

МИНИСТЕРСТВО ОБРАЗОВАНИЯ РЕСПУБЛИКИ БЕЛАРУСЬ  
Белорусский государственный университет иностранных языков

М. А. Жданович

## ПЕРЕВОД СПЕЦИАЛЬНЫХ ТЕКСТОВ

*Рекомендовано учебно-методическим объединением  
в сфере высшего образования Республики Беларусь  
по лингвистическому образованию  
в качестве учебного пособия для специальностей:  
«Лингвистическое обеспечение межкультурных коммуникаций (по направлениям)»,  
«Лингвистическое обеспечение межкультурной коммуникации  
(с указанием языков)», «Переводческое дело (с указанием языков)»*

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Учебное пособие направлено на формирование навыков и развитие умений осуществлять перевод специальных текстов экономической и международно-правовой тематики. Состоит из трех разделов, включающих аутентичные англоязычные тексты и разноплановые переводческие упражнения. Ряд упражнений ориентирован на формирование терминологической компетенции.

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## ПРЕДИСЛОВИЕ

Настоящее учебное пособие направлено на формирование и всестороннее развитие у студентов профессиональных компетенций в области перевода специальных текстов экономической и международно-правовой тематики. Структура пособия включает три основных тематических раздела: общие вопросы перевода специальных текстов, перевод текстов международно-правовой тематики и перевод текстов экономической тематики.

Каждый раздел содержит ряд тщательно отобранных специальных текстов для перевода, которые предназначены для закрепления теоретических знаний, а также упражнения, предусматривающие работу с терминологией и понятийным аппаратом предметных областей «Международное право» и «Экономика». Подбор материала ориентирован на изучение и учет при переводе лингвистических и экстралингвистических особенностей специальных текстов, характерных для каждого тематического направления. Выполнение переводческих заданий содействует не только совершенствованию профессиональных навыков, но и обогащению словарного запаса в соответствующих профессиональных областях.

В первом разделе представлены основные принципы перевода специальных текстов, предложены инструменты для работы с различными типами текстов. Особое внимание уделено переводческим трансформациям, сложным аспектам терминологической лексики и структуре языка для специальных целей.

Второй раздел посвящен международно-правовой тематике. В нем содержится ряд текстов, которые отражают специфику юридической терминологии и композиционные особенности международно-правовых документов. Их адекватный перевод представляет значительную сложность, поскольку требует от переводчика понимания тонкостей правовых понятий и категорий, а также умения адаптировать их для восприятия носителями другой культуры и юридической среды.

Третий раздел ориентирован на перевод экономических текстов и включает материалы, отобранные для детального изучения особенностей передачи экономической терминологии и лингвистических характеристик, свойственных экономическим текстам. Задания, включенные в данный раздел, направлены на отработку навыков понимания и перевода экономических понятий и показателей.

Таким образом, данное учебное пособие служит эффективным инструментом для формирования и совершенствования переводческих навыков, необходимых для работы с текстами в области международного права и экономики. Оно ориентировано на развитие практических умений, важных для профессиональной переводческой деятельности, и способствует расширению словарного запаса в соответствующих областях.

# **РАЗДЕЛ I. ОБЩИЕ ВОПРОСЫ ПЕРЕВОДА СПЕЦИАЛЬНЫХ ТЕКСТОВ**

**Задание 1. Найдите юридические термины, выделенные курсивом, в терминологическом словаре. Выпишите их дефиниции и подберите русский эквивалент в соответствии с предметной областью и контекстом.**

In the *lawsuit*, the *plaintiff* presented strong *evidence in court*, arguing that the *defendant* was responsible for the *damages* in the *case*.

**Задание 2. Найдите в тексте термины международно-правовой тематики. Переведите их с опорой на специальные словари. Обратите внимание на информацию, которая содержится в словарных статьях. Составьте глоссарий.**

## **International Law**

International law is a system of rules and principles that governs the relations between countries (or states) and other international actors. It establishes guidelines for international interactions, promoting peace, security, cooperation, and justice. Here's a basic overview of the main categories of international law:

### **1. Public International Law**

This branch deals with the rights and responsibilities of states and international organizations. It regulates how states interact with each other, international institutions, and individuals. Some key areas include:

- Treaties and Conventions: agreements between countries on various issues (e.g., trade, environment, human rights).
- Diplomatic Relations: rules governing how countries communicate and maintain embassies.
- Sovereignty: each country has the right to govern its own territory without interference from other states.
- State Responsibility: how countries are held accountable when they violate international obligations.

### **2. Private International Law**

Also known as «conflict of laws», this category deals with disputes involving private individuals, businesses, or organizations across different countries. It helps determine:

- Which country's laws apply to a given dispute.
- How judgments made in one country can be enforced in another.
- Rules regarding cross-border contracts, marriages, divorces, and inheritance.

### **3. Humanitarian Law (Law of Armed Conflict)**

This branch applies during armed conflicts (wars) and seeks to protect individuals who are not participating in the fighting, such as civilians, prisoners of war, and the wounded. Key components include:

- Geneva Conventions: Rules designed to limit the impact of war on people.
- Rules of Engagement: Guidelines on how military forces should conduct themselves in conflicts.

### **4. Human Rights Law**

This area focuses on protecting the basic rights and freedoms of individuals across the world. It establishes the minimum standards for how states should treat people, and includes documents like:

➤ Universal Declaration of Human Rights (UDHR): A foundational document outlining basic human rights.

➤ International Human Rights Treaties: Agreements that countries sign to protect civil, political, economic, and social rights.

### **5. International Criminal Law**

This field deals with the prosecution of individuals for serious crimes that affect the international community, such as:

➤ War Crimes: Violations of the laws of war.

➤ Genocide: The deliberate destruction of a national, ethnic, or religious group.

➤ Crimes Against Humanity: Widespread attacks against civilians, such as torture or slavery.

### **6. Environmental Law**

International environmental law governs the protection of the environment on a global scale. Countries work together to address issues like:

➤ Climate Change: Agreements to reduce greenhouse gas emissions (e.g., the Paris Agreement).

➤ Biodiversity Conservation: Efforts to protect endangered species and ecosystems.

➤ Pollution Control: Rules on limiting pollution in air, water, and land.

### **7. Law of the Sea**

This category governs the rights and responsibilities of states in their use of the world's oceans. It covers:

➤ Territorial Waters: Coastal states control waters up to a certain distance from their shores.

➤ Exclusive Economic Zones (EEZs): Coastal states have special rights over natural resources within a defined area beyond their shores.

➤ Freedom of Navigation: Ships from all countries have the right to navigate international waters.

### **8. Trade Law**

International trade law regulates trade between countries. It seeks to promote fair competition, resolve trade disputes, and reduce barriers to international commerce. Key institutions and agreements include:

➤ World Trade Organization (WTO): Oversees global trade rules and resolves trade disputes.

➤ Trade Agreements: Bilateral or multilateral agreements that regulate trade terms, tariffs, and duties.

### **9. International Organizations**

International organizations play a crucial role in creating and enforcing international law. Some of the most important organizations include:

➤ United Nations (UN): Promotes peace, security, and cooperation among countries.

➤ International Court of Justice (ICJ): Settles disputes between countries.

➤ International Criminal Court (ICC): Prosecutes individuals for international crimes.

These are the main categories in international law, each serving different functions but all contributing to a more organized and peaceful international community.

*Текст сгенерирован нейросетью и обработан автором.*



## **International Trade**

If you can walk into a supermarket and find Costa Rican bananas, Brazilian coffee, and a bottle of South African wine, you're experiencing the impacts of international trade.

International trade is the purchase and sale of goods and services by companies in different countries. Consumer goods, raw materials, food, and machinery all are bought and sold in the international marketplace.

International trade allows countries to expand their markets and access goods and services that otherwise may not have been available domestically. As a result of international trade, the market is more competitive. This ultimately results in more competitive pricing and brings a cheaper product home to the consumer.

### **Understanding International Trade**

International trade was key to the rise of the global economy. In the global economy, supply and demand – and thus prices – both impact and are impacted by global events.

Political change in Asia, for example, could result in an increase in the cost of labor. This could increase the manufacturing costs for an American sneaker company that is based in Malaysia, which would then result in an increase in the price charged for a pair of sneakers that an American consumer might purchase at their local mall.

### **Imports and Exports**

A product that is sold to the global market is called an export, and a product that is bought from the global market is an import. Imports and exports are accounted for in the current account section of a country's balance of payments.

Global trade allows wealthy countries to use their resources – for example, labor, technology, or capital – more efficiently. Different countries are endowed with different assets and natural resources: land, labor, capital, technology, etc.

This allows some countries to produce the same good more efficiently; in other words, more quickly and at a lower cost. Therefore, they may sell it more cheaply than other countries. If a country cannot efficiently produce an item, it can obtain it by trading with another country that can. This is known as specialization in international trade.

### **Comparative Advantage**

For example, England and Portugal have historically been used, as far back as in Adam Smith's *The Wealth of Nations*, to illustrate how two countries can mutually benefit by specializing and trading according to their own comparative advantages. In such examples, Portugal is said to have plentiful vineyards and can make wine at a low cost, while England is able to more cheaply manufacture cloth given its pastures are full of sheep.

According to the theory of comparative advantage, each country would eventually recognize these facts and stop attempting to make the product that was more costly to generate domestically in favor of engaging in trade. Indeed, over time, England would likely stop producing wine, and Portugal stop manufacturing

cloth. Both countries would realize that it was to their advantage to redirect their efforts at producing what they were relatively better at domestically and, instead, to trade with each other in order to acquire the other.

These two countries realized that they could produce more by focusing on those products for which they have a comparative advantage. In such a case, the Portuguese would begin to produce only wine, and the English only cotton.

Each country can now create a specialized output of 20 units per year and trade equal proportions of both products. As such, each country now has access to both products at lower costs. We can see then that for both countries, the opportunity cost of producing both products is greater than the cost of specializing.

Comparative advantage can contrast with absolute advantage. Absolute advantage leads to unambiguous gains from specialization and trade only in cases wherein each producer has an absolute advantage in producing some good.

If a producer lacked any absolute advantage, then they would never export anything. But we do see that countries without any clear absolute advantage do gain from trade because they have a comparative advantage.

### **Other Possible Benefits of Trading Globally**

International trade not only results in increased efficiency but also allows countries to participate in a global economy, encouraging the opportunity for foreign direct investment (FDI). In theory, economies can thus grow more efficiently and become competitive economic participants more easily.

For the receiving government, FDI is a means by which foreign currency and expertise can enter the country. It raises employment levels and, theoretically, leads to a growth in the gross domestic product (GDP). For the investor, FDI offers company expansion and growth, which means higher revenues.

### **Free Trade vs. Protectionism**

International trade has two contrasting views regarding the level of control placed on trade between countries.

#### **Free Trade**

Free trade is the simpler of the two theories. This approach is also sometimes referred to as *laissez-faire* economics. With a *laissez-faire* approach, there are no restrictions on trade. The main idea is that supply and demand factors, operating on a global scale, will ensure that production happens efficiently. Therefore, nothing must be done to protect or promote trade and growth because market forces will do this automatically.

#### **Protectionism**

Protectionism holds that regulation of international trade is important to ensure that markets function properly. Advocates of this theory believe that market inefficiencies may hamper the benefits of international trade, and they aim to guide the market accordingly.

Protectionism exists in many different forms, but the most common are tariffs, subsidies, and quotas. These strategies attempt to correct any inefficiency in the international market.

As international trade opens up the opportunity for specialization, and thus more efficient use of resources, it has the potential to maximize a country's capacity to produce and acquire goods. Opponents of global free trade have argued, however, that international trade still allows for inefficiencies that leave developing nations compromised. What is certain is that the global economy is in a state of continual change. Thus, as it develops, so too must its participants.

*<https://www.investopedia.com/insights/what-is-international-trade/>*

**Задание 4. Решите кроссворд на тему «Международная торговля». Внесите термины в глоссарий.**

**Across**

1. Relating to a country's own internal affairs, especially in contrast to foreign or international matters.

3. The transfer of money, goods, or services in exchange for goods, services, or debts.

6. Items that can be bought, sold, or traded; physical products as opposed to services.

9. To obtain something by paying money for it.

10. A system of money in general use in a particular country, such as dollars, euros, or yen.

12. An individual or organization that allocates capital with the expectation of financial return, often through buying stocks, bonds, real estate, or starting businesses.

