Министерство образования и науки Украины
Севастопольский национальный технический университет

БИЗНЕС-ПЛАН=BUSINESS PLAN

МЕТОДИЧЕСКИЕ УКАЗАНИЯ

к практическим занятиям
по дисциплине "Английский язык"
для студентов IV курса экономических специальностей
дневной формы обучения

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Бизнес-план= Business Plan. Методические указания к практическим занятиям по дисциплине «Английский язык» для студентов IV курса экономических специальностей дневной формы обучения / Сост. Е.В. Михайлова. – Севастополь: Изд-во СевНТУ, 2011.– 20 с.

Целью методических указаний является активизация и совершенствование речевых умений и навыков в процессе изучения профессионально-ориентированных текстов: говорение, изучение лексического материала по специальности, повторение и закрепление пройденного грамматического материала, а также развитие и закрепление навыков перевода оригинальной, неадаптированной литературы по теме «Business Plan».

Методические указания утверждены на заседании кафедры практики романских и германских языков (протокол № 4 от 25.11.2010 г.)

Допущено учебно-методическим центром СевНТУ в качестве методических указаний.

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СОДЕРЖАНИЕ

ВВЕДЕНИЕ

«Business Plan» – методические указания к практическим занятиям по дисциплине «Английский язык» для студентов IV курса экономических специальностей дневной формы обучения.

Данные методические указания позволят студентам продвинутого этапа обучения выработать умение читать и понимать профессионально-ориентированные тексты экономического профиля, вести беседу и делать высказывания по теме «Business Plan», углублять знания деловой коммуникации.

Целью методических указаний является:

- помочь студентам расширить знания терминологической лексики по специальности;
- расширить и закрепить навыки чтения оригинальных, неадаптированных текстов с целью полного получения информации;
- активизировать навыки устной речи во время пересказа и обсуждения основных текстов и выполнения тренировочных упражнений.

Методические указания состоят из трех уроков. Каждый урок включает в себя тематические тексты из неадаптированной литературы, новые слова и выражения из текста, лексико-грамматические тренировочные упражнения. Для контроля усвоения знания терминологии предусмотрены тестовые задания с ключами.

Вокабулярий содержит рекомендованную терминологическую лексику в алфавитном порядке, которая поможет студентам лучше усвоить данную тему.

1. Lesson 1. BUSINESS PLAN

Task 1. Read the following words and word combinations. Learn their meanings.

for-profit – коммерческая
non-profit – некоммерческая
tax exempt – освобожденный от уплаты налогов
a tax payer – налогоплательщик
revenue – доход
margin – разница (между себестоимостью и продажной ценой), прибыль
stakeholders – заинтересованные стороны; заинтересованные круги
IMF (International Monetary Fund) МВФ, Международный валютный фонд (ООН)
prerequisite – предпосылка, предварительное условие
a blueprint – план, проект
venture – рискованное предприятие или начинание
a target – задание, намеченная цифра, цель
ultimately – в конечном счёте, в конце концов
crucial – ключевой, критический, решающий
to evaluate – оценивать, устанавливать стоимость
a competitor – конкурент, соперник, участник рынка
financial projections – финансовое отражение
assumption – принятие на себя ответственности, присвоение, захват
a spreadsheet – крупноформатная таблица

Task 2. Read the text trying to get as much useful information as possible.

Business plan

A **business plan** is a formal statement of a set of business goals, the reasons why they are believed attainable, and the plan for reaching those goals. It may also contain background information about the organization or team attempting to reach those goals.

