteboard. It is essential that the duster be clean to start with. You may consider carrying your own duster just in case.

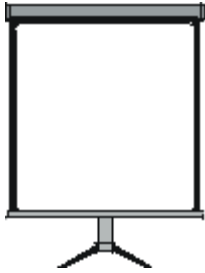


Markers are used for writing on the whiteboard (delible - you can remove the ink) or flipchart (indelible - you cannot remove the ink). They are usually available in blue, red, black and green. Again, it's a good idea to carry a spare set of markers in case you are given some used ones which do not write well.

! "A good workman never blames his tools."



The **flipchart** consists of several leaves of paper that you 'flip' or turn over. Some people prefer the flipchart to the whiteboard, but its use is limited to smaller presentations.



Transparencies are projected by an overhead projector or a slide projector onto a **screen** - in this case a folding screen which can be packed up and transported.



The **notebook computer** is increasingly being used to display graphics during presentations. It is often used in conjunction with an overhead projector, which actually projects the image from the computer screen onto the wall screen.



Handouts are any documents or samples that you 'hand out' or distribute to your audience. Note that it is not usually a good idea to distribute handouts *before* your presentation. The audience will read the handouts instead of listening to you.

Delivery


'Delivery' refers to the way in which you actually deliver or perform or give your presentation. Delivery is a vital aspect of all presentations. Delivery is at least as important as content, especially in a multi-cultural context.

Nerves

Most speakers are a little nervous at the beginning of a presentation. So it is normal if you are nervous. The answer is to pay special attention to the beginning of your presentation. First impressions count. This is the time when you establish a rapport with your audience. During this time, try to speak slowly and calmly. You should perhaps learn your introduction by heart. After a few moments, you will relax and gain confidence.

Audience Rapport

You need to build a warm and friendly relationship with your audience. Enthusiasm is contagious. If you are enthusiastic your audience will be enthusiastic too. And be careful to establish eye contact with each member of your audience. Each person should feel that you are speaking directly to him or her. This means that you must **look at** each person in turn - in as natural a way as possible. This will also give you the opportunity to detect signs of boredom, disinterest or even disagreement, allowing you to modify your presentation as appropriate.

 Your objective is to communicate!

Body Language

What you do not say is at least as important as what you do say. Your body is speaking to your audience even before you open your mouth. Your clothes, your walk, your glasses, your haircut, your expression - it is from these that your audience forms its first impression as you enter the room. Generally speaking, it is better to stand rather than sit when making a presentation. Be aware of and avoid any repetitive and irritating gestures. Be aware, too, that the movement of your body is one of your methods of control. When you move to or from the whiteboard, for example, you can move fast or slowly, raising or reducing the dynamism within the audience. You can stand very still while talking or you can stroll from side to side. What effect do you think these two different approaches would have on an audience?

Voice quality

It is, of course, important that your audience be able to hear you clearly throughout your presentation. Remember that if you turn away from your audience, for example towards the whiteboard, you need to speak a little more loudly. In general, you should try to vary your voice. Your voice will then be more interesting for your audience. You can vary your voice in at least three ways:

- speed: you can speak at normal speed, you can speak faster, you can speak more slowly - and you can stop completely! You can pause. This is a very good technique for gaining your audience's attention.
- intonation: you can change the pitch of your voice. You can speak in a high tone. You can speak in a low tone.
- volume: you can speak at normal volume, you can speak loudly and you can speak quietly. Lowering your voice and speaking quietly can again attract your audience's interest.

The important point is not to speak in the same, flat, monotonous voice throughout your presentation - this is the voice that hypnotists use to put their patients' into trance!

Visual aids

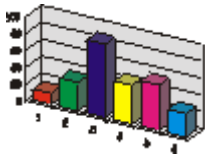
Of all the information that enters our brains, the vast majority of it enters through the eyes. 80% of what your audience learn during your presentation is learned visually (what they see) and only 20% is learned aurally (what they hear). The significance of this is obvious:

- visual aids are an extremely effective means of communication
- non-native English speakers need not worry **so** much about spoken English - they can rely more heavily on visual aids

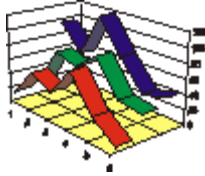
It is well worth spending time in the creation of good visual aids. But it is equally important not to overload your audience's brains. Keep the information on each visual aid to a minimum - and give your audience time to look at and absorb this information. Remember, your audience have never seen these visual aids before. They need time to study and to **understand** them. Without understanding there is no communication. Apart from photographs and drawings, some of the most useful visual aids are charts and graphs, like the 3-dimensional ones shown here:



Piecharts are circular in shape (like a pie).



Bar charts can be vertical (as here) or horizontal.




Graphs can rise and fall.

Audience Reaction

Remain calm and polite if you receive difficult or even hostile questions during your presentation. If you receive particularly awkward questions, you might suggest that the questioners ask their questions after your presentation.

Language

 Say what you are going to say,

Simplicity and Clarity

If you want your audience to understand your message, your language must be **simple** and **clear**.

Use short words and short sentences.

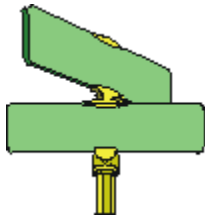
Do not use jargon, unless you are certain that your audience understands it.

In general, talk about concrete facts rather than abstract ideas.

Use active verbs instead of passive verbs. Active verbs are much easier to understand. They are much more powerful. Consider these two sentences, which say the same thing:

1. Toyota sold two million cars last year.
2. Two million cars were sold by Toyota last year.

Which is easier to understand? Which is more immediate? Which is more **powerful**? #1 is active and #2 is passive.



Signposting

When you drive on the roads, you know where you are on those roads. Each road has a name or number. Each town has a name. And each house has a number. If you are at house #100, you can go back to #50 or forward to N#150.

You can look at the signposts for directions. And you can look at your atlas for the structure of the roads in detail. In other words, it is easy to navigate the roads. You cannot get lost. But when you give a presentation, how can your audience know where they are? How can they know the structure of your presentation? How can they know what is coming next? They know because **you tell them**. Because you put up **signposts** for them, at the **beginning** and **all along the route**. This technique is called '**signposting**' (or 'signalling').

During your introduction, you should tell your audience what the structure of your presentation will be. You might say something like this:

"I'll start by describing the current position in Europe. Then I'll move on to some of the achievements we've made in Asia. After that I'll consider the opportunities we see for further expansion in Africa. Lastly, I'll quickly recap before concluding with some recommendations."

A member of the audience can now visualize your presentation like this:

Introduction	<ul style="list-style-type: none">• Welcome• Explanation of structure (now)
Body	<ul style="list-style-type: none">• Europe• Asia• Africa
Conclusion	<ul style="list-style-type: none">• Summing up• Recommendations

He will keep this image in his head during the presentation. He may even write it down. And throughout your presentation, you will put up

signposts telling him which point you have reached and where you are going now. When you finish Europe and want to start Asia, you might say:

"That's all I have to say about Europe. Let's turn now to Asia."

When you have finished Africa and want to sum up, you might say:

"Well, we've looked at the three continents Europe, Asia and Africa. I'd like to sum up now."

And when you finish summing up and want to give your recommendations, you might say:


"What does all this mean for us? Well, firstly I recommend..."

The table below lists useful expressions that you can use to signpost the various parts of your presentation.

Signposting	
Function	Language
Introducing the subject	<ul style="list-style-type: none">• I'd like to start by...• Let's begin by...• First of all, I'll...• Starting with...• I'll begin by...
Finishing one subject...	<ul style="list-style-type: none">• Well, I've told you about...• That's all I have to say about...• We've looked at...• So much for...
...and starting another	<ul style="list-style-type: none">• Now we'll move on to...• Let me turn now to...• Next...• Turning to...• I'd like now to discuss...

	<ul style="list-style-type: none"> • Let's look now at...
Analysing a point and giving recommendations	<ul style="list-style-type: none"> • Where does that lead us? • Let's consider this in more detail... • What does this mean for ABC? • Translated into real terms...
Giving an example	<ul style="list-style-type: none"> • For example,... • A good example of this is... • As an illustration,... • To give you an example,... • To illustrate this point...
Dealing with questions	<ul style="list-style-type: none"> • We'll be examining this point in more detail later on... • I'd like to deal with this question later, if I may... • I'll come back to this question later in my talk... • Perhaps you'd like to raise this point at the end... • I won't comment on this now...
Summarising and concluding	<ul style="list-style-type: none"> • In conclusion,... • Right, let's sum up, shall we? • I'd like now to recap... • Let's summarise briefly what we've looked at... • Finally, let me remind you of some of the issues we've covered... • If I can just sum up the main points...
Ordering	<ul style="list-style-type: none"> • Firstly...secondly...thirdly...lastly... • First of all...then...next...after that...finally... • To start with...later...to finish up...

The Presentation

 ...say it,

Most presentations are divided into 3 main parts (+ questions):

1	INTRODUCTION	(Questions)
2	BODY	
3	CONCLUSION	
	Questions	

As a general rule in communication, repetition is valuable. In presentations, there is a golden rule about repetition:

1. Say what you are going to say,
2. say it,
3. then say what you have just said.

In other words, use the three parts of your presentation to reinforce your message. In the introduction, you tell your audience what your message is going to be. In the body, you tell your audience your real message. In the conclusion, you summarize what your message was.

We will now consider each of these parts in more detail.

Introduction

The introduction is a very important - perhaps the most important - part of your presentation. This is the first impression that your audience have of you. You should concentrate on getting your introduction right. You should use the introduction to:

1. **welcome your audience**
2. **introduce your subject**
3. **outline the structure of your presentation**
4. **give instructions about questions**

The following table shows examples of language for each of these functions. You may need to modify the language as appropriate.

Function	Possible language
1 Welcoming your audience	<ul style="list-style-type: none"> • Good morning, ladies and gentlemen • Good morning, gentlemen • Good afternoon, ladies and gentleman • Good afternoon, everybody
2 Introducing your subject	<ul style="list-style-type: none"> • I am going to talk today about... • The purpose of my presentation is to introduce our new range of...
3 Outlining your structure	<ul style="list-style-type: none"> • To start with I'll describe the progress made this year. Then I'll mention some of the problems we've encountered and how we overcame them. After that I'll consider the possibilities for further growth next year. Finally, I'll summarize my presentation (before concluding with some recommendations).
4 Giving instructions about questions	<ul style="list-style-type: none"> • Do feel free to interrupt me if you have any questions. • I'll try to answer all of your questions after the presentation. • I plan to keep some time for questions after the presentation.

Body

The body is the 'real' presentation. If the introduction was well prepared and delivered, you will now be 'in control'. You will be relaxed and confident.

The body should be well structured, divided up logically, with plenty of carefully spaced visuals.

Remember these key points while delivering the body of your presentation:

- do not hurry

- be enthusiastic
- give time on visuals
- maintain eye contact
- modulate your voice
- look friendly
- keep to your structure
- use your notes
- signpost throughout
- remain polite when dealing with difficult questions

Conclusion

Use the conclusion to:

1. **Sum up**
2. **(Give recommendations if appropriate)**
3. **Thank your audience**
4. **Invite questions**

The following table shows examples of language for each of these functions. You may need to modify the language as appropriate.

Function	Possible language
1 Summing up	<ul style="list-style-type: none"> • To conclude,... • In conclusion,... • Now, to sum up... • So let me summarise/recap what I've said. • Finally, may I remind you of some of the main points we've considered.
2 Giving recommendations	<ul style="list-style-type: none"> • In conclusion, my recommendations are... • I therefore suggest/propose/recommend the following strategy.
3 Thanking your audience	<ul style="list-style-type: none"> • Many thanks for your attention.

	<ul style="list-style-type: none"> • May I thank you all for being such an attentive audience.
4 Inviting questions	<ul style="list-style-type: none"> • Now I'll try to answer any questions you may have. • Can I answer any questions? • Are there any questions? • Do you have any questions? • Are there any final questions?

Questions

Questions are a good opportunity for you to interact with your audience. It may be helpful for you to try to predict what questions will be asked so that you can prepare your response in advance. You may wish to accept questions at any time during your presentation, or to keep a time for questions after your presentation. Normally, it's your decision, and you should make it clear during the introduction. Be polite with all questioners, even if they ask difficult questions. They are showing interest in what you have to say and they deserve attention. Sometimes you can reformulate a question. Or answer the question with another question. Or even ask for comment from the rest of the audience.

Review

 ...then say what you have just said.

In this seminar, you have learned:

- to allow plenty of time for preparation
- to ask the all-important question-words, why? who? where? when? how? and what?
- to structure your presentation into introduction, body, conclusion and questions
- to write notes based on keywords
- to rehearse your presentation several times and modify it as necessary
- to select the right equipment for the job
- to use equipment effectively
- to make use of clear, powerful visual aids that do not overload your audience

- to use clear, simple language, avoiding jargon
- to use active verbs and concrete facts
- to explain the structure of your presentation at the beginning so that your listeners know what to expect
- to link each section of your presentation
- to signpost your presentation from beginning to end so that your listeners know where they are
- to say what you are going to say, say it, and say what you have just said
- to overcome your nerves
- to establish audience rapport
- to be aware of your body language
- to understand cultural differences
- to control the quality of your voice
- to maintain interest by varying the speed, volume and pitch of your voice
- to deal with listeners' questions politely
- to respond to your audience positively

Chapter-2



Negotiations in English

Negotiations in English

One of the most important skills anyone can hold in daily life is the ability to negotiate. In general terms, a negotiation is a resolution of conflict. We enter negotiations in order to start or continue a relationship and resolve an issue. Even before we accept our first jobs, or begin our careers, we all learn how to negotiate. For one person it begins with the negotiation of an allowance with a parent. For another it involves negotiating a television schedule with a sibling. Some people are naturally stronger negotiators, and are capable of getting their needs met more easily than others. Without the ability to negotiate, people break off relationships, quit jobs, or deliberately avoid conflict and uncomfortable situations.