13. The act of sending goods or services out of one country to be sold or used in another.

**Down**

1. The desire and ability of consumers to purchase a good or service at various price levels.

2. A company or a person that produces goods, typically on a large scale, using raw materials and labour.

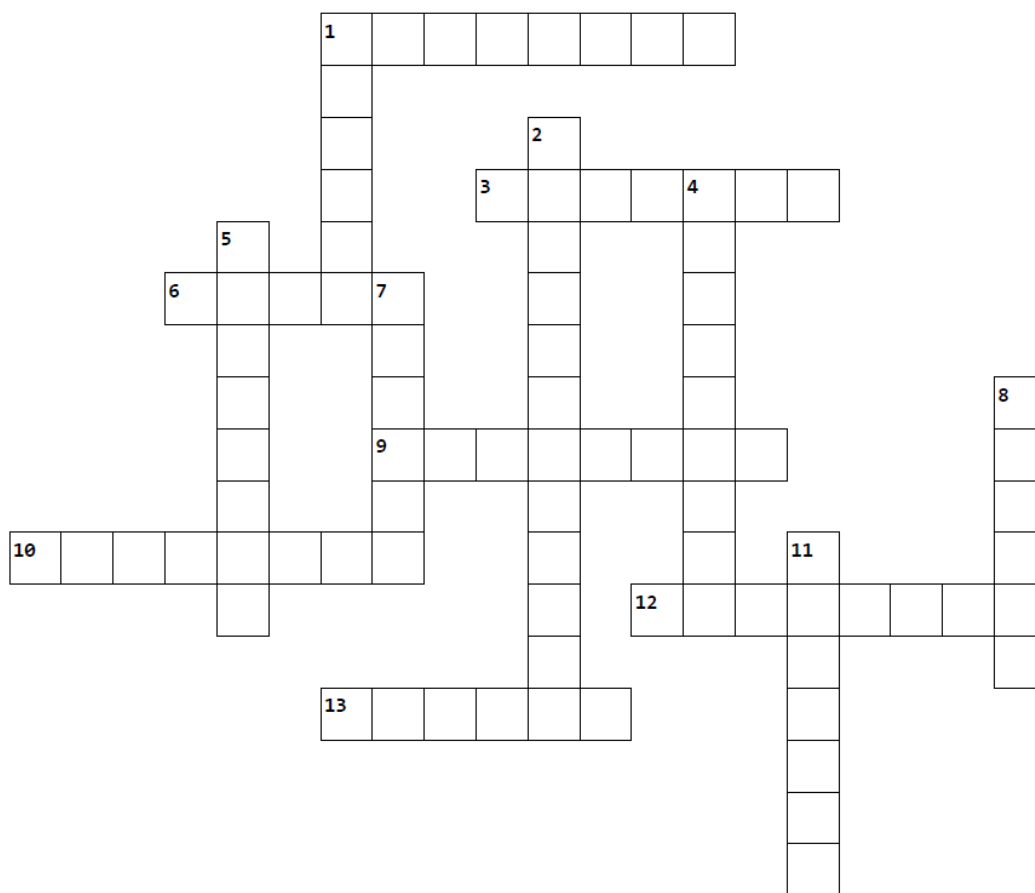
4. The process of growing larger in size, scope, or operations – often referring to a business entering new markets, increasing production, or opening new locations.

5. An individual that purchases and uses goods and services for personal use, not for resale.

7. The total amount of a specific good or service available to consumers at a given price and time.

8. The act of bringing goods or services into one country from another for sale or use.

11. The total amount of income generated by the sale of goods or services before any expenses are deducted.



**Задание 5. Переведите коммерческие письма на русский язык. Обратите внимание на терминологическую лексику и лингвистические особенности делового текста.**

**Letter to Advertise your Business in Magazine or Newspaper**

From:  
 Ana Smith  
 Manager  
 Zenith Décor Solutions  
 New York  
 Date: May 16th, 2023

To:  
 The Editor  
 New York Magazine  
 New York

Respected Sir/ Madam,

I, Ana Smith, would like to introduce my company Zenith Décor Solutions to you. We are a decade old company specializing in home décor solutions. We are based out in New York and our décor solutions cover a wide spectrum of budget. We are keen on expanding our business to other cities in the country and therefore, we would like to advertise with your magazine on monthly basis in order to promote it on the national level.

The kind of advertisements we would like to post would include pictures showcasing the different kinds of decors along with a small description on the kind of work we do. We would like to have our address, contact number and website details included in the ad. We would also like to have information on franchise included in the advertisement in case anyone is interested to join hands with us.

We would like to request you to kindly get back with the different advertisement plans and rates that you have for businesses like us. It would be great if you could also share the details on how we can design the ads and have them published with you.

Thanking you for your attention and time. We are looking forward to work with you and have our business expanded across the length and the breadth of the country. Looking forward for the details.

Sincerely,  
Ana Smith  
Manager  
Zenith Décor Solutions  
New York

*<https://www.lettersfree.com/letter-to-advertise-your-business-in-magazine-or-newspaper/>*

### **Product Inquiry Letter Sample**

From:  
Kugan Patil,  
Services Section,  
Gasom Industrial Agency,  
47833, Orunda Lane,  
Runadi, IU 3484

To:  
Mr. Arnold Graffer,  
Customer Care Officer,  
Halla Business Ventures,  
3474, Kobe Avenue,  
Jenseem, IN 4384  
25th July 2014.

Dear Sir,  
SUBJECT: PRODUCT INQUIRY LETTER

I am writing on behalf of the management of Gasom Industrial Agency to make an inquiry about the travel package provided by your company. Though your representative explained about the packages, but his explanation raised many

questions about your services, and that is why I am writing this letter to you. I have found some interesting elements in your service and I would like to know more about that.

It would be appreciated if you can send complete explanations of this package along with images and features. After going through your terms and conditions, we will decide about purchasing.

Thanking you.  
Yours faithfully,  
Kugan Patil,  
Services Officer,  
Gasom Industrial Agency.

*<https://www.lettersfree.com/product-inquiry-letter/>*

### **Sales Marketing Letter Sample**

From:  
Justin Donnarò,  
Secchi Internationals,  
4747, Geporto Lane,  
Davia, MJ 4743

To:  
Mr. Andrew Tuffiano,  
Purchasing Director,  
Finners Company,  
47281, Herto Lane,  
Bopits, MN 2342  
5th November 2014.

Dear Sir,

**SUBJECT: SALES MARKETING LETTER**

On behalf of the Secchi Internationals, I am writing this letter to you as to inform our services for your company. We are running the sales marketing program and the sole aim of which is expand your sales efficiency that leads your company towards the profit.

We are in this field for the 10 years and we have served many companies before that make our success story. Mainly, our program is about selling goods and products of other companies and with our innovative ways, this program helps many companies to get a way of success. A complete guide is attached along with the letter for your convenience.

Hope to receive your positive response.

Yours faithfully,  
Justin Donnarò,  
Sales Manager,  
Secchi Internationals.

<https://www.lettersfree.com/sales-marketing-letter/>

### **Purchase Order Letter Example**

To:  
Peter Parkinson  
45-H, second floor  
Top Row tower  
New York

Respected Mr. Parkinson

Subject: This letter is to place a purchase order

We are pleased to inform that our company is willing to correspond with you by giving you the basketballs order. Your presentation was really interesting and after considering many issues we come to the decision that your company is the best option for this order.

Please note down our purchase order.

We need 100 balls and for which we are paying \$15 per ball, that adds up to the \$1500 in total. It will be appreciated if you deliver this order within 15 days from receiving this letter. If any ball is found faulty, it will be returned to your company as it is. I hope you leave no corner of dissatisfaction about the quality.

Wish to have future correspondence with you.

Bill Henry

<https://www.lettersfree.com/purchase-order-letter/>

**Задание 6. Определите вид лексико-грамматических и лексико-семантических трансформаций, примененных при переводе следующих предложений.**

1. When using certain banking services, there is a charge that customers must pay for the convenience. – При использовании определенных банковских услуг взимается плата, которую клиенты должны заплатить за удобство.

2. To cover unexpected expenses, many businesses rely on an overdraft, allowing them to temporarily exceed their account balance. – Для покрытия непредвиденных расходов многие компании полагаются на овердрафт, позволяющий временно превысить остаток на счете.

3. The contactless feature on credit cards makes it easy to make quick payments without entering a PIN. – Функция бесконтактной оплаты на кредитных картах позволяет легко совершать быстрые платежи без ввода PIN-кода.

4. After selling their house, they received a lump sum that allowed them to pay off all outstanding debts. – После продажи дома они получили единовременную сумму, которая позволила им погасить все долги.

5. Many people use a digital wallet for secure and fast transactions without needing to carry cash. – Многие люди используют цифровой кошелек для безопасных и быстрых транзакций без необходимости носить наличные денежные средства.

6. This new banking service offers better interest rates and easy online access for all users. – Эта новая банковская услуга предлагает лучшие процентные ставки и легкий онлайн-доступ для всех пользователей.

7. Using a credit card can be convenient, but it's important to pay off the balance to avoid high interest. – Использование кредитной карты может быть удобным, но важно погашать задолженность, чтобы избежать высоких процентов.

8. The central bank's monetary policy affects interest rates and helps control inflation. – Денежно-кредитная политика центрального банка влияет на процентные ставки и помогает контролировать инфляцию.

9. Only a government-authorized institution can issue money to ensure economic stability. – Только уполномоченное государством учреждение может осуществлять эмиссию денег для обеспечения экономической стабильности.

10. A government body is responsible for regulating trade policies to protect domestic industries. – Государственный орган власти отвечает за регулирование торговой политики для защиты национальных отраслей промышленности.

11. Some countries target foreign exchange rates to stabilize their currency and encourage exports. – Некоторые страны воздействуют на обменные курсы, чтобы стабилизировать свою валюту и стимулировать экспорт.

12. Despite digital options, many people still prefer cash for small, everyday transactions. – Несмотря на разнообразие цифровых платежей, многие люди все же предпочитают наличные денежные средства для совершения мелких повседневных покупок.

13. Raising interest rates is one way central banks can temper inflation. – Повышение процентных ставок – это один из способов центральных банков снизить инфляцию.

14. The higher money supply can lead to inflation if not carefully managed. – Увеличение денежной массы может привести к инфляции, если ее не контролировать.

15. When inflation rises, the purchasing power of consumers often decreases. – Когда инфляция растет, покупательная способность потребителей часто снижается.

16. Access to affordable raw materials is essential for manufacturing industries to keep costs low. – Доступ к недорогому сырью необходим обрабатывающей промышленности для поддержания низкой себестоимости.

17. Food prices can be heavily influenced by trade policies, affecting what's available domestically. – Цены на продовольствие могут сильно зависеть от торговой политики, влияющей на доступность товаров внутри страны.

18. When a country can produce an item efficiently, it may have a competitive advantage in global markets. – Когда страна может эффективно производить какой-либо товар, она может иметь конкурентное преимущество на мировых рынках.

19. Access to skilled labour can help a country produce high-quality goods and remain competitive. – Доступ к квалифицированной рабочей силе может помочь стране производить качественные товары и оставаться конкурентоспособной.

20. When the market is more competitive, consumers benefit from lower prices and better options. – Когда рынок более конкурентоспособен, потребители получают выгоду за счет более низких цен и большего ассортимента.

21. By outsourcing production, a company can bring a cheaper product to the market. – Благодаря аутсорсингу производства компании могут вывести на рынок более дешевый продукт.

22. By investing in renewable energy, the company can produce goods at a lower cost. – Инвестируя в возобновляемую энергию, компания может производить товары с меньшими затратами.

23. If one country is relatively better at producing textiles, it might export them to countries focused on other industries. – Если одна страна относительно лучше производит текстиль, она может экспортировать его в страны, сосредоточенные на других отраслях.

24. Technology has made it easier for small businesses to trade globally and reach new customers. – Технологии упростили выход малого бизнеса на международный рынок и привлечение новых клиентов.

25. Efficient logistics are essential for companies that want to deliver products quickly and cost-effectively. – Эффективная логистика необходима для компаний, которые хотят доставлять продукцию быстро и экономично.

26. In order to trade efficiently and expand their market reach, companies must navigate international regulations and adapt their products to meet the preferences of foreign consumers. – Чтобы эффективно торговать и расширять свое присутствие на рынке, компании должны ориентироваться в международных правилах и адаптировать свою продукцию к предпочтениям зарубежных потребителей.

**Задание 7. Переведите следующие предложения на русский язык, обращая внимание на использованные вами переводческие трансформации.**

1. The board of directors approved the new budget, but some members expressed concerns about the projected expenses.

2. Although the company has reported profits this year, it is still facing significant challenges in the market.

3. The government introduced new regulations that require companies to disclose their financial statements, which aims to increase transparency.

4. The merger between the two firms is expected to generate significant synergies, and analysts believe it will benefit both parties.

5. While the contract was initially drafted in English, it was later translated into several languages to accommodate international partners.

6. The legal team reviewed the contract thoroughly before advising the client on the best course of action, which helped avoid potential disputes.

7. Because the market conditions are changing rapidly, companies must adapt their strategies to remain competitive and achieve growth.

8. If the plaintiff does not provide sufficient evidence, the court may dismiss the case without further proceedings.

9. The financial audit revealed several discrepancies in the accounts, which prompted the company to take corrective action immediately.

10. The investment in new technology is expected to increase efficiency, while also reducing operational costs significantly.

11. As the global economy continues to recover, businesses are increasingly looking for opportunities to expand into new markets.

12. The company will face penalties if it fails to comply with the new regulations, which were implemented to protect consumer rights.

13. Despite the challenges posed by the pandemic, many businesses have managed to pivot their operations successfully and maintain profitability.

14. The shareholders voted unanimously to approve the merger, but they also expressed concerns about the integration process.

15. While the new policy aims to increase employee satisfaction, it also requires additional resources to implement effectively.

16. If the company successfully implements its new strategy, it is likely to see an increase in market share and revenue.

17. The negotiations lasted for several weeks, and although both parties made concessions, they ultimately reached a favorable agreement.

18. The legal implications of the contract are significant, and both parties must ensure they understand their obligations fully.

19. Although the economic outlook appears positive, companies should remain cautious and prepared for potential market fluctuations.

20. The investment firm is known for its innovative strategies, which have consistently outperformed industry benchmarks over the years.

21. Because the terms of the agreement are complex, both parties should seek legal advice before signing the contract.

22. The company has adopted a new marketing strategy that focuses on digital channels, while also maintaining traditional methods.

23. If the proposed legislation is enacted, it will significantly change the landscape of the industry and affect many businesses.

24. The audit findings prompted the management team to implement stricter internal controls, which will help mitigate future risks.

25. Although the contract includes a confidentiality clause, it is essential for both parties to communicate openly about any potential issues.

26. The company is committed to corporate social responsibility, which includes sustainable practices and community engagement.

27. The new compliance officer will ensure that all operations adhere to regulatory standards, and this should improve overall efficiency.

28. The financial model was updated to reflect the latest market trends, and this adjustment is expected to enhance forecasting accuracy.