The business goals may be defined for **for-profit** or for **non-profit** organizations. For-profit business plans typically focus on financial goals, such as profit or creation of wealth. Non-profit and government agency business plans tend to focus on organizational mission which is the basis for their governmental status or their non-profit, **tax-exempt** status, respectively—although non-profits may also focus on optimizing **revenue**. In non-profit organizations, creative tensions may develop in the effort to balance mission with "**margin**" (or revenue). Business plans may also target changes in perception and branding by the customer, client, **tax-payer**, or larger community. A business plan having changes in perception and branding as its primary goals is called a **marketing plan.**

Business plans may be internally or externally focused. Externally focused plans target goals that are important to external **stakeholders,** particularly financial stakeholders. They typically have detailed information about the organization or team attempting to reach the goals. With for-profit entities, external stakeholders include **investors and customers.** External stake-holders of non-profits include the clients of the non-profit's services. For government agencies, external stakeholders include tax-payers, higher-level government agencies, and international lending bodies such as the **IMF**, the World Bank, various economic agencies of the UN, and development banks**.**

The business plan, besides being a **prerequisite** for gaining access to finance, also provides the **blueprint** for successfully creating and running the new **venture.** A business planning process will support the preparation of a compelling business plan and the creation of a successful business. A business plan describes the business's vision and objectives as well as the strategy and tactics that will be employed to achieve them. A plan may also provide the basis for operational budgets, **targets,** procedures and management controls. No two businesses are identical and no two business plans are ever exactly the same. no two businesses are alike, no two readers will be looking for exactly the same issues or messages in the business plan. Indeed, the different needs of different audiences can be such that it may be necessary to create more than one version of the same plan.

The task of writing a business plan is a lot easier if you have a template that can be tailored to the specific needs of your business

Although the presentation of the final business plan is important, **ultimately** the substance of the plan is most **crucial**. The strategies and tactics described in the plan should be the outputs from a logical and appropriately comprehensive business planning process.

The process should begin by **evaluating** the business's existing or intended position and the environment in which it operates, before analyzing existing or future customers, **competitors** and suppliers. The results of the analysis, combined with a set of expectations about the future, coupled with creative and innovative thinking, allow the business to develop a range of strategic options designed to achieve its objectives. The evaluation stage includes developing forecasts (notably for market demand), **financial projections** and, in some cases, a range of valuations, as well as calculating various measures of performance.

The business planning process can also be used to test alternative ideas and **assumptions**, as one of the main reasons for planning is to help the business prepare for an uncertain future.

All business plans require some form of financial analysis and forecasts for the business or project. Most financial projections are prepared in a **spreadsheet** package such as Microsoft's Excel. Business plan will generally focus on the growth prospects for the market and the sources of sustainable competitive advantage for the business. The emphasis will be more on strategic and tactical considerations, as well as the financial projections, rather than on operational detail.

Task 3. Answer the following questions and have a discussion on the topic.
1) What is a business plan and what does it contain?
2) What is the difference between for-profit and non-profit organizations?
3) What do we call a *marketing plan*?
4) What does the word "stakeholder" mean?
5) What parts does business plan consist of?
6) When can the business planning process also be used?
7) Is it necessary to write business plan? Why?
8) Are all business plans identical?

Task 4. Chose the English synonym equivalents for the following Russian words, using the vocabulary of this reference book (at the end).

Коммерческий, доход, разориться, конкурент, спекуляция, проект, некоммерческий, **сегмент рынка:**
(non-profit, merchant, boot, specialized market, income, competitor, jobbery, niche market, speculation, non-commercial, commercial, gaining, profit, rival, racket, proposition, revenue, to put out of business, market niche, profiteering, to bust, scheme, to liquidate, to go to smash, to be out of business, to become bankrupt, to go bankrupt, to be ruined, to produce, margin, to go to pieces, to return, gamble, market, micro-market , specialized market, market segmentation , consumer segment, circle of customers marketing mix).

Task 5. Find out the word in each group that does not match with the other four words.
1) benefit; gain; loss; profit; revenue;
2) economic; activity; productive; responsible; financial;
3) drug; information; innovation; application; assumption;
4) inflation; unemployment; high prices; high wages; speculation;
5) tax evasion; fraud; creativity; illegal trade; profiteering;
6) allocate; conclude; achieve; transaction; evaluate.

Task 6. Find all the sentences with **ing-forms** from Task 2, define their functions and translate them.

Task 7. Read and translate some key-words using the vocabulary to enrich your vocabulary. Make up and write down 5 sentences of your own with the following words and expressions.