In the world of business, negotiating skills are used for a variety of reasons, such as to negotiate a salary or a promotion, to secure a sale, or to form a new partnership. Here are a few examples of different types of negotiations in the business world:

- Manager and Clerk: *Negotiating a promotion*
- Employer and Potential Employee: *Negotiating job benefits*
- Business Partner A and B: *Making decisions about investments*
- Company A and Company B: *Negotiating a merger*
- Customer and Client: *Making a Sale*

The Art of Negotiating

Negotiating is often referred to as an "art". While some people may be naturally more skillful as negotiators, everyone can learn to negotiate. And, as they often say in business, **everything is negotiable**. Some techniques and skills that aid people in the negotiating process include:

- Aiming high
- Visualizing the end results
- Treating one's opponent with respect and honesty
- Preparing ahead of time
- Exhibiting confidence

Throughout this lesson, we will review important techniques and skills to learn before negotiating. We will also examine certain tactics your opponents may use at the negotiating table. These pages are designed to prepare you for negotiating in English in the business world, but they will also help you achieve your goals in everyday life.

Case Study

For the purpose of this lesson, we will follow the negotiations taking place at a fictional company called *Landscape Labourers*. Markus, a landscaper who has been with this company for five years, believes he is underpaid. He also thinks he deserves more seniority over his crew members. Markus's manager, Louis is also the owner of Landscape Labourers. Though Louis values Markus more than any of his other labourers, he isn't sure that he can afford to pay him more, especially at this time of year when work is unsteady.

Read through the lesson and find out how Markus prepares his case and presents it to management, and how the two parties negotiate and achieve their goals.

- Vocabulary
- Vocabulary Quiz
- Preparation
- Negotiation Process
- Settlement
- Test to Check Your Understanding

Vocabulary

Word <i>Part of speech</i>	Meaning	Example Sentence
alternatives <i>noun</i>	other options	We can't offer you the raise you requested, but let's discuss some other alternatives .
amplify <i>verb</i>	expand; give more information	Could you amplify on your proposal please.
arbitration <i>noun</i>	conflict that is addressed by using a neutral third party	We're better to settle this between us, because a formal arbitration will cost both of us money.
bargain <i>verb</i>	try to change a person's mind by using various tactics	We bargained on the last issue for over an hour before we agreed to take a break.
bottom-line <i>noun</i>	the lowest one is willing to go	I'll accept a raise of one dollar per hour, but that's my bottom-line .
collective <i>adj</i>	Together	This is a collective concern, and it isn't fair to discuss it without Marie present.
compensate <i>verb</i>	make up for a loss	If you are willing to work ten extra hours a week we will compensate you by paying you overtime.

comply <i>verb</i>	Agree	I'd be willing to comply if you can offer me my own private office.
compromise <i>verb</i>	changing one's mind/terms slightly in order to find a resolution	We are willing to compromise on this issue because it means so much to you.
concession <i>noun</i>	a thing that is granted or accepted	I think we can offer all of these concessions , but not all at once.
conflict resolution <i>noun</i>	general term for negotiations	It is impossible to engage in conflict resolution when one of the parties refuses to listen.
confront <i>verb</i>	present an issue to someone directly	I confronted my boss about being undervalued, and we're going to talk about things on Monday.
consensus <i>noun</i>	agreement by all	It would be great if we could come to a consensus by 5:00 P.M.
cooperation <i>noun</i>	the working together	I have appreciated your cooperation throughout these negotiations.
counter proposal <i>noun</i>	the offer/request which is presented second in response to the first proposal	In their counter proposal they suggested that we keep their company name rather than creating a new one.

counterattack <i>verb/noun</i>	present other side of an issue	Before we could start our counterattack they suggested we sign a contract.
counterpart <i>noun</i>	person on the other side of the negotiations	I tried to close the discussions at noon, but my counterpart would not stop talking.
cordially <i>verb/noun</i>	Politely	In the past I have had little respect for that client, but today she spoke cordially and listened to my point of view.
demands <i>adv</i>	needs/expectations that one side believes it deserves	They had some last minute demands that were entirely unrealistic.
deadlock <i>noun</i>	point where neither party will give in	When the discussions came to a deadlock we wrote up a letter of intent to continue the negotiations next week.
dispute <i>noun</i>	argument/conflict	I was hoping to avoid discussing last year's dispute , but Monica is still holding a grudge.
dominate <i>verb</i>	have the most control/stronger presence	Max has such a loud voice, he tends to dominate the conversations.
entitled <i>adj</i>	be deserving of	My contract says that I am entitled to full benefits after six months of employment.

flexible <i>adj</i>	open/willing to change	We have always been flexible in terms of your working hours.
haggling <i>verb</i>	arguing back and forth (often about prices)	We've been haggling over this issue for too long now.
hostility <i>noun</i>	long-term anger towards another	I want you to know that we don't have any hostility towards your company despite last year's mixup.
high-ball <i>verb</i>	make a request that is much higher than you expect to receive	I'm planning to high-ball my expectations when I open the discussion.
impulse <i>noun</i>	quick decision without thought or time	I acted on impulse when I signed that six-month contract.
indecisive <i>adj</i>	has difficulty choosing/making a decision	They were so indecisive we finally asked them to take a break and come back next week.
leverage <i>noun</i>	(bargaining power) something that gives one party a greater chance at succeeding over another	We have a little bit of leverage because we are the only stationary company in town.
log-rolling <i>verb</i>	trading one favour for another	After a bit of log-rolling we came to an agreement that pleased both of us.

low-ball <i>verb</i>	offer something much lower than you think the opponent will ask for	I was expecting my boss to low-ball in the initial offer, but he proposed a fair salary increase.
mislead <i>verb</i>	convince by altering or not telling the whole truth about something	They misled us into thinking that everything could be resolved today.
mutual <i>adj</i>	agreed by both or all	The decision to call off the merger was mutual .
objective <i>noun</i>	goal for the outcome	My prime objective is to have my family members added to my benefits plan.
point of view <i>noun</i>	person's ideas/ thoughts	From my point of view it makes more sense to wait another six months.
pressure <i>verb</i>	work hard to convince another of an idea	He pressured me to accept the terms by using intimidation tactics.
proposal <i>noun</i>	argument to present	While I listened to their proposal I noted each of their objectives.
receptive <i>adj</i>	open to/interested in an idea	His positive body language demonstrated that he was receptive to our suggestions.
resentment <i>noun</i>	anger held onto from a previous conflict	Mary's resentment stems from our not choosing her to head the project.

resistance <i>noun</i>	a display of opposition	We didn't expect so much resistance on the final issue.
resolve <i>verb</i>	end conflict, come to an agreement	Before you can resolve your differences you'll both need to calm down.
tactics <i>noun</i>	strategies used to get one's goals met	There are certain tactics that all skillful negotiators employ.
tension <i>noun</i>	feeling of stress/anxiety caused by heavy conflict	There was a lot of tension in the room when George threatened to quit.
trade-off <i>noun</i>	terms that are offered in return for something else	Lower payments over a longer period of time sounded like a fair trade-off until we asked about interest charges.
ultimatum <i>noun</i>	a final term that has serious consequences if not met	His ultimatum was that if I didn't agree to give him the raise he asked for, he'd quit today without two week's notice.
unrealistic <i>adj</i>	very unlikely to happen	It's unrealistic to think that we will have all of our demands met.
victory <i>noun</i>	a win	We considered it a victory because they agreed to four of our five terms.
yield <i>verb</i>	to give in to another's requests	The client will only yield to our conditions, if we agree to

		work over the holiday weekend.
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Preparing to Negotiate

Lack of preparation in a negotiation almost always sets a person up for failure. First and foremost, each party must clearly define their own goals and objectives. Secondly, each party must anticipate the goals of the opposition. This may require doing some background research. Finally, each party must come up with various alternatives to their main objectives.

Markus Prepares to Negotiate with Louis

Markus approaches Louis after his shift on Friday afternoon and asks if he can arrange a meeting to discuss a potential promotion. Louis sighs and reminds Markus that they already had this discussion last year. Markus agrees, but reminds Louis of his loyalty to the company and insists that they speak again on the subject next week. Eventually Louis, who is afraid that Markus might quit on the spot, agrees to meet on Monday during the crew's lunchhour.

Over the weekend, Markus thinks about Monday's meeting. Last year, he was unprepared to negotiate and ended up only getting a 50 cent/hour pay raise. This did not satisfy him, and he has continued to feel undervalued ever since. Many times, after a hard day at work, Markus has considered quitting. However, it is difficult to find work in the middle of winter. Markus has a family to support and he can't afford to lose his job.

Markus decides to do some research on negotiating. He learns the principles behind **collaborative negotiating**, and decides that this is the approach he will take this time. After he has understood the concept he can ask himself the preparatory questions above. Finally, he can apply the rules of collaborative negotiating to his own case.

Here are some preparatory questions to ask yourself before beginning talks with the other party:

- What is my main objective?
- What are all of the alternatives I can think of?
- Why do I deserve to have my goals met?
- What will my opponent's counter proposal likely consist of?
- How can I respond to this counter proposal?
- When would I like to have this issue resolved?
- What is my bottom-line?
- What market research/homework do I need to do to back up my cause?
- What is my bargaining power compared to my opponent's?
- What do I know about the principles of negotiating?

Markus Answers the Preparatory Questions

- My main objective is to be named crew foreman and to earn a salary that is competitive with other foremen in the area.
- Alternatives include looking for work elsewhere, asking for a dollar more an hour, suggesting that Louis hire someone else to take on extra duties.
- I deserve this promotion because I have worked with Landscape Labourers for five consecutive years, and have received many compliments from satisfied clients. I am the team member who reports early every morning and leaves last. If we are under a deadline, I work through my lunchhour. All of the other team members come to me with their questions.
- Louis will likely say that he can't afford to pay me more because business is slow in the winter. He will say that there are plenty of qualified labourers who will do the work for less money.
- Both of these arguments are probably true. Landscape Labourers lost a lot of money last year due to poor weather. There were a few weeks that we couldn't work, but Louis had to pay us anyway because of our contracts. And, unemployment is at an all time high in our region. However, Louis just signed a contract with a new company that will mean regular work for at least the next two years. Also, the other team members rely on me, and none of them have the experience to take over my position if I quit. It will cost Louis a lot of money to train a new landscaper to do everything that I do.
- I understand that winter is tough on this business, so I would like to have this issue resolved by spring.
- I will look into three other local landscaping businesses and inquire about the salary and benefits of its employees. I will also review the classified ads to see if any other companies are hiring or looking for a foreman.
- My bottom-line is to receive an extra dollar an hour and to be named team manager.

- I think Louis and I have equal bargaining power right now. None of the other current members of our team are as committed to the job as I am. However, unemployment is high and there are other people he could hire.
- I have never been a strong negotiator. I need to learn more about negotiating strategies and tactics.

Collaborative Negotiating

In business, the goal of negotiating parties should always be for mutual gain. This type of win-win negotiation is often called **collaborative** negotiating. The opposite of collaborative negotiating is called **competitive** negotiating. The goal of competitive negotiating is for one party to win and the other to lose. Dishonest practices, such as lying, manipulation, intimidation, and bribery are often used in this type of negotiation.

Main Principles of Collaborative Negotiating:

- Resolve previous conflicts ahead of time
- Deal with issues, not personalities
- Commit to listening more than speaking: The more you know about your counterpart, the more likely you will achieve your goals. You cannot convince someone of something when you do not know anything about them, or what their own needs are. A common mistake is to prepare one's next question or point while the opponent is speaking.
- Establish trust in the onset
- Develop a common goal
- Discuss a common enemy
- Take opponent's views/needs into careful consideration: Not only do you want to win this negotiation, you want your opponent to win as well, so that he or she will negotiate with you again in the future.

Markus Applies the Principles for Collaborative Negotiating

- I will not discuss the fact that I was only offered a 50 cent raise last year. It was my fault for not being prepared to negotiate.
- Even though I think Louis is lazy, and takes too many days off when we are busy, I will not point out his shortcomings. This is about my promotion, not his work ethic.
- I will first thank Louis for employing me for five consecutive years. I will tell him that the stable work has meant a lot to me and my family, and I appreciate the security, especially with so many people out of work.
- I will tell Louis that I think his company is one of the most respected landscape companies in the region, and ensure him that my goal is to have a lifelong career at Landscape Labourers.
- I will say that I hope I will never have to work for a company that does a poor job, such as Powell Designs.
- I will acknowledge that last year's weather was a problem and note that it is not anyone's fault that the company lost money.

Preparing to Negotiate a Job Offer

Negotiating a job offer should mean more than just saying, yes. Though being offered a job is an exciting time, it is also an important time to use your negotiating skills. Here are some issues you may want to raise before you accept:

- Salary
- Promotion Opportunities
- Insurance (medical, dental, accident, life)
- Holidays
- Vacation time
- Retirement/pension plans
- Stock options
- Overtime
- Expenses

The Negotiation Process

It's time to negotiate! Here are a few golden rules to successful negotiations:

1) Always try to negotiate for at least 15 minutes. Any less than that and it is unlikely that either party has had enough time to fairly consider the other side. Generally, the size or seriousness of the negotiation determines the amount of time needed to negotiate it. Setting a time limit is a good idea. Approximately 90% of negotiations get settled in the last 10% of the discussion.