29. The negotiations were challenging, but the compromise reached benefited both sides and paved the way for future collaboration.

30. As international trade continues to evolve, businesses must stay informed about changes in regulations that could impact their operations.

**Задание 8. Напишите по-английски следующие имена собственные и названия.**

Франциск Скорина

Жорес Алферов

Институт теологии имени святых Мефодия и Кирилла

Академия управления при Президенте Республики Беларусь

ЦСКА

газета «Советская Беларусь»

ОАО Кондитерская фабрика «Коммунарка»

**Задание 9. Прочтите текст о Национальном банке Республики Беларусь. Найдите в переводе соответствия словам, выделенным жирным шрифтом. Определите трансформации, использованные при переводе с русского на английский.**

<p>НАЦИОНАЛЬНЫЙ БАНК ВЫПОЛНЯЕТ СЛЕДУЮЩИЕ ФУНКЦИИ:</p> <ul style="list-style-type: none"> <li>• разрабатывает <b>Основные направления денежно-кредитной политики</b> Республики Беларусь и совместно с Правительством Республики Беларусь обеспечивает проведение единой денежно-кредитной политики Республики Беларусь в порядке, установленном настоящим Кодексом и иными <b>законодательными актами</b>;</li> <li>• осуществляет <b>операции</b>, необходимые для выполнения <b>основных целей</b> деятельности Национального банка;</li> <li>• является для банков кредитором <b>последней инстанции</b>, осуществляя их рефинансирование;</li> <li>• осуществляет <b>эмиссию денег</b>;</li> <li>• осуществляет эмиссию (выдачу) <b>ценных бумаг</b> Национального банка, определяет порядок эмиссии, <b>обращения и погашения</b> ценных бумаг Национального банка по согласованию с республиканским <b>органом государственного управления</b>, осуществляющим государственное регулирование <b>рынка ценных бумаг</b>.</li> </ul>	<p>THE NATIONAL BANK SHALL PERFORM THE FOLLOWING FUNCTIONS:</p> <ul style="list-style-type: none"> <li>• develop the Republic of Belarus Monetary Policy Guidelines and pursue, in concert with the Government of the Republic of Belarus, unified monetary policy of the Republic of Belarus in the manner prescribed by this Code and other legislative acts of the Republic of Belarus;</li> <li>• perform transactions required to attain the main objectives of the National Bank;</li> <li>• act as the lender of last resort with respect to banks and provide refinancing thereof;</li> <li>• issue money;</li> <li>• carry out the issue of securities of the National Bank, determine the procedure for the issue, circulation and redemption of securities of the National Bank in agreement with the republican government body in charge of state regulation of the securities market.</li> </ul>
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## ОСНОВНЫЕ НАПРАВЛЕНИЯ ДЕНЕЖНО-КРЕДИТНОЙ ПОЛИТИКИ РЕСПУБЛИКИ БЕЛАРУСЬ

Основные направления денежно-кредитной политики Республики Беларусь определяются Национальным банком во взаимодействии с Правительством Республики Беларусь и утверждаются **постановлением Правления** Национального банка.

Основные **направления** денежно-кредитной политики Республики Беларусь раскрывают направленность действий Национального банка по достижению **целевых показателей** денежно-кредитной политики, утвержденных Президентом Республики Беларусь, и по **содействию устойчивому** экономическому развитию страны.

Основные направления денежно-кредитной политики Республики Беларусь и информация об их **реализации** публикуются в республиканских **печатных средствах массовой информации**, являющихся официальными изданиями, и на официальном сайте Национального банка в **глобальной компьютерной сети Интернет**.

## MONETARY POLICY GUIDELINES OF THE REPUBLIC OF BELARUS

The Republic of Belarus Monetary Policy Guidelines are determined by the National Bank in cooperation with the Government of the Republic of Belarus and approved by a resolution of the Board of the National Bank.

The Republic of Belarus Monetary Policy Guidelines disclose the focus of the National Bank's activities towards achieving the monetary policy targets approved by the President of the Republic of Belarus, as well as contributing to the country's sustainable economic development.

The Republic of Belarus Monetary Policy Guidelines and information on their implementation are published in the republican print media, which are official publications, and on the official website of the National Bank in the global computer network Internet.

<https://www.nbrb.by/today/about/general>

**Задание 10. Прочтите и переведите специальный текст на русский язык, обращая внимание на терминологию. Укажите, какие переводческие трансформации вы использовали.**

### **How Does a Bank Work?**

Banks are a central part of the economy, playing a key role in helping people and businesses manage money. But how does a bank actually work? Let's explore the basics of what banks do, how they help people save and grow their money, and how they support the larger economy.

### *What is a Bank?*

A bank is a financial institution where people can save, borrow, and manage their money. Banks provide a secure place to keep money and offer various services, such as savings accounts, loans, and payment services. Banks are regulated by government authorities, which ensures that they operate safely and protect their customers' funds.

### *How Do Banks Make Money?*

Banks make money primarily through two methods: lending and fees. When a person deposits money in a bank account, the bank can use some of that money to lend to other people or businesses. Banks charge interest on these loans, which is a fee for borrowing money. The interest rate on loans is higher than the interest rate they pay to customers who save with them, allowing banks to earn a profit. Additionally, banks may charge fees for various services, such as checking account maintenance, ATM usage, or overdraft protection.

### *Main Services Offered by Banks*

Banks offer a range of services designed to help people manage their finances. Here are some of the main ones:

**Savings Accounts:** People can deposit their money into savings accounts, which usually offer interest on the balance. This encourages saving by helping money grow over time.

**Checking Accounts:** These accounts allow people to access their money more easily, making payments by check, debit card, or online transfer. They're perfect for daily expenses.

**Loans:** Banks provide loans for things like buying a house, starting a business, or purchasing a car. People pay back these loans over time with interest.

**Credit Cards:** A credit card allows people to borrow a limited amount of money from the bank to pay for goods or services, with the promise of repaying it later.

### *How Banks Support the Economy*

Banks play a major role in the economy by helping money flow. When banks provide loans to businesses, those businesses can expand, hire more employees, or develop new products. In turn, this can lead to economic growth and job creation. Banks also support governments by purchasing government bonds, which helps finance public projects and services.

### *The Role of Central Banks*

Central banks, like the Federal Reserve in the United States or the European Central Bank in the EU, are special types of banks that manage the money supply of a country or region. They set interest rates and ensure that the banking system remains stable. Central banks are responsible for controlling inflation, regulating smaller banks, and maintaining economic stability.

### *How Safe is a Bank?*

Banks are generally safe places to store money. In many countries, deposits are insured up to a certain limit by the government. For example, in the United States, the Federal Deposit Insurance Corporation (FDIC) insures deposits up to \$250,000. This means that even if a bank faces financial trouble, depositors' money is protected up to the insured amount.

### *Conclusion*

Banks are more than just places to keep money. They support everyday financial needs, help people save for the future, and play a vital role in the health of the economy. Understanding how banks work can empower individuals to make better financial decisions and take advantage of the services that banks offer.

**Задание 11. Соедините экономические термины с определениями. Переведите термины и определения на русский язык.**

1. deposit	a. money from a country that is not your own
2. digital wallet	b. an application or device which enables the user to make payments electronically
3. foreign currency	c. a sum of money which is in a bank account or savings account, especially a sum which will be left there for some time
4. interest rate	d. a percentage of the amount that is borrowed or gained as profit
5. investment	e. any exchange or transfer of money, assets, or securities between two parties
6. loan	f. money that an organization such as a bank lends and somebody borrows
7. money transaction	g. commitment of resources to achieve later benefits
8. mortgage	h. a loan of money which you get from a bank or building society in order to buy a house
9. overdraft	i. an arrangement that allows you to spend more money than is in your bank account
10. receipt	j. to produce new coins or notes
11. exchange rate	k. a piece of paper or an electronic document that shows that goods or services have been paid for
12. issue money	l. a relative price of one currency expressed in terms of another currency

**Задание 12. Прочтите и переведите специальный текст на русский язык. Проанализируйте использованные вами переводческие трансформации.**

### **What is Monetary Policy?**

Monetary policy is a set of tools used by a nation's central bank to control the overall money supply and promote economic growth and employ strategies such as revising interest rates and changing bank reserve requirements.

## **Understanding Monetary Policy**

Monetary policy is the control of the quantity of money available in an economy and the channels by which new money is supplied.

Economic statistics such as gross domestic product (GDP), the rate of inflation, and industry and sector-specific growth rates influence monetary policy strategy.

A central bank may revise the interest rates it charges to loan money to the nation's banks. As rates rise or fall, financial institutions adjust rates for their customers such as businesses or home buyers.

Additionally, it may buy or sell government bonds, target foreign exchange rates, and revise the amount of cash that the banks are required to maintain as reserves.

### **Types of Monetary Policy**

Monetary policies are seen as either expansionary or contractionary depending on the level of growth or stagnation within the economy.

*Contractionary.* A contractionary policy increases interest rates and limits the outstanding money supply to slow growth and decrease inflation, where the prices of goods and services in an economy rise and reduce the purchasing power of money.

*Expansionary.* During times of slowdown or a recession, an expansionary policy grows economic activity. By lowering interest rates, saving becomes less attractive, and consumer spending and borrowing increase.

### **Goals of Monetary Policy**

*Inflation.* Contractionary monetary policy is used to temper inflation and reduce the level of money circulating in the economy. Expansionary monetary policy fosters inflationary pressure and increases the amount of money in circulation.

*Unemployment.* An expansionary monetary policy decreases unemployment as a higher money supply and attractive interest rates stimulate business activities and expansion of the job market.

*Exchange Rates.* The exchange rates between domestic and foreign currencies can be affected by monetary policy. With an increase in the money supply, the domestic currency becomes cheaper than its foreign exchange.

### **Tools of Monetary Policy**

*Open Market Operations.* In open market operations (OMO), the Federal Reserve Bank buys bonds from investors or sells additional bonds to investors to change the number of outstanding government securities and money available to the economy as a whole.

The objective of OMOs is to adjust the level of reserve balances to manipulate the short-term interest rates and that affect other interest rates.

*Interest Rates.* The central bank may change the interest rates or the required collateral that it demands. In the U.S., this rate is known as the discount rate. Banks will loan more or less freely depending on this interest rate.

<https://www.investopedia.com/terms/m/monetarypolicy.asp>

**Задание 13. Выделите в таблице 10 терминов, связанных с денежно-кредитной политикой. Найдите к каждому из них определение, используя специальные словари. Переведите термины и определения на русский язык.**

X	C	L	I	K	I	H	A	C	T	U	U
C	B	A	N	K	N	G	K	O	D	N	B
K	M	C	F	V	T	S	Z	N	H	E	O
R	F	P	L	C	E	P	G	S	O	M	Z
F	B	I	A	U	R	I	A	U	D	P	L
J	I	H	T	R	E	C	V	M	O	L	A
N	Z	C	I	R	S	L	M	E	M	O	B
K	I	P	O	E	T	M	Y	R	E	Y	U
F	E	F	N	N	G	R	O	S	S	M	V
J	J	D	C	C	P	I	F	S	T	E	U
T	Z	H	D	Y	R	P	R	E	I	N	U
H	L	G	H	Q	K	W	E	N	C	T	M

Word Direction: → ↓ ↘ ↗

**Задание 14. Прочтите и переведите текст на английский язык, обращая внимание на терминологию.**

### **Влияние денежно-кредитной политики на экономический рост**

Денежно-кредитная политика (или монетарная политика) – это способ, с помощью которого центральный банк управляет количеством денег в экономике и процентными ставками. Основная цель такой политики – поддержание стабильности цен, контроль над инфляцией и стимулирование экономического роста.

Центральный банк, например, Федеральная резервная система в США или Европейский центральный банк в Европе, принимает решения о том, сколько денег должно быть в обращении и какие должны быть процентные ставки. Если экономика замедляется и нужно стимулировать ее рост, банк может снизить процентные ставки. Низкие ставки означают, что кредиты становятся дешевле, а люди и предприятия могут позволить себе брать больше займов на развитие и потребление.

Когда процентные ставки низкие, предприятия могут позволить себе больше инвестировать в расширение, покупку оборудования или разработку новых продуктов. Люди, в свою очередь, могут брать кредиты на крупные покупки, такие как дома или автомобили. Это приводит к увеличению спроса на товары и услуги, что стимулирует рост экономики.

Кроме того, центральный банк может увеличивать количество денег в экономике через специальные программы, такие как покупка государственных облигаций. Увеличение денежной массы также помогает снижать процентные ставки и стимулировать инвестиции.

Однако у денежно-кредитной политики есть и другая сторона. Если деньги становятся слишком доступными, люди начинают больше тратить, что может привести к росту цен – инфляции. Чтобы сдержать инфляцию, центральный банк может повысить процентные ставки, что делает кредиты более дорогими. Это, в свою очередь, уменьшает количество денег, которые люди готовы тратить, и помогает стабилизировать цены.

Таким образом, денежно-кредитная политика играет ключевую роль в управлении экономическим ростом. Понижая процентные ставки, центральный банк может стимулировать рост экономики, но при этом важно не допустить чрезмерной инфляции.

**Задание 15. Переведите рекламный текст. Обратите внимание на терминологическую лексику, а также на лингвистические особенности рекламного текста.**

## **EXPLORE RANGE ROVER DISTINGUISHED DESIGN**

### **A REFINED EXTERIOR**

A contemporary interpretation, the reductive design is free from superfluous detail, resulting in a sleek, modern form.

### **AESTHETIC GRACE**

Uniquely distinctive, the rear design is defined by its uninterrupted edge. Smooth surfaces accentuate the sculpted side body of the vehicle.

### **DEFINED BY DESIRE**

World-first hidden-until-lit tail lights appear as vivid red LEDs in operation and as a distinctive gloss black graphic when not in use.