Strategic plan: vision, mission and objectives, sources of competitive advantage, competitive position, market positioning, brand strategy, portfolio strategy.
Marketing plan: market segments, description of customers and customer needs, marketing mix, description of products and services, pricing and discounting,

advertising and promotional plans, distribution strategy, guarantees and warranties, after-sales service and customer care, performance and economics, marketing forecasts.

Management and organization: organization chart, top management, corporate governance and shareholder control, staffing, recruitment, training, labour relations, office space and amenities, employment and related costs.

2. Lesson 2. SIMPLE PLAN FOR STARTUPS

Task 1. Learn the following economic terms.

business advisors – штат экономических советников
a flea market – блошиный рынок, барахолка
cash flow – денежный поток, поток денежных средств (разница между всеми поступлениями и платежами компании за определенный период; отражает источники и направления использования средств компании и ее способность выполнять текущие обязательства)
a pay-roll – платежная ведомость

Task 2. Read and translate the text.

Simple Plan for Startups

by Tim Berry

Business advisors, experienced entrepreneurs, bankers, and investors generally agree that you should develop a business plan before you start a business. A plan can help you move forward, make decisions, and make your business successful. However, not all business plans are the same, not every business needs the same level of detail. You might develop a fairly simple plan first as you start a small business, and that might be enough for you. You can also start simple and then elaborate as you prepare to approach bankers or investors.

For a simple example, imagine a woman making jewelry at home and selling it at a local **flea market** on the weekend. A business plan could give her a chance to step back from the normal flow and look at ways to develop and improve the business. The planning process should help her understand her business. It should help her define what she wants from the business, understand what her customers want, and decide how to optimize her business on her own terms. She might benefit from developing a simple sales and expense forecast, maybe even a profit and loss, so she can plan how to use and develop her resources. She might not need to create detailed **cash flow**, balance sheet, and business ratios. A simple plan may be just what she needs to get going.

This first stage of a plan, that we call the Concept Kick-Start, focuses only on a few starter elements. The Mission Statement, Keys to Success, Market Analysis, and Break-Even Analysis give you a critical head start toward understanding your business.

However, not all startups are that simple. Many of them need product development, packaging, office equipment, websites, and sometimes months or even years of **payroll** before the sales start. Unless you're wealthy enough to finance these expenditures on your own, then you'll need to deal with bank loans or investors or both; and for that you'll need a more extensive business plan. Startup company or not, the plan has to meet expectations.

One suggestion for getting started is to develop your plan in stages that meet your real business needs. A few key text topics might be enough to discuss the plan with potential partners and team members, as a first phase. You may well want to add a basic sales and expense forecast, leading to profit and loss, as next phase. Adding business numbers helps you to predict business flow and match spending to income.

Ultimately, the choice of plan isn't based as much on the stage of business as it is on the type of business, financing requirements, and business objective. Here are some important indicators of the level of plan you'll need, even as a startup:

● Some of the simpler businesses keep a plan in the head of the owner, but every business has a plan. Even a one-person business can benefit from creating a plan document with ideas written down, because the process of producing a plan is useful and valuable.

● As soon as a second person is involved, the need for planning multiplies. The plan is critical for communicating values, goals, strategies, and detailed implementation.

● As soon as anybody outside the company is involved, then you have to provide more information. When a plan is for internal use only, you may not need to describe company history and product features, for example. Stick to the topics that add value, that make you think, that help support decisions. When you involve people outside the company, then you need to provide more background information as part of the plan.

● Do you really know your market? A good market analysis can help you see opportunities that might not otherwise be obvious. Understand why people buy from you. What are the needs being served? How many people are out there, as potential customers?

Task 3. Answer the questions to the text and have a discussion on the topic.

1) What is the suggestion of experienced entrepreneurs according the business plan?
2) What are the components for successful start up?
3) How can the planning process help to understand the business. Give your example.
4) What is the first stage of business plan?
5) What are the reasons of having business plan?

6) How can a good market analysis help?