2) Always offer to let the other party speak first. This is especially important if you are the one making a request for something such as a raise. The other party may have overestimated what you are going to ask for and may actually offer more than what you were going to request.

3) Always respect and listen to what your opponent has to say. This is important even if he or she does not extend the same courtesy to you. Do your best to remain calm and pleasant even if the other party is displaying frustration or anger. Remember some people will do anything to intimidate you.

4) Acknowledge what the other party says. Everyone likes to know that what they say is important. If the other party opens first, use it to your advantage, by paraphrasing what you have heard. Repeat their important ideas before you introduce your own stronger ones.

5) Pay attention to your own and your counterpart's body language. Review the chart below to learn how to interpret body language during the negotiations. Make sure that you aren't conveying any negative body language.

Language to use to show understanding/agreement on a point:

- I agree with you on that point.
- That's a fair suggestion.
- So what you're saying is that you...

- In other words, you feel that...
- You have a strong point there.
- I think we can both agree that...
- I don't see any problem with/harm in that.

Language to use for objection on a point or offer:

- I understand where you're coming from; however,...
- I'm prepared to compromise, but...
- The way I look at it...
- The way I see things...
- If you look at it from my point of view...
- I'm afraid I had something different in mind.
- That's not exactly how I look at it.
- From my perspective...
- I'd have to disagree with you there.
- I'm afraid that doesn't work for me.
- Is that your best offer?

Body Language	Possible meaning
Avoiding Eye Contact	<ul style="list-style-type: none"> • Lying • Not interested • Not telling the whole truth
Serious Eye Contact	<ul style="list-style-type: none"> • Trying to intimidate • Showing anger
Touching the face/fidgeting	<ul style="list-style-type: none"> • Nervousness • Lack of confidence • Submission
Nodding	<ul style="list-style-type: none"> • Agreeing • Willing to compromise
Shaking the head/turning away	<ul style="list-style-type: none"> • Frustrated • In disbelief • Disagreeing with a point

Markus Opens the Negotiations

It's finally lunchtime and Markus and Louis meet as planned. Markus offers for Louis to speak first, but Louis declines:

Markus: Thanks again for agreeing to meet today. I really appreciate you taking the time during your lunch.

Louis: Okay, well, let's get started. I'd like to resolve this as soon as possible so we can get back to work.

Markus: Great. Okay, well, if there's anything you'd like to say first, please be my guest.

Louis: Oh, no, I insist you go first. After all, you're the one who asked to meet with me.

Markus: Very well then. First of all I want you to know that I am fully aware of the challenges you have faced in running this company in the last few years. I understand that the poor weather last year ended up costing you and all of the local landscape companies a lot of money. However, I think you realize that I am unsatisfied with my current salary. I've been with Landscape labourers for 5 years now and there have been many other years that were profitable. Despite how much your business has grown, I'm making less than a dollar more than I was the day I started.

Louis: You're lucky to have a job in these times.

Markus: Yes, and I'm very thankful that you have employed me all

this time, especially during the slow seasons when the company is struggling to make a profit. It means a lot to me to have that stability, which is why I have remained loyal to your company.

Louis: You haven't had much choice but to remain loyal, Markus. There are no jobs out there.

Markus: Well if you don't mind, I'd like to finish what I have to say and then you can let me know what your position is. As a matter of fact, there are a few companies hiring right now in our area. These are not all necessarily companies that I would be interested in working with. For example, you and I both know that I would never want to work for a company such as Powell Designs. I'd much prefer to be associated with a company like Landscape Labourers because we do a good job. Having said that, I took the liberty of calling a few other local companies to find out what type of salary packages they offer to their foremen.

Louis: Foremen? I don't have a foreman. I never have. It's not my style. Don't forget, you're a contract labourer just like the rest of the crew.

Markus: Yes, I thank you for bringing that up. Besides deserving a higher salary, one that is competitive with local companies, I also think that I deserve a new title. You and I both know that the crew looks to me as though I am a foreman, even though I don't have the title.

Louis: You don't have the title, but you also don't have the

responsibility. It's a lot of work being a foreman.

Markus: Exactly. And you can't say that you haven't noticed me coming in earlier than the others and leaving later. I also designate jobs to all of the crew members each morning and call suppliers when needs arise. These are duties of a foreman, am I right?

Louis: I suppose. But a foreman also helps solve conflicts that arise within a team, and deals with customer complaints. You always pass those things on to me.

Markus: I agree with you on that. However, I would be willing to take on these extra responsibilities, should you offer me a foreman position at a rate of \$25.00 per hour.

Coming to a Close or Settlement

There are a number of signals that indicate that negotiations are coming to a close. This may not always mean that an agreement has been reached. In many cases, there are many rounds of negotiations. The preliminary round may uncover the major issues, while subsequent rounds may be needed to discuss and resolve them. Here are some signals of talks coming to a close:

- A difference of opinion has been significantly reduced
- One party suggests signing an agreement.
- One or both parties indicate that a period of time to pause and reflect is necessary.

Beware of last-minute strong-arm tactics.

Even if you make the decision to treat your negotiating opponent with honesty and kindness, the other party may not extend you the same respect. Be prepared to stand your ground firmly, yet cordially, especially in the last few minutes of the negotiations. This is the time when manipulative parties may employ certain tactics in order to try to fool you into losing focus or lowering goals and standards. Remember that conflicts are generally resolved in the last few minutes. The theory behind last minute tactics is that one party may be more willing to give in out of fear that all of the concessions or progress made up to that point (perhaps hours or weeks of talks) might be lost. People also get tired or have other commitments that need to be met, such as making an important phone call before another business closes, or picking up children from school. Here are some last minutes tricks that negotiators often use at this time:



- Walking out of the room
- Offering a short-term bribe
- Telling you to take it or leave it
- Giving an ultimatum
- Abrupt change in tone (used to shock the other party into submission)
- Introducing new requests (used at to get you to concede with little thought or consideration)
- Stating generalizations without evidence (dropped without significant statistics/proof)
- Adopting the Mr. Nice Guy persona (used to try to make it look like they are doing you a favour in hopes that you will lower your expectations)

Language to use in closing

- It sounds like we've found some common ground.
- I'm willing to leave things there if you are.
- Let's leave it this way for now.

- I'm willing to work with that.
- I think we both agree to these terms.
- I'm satisfied with this decision.
- I think we should get this in writing.
- I'd like to stop and think about this for a little while.
- You've given me a lot to think about/consider.
- Would you be willing to sign a contract right now?
- Let's meet again once we've had some time to think.

Louis Signals an End to the Negotiations and Attempts some Last-minute Tactics

Louis: Look, we're running out of time here and I've barely had a bite of my lunch.

Markus: I know, and we have a lot of work to get done this afternoon.

Louis: Well, I guess we'll have to settle this at another time.

Markus: Actually, I'd really like to get this settled today. I know how busy you are, and it's not easy to get you to sit down and talk.

Louis: (standing up and getting ready to walk out of the room) Well, we're not getting anywhere.

Markus: Please sit down for a few more minutes so we can make a decision.

Louis: And what if I don't? Are you going to quit?

Markus: I am a loyal employee, and I believe that it is in the best of both of our interests to have this conflict resolved. This should only take a few more minutes.

Louis: Fine. You can be the foreman. I'll even change the title on your pay stub. But no raise.

Markus: I think you and I both know, that the raise is more important

to me than the title itself.

Louis: You know, not very many owners would agree to give a person like you the title of foreman. You don't even have your proper certification.

Markus: You've said before that experience means more to you than education. Remember that guy Samuel that you hired. He had a four year diploma in landscape design but had never worked a day out on the fields. You let him go before his probation was up.

Louis: Oh, don't remind me of that kid.

Markus: Look, I'd be willing to accept \$24.00/hr, if you agree to review my salary again come spring.

Louis: Fine. I guess, that's fair. You are my best employee, right now at least.

Markus: Great, then, you won't mind changing my status to crew foreman. I won't disappoint you. Remember, I'm willing to take on the extra duties of a foreman, which will give you more time to find new clients.

Louis: Speaking of new clients. I'm expecting an important phone call in ten minutes, so let's wrap this up.

Markus: Well, I think we've both agreed on the terms. Can we shake on it? I mean, can I have your word that my new hourly wage will

begin at the beginning of next month?(Markus holds out his hand.)

Louis: (Louis shakes it.) Okay, Mr. Foreman. Get back to work, would you. And, I'll need you to order all of the supplies for Monday.

Markus: Thanks, Louis. I'll get on that right now.

Formalize the agreement/negotiation

In most business negotiations it is a good idea to get something down in writing. Even if a decision has not been made, a **letter of intent** to continue the negotiations is often used. This is a way for each party to guarantee that talks will continue. A letter of intent often outlines the major issues that will be discussed in future negotiations. In some cases a **confidentiality agreement** is also necessary. This is a promise from both parties to keep information private between discussions. When an agreement has been decided, a formal contract may be required. On the other hand, depending on the seriousness of the decision, and the level of trust between the two parties, a simple handshake and **verbal agreement** may be all that is needed. For example, an employer may offer a promotion and an employee may trust that the new salary will be reflected on the next paycheque. However, even if nothing is put formally in writing, it is wise to send an e-mail or letter that verifies the terms and puts the agreement on record, especially when a specific number is decided on.



Sample E-mail:

To: louis@landscapelabourers.com

From: markus@landscapelabourers.com

Subject: Today's Negotiation

Attachment: Site #345

Hi Louis

I just wanted to write and thank you for spending your lunch hour with me today. I'm pleased with how our talks went and am excited to take on my new role as crew foreman. Even though my new salary will not be put in place until the first of next month, I will begin my new duties immediately. The supplies for Monday's job (Site #345) have all been ordered, and the total of the invoice will be \$349.98, including tax and delivery. The crew has been assigned their tasks for Monday so we will be able to start as soon as we arrive. You will find a chart attached outlining who will be taking care of what and how long it should take us to have it completed. If you have any concerns, feel free to call me at home over the weekend. Thanks again,
Markus

Chapter-3



Meetings in English

Meetings in English



Whether you are holding a meeting or attending a meeting, it is important that you understand key English phrases and expressions related to meetings. A successful meeting has no surprises. With proper preparation and careful organization, a meeting can run smoothly. The most typical complaint about meetings is that they run too long.

Meetings that run longer than necessary can be very costly to a company or business. As the famous business expression says: *Time is money*. Setting goals and time limits, keeping to the agenda, and knowing how to refocus, are key components of an effective meeting. This may sound simple in your own native language, but it is a little trickier when you or the participants do not speak fluent English. These pages will help you hold or attend a meeting with success. Review the vocabulary, read through the lessons, and then check your understanding.

Scenario

The following pages will be based on the meeting of a fictional company called *Paris Tours*. The owner of the small tour company is Pierre. He has ten employees, including four supervisors, Kana and Thomas (guides), Nolan (driver), and Jane (receptionist). These four supervisors will be called to a meeting to discuss the upcoming tourist season. Follow through the pages to watch how Pierre prepares for and holds the meeting, and how his staff participate.

- Vocabulary
- Vocabulary Quiz
- Preparing for a Meeting
- Opening a Meeting
- Following the Agenda
- Closing a Meeting
- Self-Assessment Test

Vocabulary

Word <i>Part of speech</i>	Meaning	Example Sentence
absent <i>adj</i>	not present	The vice president is absent due to unforeseen circumstances.
accomplish <i>verb</i>	succeed in doing	We have a lot to accomplish today, so let's begin.
address <i>verb</i>	deal with; speak on	I hope we do not have to address this matter again in the future.
adjourn <i>verb</i>	close a meeting	If there are no further comments, we will adjourn the meeting here.
agenda <i>noun</i>	list of objectives to cover in a meeting	Please forward the agenda to anyone who is speaking at the meeting.
AGM <i>noun(abbr.)</i>	Annual (yearly) General Meeting	We always vote for a new chairperson at the AGM .
allocate <i>verb</i>	assign roles/tasks to certain people	I forgot to allocate someone to bring refreshments.
AOB <i>noun(abbr.)</i>	Any Other Business (unspecified item on agenda)	The last item on the agenda is AOB .
apologies <i>noun</i>	item on agenda announcing people who are absent; apologies for absence	Everyone is present today, so we can skip the apologies .
ballot <i>noun</i>	a type of vote, usually in writing and usually secret	Please fold your ballot in half before you place it in the box.

board of directors <i>noun</i>	group of elected members of an organization/company who meet to make decisions	The board of directors meets once a month to discuss the budget.
boardroom <i>noun</i>	a large meeting room, often has one long table and many chairs	The boardroom is reserved for a managers' meeting, so we'll have to meet in the lounge.
brainstorm <i>verb</i>	thinking to gather ideas	Let's take a few minutes and brainstorm some ways that we can cut costs.
casting vote <i>noun</i>	deciding vote (usually by the chairman) when the votes are otherwise equal	The role of treasurer was decided based on the chairman's casting vote .
chairperson/chair <i>noun</i>	the person who leads or presides at a meeting	As chair , it is my pleasure to introduce to you, Mr. Allan Davis.
clarification/verification <i>noun</i>	explanation/proof that something is true/understood	Before we address this matter, I'll need some clarification as to who was involved.
closing remarks <i>noun</i>	last thoughts spoken in a meeting (i.e. reminders, thank yous)	I just have a few closing remarks and then you will all be free to go.
collaborate <i>verb</i>	work together as a pair/group	The board fell apart because the members had difficulty collaborating .
commence <i>verb</i>	begin	We will commence as soon as the last person signs the attendance sheet.
comment <i>verb or noun</i>	express one's opinions or thoughts	If you have a comment , please raise your hand rather than speak out.