### **BREATHTAKING MODERNITY**

State-of-the-art engineering enables our modern design vision. Digital LED headlights feature an industry leading microprocessor and 1.2 million micromirrors.

### **EFFORTLESSLY REFINED**

A modern and sophisticated interior, underpinned by its impeccable reductive nature and intuitive approach to relevant technology.

### **LUXURY LEATHERS**

Choose from a range of graded leathers, all with the luxury and refinement you would expect. Available in five colours.

## SUSTAINABLE MATERIALS

The luxurious non-leather alternatives of Kvadrat™ textile and Ultrafabrics™ provide a soft material with a modern look.

## BESPOKE FINISHES

Tailor the interior to your personal style with a selection of fine veneers and a range of materials and finishes.

## REFINEMENT AND LUXURY

Combining contemporary Range Rover luxury with peerless refinement. Every journey is an occasion.

## ACTIVE NOISE CANCELLATION

Next-generation Active Noise Cancellation eliminates unwanted noises, vibrations and distractions. Delivered via world-first headrest speakers that create individual quiet zones for ultimate cabin refinement.

## MLA-FLEX

Mixed-metal Modular Longitudinal Architecture (MLA-Flex) provides a 50 percent stiffer body and engineering enhancements contributing to a 24 percent improvement in noise transmission.

## NEXT GENERATION PIVI PRO

The award-winning Pivi Pro infotainment system is our most intuitive system yet. Incorporating all controls on a single Touchscreen, offering easy connectivity with smartphones and opening a host of connected driving options.

## 13.1-INCH TOUCHSCREEN

Intuitively navigate and control Range Rover's systems through the 13.1-inch curved 'floating glass' interface. The seamlessly integrated Touchscreen features haptic feedback, offering a more tactile experience.

## INTUITIVE DRIVER DISPLAYS

Working in harmony with Pivi Pro, the 12.3-inch Interactive Driver Display allows you to customise the way information is presented. The optional Head-up Display projects key vehicle and journey information onto the windscreen within your eyeline.

## REAR SEAT ENTERTAINMENT

The Rear Seat Entertainment features two 11.4-inch high-definition screens that offer screen mirroring and device connection through HDMI. Passengers can watch films or connect a console to stay entertained on the journey.

## DIGITAL LED HEADLIGHTS

Greater visibility, safety and resolution means you see more at night. The Digital LED headlights with signature DRL, Image Projection and Adaptive Front Lighting use navigation data to pre-emptively follow the road ahead.

## ELECTRIC HYBRID

Available as an extended range plug-in electric hybrid (PHEV). The 3.0-litre 6 cylinder Ingenium petrol engine with 105 kW motor is fitted with P460e or P550e variants. With rapid DC charging you can charge up to 80 percent in under an hour.

*<https://www.landrover.co.uk/range-rover/range-rover/explore.html>*

**Задание 16. Переведите рекламный текст. Обратите внимание на лингвистические особенности рекламного текста. Проанализируйте использованные вами переводческие трансформации.**

## **Introducing AirLift™: The Revolutionary Weightless Packaging for Global Shipping**

Tired of high shipping costs and bulky packaging? Step into the future with AirLift™, the world's first weightless packaging solution designed for international trade!

Key Features:

**Weightless Technology:** Utilizing advanced quantum light materials, AirLift™ reduces the weight of your packaging to virtually zero – drastically cutting shipping costs.

**Incredible Strength:** Despite its weightlessness, AirLift™ can withstand extreme conditions, protecting your products even on the toughest international routes.

**Auto-Adaptive Sizing:** AirLift™ adjusts its size to fit any product, ensuring a snug and secure fit every time, no matter the shape or dimensions.

**Eco-Friendly Vaporization:** When no longer needed, AirLift™ vaporizes safely into the atmosphere, leaving no waste behind.

**Smart Tracking:** Integrated with cutting-edge nano-GPS, AirLift™ lets you monitor your shipment in real-time, down to the millimeter, across the globe.

Why Choose AirLift™ for International Trade?

**Lower Shipping Costs:** By eliminating weight, you can reduce freight expenses by up to 95% – ideal for large-scale international shipments.

**Universal Compatibility:** AirLift™ is compliant with all shipping regulations, making it perfect for global markets from the US to Asia.

**Sustainability Guaranteed:** AirLift™ supports your company's commitment to zero-waste policies with zero residual waste after use.

Boost your global trade operations with AirLift™, the future of shipping that's here today. No more heavy fees, no more waste – just effortless, eco-friendly, and weightless shipping.

Ready to take your shipping to the next level?

Visit us at [www.airliftshipping.com](http://www.airliftshipping.com) or contact our sales team at +1 800 999 9999 for a demo of our weightless packaging technology.

AirLift™ – Shipping without Limits.

*Текст сгенерирован нейросетью и обработан автором.*

## Мини - тест

### Переводческие трансформации

1. Какой вид трансформации используется при переводе «gross domestic product (GDP)» как «валовой внутренний продукт (ВВП)»?

- a) калькирование
- b) транслитерация
- c) модуляция

2. Какая трансформация применяется при переводе «trade surplus» как «положительное сальдо торгового баланса»?

- a) модуляция
- b) генерализация
- c) опущение

3. Какая трансформация применяется при переводе «sovereignty» как «суверенитет»?

- a) транслитерация
- b) калькирование
- c) добавление

4. Какая трансформация применяется при переводе «sustainability» как «устойчивое развитие»?

- a) целостное преобразование
- b) добавление
- c) калькирование

5. Что происходит при переводе «binding resolution» как «обязательная резолюция»?

- a) конкретизация
- b) генерализация
- c) добавление

6. Какая трансформация применяется при переводе «full and complete disclosure» как «полное раскрытие»?

- a) генерализация
- b) калькирование
- c) опущение

7. Какая трансформация задействована при переводе «trade-off» как «компромисс»?

- a) модуляция
- b) калькирование
- c) генерализация

8. Если «executive order» переводится как «указ президента», это пример:

- a) генерализации
- b) конкретизации
- c) опущения

9. Какой вид трансформации используется при переводе «terms and conditions» как «условия»?

- a) опущение
- b) модуляция
- c) генерализация

10. Какой вид трансформации используется при переводе «financial derivatives» как «финансовые инструменты»?

- a) конкретизация
- b) генерализация
- c) калькирование

## Глоссарий к разделу I

civilian	import	purchase
consumer goods	inquiry	sale
convention	interest rate	security
criminal law	International Court of Justice	service
currency	international law	slavery
demand	international organization	sovereignty
environmental law	international trade	supply
exchange rate	investment	to advertise
export	justice	to deposit money
foreign direct	loan	to issue money
investment	monetary policy	to order
free trade	order	to violate
freedom	payment	to withdraw money
genocide	peace	torture
global economy	prisoner of war	trade law
goods	private international law	transaction
gross domestic product	protectionism	treaty
human rights	public international law	unemployment
humanitarian law		United Nations

**РАЗДЕЛ II. ПЕРЕВОД ТЕКСТОВ  
МЕЖДУНАРОДНО-ПРАВОВОЙ ТЕМАТИКИ**

**Задание 1. Прочтите и переведите текст на русский язык. Составьте глоссарий.**

### The WTO

The World Trade Organization (WTO) is the only global international organization dealing with the rules of trade between nations. At its heart are the WTO agreements, negotiated and signed by the bulk of the world's trading nations and ratified in their parliaments. The goal is to ensure that trade flows as smoothly, predictably and freely as possible.

The overall objective of the WTO is to help its members use trade as a means to raise living standards, create jobs and improve people's lives. The WTO operates the global system of trade rules and helps developing countries build their trade capacity. It also provides a forum for its members to negotiate trade agreements and to resolve the trade problems they face with each other.

#### *Improving people's lives*

The fundamental goal of the WTO is to improve the welfare of people around the world. The WTO's founding Marrakesh agreement recognizes that trade should be conducted with a view to raising standards of living, ensuring full employment, increasing real income and expanding global trade in goods and services while allowing for the optimal use of the world's resources.

#### *Negotiating trade rules*

The WTO was born out of five decades of negotiations aimed at progressively reducing obstacles to trade. Where countries have faced trade barriers and wanted them lowered, the negotiations have helped to open markets for trade. Conversely, in some circumstances, WTO rules support maintaining trade barriers – for example, to protect consumers or the environment.

#### *Overseeing WTO agreements*

At its heart are the WTO agreements, negotiated and signed by the bulk of the world's trading nations. Essentially contracts, these documents provide the rules for international commerce and bind governments to keep their trade policies within agreed limits. Their goal is to help producers of goods and services, exporters and importers conduct their business, with a view to raising standards of living, while allowing governments to meet social and environmental objectives.

#### *Maintaining open trade*

The system's overriding purpose is to help trade flow as freely as possible – provided there are no undesirable side effects – because this stimulates economic growth and employment and supports the integration of developing countries into the international trading system. Its rules have to be transparent and predictable, to ensure that individuals, companies and governments know what the trade rules are around the world, and to assure them that there will be no sudden changes of policy.

#### *Settling disputes*

Trade relations often involve conflicting interests. Agreements, including those painstakingly negotiated in the WTO, often need interpreting. The most harmonious way to settle these differences is through a neutral procedure based on an agreed legal foundation. That is the purpose behind the dispute settlement process written into the WTO agreements.

*[https://www.wto.org/english/thewto\\_e/whatis\\_e/who\\_we\\_are\\_e.htm](https://www.wto.org/english/thewto_e/whatis_e/who_we_are_e.htm)*

**Задание 2. Прочтите и переведите текст на русский язык. Составьте глоссарий.**

## **What Role Does the IMF Play in Monetary Policy and Central Banking?**

The IMF promotes the effectiveness of central banks through its policy advice, technical assistance, and data collection.

In bilateral policy advice, known as Article IV consultation, the IMF is in regular dialogue with country central banks. It may provide advice on establishing effective frameworks for monetary policy and macroprudential policy, as well as monetary policy actions.

As part of its financial surveillance, the IMF's Financial Sector Assessment Program (FSAP) provides member countries with an evaluation of their financial systems and advice on managing financial stability risks. The assessments often are contained in technical notes, such as these for Finland, Netherlands, and Romania.

Technical assistance helps countries develop more effective institutions, legal frameworks, and capacity. It may entail monetary policy, exchange rate regimes, or macroprudential policies. It can also help countries move toward inflation targeting or improve central bank operations, such as open market operations and foreign exchange management.

The IMF's Central Bank Transparency Code (CBT) helps central banks to guide their transparency practices, as a prerequisite for central bank independence. The CBT reviews, conducted by IMF staff, provide a view on central bank transparency and facilitate more effective dialogue between the central bank and its various stakeholders.

To inform policy development and research, the IMF works with its members to create and maintain databases. For example:

- The IMF tracks countries' monetary policy arrangements (AREAER), central banks' legal frameworks (CBLD), and monetary operations and instruments (MOID).
- The IMF has an annual survey with details on macroprudential measures and institutions, enabling comparisons across countries and over time.
- The IMF's comprehensive historical database of macroprudential measures (iMaPP) integrates the latest survey information. IMF economists use the database to measure policy effects. It is also freely available to researchers.
- The IMF has comprehensive, structured data on central banks' direct market interventions. For example, IMF economists used the Central Bank Interventions Database (CBID) to track efforts to support financial markets during the COVID-19 pandemic.

*<https://www.imf.org/en/About/Factsheets/Sheets/2023/monetary-policy-and-central-banking>*

**Задание 3. Найдите в переводе соответствия словам, выделенным жирным шрифтом. Составьте к терминам из текста глоссарий, содержащий их определения и перевод.**

The World Bank	Всемирный банк
<p>With 189 member countries, staff from more than 170 countries, and offices in over 130 locations, the World Bank Group is a unique <b>global partnership</b>: five institutions working for sustainable solutions that reduce <b>poverty</b> and build shared prosperity in <b>developing countries</b>.</p>	<p>Группа Всемирного банка, насчитывающая 189 стран-членов, с отделениями более чем в 130 странах, представляет собой уникальное глобальное партнерство: пять организаций, работающих над решениями, которые позволяют сократить масштабы бедности и обеспечить всеобщее процветание в развивающихся странах.</p>
<p>The World Bank Group is one of the world's largest sources of funding and <b>knowledge</b> for developing countries. Its five institutions share a commitment to reducing poverty, increasing shared prosperity, and promoting sustainable development.</p>	<p>Группа Всемирного банка является крупнейшим источником финансовой и технической помощи, оказываемой развивающимся странам по всему миру. Мы состоим из пяти уникальных организаций, каждая из которых разделяет общую цель сокращения масштабов бедности и содействия устойчивому развитию.</p>
<p>Since 1947, the World Bank has funded over 12,000 development projects, via traditional loans, <b>interest-free credits</b>, and grants.</p>	<p>Начиная с 1947 года, Всемирный банк обеспечил финансирование более 12 000 проектов развития, предоставив традиционные займы, беспроцентные кредиты и гранты.</p>
<p>We <b>offer</b> support to developing countries through policy advice, research and analysis, and technical assistance. Our analytical work often <b>underpins</b> World Bank financing and helps inform developing countries' own investments.</p>	<p>Мы поддерживаем развивающиеся страны, предоставляя рекомендации и экспертизу в области развития, проводим исследования и оказываем техническую помощь. Результаты нашей аналитической работы подкрепляются финансовыми услугами, что позволяет странам принимать взвешенные и информированные решения в области развития.</p>
<p>We face <b>big</b> challenges to help the world's poorest people and ensure that everyone sees <b>benefits</b> from economic growth. Data and research help us understand these <b>challenges</b> and set priorities, share knowledge of what works, and measure progress.</p>	<p>Перед нами стоят серьезные задачи по оказанию помощи беднейшим слоям населения мира и обеспечению того, чтобы каждый получал выгоду от экономического роста. Данные и исследования помогают нам в понимании этих задач и определении приоритетов, обмене знаниями об эффективности и измерении прогресса.</p>

<https://www.worldbank.org/en/home>

**Задание 4. Расшифруйте аббревиатуры, переведите их на русский язык.**

*IBRD IDA IFC MIGA ICSID*

**Задание 5. Вставьте аббревиатуры из задания 4 в тексты. Переведите полученные тексты.**

The \_\_\_\_\_ is a member of the World Bank. Our mandate is to promote cross-border investment in developing countries by providing guarantees (political risk insurance and credit enhancement) to investors and lenders. Our guarantees protect investments against noncommercial risks and can help investors obtain access to funding sources with improved financial terms and conditions. We also add value through our ability to offer clients extensive knowledge of emerging markets and of international best practice in environmental and social management.