Task 4. Open the brackets in the following sentences using the given words in the correct form.
1) This first stage of a plan____________________(to focus) only on a few starter elements.
2) Unless you___________ (to be) wealthy enough to finance these expenditures on your own, then you ____________ (to need) to deal with bank loans or investors or both.
3) Adding business numbers___________(to help) you to predict business flow and match spending to income.
4) As soon as a second person______(to involve), the need for planning _____ (to multiply).
5) Here____________(to be) some important indicators of the level of plan you (to need).
6) A simple plan may be just what she______________(to need) to get going.

Task 5. Translate from Russian into English.
1) Опытные предприниматели, банкиры, инвесторы утверждают, что наличие бизнес плана определяет успешное ведение дел.
2) Процесс планирования помогает в организации бизнеса.
3) Бизнес план – формальная сводка целей и способ их реализации.
4) Коммерческие бизнес планы направлены на достижение финансовых целей, таких как накопление капитала.
5)Внешне направленные бизнес планы выдвигают цели, интересующие внешние круги.
6) Процесс написания бизнес плана становится проще при наличии образца, подогнанного под особые нужды компании.
7) Многие молодые предприниматели сбывают свои товары на блошиных рынках.
8) Бизнес план помогает отойти от привычного потока сбыта товаров и найти альтернативные решения для более эффективного бизнеса.
9) При вовлечении в дело посторонних лиц наличие бизнес плана становится особенно важным.

Task 6. Using the following key words try to make up and write down 6-8 sentences of your own with the following words and expressions as a short composition about the business startup.

Executive summary: vision, objectives, current state of the business, products and services, strategy and sources of sustainable, competitive advantage, customer acceptance, summary financial forecasts, money required.

Basic business information: title, contents, contact information, document control, professional advisers, definitions, legal structure and corporate data

Current business situation: definition of the current business and its market, major events and past financial performance, current business and market position, core competencies, current business organization and outline business infrastructure.

Risk analysis: risk overview, limiting factors, critical success factors, alternative scenarios and strategic responses, specific risks and risk-reduction strategies

3. Lesson 3. COMMON BUSINESS PLAN MISTAKES

Task 1. Read the following words and explain their meanings in English using synonyms:

to commit mistakes – совершать ошибки
to put out fires – тушить пожар
a firebrick – огнеупорный кирпич
a sprinkler – разбрызгиватель
casualness – небрежность
to overestimate – переоценивать
fear and dread – опасение, страх
vague – неясный, смутный, неопределенный
hype – обман, мошенничество

Task 2. Read the text.

Common Business Plan Mistakes

by Tim Berry

What are the most common mistakes when writing a business plan? Including the necessary items in a business plan is important; you also want to make sure you don't commit any of the following common business plan mistakes:

Putting it off. Too many businesses make business plans only when they have no choice in the matter. Unless the bank or the investors want a plan, there is no plan. Don't wait to write your plan until you think you'll have enough time. "I can't plan. I'm too busy getting things done," business people say. The busier you are the more you need to plan. If you are always putting out fires, you should build firebreaks or a sprinkler system. You can lose the whole forest for paying too much attention to the individual burning trees.

Cash flow casualness. Most people think in terms of profits instead of cash. When you imagine a new business, you think of what it would cost to make the product, what you could sell it for, and what the profits per unit might be. We are trained to think of business as sales minus costs and expenses, which equal profits. Unfortunately, we don't spend the profits in a business. We spend cash. So understanding cash flow is critical. If you have only one table in your business plan, make it the cash flow table.

Idea inflation. Don't overestimate the importance of the idea. You don't need a great idea to start a business; you need time, money, perseverance, and common sense. Few successful businesses are based entirely on new ideas. A new idea is harder to sell than an existing one, because people don't understand a new idea and they are often unsure if it will work. Plans don't sell new business ideas to investors. People do. Investors invest in people, not ideas. The plan, though necessary, is only a way to present information.

Fear and dread. Doing a business plan isn't as hard as you might think. You don't have to write a doctoral thesis or a novel. There are good books to help, many advisors among the Small Business Development Centers (SBDCs), business schools, and there is software available to help you (such as Business Plan Pro, and others).