conference <i>noun</i>	formal meeting for discussion, esp. a regular one held by an organisation	Before the conference there will be a private meeting for board members only.
conference call <i>noun</i>	telephone meeting between three or more people in different locations	Please make sure I have no interruptions while I'm on the conference call .
confidential <i>adjective</i>	private; not to be shared	Any financial information shared during this meeting should be kept confidential .
consensus <i>noun</i>	general agreement	If we cannot come to a consensus by the end of the meeting we will put it to a vote.
deadline <i>noun</i>	due date for completion	The deadline for buying tickets to the conference is May 25th.
designate <i>verb</i>	assign	If no one volunteers to take the minutes I will be forced to designate someone.
formality <i>noun</i>	a procedure (often unnecessary) that has to be followed due to a rule	Everyone knows who is going to be the next vice president, so this vote is really just a formality .
grievance <i>noun</i>	complaint	The first item on the agenda relates to a grievance reported by the interns.
guest speaker <i>noun</i>	person who joins the group in order to share information or deliver a speech	I am delighted to welcome our guest speaker Holly, who is going to be offering some sales pitch tips.
implement <i>verb</i>	make something happen; follow through	It's not a question of whether or not we're going to use this

		idea, it's whether or not we know how to implement it.
mandatory <i>adjective</i>	required	It is mandatory that all supervisors attend Friday's meeting.
minutes <i>noun</i>	a written record of everything said at a meeting	Before we begin with today's meeting, let's quickly review the minutes from last month.
motion <i>noun</i>	a suggestion put to a vote	The motion to extend store hours has been passed.
objectives <i>noun</i>	goals to accomplish	I'm pleased that we were able to cover all of the objectives today within the designated time.
opening remarks <i>noun</i>	chairperson or leader's first words at a meeting (i.e. welcome, introductions)	As I mentioned in my opening remarks , we have to clear this room before the end of the hour.
overhead projector <i>noun</i>	machine with a special light that projects a document onto a screen or wall so that all can see	I'm going to put a pie chart on the overhead projector so that everyone can visualize how our profits have declined.
participant <i>noun</i>	person who attends and joins in on an event	Can I have a show of hands of all of those who were participants in last year's conference?
proxy vote <i>noun</i>	a vote cast by one person for or in place of another	There must have been one proxy vote because I count twelve ballots but only eleven attendees.
punctual <i>adjective</i>	on time (not late)	Firstly, I want to thank you all for being punctual despite this early meeting.

recommend <i>verb</i>	suggest	I recommend that you sit closer to the front if you have trouble hearing.
show of hands <i>noun</i>	raised hands to express an opinion in a vote	From the show of hands it appears that everyone is in favour of taking a short break.
strategy <i>noun</i>	plan to make something work	We need to come up with a strategy that will allow us to have meetings less frequently.
unanimous <i>adj</i>	in complete agreement; united in opinion	The vote was unanimous to cut work hours on Fridays.
vote <i>verb or noun</i>	to express (the expression of) an opinion in a group by voice or hand etc	We need to vote for a new vice chairperson now that Jerry is retiring.
wrap up <i>verb</i>	finish	Let's wrap up here so that we can get back to our desks.

Preparing for a Meeting

Calling a Meeting

There are a number of ways that you may call or be called to a meeting. Some meetings are announced by e-mail, and others are posted on bulletin boards. If a meeting is announced at the end of another meeting, it is important to issue a reminder. A reminder can also come in the form of an e-mail or notice. Verbal announcements or reminders should always be backed up by documented ones. The date, location, time, length, and purpose of the meeting should be included. It is also important to indicate exactly who is expected to attend, and who is not. If you are planning on allocating someone to take on a certain role, make personal contact with that person to inform them of his or her duty.

Sample E-mail:

To: jane@paristours.com
cc: kana@paristours.com; thomas@paristours.com;
nolan@paristours.com
From: pierre@paristours.com
Subject: Meeting

Hi Everyone,

We will be having a meeting next Friday from 2:00 PM-4:00 PM in Room 3.

All supervisors are expected to attend. The purpose of the meeting is to discuss the upcoming tourist season. As you probably have heard, this could be our busiest season to date. There are already twenty bus tours booked from Japan, and fifteen walking tours booked from North America.

We are also expecting Korean and Australian tours in late summer. Please make arrangements to have other staff members cover your duties during the meeting.

Thank you,
Pierre

Sample Notice:

<p style="text-align: center;">MEETING LOCATION: Room 3 DATE: Friday, May 5th TIME: 2:00 PM-4:00 P.M. FOR: Supervisors only SUBJECT: Tourist Season ATTENDANCE IS MANDATORY</p>
--

Writing an Agenda

In order to keep the meeting on task and within the set amount of time, it is important to have an agenda. The agenda should indicate the order of

items and an estimated amount of time for each item. If more than one person is going to speak during the meeting, the agenda should indicate whose turn it is to "have the floor". In some cases, it may be useful to forward the agenda to attendees before the meeting. People will be more likely to participate in a meeting, by asking questions or offering feedback, if they know what is going to be covered.

Sample Agenda:

- 1 Welcome, Introduction: Pierre and Stella (5 minutes)
- 2 Minutes from previous meeting: Jane (10 minutes)
- 3 Japan Tours: Pierre (15 minutes)
- 4 N.A. Tours: Pierre (15 minutes)
- 5 Korean Tours: Pierre (15 minutes)
- 6 Australian Tours: Pierre (if time allows 10 minutes)
- 7 Feedback from last year: Everyone (15 minutes)
- 8 Vote on staff picnic: Everyone (15 minutes)
- 9 Questions/Closing remarks/Reminders: Everyone (5 minutes)

Allocating roles

The person in charge of calling and holding a meeting may decide to allocate certain roles to other staff members. Someone may be called upon to take the minutes, someone may be asked to do roll call, and someone may be asked to speak on a certain subject. This should be done either in person, or in an e-mail.

Sample Personal Request:

Pierre: Hi Jane, did you get the e-mail about next week's meeting?

Jane: Yes, I'll be there.

Pierre: Great. I'd like to put you in charge of reviewing the minutes from last meeting for us.

Jane: Sure, I can do that. I think there is a copy of the minutes in my file.

Pierre: Thanks, you'll have ten minutes to remind us of what we discussed last meeting. This will be good for Stella to hear. Stella will be our new private tours coordinator.

Sample E-mail:

To: jane@paristours.com

From: pierre@paristours.com

Subject: Minutes

Hi Jane,

I just wanted to make sure that you would be available to review last month's minutes and present them at Friday's

meeting. We have a new staff member joining us, so I'd like

to give her a chance to see where things have been going

since the last meeting.

If you have any concerns about this, let me know.

Thanks,

Pierre

Opening a Meeting



Small Talk

Whether you are holding the meeting or attending the meeting it is polite to make small talk while you wait for the meeting to start. You should discuss things unrelated to the meeting, such as weather, family, or weekend plans.

Sample Dialogue:

Pierre: Hi Thomas. How are you?

Thomas: Great thanks, and you?

Pierre: Well, I'm good now that the warm weather has finally arrived.

Thomas: I know what you mean. I thought winter was never going to end.

Pierre: Have you dusted off your golf clubs yet?

Thomas: Funny you should ask. I'm heading out with my brother-in-law for the first round of the year on Saturday.

Welcome

Once everyone has arrived, the chairperson, or whoever is in charge of the meeting should formally welcome everyone to the meeting and thank the attendees for coming.

- Well, since everyone is here, we should get started.
- Hello, everyone. Thank you for coming today.
- I think we'll begin now. First I'd like to welcome you all.
- Thank you all for coming at such short notice.
- I really appreciate you all for attending today.
- We have a lot to cover today, so we really should begin.

Sample Welcome:

Pierre: I think we'll begin now. First I'd like to welcome you all and thank everyone for coming, especially at such short notice. I know you are all very busy and it's difficult to take time away from your daily tasks for meetings.

Introductions

If anyone at the meeting is new to the group, or if there is a guest speaker, this is the time when introductions should be made. The person in charge of the meeting can introduce the new person, or ask the person to introduce him or herself.

- I'd like to take a moment to introduce our new tour coordinator.

- I know most of you, but there are a few unfamiliar faces.
- Stella, would you like to stand up and introduce yourself?
- Hi everyone. I'm Judy Strauss. I'll be acting as Amanda's assistant while Nancy is away on maternity leave.

Roll Call/Apologies

If the meeting is a small group, it is probably unnecessary to take attendance out loud. The person who is taking the minutes will know everyone personally and can indicate who is present and who is absent. In a larger meeting, it may be necessary to send around an attendance sheet or call out names. If an important figure is absent, it may be necessary for the chairperson to apologize for his or her absence and offer a brief explanation for it.

- It looks like everyone is here today.
- If you notice anyone missing, please let Jane know so that she can make a note of it.
- Unfortunately, Ken cannot join us today. He has been called away on business
- Mike will be standing in to take the minutes today, as Lisa is home with the flu.

Objectives

Some people who hold meetings prefer to pass around copies of the agenda, and others will post a large copy on a wall, or use an overhead projector. No matter which format is used, attendees should be able to follow the agenda as the meeting progresses. Before beginning the first main item on the agenda, the speaker should provide a brief verbal outline the objectives.

Sample Introduction to the Agenda:

Pierre: As you can all see here on the agenda we will be mainly talking about the upcoming tourist season. First we'll discuss the groups that will be coming in from Japan. After that we'll discuss the North American Tours, followed by the Korean tours. If time allows we will also discuss the Australian tours which are booked for early September.

Next, I'm going to request some feedback from all of you concerning last year's tours and where you think we can improve. And finally, we'll be voting on where and when to have this year's staff picnic.

Following the Agenda



Taking the Minutes

Anyone, including you, may be assigned to take the minutes at a meeting. Often someone who is not participating in the meeting will be called upon to be the minute-taker. Before a meeting the minute-taker should review the following:

- The minutes from previous meeting
- All of the names of the attendees (if possible)
- The items on the agenda

It also helps to create an outline before going to the meeting. An outline should include the following:

- A title for the meeting
- The location of the meeting
- A blank spot to write the time the meeting started and ended
- The name of the chairperson
- A list of attendees that can be checked off (or a blank list for attendees to sign)
- A blank spot for any attendees who arrive late or leave early

Sample Minutes Outline:

Supervisor's Meeting

Friday, May 5

Room 3

Start: _____ Finish: _____

Chair: Pierre

Attendees:

1. _____

2. _____

3. _____

4. _____

5. _____

Late to arrive: _____

Early to depart: _____

The minute-taker can use a pen and paper or a laptop computer and does not need to include every word that is spoken. It is necessary to include important points and any votes and results. Indicating who said what is also necessary, which is why the minute-taker should make sure to know the names of the attendees. If you cannot remember someone's name, take a brief note of their seating position and find out their name after the meeting. A minute-taker should type out the minutes immediately after the meeting so that nothing is forgotten.

Watching the Time

One of the most difficult things about holding an effective meeting is staying within the time limits. A good agenda will outline how long each item should take. A good chairperson will do his or her best to stay within the limits. Here are some expressions that can be used to keep the meeting flowing at the appropriate pace.

- I think we've spent enough time on this topic.
- We're running short on time, so let's move on.
- We're running behind schedule, so we'll have to skip the next item.
- We only have fifteen minutes remaining and there's a lot left to cover.
- If we don't move on, we'll run right into lunch.
- We've spent too long on this issue, so we'll leave it for now.
- We'll have to come back to this at a later time.

- We could spend all day discussing this, but we have to get to the next item.



Regaining Focus

It is easy to get off topic when you get a number of people in the same room. It is the chairperson's responsibility to keep the discussion focused. Here are some expressions to keep the meeting centred on the items as they appear on the agenda.

- Let's stick to the task at hand, shall we?
- I think we're steering off topic a bit with this.
- I'm afraid we've strayed from the matter at hand.
- You can discuss this among yourselves at another time.
- We've lost sight of the point here.
- This matter is not on today's agenda.
- Let's save this for another meeting.
- Getting back to item number 5...
- Now where were we? Oh yes, let's vote.

Voting

When issues cannot be resolved or decisions cannot be easily made, they are often put to a vote. Most votes occur during meetings. Votes can be *open*, where people raise their hands in favour or in opposition of the issue. In an open vote, the results are evident immediately. Other votes, such as who should be elected to take on a certain role, are private or *closed*. During private votes, attendees fill out ballots and place them in a box to be counted. The results may not be counted until after the meeting. Here are some specific expressions used during open voting:

- All in favour?
(Those who agree raise their hands or say "Aye".)
- All opposed?

- Motion to hire more tour guides, moved by Thomas.
(Suggestions or ideas that are put to a vote are called *motions*. When a person makes a suggestion, the term to use both during the meeting and in the minutes is *moved*.)
- Motion to hire more tour guides seconded by Nolan.
(When another person agrees with the motion, it is *seconded*.)

When a motion is voted and agreed upon it is *carried*. When it is voted and disagreed upon it is *failed*. Most often votes are put to a majority. If there is a tie vote, the chairperson will often cast the deciding vote.

Sample Voting Session:

Pierre: Okay, now that we've covered most of the business, it's time to vote on the staff picnic. Jane and I have come up with two different ideas. I'll give Jane the floor now, and she'll outline these two options. After that we'll vote. I don't think there is any reason to have a private vote, so I'll just ask to see a show of hands. Jane, would you do the honours?