\_\_\_\_\_ is the world's leading institution devoted to international investment dispute settlement. It has extensive experience in this field, having administered the majority of all international investment cases. States have agreed on \_\_\_\_\_ as a forum for investor-State dispute settlement in most international investment treaties and in numerous investment laws and contracts.

As the largest development bank in the world, \_\_\_\_\_ supports the World Bank Group's mission by providing loans, guarantees, risk management products, and advisory services to middle-income and creditworthy low-income countries, as well as by coordinating responses to regional and global challenges.

\_\_\_\_\_ was created in 1944 to help Europe rebuild after World War II.

The \_\_\_\_\_ improves the lives of people in developing countries by investing in private sector growth. We connect economic development with humanitarian needs to create real progress for the people and places that need it most. It is focused exclusively on the private sector.

\_\_\_\_\_ is a critical part of the World Bank's vision to create a world free of poverty on a livable planet. \_\_\_\_\_'s concessional financing helps countries boost economic growth to create jobs and prosperity, overcome shocks and emergencies, and engage in effective climate action.

**Задание 6. Найдите в переводе соответствия словам и словосочетаниям, выделенным жирным шрифтом.**

### United Nations Charter / Устав ООН

<p>Preamble WE THE PEOPLES OF THE UNITED NATIONS <b>DETERMINED</b></p> <p>to save succeeding generations from the scourge of war, which twice in our lifetime has brought <b>untold</b> sorrow to mankind, and</p> <p><b>to reaffirm faith</b> in fundamental <b>human rights</b>, in the <b>dignity</b> and worth of the human person, in the <b>equal rights</b> of men and women and of nations large and small, and</p> <p>to establish conditions under which <b>justice</b> and respect for the <b>obligations</b> arising from <b>treaties</b> and other sources of <b>international law</b> can be maintained, and</p> <p>to promote social progress and better <b>standards of life</b> in larger freedom,</p> <p>AND FOR THESE ENDS</p> <p>to practice tolerance and live together in peace with one another as good neighbours, and</p> <p>to unite our strength to maintain <b>international peace</b> and security, and</p> <p>to ensure, by the acceptance of principles and the institution of methods, that <b>armed force</b> shall not be used, save in the common interest, and</p> <p>to employ <b>international machinery</b> for the promotion of the economic and social advancement of all peoples, HAVE RESOLVED TO COMBINE OUR</p>	<p>Преамбула МЫ, НАРОДЫ ОБЪЕДИНЕННЫХ НАЦИЙ, ПРЕИСПОЛНЕННЫЕ РЕШИМОСТИ</p> <p>избавить грядущие поколения от бедствий войны, дважды в нашей жизни принесшей человечеству невыразимое горе, и</p> <p>вновь утвердить веру в основные права человека, в достоинство и ценность человеческой личности, в равноправие мужчин и женщин и в равенство прав больших и малых наций, и</p> <p>создать условия, при которых могут соблюдаться справедливость и уважение к обязательствам, вытекающим из договоров и других источников международного права, и</p> <p>содействовать социальному прогрессу и улучшению условий жизни при большей свободе,</p> <p>И В ЭТИХ ЦЕЛЯХ</p> <p>проявлять терпимость и жить вместе, в мире друг с другом, как добрые соседи, и</p> <p>объединить наши силы для поддержания международного мира и безопасности, и</p> <p>обеспечить принятием принципов и установлением методов, чтобы вооруженные силы применялись не иначе, как в общих интересах, и</p> <p>использовать международный аппарат для содействия экономическому и социальному прогрессу всех народов, РЕШИЛИ ОБЪЕДИНИТЬ НАШИ</p>
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<p>EFFORTS TO ACCOMPLISH THESE AIMS.</p> <p>Accordingly, our respective Governments, through representatives assembled in the city of San Francisco, who have exhibited their full <b>powers</b> found to be in good and <b>due</b> form, have agreed to the present <b>Charter of the United Nations</b> and do hereby establish an international organization to be known as the United Nations.</p>	<p>УСИЛИЯ ДЛЯ ДОСТИЖЕНИЯ ЭТИХ ЦЕЛЕЙ.</p> <p>Согласно этому наши соответственные правительства через представителей, собравшихся в городе Сан-Франциско, предъявивших свои полномочия, найденные в надлежащей форме, согласились принять настоящий Устав Организации Объединенных Наций и настоящим учреждают международную организацию под названием «Объединенные Нации».</p>
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<https://www.un.org/en/about-us/un-charter/preamble>

### Задание 7. Переведите первую главу устава ООН на русский язык.

#### Chapter I: Purposes and Principles

##### ARTICLE 1

The Purposes of the United Nations are:

To maintain international peace and security, and to that end: to take effective collective measures for the prevention and removal of threats to the peace, and for the suppression of acts of aggression or other breaches of the peace, and to bring about by peaceful means, and in conformity with the principles of justice and international law, adjustment or settlement of international disputes or situations which might lead to a breach of the peace;

To develop friendly relations among nations based on respect for the principle of equal rights and self-determination of peoples, and to take other appropriate measures to strengthen universal peace;

To achieve international co-operation in solving international problems of an economic, social, cultural, or humanitarian character, and in promoting and encouraging respect for human rights and for fundamental freedoms for all without distinction as to race, sex, language, or religion; and

To be a centre for harmonizing the actions of nations in the attainment of these common ends.

##### ARTICLE 2

The Organization and its Members, in pursuit of the Purposes stated in Article 1, shall act in accordance with the following Principles.

The Organization is based on the principle of the sovereign equality of all its Members.

1. All Members, in order to ensure to all of them the rights and benefits resulting from membership, shall fulfill in good faith the obligations assumed by them in accordance with the present Charter.

2. All Members shall settle their international disputes by peaceful means in such a manner that international peace and security, and justice, are not endangered.

3. All Members shall refrain in their international relations from the threat or use of force against the territorial integrity or political independence of any state, or in any other manner inconsistent with the Purposes of the United Nations.

4. All Members shall give the United Nations every assistance in any action it takes in accordance with the present Charter, and shall refrain from giving assistance to any state against which the United Nations is taking preventive or enforcement action.

5. The Organization shall ensure that states which are not Members of the United Nations act in accordance with these Principles so far as may be necessary for the maintenance of international peace and security.

6. Nothing contained in the present Charter shall authorize the United Nations to intervene in matters which are essentially within the domestic jurisdiction of any state or shall require the Members to submit such matters to settlement under the present Charter; but this principle shall not prejudice the application of enforcement measures under Chapter VII.

<https://www.un.org/en/about-us/un-charter/chapter-1>

**Задание 8. Найдите в тексте шестой главы Устава ООН английские соответствия следующим русским словам и словосочетаниям.**

*Стороны, посредничество, судебное разбирательство, мирные средства, Совет Безопасности, считать необходимым, международные трения, поддержание международного мира, довести до сведения, мирное разрешение споров, методы урегулирования, принятый, споры юридического характера, Международный Суд, угрожать, без ущерба.*

## **Chapter VI: Pacific Settlement of Disputes**

### **ARTICLE 33**

1. The parties to any dispute, the continuance of which is likely to endanger the maintenance of international peace and security, shall, first of all, seek a solution by negotiation, enquiry, mediation, conciliation, arbitration, judicial settlement, resort to regional agencies or arrangements, or other peaceful means of their own choice.

2. The Security Council shall, when it deems necessary, call upon the parties to settle their dispute by such means.

#### ARTICLE 34

The Security Council may investigate any dispute, or any situation which might lead to international friction or give rise to a dispute, in order to determine whether the continuance of the dispute or situation is likely to endanger the maintenance of international peace and security.

#### ARTICLE 35

1. Any Member of the United Nations may bring any dispute, or any situation of the nature referred to in Article 34, to the attention of the Security Council or of the General Assembly.

A state which is not a Member of the United Nations may bring to the attention of the Security Council or of the General Assembly any dispute to which it is a party if it accepts in advance, for the purposes of the dispute, the obligations of pacific settlement provided in the present Charter.

The proceedings of the General Assembly in respect of matters brought to its attention under this Article will be subject to the provisions of Articles 11 and 12.

#### ARTICLE 36

The Security Council may, at any stage of a dispute of the nature referred to in Article 33 or of a situation of like nature, recommend appropriate procedures or methods of adjustment.

The Security Council should take into consideration any procedures for the settlement of the dispute which have already been adopted by the parties.

In making recommendations under this Article the Security Council should also take into consideration that legal disputes should as a general rule be referred by the parties to the International Court of Justice in accordance with the provisions of the Statute of the Court.

#### ARTICLE 37

Should the parties to a dispute of the nature referred to in Article 33 fail to settle it by the means indicated in that Article, they shall refer it to the Security Council.

If the Security Council deems that the continuance of the dispute is in fact likely to endanger the maintenance of international peace and security, it shall decide whether to take action under Article 36 or to recommend such terms of settlement as it may consider appropriate.

#### ARTICLE 38

Without prejudice to the provisions of Articles 33 to 37, the Security Council may, if all the parties to any dispute so request, make recommendations to the parties with a view to a pacific settlement of the dispute.

*<https://www.un.org/en/about-us/un-charter/chapter-6>*

**Задание 9. Переведите на русский язык девятую главу Устава ООН, обращая внимание на выделенные слова и словосочетания.**

## **Chapter IX: International Economic and Social Cooperation**

### ARTICLE 55

With a view to the creation of conditions of **stability and well-being** which are necessary for peaceful and friendly relations among nations based on respect for the principle of **equal rights** and **self-determination** of peoples, the United Nations shall promote:

**higher standards of living, full employment**, and conditions of economic and social progress and development;

**solutions** of international economic, social, health, and related problems; and international cultural and educational cooperation; and

universal respect for, and **observance** of, **human rights** and **fundamental freedoms** for all without distinction as to race, sex, language, or religion.

### ARTICLE 56

All Members pledge themselves to take joint and separate action in co-operation with the Organization for the achievement of the purposes set forth in Article 55.

### ARTICLE 57

The various specialized agencies, established by **intergovernmental agreement** and having wide international responsibilities, as defined in their basic instruments, in economic, social, cultural, educational, health, and related fields, shall **be brought into relationship** with the United Nations in accordance with the provisions of Article 63.

Such agencies thus brought into relationship with the United Nations are hereinafter referred to as **specialized agencies**.

### ARTICLE 58

The Organization shall make recommendations for the co-ordination of the policies and activities of the specialized agencies.

### ARTICLE 59

The Organization shall, where appropriate, **initiate negotiations** among the states concerned for the creation of any new specialized agencies required for the accomplishment of the purposes set forth in Article 55.

### ARTICLE 60

Responsibility for the discharge of the functions of the Organization set forth in this Chapter **shall be vested** in the General Assembly and, under the authority of the General Assembly, in the Economic and Social Council, which shall have for this purpose the powers **set forth** in Chapter X.

*<https://www.un.org/en/about-us/un-charter/chapter-9>*

## Судебные документы

**Задание 1. Найдите в тексте юридические термины. Переведите их с опорой на специальные словари. Обратите внимание на информацию, которая содержится в словарных статьях. Составьте глоссарий.**

### The Judicial Process

The Constitution of the United States guarantees that every person accused of wrongdoing has the right to a fair trial before a competent judge and a jury of one's peers.

The Fourth, Fifth, Sixth, and Eighth Amendments to the Constitution provide additional protections for those accused of a crime. These include:

- A guarantee that no person shall be deprived of life, liberty, or property without the due process of law
- Protection against being tried for the same crime twice (“double jeopardy”)
- The right to a speedy trial by an impartial jury
- The right to cross-examine witnesses, and to call witnesses to support their case
- The right to legal representation
- The right to avoid self-incrimination
- Protection from excessive bail, excessive fines, and cruel and unusual punishments

Criminal proceedings can be conducted under either state or federal law, depending on the nature and extent of the crime. A criminal legal procedure typically begins with an arrest by a law enforcement officer. If a grand jury chooses to deliver an indictment, the accused will appear before a judge and be formally charged with a crime, at which time he or she may enter a plea.

The defendant is given time to review all the evidence in the case and to build a legal argument. Then, the case is brought to trial and decided by a jury. If the defendant is determined to be not guilty of the crime, the charges are dismissed. Otherwise, the judge determines the sentence, which can include prison time, a fine, or even execution.

Civil cases are similar to criminal ones, but instead of arbitrating between the state and a person or organization, they deal with disputes between individuals or organizations. In civil cases, if a party believes that it has been wronged, it can file suit in civil court to attempt to have that wrong remedied through an order to cease and desist, alter behavior, or award monetary damages. After the suit is filed and evidence is gathered and presented by both sides, a trial proceeds as in a criminal case. If the parties involved waive their right to a jury trial, the case can be decided by a judge; otherwise, the case is decided and damages awarded by a jury.