Vague goals. Leave out the vague and the meaningless babble of business phrases (such as "being the best") because they are simply hype. Remember that the objective of a plan is its results, and for results, you need tracking and follow up. You need specific dates, management responsibilities, budgets, and milestones. Then you can follow up. No matter how well thought out or brilliantly presented, it means nothing unless it produces results. The style, length and content of a business plan will depend on the business decision or activities the plan is designed to support and the audience for whom the plan is to be prepared. There are no hard and fast rules as to length, but a business plan should be as short as possible while meeting all the needs of those who will read it.

Task 3. Answer the questions to the text and have a discussion on the topic.

1) Enumerate the common business plan mistakes?
2) Why businessmen usually put off writing business plan?
3) Why should people think of cash and not of profit?
4) Is it necessary to have a great idea to start business? Why?
5) Why are people usually unsure in a new idea?
6) What do you need for writing business plan?
7) What are the rules as to length and style of business plan?

Task 4. Translate the words and word combinations (use the reference book vocabulary):
competitive advantage, освобожденный от уплаты налогов, core competence, customer acceptance, financial performance, финансовое отражение, corporate database, after-sales service, крупноформатная таблица, warranty, разорить, organization chart corporate governance staffing, конкурентоспособность, recruitment, labour relations, стратегия бренда, затраты на рабочую силу, amenity, flea market, платежная ведомость, cash flow, pay-roll, vision, база данных фирмы, competitive advantage, альтернативный сценарий, competitive position, marketing mix, distribution strategy.

Task 5. Make up 5 sentences of your own using the words and word combinations from Task 4.

Task 6. Explain the meanings of the phrases.

1) The busier you are the more you need to plan.
2) A new idea is harder to sell.
3) Investors invest in people, not ideas.
4) A business plan means nothing unless it produces results.
5) A business plan should be as short as possible.

Task 7. Find the sentences with the infinitives in the text, define their functions and translate them.

Task 8. Write a short summary about typical business plan mistakes.

4. TEST

Variant I

1. Expulse the unfit word:

a) blueprint
b) draft
c) scheme
d) heyday

2. Business plan is:

a) formal statement of business goals
b) a successful financial operation
c) a spreadsheet package
d) tax-exempt status

3. Jobbery is:

a) speculation
b) revenue margin
c) heyday
d) pension fund

4. Choose the right translation for the word "stakeholders"

a) акционеры
b) руководящие лица
c) заинтересованные стороны
d) конкуренты

5. Compose a sentence:

The same, and, are ever exactly, are, no two, identical, no two businesses, business plans.

Variant II

1. Expulse the unfit word:

a) competitor
b) contestant
c) rival
d) bust

2. Choose the right translation:

1. draft	1.спекуляция
2. abroachment	2.ослабление
3. collateral	3.проект
4. dilution	4.обеспечение

3. A non-profit organization is:

a) a competitor for for-profit organization
b) an organization with optimized revenue
c) a venture organization
d) a financial project of the for-profit organization

4. Compose the sentence:

To sell, because, do not understand, a new idea, is harder, people, than an existing one, if it will work, a new idea, and they are often unsure.

5. The task of writing the business plan is:

a) collateral
b) crucial
c) non-obligatory
d) financial

Variant III

1. Expulse the unfit word:

a) design
b) proposition
c) agreement
d) abroachment

2. Choose the equivalents for the Russian word «разорить»

a) to bust
b) to liquidate
c) to pursue
d) to gear

3. Choose the word combinations appropriate for the risk analysis:

a) critical success factors
b) document control
c) limiting factors
d) competitive advantage

4. Compose the sentence:

A business planning process, support, a successful business, the preparations of, the creation of, will, a compelling business plan, and.

5. Choose the word combinations appropriate for the management and organization:

a) staffing
b) pricing and discounting
c) after-sales service
d) organization chart

5. KEYS TO THE TEST

Variant I

1. d
2. a
3. a
4. c
5. No two businesses are identical and no two business plans are ever exactly the same.