Jane: Thanks Pierre. Okay, so, as you all probably assumed, we are going to wait until most of the tours have passed through before we have the staff picnic. That way most of you should be able to attend. So we've chosen the last Sunday of September. I hope that works out for all of you. Now, the first option is to have a BBQ at Mariposa Beach. We would do this on the last Sunday of September. The second option is to have a potluck dinner/pool party in Pierre's backyard. The only problem with this is if it rains, there isn't much in the way of shelter there. I don't think Pierre and his wife will want all of us dashing inside in a thunderstorm.

Pierre: Well, if we had to we could probably squeeze everyone in the basement. Anyhow, those are the options, so let's put it to a vote. All in favour of option number one? Raise your hands please...okay, one vote. And, all in favour of option number two? That's four. Okay, so it looks like a pool party at my house.

Jane: Great. I'll put up a sign up sheet and everyone can write down what they plan to bring.

Comments and Feedback

During the meeting, participants will comment, provide feedback, or ask questions. Here are some ways to do so politely:

- If I could just come in here...
- I'm afraid I'd have to disagree about that.
- Could I just say one thing?
- I'm really glad you brought that up, Kana.
- I couldn't agree with you more. (I agree)
- Jane, could you please speak up. We can't hear you at the back.
- If I could have the floor (chance to speak) for a moment...
- We don't seem to be getting anywhere with this.
- Perhaps we should come back to this at another time?

Closing a Meeting

Wrapping Up



There are different reasons why a meeting comes to an end. Time may run out, or all of the items in the agenda may be checked off. Some meetings will end earlier than expected and others will run late. The odd time, a meeting may be cut short due to an unexpected problem or circumstance. Here are a variety of ways to adjourn a meeting:

- It looks like we've run out of time, so I guess we'll finish here.
- I think we've covered everything on the list.
- I guess that will be all for today.
- Well, look at that...we've finished ahead of schedule for once.
- If no one has anything else to add, then I think we'll wrap this up.
- I'm afraid we're going to have to cut this meeting short. I've just been informed of a problem that needs my immediate attention.

Reminders

There is almost always one last thing to say, even after the closing remarks. A chairperson might close the meeting and then make a last-minute reminder. Instructions for tidying up the room may also be mentioned.

- Oh, before you leave, please make sure to sign the attendance sheet.
- I almost forgot to mention that we're planning a staff banquet next month.
- Don't forget to put your ballot in the box on your way out.
- If I didn't already say this, please remember to introduce yourself to the new trainees.
- Could I have your attention again? I neglected to mention that anyone who wants to take home some of this leftover food is welcome to.
- If you could all return your chair to Room 7 that would be appreciated.
- Please take all of your papers with you and throw out any garbage on your way out.

Thank You's and Congratulations

The end of the meeting is also the time to thank anyone who has not been thanked at the beginning of the meeting, or anyone who deserves a second thank you. Congratulations or Good-luck can also be offered here to someone who has experienced something new, such as receiving a promotion, getting married, or having a baby.

- Before I let you go let's all give a big thank you (*everyone claps*) to Thomas for baking these delicious cookies.
- Again, I want to thank you all for taking time out of your busy schedules to be here today.
- Most of you probably already know this, but Nolan's wife just gave birth to a baby boy.
- As you leave today, don't forget to wish Stella luck on the weekend. The next time you see her she will be happily married.

Follow Up

In the closing remarks, the chairperson, or participants may want to discuss the date and time for the next meeting, when the minutes will be

available, or when a decision should be made by. This is also the time to give contact information, such as how to send a question by e-mail or who to call regarding a certain issue.

- We'll meet again on the first of next month.
- Next time we meet I'll be sure to have those contacts for you.
- If anyone has any questions about anything we discussed today, feel free to send me an e-mail.
- The minutes from today's meeting will be posted as of tomorrow afternoon.
- I'll send out a group e-mail with the voting results.

Chapter-4



Resumes, CVs and Covering Letters in English

Resumes, CVs and Covering Letters in English

A resume or CV is a summary of your educational qualifications and work experience. Companies usually want to see your resume when you apply for a job. A covering letter is the letter that accompanies your resume when you send it to a company. Both of the documents are vitally important in the job application process.

There are two ways to read these pages:

1. Work through them in sequence (click on **Next** at the end of each page)
2. Jump to any section you want at any time (click on the **links** at the top of each page)

At the end are sample resumes and covering letters, with tests to check your understanding and a summary for future reference.

You never get a second chance to make a first impression




When you apply for a job, most employers want to have 2 important documents from you:

1. **A CV or resume**
2. **A covering letter**

First impressions are important. Your CV and letter are usually the first impression that an employer has of you. And because an employer may have hundreds of job applications to consider, you have about 15 seconds to make sure that first impression is a good one.

Why you need a good CV

 Your CV's job is to get you an interview.

Your CV or resume is your visiting card, your ambassador, your shop window. It represents **you** and it has a specific purpose: **to get you an interview!** To do this, it must:

- **attract**
- **inform**
- **persuade**
- **sell**

A good CV is one of your most important tools in the search for employment.

What a CV or resume is not

A CV is not a book.

A CV is not an obstacle.

A CV is not a tombstone.

A CV is not boring or difficult to read.

A CV is not your life story or autobiography.

A CV is not a catalogue of your personal opinions.

A CV is not a list of problems with past employers.

What a CV or resume is

A CV is short.

A CV is seductive.

A CV is an important document.

A CV answers the question 'Why?'

A CV is interesting and easy to read.

A CV is a list of benefits for the employer.

A CV is as much about the employer as about you.

Why you need a good covering letter

 Your covering letter must sell your CV.

Before even looking at your CV, an employer usually reads your covering letter. If it is badly-written, or untidy, or difficult to read, your CV will probably go into the nearest bin. If it is well-written, attractive, easy to read and persuasive, the employer will turn to your CV. It's that simple!

Your Covering Letter

 Your covering letter is a sales letter.

Covering letter (noun): short letter sent with another document;
cover letter (US)

When you send your CV to apply for a position, you should also include a short letter. This letter is called a **covering letter** or (in American English) a **cover letter**. A covering letter sent with a CV/resume is also called a **letter of application**. Your letter of application is a sales letter. The product it is selling is your CV.

Content

The reader of your letter may be busy and unwilling to waste time on unnecessary details. You should therefore design your letter to be easy to read. It should be short, concise and relevant. It should not be too formal or complicated.

Your letter should:

1. **confirm that you are applying for the position**
2. **say where you learned about the position**
3. **say why you want the position**
4. **say why you would be a benefit to the company**
5. **request an interview**

Format

The layout of a modern business letter in English is very simple. Your address is at the top, on the right or in the middle. The rest of the letter can be in 'block' format, with each line starting on the left. Try to keep the whole letter on one single page, with plenty of white space.

Here is the typical format for your covering letter:

1 Your address telephone - fax - email	
<p>Put your address + your telephone number, fax and/or email address at the top in the <u>centre</u> OR on the <u>right</u>.</p> <p>Do NOT put your name here.</p>	<p>1 Your address telephone fax email</p>
2 Date	<p>Do not write the date as numbers only, for two reasons:</p> <ol style="list-style-type: none"> 1. It can be considered too official and therefore impolite 2. All-number dates are written differently in British English (31/12/99) and American English (12/31/99). This can lead to confusion.
3 Destination name and address	<p>This is the name of the person to whom you are writing, his/her job title, the company name and address. This should be the same as on the envelope.</p>
4 Reference	<p>This is the reference number or code given by the employer in their advertisement or previous letter. You write the employer's reference in the</p>

	form: 'Your ref: 01234'. If you wish to include your own reference, you write: 'My ref: 56789'.
5 Salutation (Dear...)	<p>A letter in English always begins with 'Dea...', even if you do not know the person. There are several possibilities:</p> <ul style="list-style-type: none"> • Dear Sir • Dear Madam • Dear Mr Smith • Dear Mrs Smith • Dear Miss Smith • Dear Ms Smith
6 Subject	The subject of your letter, which for a job application is normally the Job Title.
7 Body	The letter itself, in 3 to 6 paragraphs.
8 Ending (Yours...)	<ul style="list-style-type: none"> • Yours sincerely • Yours faithfully • Yours truly
9 Your signature	Sign in black or blue ink with a fountain pen.
10 Your name	<p>Your first name and surname, for example:</p> <ul style="list-style-type: none"> • Mary Smith • James Kennedy
11 (Your title)	If you are using company headed paper, write your Job Title here. If you are

	using personal paper, write nothing here.
12 Enclosures	Indicate that one or more documents are enclosed by writing 'Enc: 2' (for two documents, for example).

Should your letter of application be hand-written? Probably **not**. In some cultures employers require candidates to send letters written by hand. But in the English-speaking world, an employer would usually prefer to receive a letter of application that is word-processed (that is, **produced on a computer and printed**). A hand-written letter could be considered unprofessional. You must judge according to the country, culture and tradition.

The example shown on this page is a simple demonstration of a basic type of covering letter. Later on, you can view more covering letters in the Samples section.

Dear Dr. Asem Obied
Director of Human Resources
Jawwal Company

Secretary (Job Vacancy)

I am interested in working as Secretary for your organization. I am a Secretary with nearly 2 years' experience to offer you. I enclose my resume.

I have BA of Technical Administration from Palestine Technical University – Khadoorie -Ramallah Branch since 2020.

I would appreciate your keeping this enquiry confidential. I will call you in a few days to arrange an interview at a time convenient to you. Thank you for your consideration.

Yours faithfully

Rachel King

Your CV/Resume

 Your CV must get you an interview.

Curriculum Vitae (noun): a brief account of one's education, qualifications and previous occupations. [Latin, = *course of life*]

CV stands for the Latin words **C**urriculum **V**itae, which mean: **the course of one's life**. A CV is also called a **résumé**, **resumé** or **resume** (especially in American English). Your CV is a summary of your professional/academic life until now, and it usually concentrates on your **personal details, education and work experience**.

Your CV's job is very simple: **to get you a job interview**. To do this, your CV must be:

- **clear**
- **well-organised**
- **easy to read**
- **concise**
- **relevant to the job offered**

Content

Your CV is the summary of your **professional** life. You should include everything that is **relevant to your employment or career** and nothing that is irrelevant. Exactly what you include depends partly on your type of work. There are usually 5 general headings of information to include:

- **personal details** - name, address, email and telephone number (and *sometimes* nationality, age/date of birth and marital status)
- **objective** - a headline that summarises the job opportunity you are seeking
- **work experience** - your previous employment in reverse chronological order - with most detail for your present or most recent job

- **education** - details of secondary and university education - including the establishments and qualifications (but excluding any that are irrelevant to your career)
- **personal interests** - demonstrating that you are a balanced, responsible member of society with an interesting life outside work

Sometimes, you may need to give additional information for a particular job or because you have special qualifications. Here is a **list of most of the possible headings**.

Format

Word-processed or hand-written?

Your CV should be word-processed, for several reasons. Firstly, in the English-speaking world a hand-written CV would be considered unprofessional. Secondly, many recruitment agencies and some employers like to electronically scan CVs (they cannot do this with hand-written CVs). Thirdly, as we shall see later, it will be much easier for you to update and modify your CV to target it to a specific employer.

How many pages?

Unless you are applying to be Secretary General of the United Nations, it is probably best to limit your CV to a maximum of 2 pages.

Remember, your CV is a tool to get you an **interview**: it is not designed to get you the job. You can usually put everything you need to get an interview on 1 or 2 pages. If you put more than this, the employer has too much to read (and may throw your CV into the nearest bin). In addition, if you put everything in the CV, you will have nothing new to say at the interview. Be kind to employers! Leave them some questions to ask you.

What size paper?

Do not be tempted to demonstrate your individuality by using a non-standard paper size: you will simply irritate the employer. There are basically 2 standard paper sizes, depending on the part of the world:

- **A4 (297 x 210 millimetres)** - used largely in Europe, including the United Kingdom
- **US Letter Size (8 1/2 x 11 inches)** - used largely in the United States

You must judge for yourself the most appropriate size for the company or companies to which you are applying.

What quality paper?

Remember that your CV may be read and handled by several people. It will also be an important document during the interview that you hope to have. Choose a good quality, fairly heavy paper so that it will remain in good condition at all times. Normal photocopying paper is 80g/m² in weight. This is a little too light and will soon look creased and dirty. 100g/m² or 115g/m² would be better.

What sort of typeface?

Choose an easy-to-read typeface. Typefaces are designed for specific purposes. The standard typefaces Times New Roman or Arial are perfect for your CV. Not too small, not too large! A size of 12 point would be appropriate.

DO NOT USE ALL CAPITALS LIKE THIS! CAPITALS ARE VERY DIFFICULT TO READ AND MAY BE CONSIDERED IMPOLITE IN THE ENGLISH-SPEAKING WORLD. Do not use a lot of italic like this. Italic can also be difficult and irritating to read. Do not use a fancy typeface. It is not appropriate for a professional document.

The example shown on this page is a simple demonstration of one basic type of CV. Later on, you can view more complex CVs and resumes in the Samples section.

Thomas Crown

Objective Seeking an International Sales Management position in Information Technology where my extensive sales experience will be used to the full

Experience 1996-2001 Intel London, UK

National Sales Manager

- Increased sales from £60 million to £100 million.
- Doubled sales per representative from £5 to £10 million.
- Implemented Internet sales grossing £25 million

1991-95 Teletrona Systems Edinburgh, UK

Northern Sales Manager

- Increased regional sales from £95 million to £200 million.
- Expanded sales team from 30 to 60 representatives.
- Suggested new services adding £35 million to revenue.