After a criminal or civil case is tried, it may be appealed to a higher court – a federal court of appeals or state appellate court. A litigant who files an appeal, known as an «appellant», must show that the trial court or administrative agency made a legal error that affected the outcome of the case. An appellate court makes its decision based on the record of the case established by the trial court or agency – it does not receive additional evidence or hear witnesses. It may also review the

factual findings of the trial court or agency, but typically may only overturn a trial outcome on factual grounds if the findings were «clearly erroneous». If a defendant is found not guilty in a criminal proceeding, he or she cannot be retried on the same set of facts.

The court of appeals usually has the final word in the case, unless it sends the case back to the trial court for additional proceedings. In some cases the decision may be reviewed en banc – that is, by a larger group of judges of the court of appeals for the circuit.

<https://www.whitehouse.gov/about-the-white-house/our-government/the-judicial-branch/>

**Задание 2. Переведите на русский язык четырнадцатую главу Устава ООН, обращая внимание на выделенные слова и словосочетания.**

## **Chapter XIV: The International Court of Justice**

### ARTICLE 92

**The International Court of Justice** shall be the principal **judicial organ** of the United Nations. It shall function in accordance with the annexed Statute, which is based upon the Statute of the Permanent Court of International Justice and forms an integral part of the present Charter.

### ARTICLE 93

All Members of the United Nations are **ipso facto** parties to the Statute of the International Court of Justice.

A state which is not a Member of the United Nations may become a party to the Statute of the International Court of Justice on conditions to be determined in each **case** by the General Assembly upon the recommendation of the Security Council.

### ARTICLE 94

Each Member of the United Nations undertakes to comply with the decision of the International Court of Justice in any case to which it is a party.

If any party to a case fails to **perform the obligations incumbent upon** it under a **judgment** rendered by the Court, the other party may have recourse to the Security **Council**, which may, if it deems necessary, make recommendations or decide upon measures to be taken **to give effect** to the judgment.

### ARTICLE 95

Nothing in the present Charter shall prevent Members of the United Nations from entrusting the solution of their differences to other tribunals **by virtue** of agreements already in existence or which may be concluded in the future.

### ARTICLE 96

The General Assembly or the Security Council may request the International Court of Justice to give an **advisory opinion** on any **legal question**.

Other organs of the United Nations and specialized agencies, which may at any time be so authorized by the General Assembly, may also request advisory opinions of the Court on legal questions arising within the scope of their activities.

<https://www.un.org/en/about-us/un-charter/chapter-14>

**Задание 3. Изучите виды судебных документов. Найдите соответствующие им дефиниции и русские эквиваленты. Переведите дефиниции на русский язык.**

1. Complaint	a. A witness's sworn out-of-court testimony, recorded for use during the trial.	а. Ходатайство
2. Deposition	b. The final decision made by a jury or judge on the facts of a case.	б. Соглашение о признании вины
3. Appeal	c. A formal written document filed by a plaintiff outlining the claims against the defendant	в. Вердикт
4. Verdict	d. A formal accusation of a serious crime, typically made by a grand jury.	г. Судебное решение
5. Motion	e. A court order preventing someone from doing a specific act or enforcing a right.	д. Залог
6. Injunction	f. A formal written order issued by a court commanding an action by a person or entity.	е. Исковое заявление
7. Summons	g. A deal between the defendant and prosecutor, where the defendant pleads guilty in exchange for a lighter sentence.	ж. Судебный запрет
8. Indictment	h. A request made to a higher court to review and possibly change the decision of a lower court.	з. Ответ на иск
9. Plea Agreement	i. The defendant's formal written response to the plaintiff's complaint.	и. Апелляция
10. Bail	j. The official decision or ruling made by the court at the end of a trial.	к. Депозиция
11. Writ	k. A legal document issued by the court to notify a person they are required to appear in court.	л. Судебная повестка
12. Judgment	l. A formal request made to the court by a party to take a specific action.	м. Обвинительное заключение
13. Answer	m. A court order requiring a person to appear in court or produce certain documents.	н. Повестка в суд
14. Subpoena	n. A legal document ensuring the release of a defendant in exchange for money or other collateral to ensure their appearance at trial.	о. Судебный приказ

**Задание 4. Переведите на русский язык решение экономического суда, обращая внимание на терминологию. Составьте глоссарий.**

## **Economic Court Decision**

Case No.: 2025-EC-045

Date: October 10, 2025

Plaintiff: XYZ Corporation

Defendant: ABC Enterprises

Judge: Hon. Elena Petrova

### **Background:**

This case involves a dispute between the Plaintiff, XYZ Corporation, and the Defendant, ABC Enterprises, regarding a breach of contract related to the supply of goods. The Plaintiff claims that the Defendant failed to deliver the agreed-upon quantity of goods as stipulated in the contract dated January 15, 2025.

### **Findings of Fact:**

1. The contract between the parties was valid and enforceable under applicable law.
2. The Plaintiff fulfilled all contractual obligations, including timely payments.
3. The Defendant delivered only 60% of the contracted goods by the agreed deadline of March 15, 2025.
4. The Defendant provided insufficient justification for the failure to deliver the remaining 40%.
5. The Plaintiff incurred additional costs due to the Defendant's breach, including finding alternative suppliers.

### **Conclusions of Law:**

The Court finds that:

1. The Defendant breached the contract by failing to deliver the full quantity of goods as agreed.
2. The Plaintiff is entitled to damages resulting from this breach, including any additional costs incurred due to the Defendant's failure to perform.
3. Under the governing law, the Plaintiff is entitled to recover both direct and consequential damages.

**Decision:**

1. The Court rules in favor of the Plaintiff, XYZ Corporation.
2. The Defendant, ABC Enterprises, is ordered to pay the Plaintiff a total of \$150,000 in damages, which includes:
  - \$100,000 for direct losses incurred from the breach.
  - \$50,000 for consequential damages resulting from the need to source alternative suppliers.
3. The Defendant is also ordered to pay interest on the awarded amount at a rate of 5% per annum from the date of breach until full payment is made.
4. Each party shall bear its own legal costs.

**Conclusion:**

This decision is final and binding unless appealed in accordance with applicable law.

**Signed:**

Hon. Elena Petrova  
Judge, Economic Court  
Date: October 10, 2025

*(текст сгенерирован нейросетью и обработан автором)*

**Задание 5. Переведите на русский язык полицейский отчет, обращая внимание на терминологию. Составьте глоссарий.**

**Police Report: International Case of Cyber Fraud**

**Case Number:** INT-2025-456789

**Date:** October 12, 2025

**Reporting Officer:** Detective John Roberts

**Location:** London Metropolitan Police, International Crimes Division

**Incident Type:** Cyber Fraud (International)

**Suspects:** Unknown individuals (believed to be operating from multiple locations)

**Victims:** Various individuals and companies across Europe, North America, and Asia

**Details of Incident:**

On October 1, 2025, multiple reports were received regarding unauthorized access to online banking and business accounts, resulting in substantial financial losses. The initial complaints were filed by victims located in the United Kingdom, with further reports emerging from Germany, Canada, and Japan. The victims, both private individuals and corporate entities, reported large sums of money being transferred to offshore accounts.

The investigation revealed a sophisticated phishing scheme in which the suspects sent fraudulent emails impersonating reputable financial institutions. These emails contained links to cloned websites, where victims unknowingly entered their login credentials. The stolen information was then used to gain access to accounts and transfer funds. Early evidence suggests that the funds were laundered through a complex network of cryptocurrency exchanges, making it difficult to trace.

### **Investigation Progress:**

- **Digital Forensics:** A thorough analysis of the phishing emails and cloned websites has been conducted. Investigators discovered that the phishing emails originated from multiple IP addresses, primarily located in Eastern Europe and Southeast Asia. The websites used in the attacks were hosted on servers based in Russia and Malaysia.

- **International Cooperation:** Given the global scale of this crime, the London Metropolitan Police is collaborating with INTERPOL and law enforcement agencies in affected countries, including the FBI (USA), Bundeskriminalamt (Germany), and Japan's National Police Agency. Requests for assistance have been made to financial institutions to identify the destination accounts where stolen funds were transferred.

- **Suspect Profiles:** The cybercriminals are believed to be part of an organized network with advanced technical skills. There is evidence suggesting ties to previously known cybercrime syndicates. The investigation is ongoing, and further intelligence is being gathered.

### **Next Steps:**

1. Continue tracing cryptocurrency transactions to uncover the laundering network.
2. Enhance international cooperation to share data and resources.
3. Increase public awareness of phishing attacks through targeted campaigns in affected regions.
4. Issue arrest warrants once identities of the suspects are confirmed.

### **Officer's Signature:**

Detective John Roberts  
London Metropolitan Police  
International Crimes Division

*Текст сгенерирован нейросетью и обработан автором.*

**Задание 6. Переведите на русский язык исковое заявление, обращая внимание на терминологию. Составьте глоссарий.**

**IN THE INTERNATIONAL COURT OF JUSTICE**

**CASE NO. 2025-01**

**Republic of Arcadia**

**Applicant**

**v.**

**Federation of Belgravia**

**Respondent**

**APPLICATION INSTITUTING PROCEEDINGS**

**TO THE COURT:**

The Applicant, Republic of Arcadia, respectfully submits this Application to the International Court of Justice against the Respondent, Federation of Belgravia, pursuant to Article 36 of the Statute of the International Court of Justice and Articles 38 and 39 of the Rules of Court.

**I. PARTIES TO THE DISPUTE**

1. The Applicant is a sovereign state recognized by the United Nations, with its principal seat at Arcadia City.

2. The Respondent is a sovereign state recognized by the United Nations, with its principal seat at Belgrave City.

**II. SUBJECT MATTER OF THE DISPUTE**

3. This dispute arises from territorial claims over the Isle of Seraphine, which has been a point of contention between the Applicant and Respondent since 2010.

4. The Applicant asserts that the Respondent has violated international law by unilaterally declaring sovereignty over the Isle of Seraphine and establishing a military presence there, despite ongoing negotiations regarding joint administration.

**III. FACTUAL BACKGROUND**

5. On March 15, 2024, the Federation of Belgravia announced its intention to assert control over the Isle of Seraphine, which lies within the maritime boundaries claimed by both states.

6. The Applicant has made repeated diplomatic efforts to resolve this matter amicably, including formal negotiations in April 2024, August 2024, and January 2025, as well as multiple communications through diplomatic channels.

7. Despite these efforts, the Respondent has failed to engage in meaningful dialogue and has continued to reinforce its military presence on the Isle of Seraphine.

#### **IV. LEGAL GROUNDS**

8. The Applicant bases its claims on the following legal grounds:

- a. Violation of the United Nations Convention on the Law of the Sea (UNCLOS) regarding territorial waters and rights over islands.
- b. Breach of obligations under the Treaty of Amity and Cooperation in Southeast Asia, which promotes peaceful resolution of disputes.
- c. Violation of customary international law concerning non-use of force and respect for territorial integrity.

#### **V. REQUEST FOR RELIEF**

9. The Applicant respectfully requests that the Court:

- a. Declare that the Respondent has violated international law as alleged.
- b. Order the Respondent to cease and desist from further violations regarding the Isle of Seraphine.
- c. Compensate the Applicant for damages incurred as a result of the Respondent's actions, including economic losses and environmental damage.
- d. Provide any other relief that the Court deems just and appropriate.

#### **VI. CONCLUSION**

10. The Applicant believes that the resolution of this dispute is essential for maintaining international peace and security and upholding the rule of law.

11. The Applicant is prepared to submit further evidence and documentation to support its claims and is willing to engage in proceedings before this honorable Court.

DATED this 15th day of October, 2025.

**John Smith**  
**Legal Advisor**  
**Republic of Arcadia**  
**Email: john.smith@arcadia.gov**  
**Phone: +123-456-7890**

*Текст сгенерирован нейросетью и обработан автором.*

## Международные договоры

**Задание 1. Переведите на русский язык договор о международной торговле, обращая внимание на клише, свойственные деловому стилю.**

### International Trade Contract

**Contract No.:** ITC-2025-001

**Date:** October 15, 2025

This International Trade Contract ("Contract") is made and entered into by and between:

#### | Parties

##### Party 1:

**Full Legal Name:** Global Electronics Corp.

**Address:** 123 Tech Avenue

**City, State, Zip Code:** Silicon Valley, CA 94043

**Country:** USA

**Contact Information:** info@globalelectronics.com, +1 (555) 123-4567

##### Party 2:

**Full Legal Name:** Tech Innovations Ltd.

**Address:** 456 Innovation Road

**City, State, Zip Code:** London, EC1A 1AA

**Country:** United Kingdom

**Contact Information:** sales@techinnovations.co.uk, +44 (20) 7946-0958

#### | Specification of Goods

##### Article 1:

The goods to be traded under this Contract are as follows:

- **Description of Goods:** High-performance LED screens, Model: XG-2023, Size: 55 inches, Resolution: 4K Ultra HD

- **Quantity:** 500 units

- **Quality Standards:** Must comply with ISO 9001 and CE certification

#### | Price

##### Article 2:

The total price for the goods shall be USD 250,000, exclusive of taxes and duties.

## **| Payment Terms**

### **Article 3:**

Payment shall be made as follows:

- **Method of Payment:** Wire Transfer
- **Payment Schedule:** 30% upfront (USD 75,000), 70% upon delivery (USD 175,000)
- **Due Date for Payments:** Upfront payment due within 5 business days of contract signing; balance due upon delivery.

## **| Delivery Terms and Transport**

### **Article 4:**

Delivery shall be made according to the following terms:

- **Incoterms:** CIF (Cost, Insurance, and Freight)
- **Place of Delivery:** Port of London, UK
- **Expected Delivery Date:** December 15, 2023

## **| Transfer of Risk**

### **Article 5:**

Risk of loss or damage to the goods shall pass from Party 1 to Party 2 upon delivery at the Port of London.