Variant II

1. d
2. 3,1,4,2
3. b
4. A new idea is harder to sell than an existing one because people do not understand a new idea and they are often unsure if it will work.
5. b

Variant III

1. d
2. a, b
3. a, c

4. A business planning process will support the preparations of a compelling business plan and the creation of a successful business.
5. a, d

6. VOCABULARU

abroachment- спекуляция
after-sales service- гарантийное обслуживание; послепродажное обслуживание; сервисное
agreement – проект
alternative scenario – альтернативный сценарий
amenity – удобства
assumption – принятие на себя ответственности, обязанности, предположение, допущение, присвоение, захват

balance sheet – бухгалтерский баланс
be out of business – разориться
be ruined – разориться, обанкротиться
become bankrupt – обанкротиться
blueprint – план, проект
boot – доход
brand strategy – стратегия бренда, индивидуальный брендинг
business advisors – штат экономических советников
bust – разорить

cash flow – денежный поток, поток денежных средств
collateral – обеспечение, дополнительное обеспечение второстепенный, побочный
competitive advantage – конкурентное преимущество/отличие
competitive position – конкурентоспособность, способность вынести
crucial – ключевой, критический, решающий
competitor – конкурент, соперник, участник рынка
consensus – единодушие, консенсус, согласие, согласованность (действий разных судебных инстанций)
contestant – соперник
конкурентную борьбу
core competence – профессиональные качества, ключевая компетенция
corporate database – база данных фирмы
corporate governance – корпоративное управление
critical success factor – решающий фактор для успешного бизнеса
customer acceptance – приемка (изделий) заказчиком

design – проект

device – способ, средство, прием
dilution – разжижение, ослабление, подрыв
distribution strategy – стратегия распространения товара, основные принципы товародвижения
draft – проект

earnings – прибыль, заработок
entrepreneur – предприниматель, бизнесмен
evaluate – оценивать, устанавливать стоимость

financial performance – финансовое состояние
financial projections – финансовое отражение
feasible plan – осуществимый, обоснованный, реальный план
flea market – блошиный рынок, барахолка
for-profit – коммерческий
fraud – обман

gainings – прибыль
go bankrupt – разориться
go bust – разориться, прогореть, вылететь в трубу
go to smash – потерять все, обанкротиться
heyday – зенит, расцвет, лучшая пора
hype – обман, мошенничество, пускание пыли в глаза

IMF (International Monetary Fund) – МВФ, Международный валютный фонд (ООН)
income – доход, прибыль
institutional investors – организации, занимающиеся инвестированием; организации-инвесторы
item – статья

jobbery – спекуляция

labour relations – трудовые (право)отношения
liquidate – разориться

margin – разница (между себестоимостью и продажной ценой), прибыль
market positioning – позиционирование товара на рынке
market segment – сегмент рынка, сектор рынка, рыночный сегмент, субрынок
mercantile – коммерческий
merchant – коммерческий
merger – поглощение, слияние, объединение

net proceeds – доход
non-profit – некоммерческий

office space – площадь служебного помещения
organization chart – структурная схема организации, органограмма

pay-roll – платежная ведомость
pension fund – пенсионный фонд
portfolio strategy – портфельная стратегия; стратегия размещения ценных бумаг
prerequisite – предпосылка, предварительное условие
profiteering – спекуляция
proposition – проект
pursue – преследовать (цель), действовать (по плану)
put out of business – разорить

racket – вымогательство
recruitment – комплектование личным составом
related costs – затраты на рабочую силу
revenue – доход
rival – конкурент

scheme – план, проект
spreadsheet – крупноформатная таблица
staffing – укомплектование персоналом, обеспечение кадрами
stakeholders – заинтересованные стороны; заинтересованные круги

target – задание, намеченная цифра, цель
tax exempt – освобожденный от уплаты налогов
tax payer – налогоплательщик

ultimately – в конечном счёте, в конце концов

vague goals – неопределенные цели
venture – рискованное предприятие или начинание
vision – мировоззренческая концепция, видение

warranty – гарантия, поручительство, ручательство

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