1989-90 ESS Holdings Cambridge, UK

Senior Sales Representative

- Increased sales by 300% annually.
- Closed deals with 100 major new accounts.
- Won over 25 competitor clients - adding £50 million to revenue.

1986-89 ESS Holdings Cambridge, UK

Sales Representative

- Increased sales by 300% annually.
- Awarded company's highest sales award each year.
- Developed 'Winning Presentations' training course.

Education 1982-86 London University London, UK

- BA, Business Administration and Information Systems
- Captain of university Rugby Club.

1978-82 St Andrew's School Plymouth, UK

- 4 GCE 'A' Levels.
- President of school's Drama Society.

Interests St Andrew's Board of Governors, rugby, drama, chess

17 King's Terrace, Richmond, Surrey, UK
Tel: +44 181 123 456 Email: thomas.crown@interwell.net

In general, 5 or 6 headings will be enough for most resumes or CVs. However, sometimes you will want to use more headings - when applying for a particular job for which additional information is appropriate. Here is a CV layout with most of the possible headings that you can choose from.

[white]	'Standard' headings that you find on most CVs.
[grey]	'Extra' headings that you can add if necessary.

Your name First name Surname (for example, John Brown)	Include a good photo if you want or if requested
Address	17 Any Road, ANYTOWN, Anycountry
Telephone	+44 171 123 4567
Fax	+44 171 123 4567
Email	myname@anydomain.net
Personal Information	Marital status: <ul style="list-style-type: none"> • single • married • divorced • separated • widowed
	Nationality: French
	Date of birth: State your date of birth in the form 1 January 1975 or January 1st, 1975
	Age: 28



	Place of birth:	Town, Country
Objective	State the position or opportunity that you are looking for. (This must be short . One or two lines only.)	
Summary of qualifications	Make a short list of the qualifications you have for this job. (This should be short . Your full qualifications will appear later under 'Education').	
Professional experience	List your jobs in reverse chronological order (last is first).	
Education	List your university/school in reverse chronological order (last is first).	
Specialized skills	Any additional special abilities you have (for example, computer programming) that may be of interest to the employer.	
Patents and publications	List any relevant inventions you have made or books, articles and papers you have published.	
Additional professional activities	List any relevant work activities not listed elsewhere.	
Professional memberships	List any relevant professional associations or clubs of which you are a member.	
Extracurricular activities	List any relevant activities that you have outside work.	
Volunteer experience	List any relevant activities (present or past) that you have done unpaid.	
Awards received	List any relevant awards or prizes.	

Accreditations	List any official recognition of you by a relevant organization.
Security clearance	For certain jobs with government or companies contracted by government, it may be necessary to state your level of authorization to work on classified or confidential projects.
Civil service grades	If relevant , list your grades or levels as a civil servant (that is, state employee).
Community activities	List anything you do for your local community (for example church or school) if it is important or relevant for this job.
Languages	If necessary, list the languages you can speak. You can use the following descriptions: <ul style="list-style-type: none"> • mother tongue • fluent • excellent • good • some knowledge
Travel	Details of travel and exposure to cultural experiences that may support your application.
Interests and activities	List things that you like or like doing (for example governor of local school, going to opera, drama or tennis).
Hobbies	List your favourite leisure-time activities (for example, stamp-collecting). You should include this only if you think it will be interesting for the employer. You may prefer to include this under 'Interests and activities'.
Additional information	Add any additional information that is necessary and relevant for a particular job.

References	If required, give the names and addresses of (two) people who can give you a reference. Alternatively, you can state 'Available on request.'
-------------------	--

Do's and Don'ts

Do this...

Do be positive.

Do look forward to the future.

Do emphasize the benefit you will bring to an employer.

Do use active verbs.

Do keep to the point. Be relevant.

Do create an organised layout.

Do be neat.

Do use good quality paper.

Do use a word-processor (computer).

Do use wide margins.

Do use plenty of white space.

Do use a good quality photo (if you use a photo).

Do check your work for spelling errors.

Do check your work for grammatical errors.

Do ask a friend to look at your CV and letter.

Do sign your letter with a fountain pen.

Don't do this...

Don't look backward to the past.

Don't write CV or Resume at the top.

Don't write Mr, Mrs or Miss Ms. in front of your name.

Don't give personal details (place of birth, age etc) unless necessary.

Don't give full addresses of past employers.

Don't give minor or unimportant school qualifications.

Don't give lots of irrelevant or unimportant hobbies.

Don't write names in capital letters.

Don't use lots of different typefaces (fonts) and sizes.


Don't use lots of capital letters, italics or fancy typefaces.

Don't use coloured paper.

Don't make your covering letter more than 1 page.

Don't make your CV/resume more than 2 pages.

Vocabulary

 Active verbs act.

The Value of Simplicity and Clarity

If you want people to read your CV, your language must be **simple** and **clear**:

- Use **short words** and **short sentences**.
- Do not use **technical vocabulary**, unless you are sure that the reader will understand it.
- Talk about concrete **facts** ('I increased sales by 50%'), not abstract **ideas** ('I was responsible for a considerable improvement in our market position').

- Use verbs in the **active** voice ('I organised this exhibition'), not **passive** voice ('This exhibition was organised by me'). Generally, the active voice is more powerful, and easier to understand.

The Power of Action Verbs

Certain words are used frequently by recruiters in their job descriptions. You can study recruiters' advertisements and job descriptions and **try to use these words** in your CV and covering letter.

The most **powerful words** are *verbs*. And the most **powerful verbs** are *action* verbs. (Action verbs describe dynamic activity, not state).

Verbs of action	to sell, to manage
Verbs of state	to be, to exist

So you should use plenty of action verbs *matched to your skills*, and use them in the active form, not the passive form. Which of these two sentences do you think is the more powerful?

Active form	I increased sales by 100%.
Passive form	Sales were increased by 100%.


British and American English

There are sometimes differences between British and American English and conventions. Here is a guide to some of the most important differences for your CV/resume and covering letter. But remember, this is a **guide only** - there are no strict rules. For example, some British people like to use 'American' words, and some American people like to use 'British' words.

British	American
CV/curriculum vitae	resumé

	resume
covering letter	cover letter
	covering letter
Standard paper size: A4 (210 x 297 millimetres)	Standard paper size: Letter (8 1/2 x 11 inches)
Mrs	Ms
Miss	
Dear Sirs	Gentlemen
Yours faithfully	Yours truly
Yours sincerely	Sincerely
	Sincerely yours
	Yours truly
Managing Director (MD)	Chief Executive Officer (CEO)
	General Manager
date format: DD/MM/YY example: 30/12/99 30 December 1999	date format: MM/DD/YY example: 12/30/99 December 31st, 1999
labour	labor

Internet

 Function not fashion.

CVs/Resumes for the 21st Century

In the past it was usual to produce your CV/resume and covering letter on paper and submit them by post (snailmail) or fax. Today, it is increasingly usual for companies to ask you to send your CV by **email** or for candidates to place their CV on a **webpage**. These are two excellent ways of distributing your CV, but there are several important points that you should not overlook.

Email

When you send your CV by email, you can send it either as inline text (that is, written in the body of the email) or as a file attached to the email (or as a combination of these).

In all cases, please make sure that the **subject line** is clear, and relevant. Your prospective employer may receive hundreds of CVs by email and many will have subject headings like:

- CV
- Job Application
- John Brown
- JB
- Your Vacancy

You can imagine how frustrating it is to sort emails with meaningless subject lines like these (or, worse still, no subject line at all, as sometimes happens). If your name is "John Brown", a good subject line would be:

- Resume: John Brown
- CV & Covering Letter: John Brown
- Job Application: John Brown
- Application for Post of Sales Manager: John Brown

Inline text

It is best to use "plain text". Yes, you **can** write your email in "HTML" or "Rich Text", but will your prospective employer be able to read it? Will it arrive correctly formatted? Will colours, typefaces, tabs and spacing, and any special characters like fancy accents be correctly presented? Perhaps yes. Perhaps no. Unless you are certain that what you write will be seen as you intended, you cannot take the chance with such an important document. Plain text, on the other hand, can be read by virtually all email programs world-wide and you can be confident that what you send is what arrives at the other end. However, even with plain text it is advisable to:

1. **Keep the line-length short.**

Use hard carriage returns (the "Enter" key) every 65 characters maximum.

2. **Avoid fancy spacing and tabulation.**

A CV/resume that is beautifully formatted in MS Word or some other word-processing program cannot be reproduced with the same layout in plain text. You should not even attempt it. Instead, you will need a different, simpler approach, similar to the one below.

Formatted document:

2005-	Sales Manager	United Technologies Universal Ltd	London, UK
2000- 2005	Sales Representative	Wonder Techniques Inc.	New York, USA

Plain text email:

2005 to date
Sales Manager
United Technologies Ltd (London, UK)
2000-2005
Sales Representative
Wonder Techniques Inc. (New York, USA)

Attachments

You should be very careful about sending your CV as an attachment. Many people are very cautious about opening attachments, largely because they can contain viruses, and your email with an uninvited CV attachment may well be deleted before it ever sees the light of day. If you are sure that your prospective employer will accept attachments, then this can be a good way to submit your CV and covering letter. Be careful too that your documents are properly laid out with a file format that can be read by your prospective employer. An MS Word document (.doc) is almost certain to be readable by anyone, on PC or Mac. Better still, convert it to the universal Rich Text Format (.rtf). If you send your CV produced on some obscure word processing program, and do not convert it to RTF, then do not be surprised if you never hear from your prospective employer again.

Another word of caution: like the subject line for your email, be sure to give your attached files meaningful names. Do not simply attach a file called "CV.doc" or "coveringletter.doc". Once it has been saved to your prospective employer's hard disk, the name will be meaningless, unless they have taken the trouble to change it. But you should not give them this trouble. Instead, call your attachments something like:

- Resume_John-Brown.doc
- CV-and-Covering-Letter_John-Brown.doc
- job-application_john-brown.rtf
- JohnBrown_Application-for-Post-of-Sales Manager.rtf

Webpage

It can be a very good idea to place your CV on the Web. This makes access to your CV easy and rapid world-wide. If you wish to retain confidentiality, you can always password protect it. Unfortunately, many people suddenly become artistic as soon as they add pages to the Web. They believe that they can somehow enhance their CV by adding colour, or unusual typefaces, or fancy backgrounds. They pay for their artistry in illegibility. If there is one, immutable law of the Universe, it is that contrast between text and background increases legibility (readability).

In general, black text on a plain white background is the easiest text to read. (That is why books, newspapers and magazines the world over are printed in black text on white paper, except for some very special effect.) Remember, too, that a prospective employer may wish to print out your CV, and will almost certainly prefer to have a result that looks more like a conventional CV. Which of the following is easiest to read, and print?

2000-	Sales Manager	<u>United Technologies</u> <u>Universal Ltd</u>	London, UK
1995- 2000	Sales Representative	<u>United Technologies</u> <u>Universal Ltd</u>	New York, USA

2000-	<i>Sales Manager</i>	<u>United Technologies</u> <u>Universal Ltd</u>	London, UK
1995- 2000	<i>Sales Representative</i>	<u>United Technologies</u> <u>Universal Ltd</u>	New York, USA

2000-	Sales Manager	<u>United Technologies</u> <u>Universal Ltd</u>	London, UK
1995- 2000	Sales Representative	<u>United Technologies</u> <u>Universal Ltd</u>	New York, USA

10 Essential Tips

Here are some essential tips that summarize much of what we have already discussed, and add some new ideas. Read them carefully and **act** on them. They will guarantee that job interview.

✓tip 1: Use design that attracts attention

Employers don't have time to read through each of your job descriptions to know if you have the skills they need. *The design of your CV must do*

it for them. Your CV should be **well-organized** and emphasize the **most important points** about your experience, skills and education. This information is the **first impression** that an employer has of you.

✓**tip 2: Match your headings to the job**

Use a job title and skill headings that **match the job you want**. An employer who sees unrelated job titles or skills will immediately think that you are not right for the job in question.

✓**tip 3: Write convincing content**

Good design will get an employer's attention. But after that, you must concentrate on the **content** of your CV, the actual descriptions of your skills and abilities, to ensure an interview and good job offer.

✓**tip 4: Use 'power words'**

You need to control the image that an employer has of you. To do this, use power words that match the position you want. If, for example, you are applying for a financial post, you should use as many financial skills power words as possible

✓**tip 5: Use 0123456789**

People react to numbers! Numbers are alive and powerful. They create **vivid images** in our minds. General statements are easy to ignore. Be specific and use numbers when describing your duties and achievements. Don't talk about '**managing a major turnover**'. Talk about '**managing a \$27,000,000 turnover**'.

✓**tip 6: Put important information first**

List important information **at the beginning** of your job description. Put statements in your CV **in order of importance, impressiveness and relevance** to the job you want. A powerful statement with numbers and power words influences every statement that follows.

✓tip 7: Find key words from the job description

Let an employer do your work for you! Employers spend much time and money writing job advertisements and descriptions that contain **key words for the position offered**. Read these descriptions carefully to find the key words. Then **use the same key words** in your CV and cover letter.

✓tip 8: Sell benefits, not skills

Holiday companies do not sell holidays. They sell relaxation, adventure, sun, sea and sand (the benefits of a holiday)! You should not sell your skills (many other people have the same skills). You should sell **the benefits of your skills**. When you write your skills and past duties, be careful to **explain their benefits to the employer**.