## **| Packing and Labeling**

### **Article 6:**

Goods shall be packed in accordance with industry standards using protective materials to prevent damage during transit and labeled clearly to ensure safe transport and compliance with applicable regulations.

## **| Custom Clearance**

### **Article 7:**

Party 1 shall be responsible for obtaining all necessary export licenses and permits. Party 2 shall handle all import customs clearance procedures and pay any applicable duties and taxes.

## **| Insurance**

### **Article 8:**

Party 1 shall insure the goods against loss or damage during transit until the risk passes to Party 2. The insurance coverage shall be for the full value of the goods (USD 250,000).

## **| Penalties**

### **Article 9:**

In the event of a delay in delivery beyond the agreed delivery date, a penalty of 1% per day shall be applied for each day of delay, up to a maximum of 10% of the total contract value (USD 25,000).

## **| Dispute Resolution**

### **Article 10:**

Any disputes arising out of or in connection with this Contract shall be resolved as follows:

- **Governing Law:** This Contract shall be governed by the laws of the United Kingdom.

- **Arbitration:** Any disputes shall be submitted to arbitration in accordance with the rules of the London Court of International Arbitration (LCIA). The place of arbitration shall be London. The language of arbitration shall be English.

IN WITNESS WHEREOF, the parties hereto have executed this International Trade Contract as of the date first above written.

### **Party 1**

[Name and Title]: John Smith, CEO

### **Party 2**

[Name and Title]: Emily Johnson, Managing Director

**Задание 2. Переведите на русский язык соглашение о партнерстве, обращая внимание на клише, свойственные деловому стилю.**

## **Partnership Agreement**

This Partnership Agreement (hereinafter referred to as «Agreement») is entered into on October 12, 2025, by and between:

**Company A:** GlobalTech Solutions Ltd., a corporation incorporated under the laws of the United Kingdom, with its principal place of business at 1 Tech Avenue, London, UK, (hereinafter referred to as «GlobalTech»).

**Company B:** InnovaTech Corp., a corporation incorporated under the laws of Japan, with its principal place of business at 23 Innovation Road, Tokyo, Japan, (hereinafter referred to as «InnovaTech»).

### **Recitals:**

WHEREAS, GlobalTech and InnovaTech (collectively, «the Parties») wish to establish a strategic partnership to develop and market innovative technology solutions for the global market; and

WHEREAS, the Parties have complementary strengths in research and development, marketing, and distribution of software and hardware products;

NOW, THEREFORE, in consideration of the mutual covenants and promises contained herein, the Parties hereby agree as follows:

## **1. Partnership Purpose**

The purpose of this Agreement is to formalize a strategic partnership between GlobalTech and InnovaTech for the development, marketing, and sale of jointly created technology products and solutions in international markets, focusing on Europe, Asia, and North America.

## **2. Scope of Cooperation**

2.1. Research and Development (R&D): The Parties agree to jointly invest in the R&D of new technology products, including but not limited to artificial intelligence (AI), cloud computing solutions, and cybersecurity products.

2.2. Product Development: The development of all joint products shall be a collaborative effort. GlobalTech will focus on software development, while InnovaTech will focus on hardware integration and manufacturing.

2.3. Marketing and Sales: The Parties will cooperate in marketing, branding, and sales efforts. GlobalTech will handle marketing activities in Europe and North America, while InnovaTech will manage these efforts in Asia.

## **3. Intellectual Property**

3.1. Any intellectual property (IP) developed jointly by the Parties under this Agreement shall be co-owned by GlobalTech and InnovaTech.

3.2. Each Party shall retain ownership of any pre-existing IP contributed to the partnership.

3.3. Licensing or commercialization of jointly developed IP shall require the mutual consent of both Parties.

## **4. Financial Contributions and Profit Sharing**

4.1. Both Parties shall contribute equally to the costs of research, development, and marketing of jointly developed products.

4.2. Profits generated from the sale of jointly developed products shall be shared equally between GlobalTech and InnovaTech (50% to each Party), unless otherwise agreed in writing.

## **5. Governance**

5.1. A Joint Steering Committee shall be established to oversee the partnership's strategic direction and operations. The Committee shall consist of three representatives from each Party.

5.2. The Joint Steering Committee shall meet quarterly to review progress and discuss future activities.

5.3. Decisions on key issues shall be made by unanimous agreement between the Parties.

## **6. Confidentiality**

6.1. The Parties agree to keep confidential all proprietary information shared in the course of the partnership, including technical data, business plans, and customer information.

6.2. Confidentiality obligations shall remain in effect for three (3) years after the termination of this Agreement.

## **7. Duration and Termination**

7.1. This Agreement shall remain in effect for a period of five (5) years, commencing on the date first written above, unless terminated earlier by mutual agreement of the Parties.

7.2. Either Party may terminate this Agreement with six (6) months' written notice if it believes the partnership is no longer viable.

7.3. In the event of termination, both Parties shall ensure an orderly wind-down of joint activities and resolve any outstanding financial obligations.

## **8. Dispute Resolution**

8.1. Any disputes arising from this Agreement shall be resolved through good faith negotiations between the Parties.

8.2. If negotiations fail, the dispute shall be submitted to arbitration under the rules of the International Chamber of Commerce (ICC). The place of arbitration shall be London, and the arbitration shall be conducted in English.

## **9. Governing Law**

This Agreement shall be governed by and construed in accordance with the laws of England and Wales, without regard to its conflict of law principles.

## **10. Miscellaneous**

10.1. Amendments: Any amendments to this Agreement must be made in writing and signed by both Parties.

10.2. Entire Agreement: This Agreement constitutes the entire understanding between the Parties and supersedes all prior agreements or understandings, whether written or oral.

10.3. Assignment: Neither Party may assign its rights or obligations under this Agreement without the prior written consent of the other Party.

**IN WITNESS WHEREOF**, the Parties have executed this Agreement as of the date first above written.

### **For GlobalTech Solutions Ltd.**

Signature: [Name]

Title: CEO

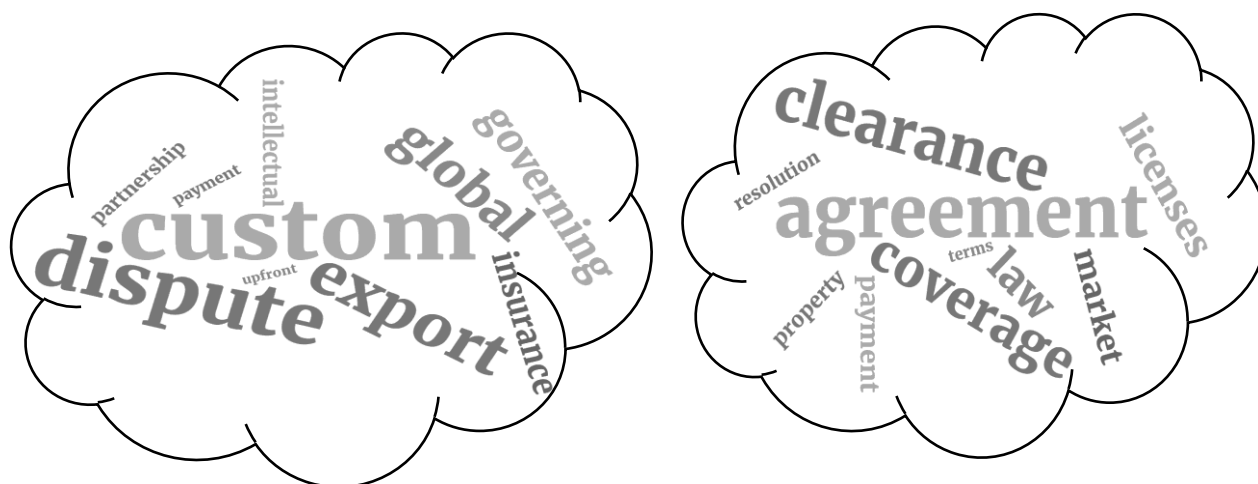
### **For InnovaTech Corp.**

Signature: [Name]

Title: President

*Текст сгенерирован нейросетью и обработан автором.*

**Задание 3. Соедините части терминологических словосочетаний из двух облаков. Переведите их на русский язык.**



**Задание 4. Решите кроссворд на тему «Международные договоры». Внесите термины в глоссарий.**

**Across**

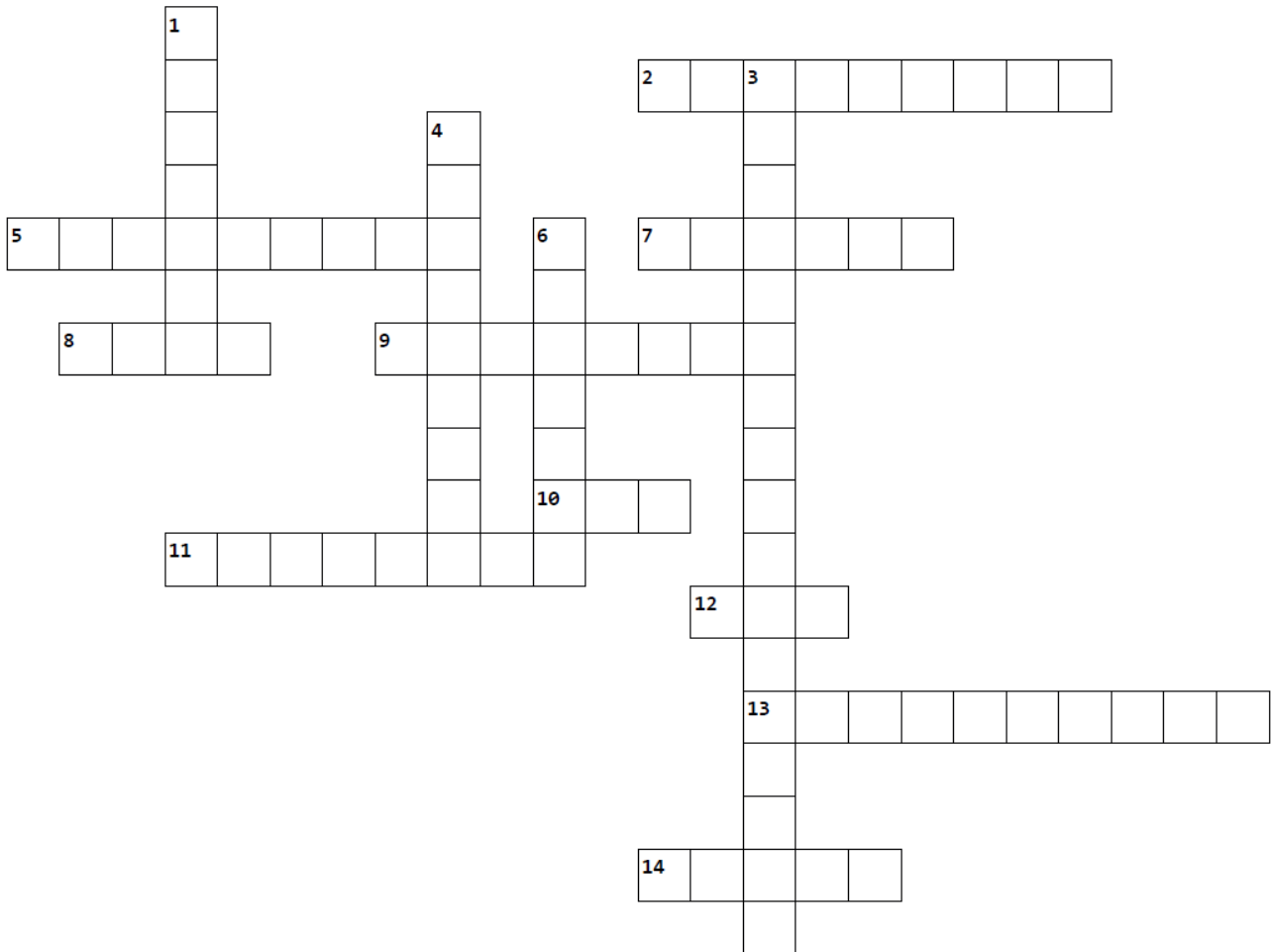
2. The process of giving or getting official permission to do something.
5. A set of rules published by the International Chamber of Commerce that define the responsibilities, costs, and risks of both the seller and buyer in international trade.
7. Money that a person or organization is ordered by a court of law to pay to another person or organization because they are responsible for harming them in some way.
8. A situation in which a business or an organization spends more money than it earns.
9. To move someone or something from one place, vehicle, person, or group to another.
10. An amount paid to the government based on a person's income, a company's profits, the value of goods and services, etc, or this money considered together.
11. The act of taking goods, letters, parcels, etc. to a place.
12. A method of exporting goods where the seller pays expenses until the product is completely loaded on a ship.
13. Changes made to something, especially the words of a text.
14. Things for sale, or the things that you own.

**Down**

1. The place at a port, airport, or border where travellers' bags are looked at to find out if any goods are being carried illegally.
3. The process of making a product or service available for sale to the public.

4. An agreement in which you pay a company money, either in one payment or in regular payments, and they pay your costs, for example, if you lose or damage something.