✓tip 9: Create the right image for the salary

Use language that creates the right image for the **level of job and salary you want**. *Position yourself at the appropriate level*. The language you use will immediately influence an employer's perception of you.

✓tip 10: Target the job

You will have more success if you adjust your CV and cover letter for the **specific skills an employer is seeking**. This means that you would write one CV for one particular job and a different, modified, CV for another job. You **'re-package'** yourself. In that way, an employer will see immediately that you correspond to the job description. It is not dishonest to 're-package' yourself. You are simply presenting yourself and your skills in the best light for a particular employer. This will help you to get more interviews. It will also allow you to apply for a wider range of jobs.

✓Bonus tip: Solve your employer's (hidden) needs

Employers want people who can solve problems, not create them! Your CV and cover letter should show how *you* can **solve the employer's**

problems and needs. And in addition to the skills or needs shown in a job advertisement, an employer may have *other needs*. You should identify these additional needs and show how you can satisfy them too. But concentrate first on the needs listed in the job description. Your additional solutions should come later, and low-key, after you already have the employer's attention.

Samples

These samples are intended purely as a guide to what is possible. Please do not simply try to copy them for your own resume, because your resume should be unique (like you!). For each sample, you can:

- **preview** it as an image (click **Back** to return to this page)
- **open** it as a universal RTF document in any word processor and save to your hard disk

The resume template is deliberately basic so that you can easily modify it as need be.

Chapter-5



Business English Vocabulary

Business English Vocabulary

These pages list some of the most common words and phrases in thirteen different business areas, together with financial terms in British and American English.

- Advertising
- Banking
- Company Structure
- Contracts
- Employment
- Import-Export
- Insurance
- Marketing
- Meetings
- Money
- Presentations
- Selling

Abbreviations Used

<i>adv.</i> adverb	^{UK}	British English
<i>adj.</i> adjective	^{US}	American English
<i>v.</i> verb		<i>abbr.</i> abbreviation
<i>n.</i> noun		

Advertising

1 ad	<i>abbr.</i> advertisement - advert <i>abbr.</i>
2 advertisement	<i>n.</i> item of publicity for a product or service, in magazine, on TV etc
3 advertising agency	<i>n.</i> company specialising in producing and placing advertisements for clients
4 AIDA	<i>abbr.</i> Attention, Interest, Desire, Action - the objective of all advertisements
5 benefit	<i>n.</i> advantage of a product or service, usually derived from its features
6 billboard ^{US}	<i>n.</i> signboard, usually outdoors, for advertising posters; hoarding ^{UK}
7 circulation	<i>n.</i> average number of copies of a magazine sold in a particular period
8 classified ads	<i>n.</i> small advertisements in magazine or newspaper categorised by subject
9 commercial	<i>n.</i> paid advertisement on radio or TV
10 coupon	<i>n.</i> part of a printed advertisement used for ordering goods, samples etc
11 double-page spread	<i>n.</i> advertisement printed across 2 pages in a magazine or newspaper
12 eye-catcher ^{US}	<i>n.</i> something that especially attracts one's attention - eye-catching <i>adj.</i>
13 features	<i>n.</i> special characteristics of a product, usually leading to certain benefits
14 hoarding ^{UK}	<i>n.</i> signboard, usually outdoors, for advertising posters; billboard ^{US}
15 poster	<i>n.</i> large sheet of paper, usually illustrated, used as advertisement
16 prime time	<i>n.</i> hours on radio & TV with largest audience, esp. the evening hours
17 promote	<i>v.</i> to (try to) increase sales of a product by publicising and advertising it

18 slot	<i>n.</i> specific time in a broadcasting schedule, when a commercial may be shown
19 target	<i>n.</i> objective ; what one is aiming at - target audience <i>n.</i>
20 U.S.P.	<i>abbr.</i> Unique Selling Proposition; what makes a product different from others

Banking

1 balance	<i>n.</i> the difference between credits and debits in an account
2 bank charges	<i>n.</i> money paid to a bank for the bank's services etc
3 branch	<i>n.</i> local office or bureau of a bank
4 checkbook ^{US}	<i>n.</i> book containing detachable checks; chequebook ^{UK}
5 check ^{US}	<i>n.</i> written order to a bank to pay the stated sum from one's account; cheque ^{UK}
6 credit	<i>n.</i> money in a bank a/c; sum added to a bank a/c; money lent by a bank - <i>also v.</i>
7 credit card	<i>n.</i> (plastic) card from a bank authorising the purchasing of goods on credit
8 current account	<i>n.</i> bank a/c from which money may be drawn at any time; checking account ^{US}
9 debit	<i>n.</i> a sum deducted from a bank account, as for a cheque - <i>also v.</i>
10 deposit account	<i>n.</i> bank a/c on which interest is paid; savings account ^{US}
11 fill in ^{UK}	<i>v.</i> to add written information to a document to make it complete; to fill out ^{US}
12 interest	<i>n.</i> money paid for the use of money lent - interest rate <i>n.</i>
13 loan	<i>n.</i> money lent by a bank etc and that must be repaid with interest - <i>also v.</i>

14 overdraft	<i>n.</i> deficit in a bank account caused by withdrawing more money than is paid in
15 pay in	<i>v.</i> [paid, paid] to deposit or put money in to a bank account
16 payee	<i>n.</i> person to whom money is paid
17 paying-in slip	<i>n.</i> small document recording money that you pay in to a bank account
18 standing order	<i>n.</i> an instruction to a bank to make regular payments
19 statement	<i>n.</i> a record of transactions in a bank account
20 withdraw	<i>v.</i> [-drew, -drawn] to take money out of a bank account - <i>withdrawal n.</i>

Company Structure

1 Accounts Dept.	<i>n.</i> department responsible for administering a company's financial affairs
2 A.G.M. ^{UK}	<i>abbr.</i> Annual General Meeting of a company's shareholders
3 board of directors	<i>n.</i> group of people chosen to establish policy for and control a company
4 chairman ^{UK}	<i>n.</i> person who heads a Board of Directors; head of a company; chairperson
5 director	<i>n.</i> a member of the board of directors
6 executive officer ^{US}	<i>n.</i> person managing the affairs of a corporation - chief executive officer n.
7 headquarters	<i>n.</i> a company's principal or main office or centre of control
8 manager	<i>n.</i> person responsible for day-to-day running of a dept.; executive officer ^{US}
9 managing director ^{UK}	<i>n.</i> senior director after the chairman responsible for day-to-day direction

- 10 **Marketing Dept.** *n.* department that puts goods on market, inc. packaging, advertising etc
- 11 **organization chart** *n.* a table or plan showing a company's structure graphically
- 12 **Personnel Dept.** *n.* department responsible for recruitment and welfare of staff or employees
- 13 **president**^{US} *n.* the highest executive officer of a company; head of a company
- 14 **Production Dept.** *n.* department responsible for physical creation of product
- 15 **Purchasing Dept.** *n.* department responsible for finding and buying everything for a company
- 16 **R & D Department** *n.* department responsible for Research and Development of (new) products
- 17 **reception** *n.* the place where visitors and clients report on arrival at a company
- 18 **Sales Department** *n.* department responsible for finding customers and making sales
- 19 **shareholder** *n.* person who holds or owns shares in or a part of a company or corporation
- 20 **vice president**^{US} *n.* any of several executive officers, each responsible for a separate division

Contracts

- 1 **agreement** *n.* an arrangement between two or more people, countries etc; contract
- 2 **appendix** *n.* additional or supplementary material at end of contract, book etc
- 3 **arbitration** *n.* settlement of a dispute by a person chosen by both parties - **to arbitrate v.**
- 4 **article** *n.* a particular statement or stipulation in a contract etc; clause

5 clause	<i>n.</i> a particular statement or stipulation in a contract etc; article
6 condition	<i>n.</i> anything necessary before the performance of something else
7 force majeure	<i>n.</i> superior, power; unforeseeable event excusing one party from fulfilling contract
8 fulfil	<i>v.</i> to satisfy a condition; to complete the required task; to fulfill ^{US}
9 herein	<i>adv.</i> in here; in this (document etc)
10 hereinafter	<i>adv.</i> in the following part (of this document etc)
11 hereto	<i>adv.</i> to this (document etc) [eg: attached hereto]
12 heretofore	<i>adv.</i> up until now; until the present; before this
13 in behalf of	in the interests of (person etc); for (person etc); on behalf of ^{fUK}
14 null and void	invalid; without legal force; not binding
15 on the one hand	on one side - on the other hand on the other side
16 party	<i>n.</i> the person or persons forming one side of an agreement
17 stipulate	<i>v.</i> to specify as an essential condition - stipulation <i>n.</i>
18 terms	<i>n.</i> conditions or stipulations
19 warrant	<i>v.</i> to give formal assurance; to guarantee

Employment

1 bonus	<i>n.</i> additional pay given to employee as incentive or reward
2 curriculum vitae ^{UK}	<i>n.</i> short account of one's education, career etc; CV ^{UK} ; resume ^{US} ; resume ^{US}
3 dismiss	<i>v.</i> to remove or discharge from employment; to sack [colloq.]; to fire ^{US}

4 employer	<i>n.</i> person or firm who employs people - employee
5 fire ^{US}	<i>n.</i> person employed <i>v.</i> [colloq.] to dismiss
6 interview	<i>v.</i> an oral examination of an applicant for a job - <i>also v.</i>
7 make redundant ^{UK}	<i>v.</i> [made, made] to dismiss because of not being needed - redundancy ^{UK} <i>n.</i>
8 maternity leave	<i>n.</i> period of absence from work (for a woman) when having a baby
9 notice	<i>n.</i> advance warning of intention to resign - to give or tender one's notice v.
10 perk	<i>abbr.</i> perquisite; something additional to regular salary [eg: free meals; a car]
11 personnel	<i>n.</i> the people who work for a firm
12 personnel officer	<i>n.</i> manager responsible for recruitment, training and welfare of personnel
13 promotion	<i>n.</i> advancement in rank or position - to promote v.
14 prospects	<i>n.</i> opportunity for success, promotion etc
15 recruit	<i>n.</i> to look for and employ personnel - recruitment <i>n.</i>
16 resign	<i>v.</i> to give up a job - letter of resignation n.
17 retire	<i>v.</i> to leave employment, esp. because of age - retirement n.
18 salary	<i>n.</i> a fixed, regular payment, usually monthly, made by employer to employee
19 staff	<i>n.</i> the people who work for a firm or a particular department; employees
20 take on	<i>v.</i> [took, taken] to employ; to hire

Import-Export

1 bill of lading	<i>n.</i> list of goods and shipping instructions; waybill
2 c.&f.	<i>abbr.</i> cost & freight: includes shipping to named port but not insurance

3 c.i.f.	<i>abbr.</i> cost, insurance & freight: includes insurance and shipping to named port
4 cargo	<i>n.</i> goods or products that are being transported or shipped
5 certificate of origin	<i>n.</i> a document that shows where goods come from
6 container	<i>n.</i> huge box to hold goods for transport - container port <i>n.</i> to containerise <i>v.</i>
7 customs	<i>n.</i> 1 government tax or duty on imported goods 2 officials who collect this tax
8 declare	<i>v.</i> to make a statement of taxable goods - customs declaration form <i>n.</i>
9 f.a.s.	<i>abbr.</i> free alongside ship [includes delivery to quayside but not loading]
10 f.o.b.	<i>abbr.</i> free on board: includes loading onto ship
11 freight	<i>n.</i> goods being transported; cargo
12 irrevocable	<i>adj.</i> that cannot be undone; unalterable - irrevocable letter of credit <i>n.</i>
13 letter of credit	<i>n.</i> a letter from a bank authorising a person to draw money from another bank
14 merchandise	<i>n.</i> things bought and sold; commodities; wares - also <i>v.</i>
15 packing list	<i>n.</i> a document that is sent with goods to show that they have been checked
16 pro forma invoice	<i>n.</i> an invoice or request for payment sent in advance of goods supplied
17 quay	<i>n.</i> a solid, artificial landing place for (un)loading ships; wharf - quayside <i>n.</i>
18 ship	<i>v.</i> to send or transport by land, sea or air - <i>also n.</i> shipment <i>n.</i>
19 shipping agent	<i>n.</i> a person acting for or representing a ship or ships at a port

20 **waybill** *n.* list of goods and shipping instructions; bill of lading - **air waybill** *n.*

Insurance

- 1 **actuary** *n.* a person who calculates risks for insurance companies
- 2 **assessor** *n.* a person who calculates the value of something [eg: a building, car etc]
- 3 **claim** *n.* an application for payment under an insurance policy - **to make a claim** *v.*
- 4 **comprehensive** *n.* [of an insurance policy] all-inclusive; providing complete protection
- 5 **consequential loss** *n.* a loss that happens as a consequence of or as a result of another
- 6 **cover**^{UK} *n.* the protection given by an insurance policy [eg: public liability cover]
- 7 **employer's liability** *n.* liability or responsibility of a firm for damage caused to one of its employees
- 8 **goods in transit** *n.* property, merchandise or any goods in the process of being transported
- 9 **insurance broker** *n.* agent who arranges insurance; middleman between insurer & policyholder
- 10 **liability** *n.* 1 the state of being liable 2 anything for which a person is liable
- 11 **liable** *adj.* legally obliged to pay for damage, injury etc; responsible - **liability** *n.*
- 12 **loss** *n.* death, injury, damage etc that is the basis for a claim - **to lose** *v.*
- 13 **loss adjuster** *n.* a person who assesses the amount of compensation arising from a claim
- 14 **policy** *n.* a contract of insurance [eg: a product liability policy]

15 policyholder	<i>n.</i> the person to whom an insurance policy is issued
16 premium	<i>n.</i> a payment, usually monthly, yearly etc, for an insurance policy
17 product liability	<i>n.</i> liability or responsibility of a firm for damage caused by one of its products
18 public liability	<i>n.</i> responsibility of a firm for damage caused to a member of the public
19 reinsurance	<i>n.</i> the insuring of risk by one insurance company with another - to reinsure v.
20 risk	<i>n.</i> 1 chance or possibility of injury, loss etc 2 person or thing causing risk

Marketing

1 brand	<i>n.</i> a particular make of product - to brand v. - branded adj.
2 consumer	<i>n.</i> the person who buys and uses a product or service - to consume v.
3 cost	<i>v.</i> [cost, costed, costed] to estimate the price of making a product - costing n.
4 develop	<i>v.</i> to create a new product or improve an existing one - product development n.
5 distribution	<i>n.</i> the delivering of products to end-users, inc. advertising, storing etc
6 end-user	<i>n.</i> the person, customer etc who is the ultimate (and so real) user of a product
7 image	<i>n.</i> the concept or perception of a firm or product held by the general public
8 label	<i>n.</i> small piece of paper, metal etc on a product giving information about it
9 launch	<i>v.</i> to introduce a new product, with publicity etc - product launch n.

10	mail order	<i>n.</i> the selling of goods by post - mail-order catalogue <i>n.</i>
11	market research	<i>n.</i> study of consumers' needs & preferences, often for a particular product
12	packaging ^{UK}	<i>n.</i> the wrapping or container for a product
13	point of sale	<i>n.</i> the place where a product is actually sold to the public - point-of-sale <i>adj.</i>
14	product	<i>n.</i> something made to be sold; merchandise [includes services] - to produce <i>v.</i>
15	public relations	<i>n.</i> creation and maintenance of a good public image - public relations officer <i>n.</i>
16	registered	<i>adj.</i> registered or officially recorded as a trademark - ® <i>abbr.</i> - to register <i>v.</i>
17	sponsor	<i>n.</i> firm supporting an organisation in return for advertising space - <i>also v.</i>
18	S.W.O.T.	<i>abbr.</i> Strength, Weaknesses, Opportunities, Threats
19	total product	<i>n.</i> the whole product, inc. name, packaging, instructions, reliability, after-sales etc
20	trademark	<i>n.</i> special symbol, design, word etc used to represent a product or firm - " <i>abbr</i>

Meetings

1	A.G.M.	<i>abbr.</i> Annual General Meeting
2	A.O.B.	<i>abbr.</i> Any Other Business [usually the last item on an agenda]
3	absent	<i>adj.</i> not here; not at the meeting; not present
4	agenda	<i>n.</i> a written programme or schedule for a meeting
5	apologies	<i>n.</i> item on agenda announcing people who are absent; apologies for absence
6	ballot	<i>n.</i> a type of vote, usually in writing and usually secret- secret ballot <i>n.</i>
7	casting vote	<i>n.</i> a deciding vote (usually by the chairman) when the votes are otherwise equal

8 chairman	<i>n.</i> the person who leads or presides at a meeting; chairperson; chair
9 conference	<i>n.</i> formal meeting for discussion, esp. a regular one held by an organisation
10 conference call	<i>n.</i> telephone call between three or more people in different locations
11 consensus	<i>n.</i> general agreement
12 decision	<i>n.</i> a conclusion or resolution to do something - to decide v.
13 item	<i>n.</i> a separate point for discussion [as listed on an agenda]
14 matters arising	<i>n.</i> item on agenda for discussion of what has happened as a result of last meeting
15 minutes	<i>n.</i> a written record of everything said at a meeting
16 proxy vote	<i>n.</i> a vote cast by one person for or in place of another
17 show of hands	<i>n.</i> raised hands to express an opinion in a vote
18 unanimous	<i>adj.</i> in complete agreement; united in opinion
19 videoconference	<i>n.</i> conference of people in different locations linked by satellite, TV etc

Money

1 A.T.M.	<i>abbr.</i> Automated Teller Machine; cash dispenser ^{UK}
2 banknote	<i>n.</i> a piece of paper money; bill ^{US}
3 bill ^{US}	<i>n.</i> a banknote; a piece of paper money
4 black market	<i>n.</i> illegal traffic in officially controlled commodities such as foreign currency
5 bureau de change	<i>n.</i> establishment where currencies of different countries may be exchanged
6 cash	<i>n.</i> 1 coins or bank notes (not cheques); 2 actual money paid (not credit)
7 cash dispenser ^{UK}	<i>n.</i> automatic machine from which clients of a bank may withdraw money; ATM

8 cashier	<i>n.</i> person dealing with cash transactions in a bank, store etc
9 coin	<i>n.</i> a piece of metal money
10 currency	<i>n.</i> the money in general use or circulation in any country
11 debt	<i>n.</i> money etc owed by one person to another
12 exchange rate	<i>n.</i> the rate at which one currency can be exchanged for another
13 foreign exchange	<i>n.</i> the currency of other countries
14 hard currency	<i>n.</i> currency that will probably not fall in value and is readily accepted
15 invest	<i>v.</i> to put money for profit into business, land etc - investment <i>n.</i>
16 legal tender	<i>n.</i> currency that cannot legally be refused in payment of a debt
17 petty cash ^{UK}	<i>n.</i> a cash fund for small, everyday expenses
18 soft currency	<i>n.</i> currency that will probably fall in value and is not readily accepted
19 speculate	<i>v.</i> (risky) buying of foreign currency, land etc for rapid gain - speculation <i>n.</i>
20 transaction	<i>n.</i> a (usually commercial) exchange; a deal - to transact <i>v.</i>

Presentations

1 audience rapport	<i>n.</i> relationship of presenter with audience, esp. when good
2 body language	<i>n.</i> non-verbal communication through facial expressions, body movements etc
3 Finally . . .	Typical word used to signal the last of several points or subjects
4 flip chart	<i>n.</i> a pad of large paper sheets on a stand for presenting information

- 5 **For example . . .** Typical phrase used to signal an illustration or sample of a particular point
- 6 **handout** *n.* anything (report, sample etc) handed or given to people at a presentation
- 7 **In conclusion . . .** Typical phrase used to signal the summing up or final part of a presentation
- 8 **Ladies & Gentlemen** Polite phrase often used to address an audience of men and women
- 9 **marker** *n.* **whiteboard marker** a pen with a broad, felt tip for writing on whiteboards
- 10 **microphone** *n.* electrical instrument that one speaks into for amplification of the voice etc
- 11 **O.H.T.** *abbr.* **overhead transparency**; sheet of film with image for o.h.p.
- 12 **overhead projector** *n.* device that projects an o.h.t. onto a screen - **O.H.P. abbr.**
- 13 **pointer** *n.* device (rod or electric torch etc) for indicating things on a map, screen etc
- 14 **screen** *n.* large, flat, reflective white surface on which films, slides etc are projected
- 15 **signal** *v.* to help the audience understand where one is in a presentation
- 16 **slide** *n.* small (usually 35mm) photographic transparency - **slide projector n.**
- 17 **To start with . . .** Typical phrase used to signal the beginning of a particular subject or topic
- 18 **Turning now to . . .** Typical phrase used to signal a change from one subject or topic to another
- 19 **visual aids** *n.* things that one can look at in a presentation [eg: films, maps, charts etc]
- 20 **whiteboard** *n.* large, flat, white surface or board on which to write or draw with markers

Selling

1	after-sales service	<i>n.</i> service that continues after a product has been sold [eg: repairs etc]
2	buyer	<i>n.</i> 1 any person who buys anything 2 a person employed by a firm to buy
3	client	<i>n.</i> a person who buys services from a lawyer, architect or other professionals
4	close	<i>v.</i> to finalise a deal or sale; to make a sale
5	cold call	<i>v.</i> to telephone a prospect without previous contact - <i>also n.</i>
6	customer	<i>n.</i> a person who buys goods or services from a shop or business
7	deal	<i>n.</i> a business transaction - <i>also v.</i> dealer <i>n.</i>
8	discount	<i>n.</i> a reduction in the price; a deduction [usually expressed as a percentage (%)]
9	follow up	<i>v.</i> to continue to follow persistently; to maintain contact [eg: after a lead]
10	guarantee	<i>n.</i> a promise that a product will be repaired or replaced etc if faulty - <i>also v.</i>
11	in bulk	in large quantity, usually at a lower price
12	lead	<i>n.</i> useful indication of a possible customer to be followed up
13	objection	<i>n.</i> a reason given by a prospect for not buying - to object <i>v.</i> <i>see</i> overcome
14	overcome	<i>v.</i> [-came, -come] to overcome an objection to show an objection is invalid
15	product	<i>n.</i> something made and usually for sale - to produce <i>v.</i> <i>see</i> service
16	prospect	<i>n.</i> a possible or probable customer; prospective customer
17	representative	<i>n.</i> sales representative person who represents & sells for a firm; salesperson

- 18 **retail** *v.* to sell in small quantities (as in a shop to the public) - *also n. see* wholesale
- 19 **service** *n.* work done usually in return for payment - **to serve** *v. see* product
- 20 **wholesale** *v.* to sell in bulk (as to a shop for resale to the public) - *also n. see* retail

Chapter-6



Money

Money

- World Currencies
List of all major world currencies, their basic units, fractional units and codes.
- The Euro
Explanation, history and official fixed conversion rates

Money

Code	Symbol	Basic Currency Unit	Fractional Unit (1:100)
EUR	€	Euro	cent
GBP	£	British pound	penny
JPY	¥	Japanese yen	sen (not used)
USD	\$	United States dollar	cent

World Currencies

Here are the names and codes for most of the currencies in use today. Currencies marked * have been replaced by the European Euro.

Code	Basic Currency Unit	Fractional Unit (1:100)
AFA	Afghan afghani	pul
DZD	Algerian dinar	centime
USD	American dollar	cent
ARP	Argentinian peso	centavo
AUD	Australian dollar	cent
ATS*	Austrian schilling	groschen
BSD	Bahamian dollar	cent

BEF*	Belgian franc	centime
BRR	Brazilian real	centavo
GBP	British pound	penny
BGL	Bulgarian lev	stotinka
CAD	Canadian dollar	cent
CLP	Chilean peso	centesimo
CNY	Chinese yuan renminbi	fen
CYP*	Cyprus pound	cent
CSK	Czech koruna	haler
DKK	Danish krone	øre
NLG*	Dutch guilder	cent
EGP	Egyptian pound	piaster
EUR	European Euro	cent
FIM*	Finnish markka	penni
FRF*	French franc	centime
DEM*	German mark	pfennig
GRD*	Greek drachma	lepton
HKD	Hong Kong dollar	cent
HUF	Hungarian forint	fillér
INR	Indian rupee	paisa
IDR	Indonesian rupiah	sen
IEP*	Irish punt	penny
ILS	Israeli shekel	agora

ITL*	Italian lira	centesimo
JMD	Jamaican dollar	cent
JPY	Japanese yen	sen (not used)
LBP	Lebanese pound	piaster
LUF*	Luxembourg franc	centime
MYR	Malaysian ringgit	sen
MXP	Mexican peso	centavo
NZD	New Zealand dollar	cent
NOK	Norwegian krone	øre
PKR	Pakistani rupee	paisa
PHP	Philippine peso	centavo
PLZ	Polish zloty	grosz
PTE*	Portugese escudo	centavo
ROL	Romanian leu	ban
SUR	Russian ruble	kopeck
SAR	Saudi Arabian riyal	halala
SGD	Singapore dollar	cent
ZAR	South African rand	cent
KRW	South Korean won	jeon
ESP*	Spanish peseta	centimo
SEK	Swedish krona	øre
CHF	Swiss franc	centime
TWD	Taiwan dollar	cent

THB	Thai baht	satang
TTD	Trinidad & Tobago dollar	cent
TRL	Turkish lira	kurus
VEB	Venezuelan bolivar	centimo
VND	Vietnamese dong	xu

The Euro (€)

The following countries, in which the euro is the official currency, are collectively known as the Eurozone.

Austria	France	Italy	Portugal
Belgium	Germany	Luxembourg	Slovakia
Cyprus	Greece	Malta	Slovenia
Finland	Ireland	Netherlands	Spain

The euro is also used by a few other European countries, with and without formal agreements.

The euro (currency sign €) was first adopted on 1 January 1999. Euro notes and coins came into circulation on 1 January 2002. One euro is divided into 100 cents. The official abbreviation/code for the euro is EUR.

By 2009 the euro had surpassed the US dollar as the currency with the largest combined value of cash in circulation (over €750 billion).

Coins

Each euro coin has the European Union flag on one side, and on the reverse a national symbol of one of the participating countries, such as the King of Spain on Spanish euros and the Queen of the Netherlands on Dutch coins. Any coin can be used in any of the participating countries, regardless of the national symbol. There are eight euro coins in the following denominations:

- 2 euros
- 1 euro
- 50 cents
- 20 cents
- 10 cents
- 5 cents
- 2 cents
- 1 cent



Notes

Euro notes feature images of gateways and bridges to symbolise Europe's architectural heritage and the idea of union. Euro notes are exactly the same in all participating countries. There are seven euro notes in the following denominations:



- 500 euros
- 200 euros
- 100 euros
- 50 euros
- 20 euros
- 10 euros
- 5 euros

The Symbol

The symbol for the euro is like a round E with two horizontal parallel lines. The inspiration for this symbol was the Greek letter epsilon (a reference to Greece as the foundation of European civilisation). The parallel lines are intended to represent the euro's stability.