6. An amount of money that someone is forced to pay for failing to obey a rule, law.



## Глоссарий к разделу II

amendments	global market	police report
appeal	global partnership	poverty
bail	governing law	prison time
charter	impartial jury	sentence
CIF	indictment	standards of living
civil case	injunction	subpoena
commercialization	insurance	summons
complaint	insurance coverage	suspect
court decision	intellectual property	tax
court of appeals	interest-free credits	territorial integrity
crime	international peace and security	the International Monetary Fund
criminal case	judgment	the Security Council
criminal proceedings	judicial settlement	the World Bank
custom clearance	legal error	the World Trade Organization
customs	licensing	to breach a contract
damage	mediation	trade agreement
defendant	motion	trade rules
delivery	negotiations	transfer
deposition	open trade	trial
developed country	pacific settlement	upfront payment
developing country	partnership agreement	verdict
dispute resolution	party	witness
execution	payment terms	writ
financial loss	penalty	
financial market	plaintiff	
fine	plea agreement	

## **РАЗДЕЛ III. ПЕРЕВОД ТЕКСТОВ ЭКОНОМИЧЕСКОЙ ТЕМАТИКИ**

**Задание 1. Переведите специальный текст экономической тематики на русский язык, обращая внимание на перевод терминологии. Составьте глоссарий.**

### **What Is a Small Business?**

A small business is a corporation, partnership, or sole proprietorship that has a lower number of employees (and typically lower revenue) than larger businesses. The exact legal definition of a small business can vary from place-to-place and is often dependent on the industry of the business.

The U.S. Small Business Administration uses size standards to define businesses as “small” for the purpose of determining their eligibility for government grant programs. Standards differ based on industry, so a company could have as many as 1,500 employees and still be labeled small.

### **Who are small business owners?**

According to the SBA, men own 56.8 % of small businesses, women own 38.3 %, and the remaining 4.8 % are equally owned by men and women partnerships. Women are more likely to own service-based businesses, where men own more product or technology-based ventures.

Besides the number of employees, the SBA has other factors that help determine if a company is a small business:

- Is the company headquartered in the U.S.?
- Does it operate primarily in the U.S.?
- Is it a for-profit venture?
- Is it independently owned and operated (versus being owned by a parent corporation)?
- Is it a minority player in its industry (versus holding a major market share)?

### **Why does it matter?**

Officially qualifying as a small business can help a company compete for government contracts, if it so desires. There are government contracting opportunities that are set aside specifically for small businesses – meaning only a small business can win it.

More importantly, in general terms, a small business has much different operational issues than a major corporation. Small businesses often have more difficulty borrowing money, may focus on serving a local or regional geographic area, and frequently have far less bureaucracy (and that’s a good thing) than their larger brethren.

On the plus side, small businesses are frequently known for their adaptability and flexibility (it’s much easier to turn a small boat than a huge destroyer quickly), their customer service focus (probably since each customer is important to their success), and their creativity and innovation (which is why larger companies often acquire small businesses).

### **What are the 3 types of small business?**

*Sole Proprietorship:* This is a business owned and operated by one person. The sole proprietor is personally responsible for all business debts and liabilities.

*Limited Liability Company:* This type of business structure combines features of both corporations and partnerships. It limits the personal liability of the owners and offers pass-through taxation.

*Corporation:* A corporation is a separate legal entity owned by shareholders. This type of business structure offers limited liability for its owners, but is subject to double taxation.

### **What is a small business example?**

A small business example is a retail store, an online store, a restaurant, a bakery, a cleaning service, a landscaping service, or a consultancy business.

### **What are the five 5 types of small business?**

*Retail store:* A retail store is a business that sells goods to consumers.

*Service business:* A service business provides services to businesses or consumers.

*Manufacturing business:* A manufacturing business produces goods by transforming raw materials into products.

*eCommerce business:* An eCommerce business sells goods or services online.

*Freelance business:* A freelance business provides services on a contract or project basis.

<https://www.shopify.com/blog/what-is-a-small-business>

**Задание 2. Переведите специальный текст экономической тематики на русский язык, обращая внимание на перевод терминологии. Составьте глоссарий.**

### **Business Structures**

When beginning a business, you must decide what form of business entity to establish. Your form of business determines which income tax return form you have to file. The most common forms of business are the sole proprietorship, partnership, corporation, and S corporation. A Limited Liability Company (LLC) is a business structure allowed by state statute. Legal and tax considerations enter into selecting a business structure.

- Sole Proprietorships
- Partnerships
- Corporations
- S Corporations
- Limited Liability Company (LLC)

A sole proprietor is someone who owns an unincorporated business by himself or herself. However, if you are the sole member of a domestic limited liability company (LLC), you are not a sole proprietor if you elect to treat the LLC as a corporation.

A partnership is the relationship between two or more people to do trade or business. Each person contributes money, property, labor or skill, and shares in the profits and losses of the business.

In forming a corporation, prospective shareholders exchange money, property, or both, for the corporation's capital stock. A corporation generally takes the same deductions as a sole proprietorship to figure its taxable income. A corporation can also take special deductions. For federal income tax purposes, a C corporation is recognized as a separate taxpaying entity. A corporation conducts business, realizes net income or loss, pays taxes and distributes profits to shareholders.

The profit of a corporation is taxed to the corporation when earned, and then is taxed to the shareholders when distributed as dividends. This creates a double tax. The corporation does not get a tax deduction when it distributes dividends to shareholders. Shareholders cannot deduct any loss of the corporation.

S corporations are corporations that elect to pass corporate income, losses, deductions, and credits through to their shareholders for federal tax purposes. Shareholders of S corporations report the flow-through of income and losses on their personal tax returns and are assessed tax at their individual income tax rates. This allows S corporations to avoid double taxation on the corporate income. S corporations are responsible for tax on certain built-in gains and passive income at the entity level.

To qualify for S corporation status, the corporation must meet the following requirements:

- Be a domestic corporation
- Have only allowable shareholders
- May be individuals, certain trusts, and estates and
- May not be partnerships, corporations or non-resident alien shareholders
- Have no more than 100 shareholders
- Have only one class of stock
- Not be an ineligible corporation (i.e. certain financial institutions, insurance companies, and domestic international sales corporations).

A Limited Liability Company (LLC) is a business structure allowed by state statute. Each state may use different regulations, you should check with your state if you are interested in starting a Limited Liability Company.

Owners of an LLC are called members. Most states do not restrict ownership, so members may include individuals, corporations, other LLCs and foreign entities. There is no maximum number of members. Most states also permit “single-member” LLCs, those having only one owner.

Depending on elections made by the LLC and the number of members, LLC may be a corporation, partnership.

*<https://www.irs.gov/businesses/small-businesses-self-employed/business-structures>*

**Задание 3. Переведите специальный текст экономической тематики на русский язык, обращая внимание на перевод терминологии. Составьте глоссарий.**

## **Profit**

### **Meaning**

Profit refers to the earnings that an individual or business takes home after all the costs are paid. In economics, the term is associated with monetary gains. The concept is fundamental to all business activities.

Businesses are evaluated based on this metric. It is further classified into three types – gross profit, operating profit, and net profit. In order to divide earnings among a group of owners, concepts like profit ratio and profit-sharing are used.

### **Key Takeaways**

- Profit refers to the total earnings left after settling all direct and indirect expenses.

- In everyday scenarios, the term does not always equate to financial gain or money earned; there are different kinds of profit.

- It is often considered the root cause of capitalism and free-market economies. Without monetary gains, no business can continue operations.

### **Profit Explained**

Profit is the amount of revenue left with a business after deducting all expenses. In economics, a profitable company is the one that generates considerable revenue and still takes home a reasonable amount – after settling all the liabilities. In common parlance, though, the term does not always refer to monetary gains.

The primary goal of any business is to earn profits; without it, no company can continue business operations. When a firm makes gains monetarily, it is perceived as successful. And as a consequence, it becomes deep-rooted. Therefore, profit is called the root cause of capitalism. Capitalism is designed around monetary gains – it is a race to earn more. To achieve that, businesses come up with new ideas, marketing campaigns, and sales strategies.

When multiple partners are involved, earnings are divided among them – profit sharing plan. Business owners enter agreements to split the net income in a specific way. For example, one owner could receive a large percentage, and the other could receive a smaller share. In order to improve profit ratios, businesses try to cut costs and increase revenue.

### **Profit Types**

#### **1 – Gross Profit**

Also known as gross income, it is computed by subtracting the manufacturing cost of a product from total sales. Manufacturing cost is also called the cost of goods sold (COGS).

Gross income is mentioned in the company's income statement. Gross income constitutes variable cost. Fixed costs like the plant, machinery, salaries, and equipment are not included. The gross income determines business efficiency.

## 2 – Operating Profit

It is generally referred to as EBIT (Earnings Before Interest and Tax). It includes both variable costs and fixed costs. Manufacturing, staff, and administration constitute primary expenses for any business.

## 3 – Net Profit

It is an apt representation of how much a company takes home. It includes every cost the company incurs from start to finish and then subtracts this amount from total revenue.

In order to increase return on investment (ROI), businesses invest funds in the stock market and other financial instruments. Many companies generate excess amounts of hard cash and choose not to disclose it. Therefore, this valuation metric can be misleading.

### **Calculation**

It is calculated by using the following formula:

Profit = Total revenue – Total expense.

Let us assume that a company manufactures bags, the total revenue for the company in the year 2021 was \$1500,000, and the total expense that the company incurs for the operations is \$850,000 (inclusive of fixed cost, variable cost, and miscellaneous costs for the whole year).

On applying the formula, we get:

$$1500,000 - 850,000 = 650,000$$

Thus, the bag manufacturing company will make a profit of \$650,000 in 2021.

Let us look at an example to understand the practical application of this concept.

### **Example**

In April 2022, Samsung reported a 50% hike in their quarterly profits (compared to their last big earnings since 2018). The chip business accounts for half the profits.

Samsung publicly admitted that the figures were more than what they expected. Their revenue rose 18% from their 2018 hike. Yet, with the rise in inflation, the demand for smartphones, laptops, and PCs might plummet.

*<https://www.wallstreetmojo.com/profit/>*

**Задание 4. Переведите специальный текст экономической тематики. Обратите внимание на перевод терминологии. Составьте глоссарий.**

## **Types Of Business Finance**

There are two types of business finance options: debt finance and equity finance.

### **Debt Finance**

A debt finance transaction involves borrowing money and paying it back with interest. Due to the repayment structure, business owners prefer this business loan model. Along with being tax-deductible, interest rates on credit financing are often lower than equity financing, allowing you to plan your payments according to your financial projections.

## **Types Of Debt Finance**

- **Bank Loans:**

A bank loan can help you make large or small lump sum payments for important purchases or expansion projects. The business loan application process involves strict lending criteria, including collateral and a thorough business plan detailing the usage of the loan amount.

- **Business Credit Cards:**

Credit cards are readily available and easy to manage compared to bank loans. While high-interest rates and fees are their main drawbacks, they are a good alternative for small purchases.

- **Invoice Finance:**

Invoice financing enables you to secure financing by utilizing outstanding customer invoices. By doing this, you avoid the long wait for payments and can use the invoices as a cash advance for up to 95 % of the invoice value.

## **Equity Finance**

The exchange of acquiring funds for a stake or part ownership in the business is known as equity finance. This financing type helps you avoid the problems that debt financing can cause with your cash flow. You also don't have to worry about your credit history for equity financing. However, not everyone is interested in giving up a stake in the company. New investment partners may also want to participate in business operations and control. Approach business financing differently if you think these aspects will cause issues for your business.

### **Types of Equity Finance**

- **Venture Capital:**

As venture capitalists devote their time to your business's success, high-growth potential companies with scalability often take this path. VCs tend to invest large amounts expecting large returns. Therefore, audits are common preventive measures.

- **Crowdfunding:**

Crowdfunding has become popular over the past few years. The effectiveness of crowdfunding depends heavily on the success of the promotional campaign. They do not require any auditing or vetting of the company. The trade-off is that you may not be able to raise the number of funds you want.

- **Angel Investors:**

They are similar to venture capitalists but typically invest in businesses at their inception. It's hard to find angel investors because they have incredibly high net worth and take large start-up risks.

### **What opportunities does business financing present?**

Financing offers the following business opportunities:

1. Companies in all stages of the business life cycle can obtain financial assistance from banks and financial institutions. Therefore, financing can enable you to start a new business from scratch.

2. Business owners can purchase land and machinery and upgrade their software and technology easily when they have access to finance. Accessing the right tools and machinery can be the difference between future profitability and bankruptcy.

3. Entrepreneurs can invest in skillful talent and enhance their organization's technical capabilities in branding and marketing by getting the right amount of loans.

4. When you have access to finance, you can manage risks better without disrupting business operations.

5. Business financing can help you save on taxes. A business's interest payments are tax deductible from your gross income.

6. Organizations with multiple debts can consolidate their debts and repay them at a lower interest rate by taking a single business loan. A promptly repaid debt will also improve the organization's credit score. This method makes managing and repaying debts easy.

*<https://www.iifl.com/blogs/business-loan/business-finance-meaning-types-and-opportunities#:~:text=There%20are%20two%20types%20of,debt%20finance%20and%20equity%20finance.>*

**Задание 5. Прочтите и переведите текст на русский язык. Составьте глоссарий. Перескажите текст на русском языке, используя термины из глоссария.**

### **What Is a Payment?**

Payment is the transfer of money, goods, or services in exchange for goods and services in acceptable proportions that have been previously agreed upon by all parties involved. A payment can be made in the form of services exchanged, cash, check, wire transfer, credit card, debit card, or cryptocurrencies.

Today's monetary system allows for payments to be made with currency. Currency, which has simplified the means of economic transactions, provides a convenient medium through which payments can be made, and it can also be easily stored.

Before the widespread use of currency and other payment methods, barter payments were used in which one product or service was exchanged for another. For example, if an egg farmer with a large surplus of eggs wanted milk, the farmer would need to find a dairy farmer who would be willing to take eggs as payment for milk.

In this case, if a suitable dairy farmer weren't found in time, not only would the egg farmer not get the milk, but the eggs would spoil, becoming worthless. Currency, on the other hand, maintains its value over time. However, bartering is still practiced today when companies want to exchange services between one another.

Payments can be the transfer of anything of value or benefit to the parties. An invoice or bill typically precedes a payment. Payees usually get to choose how they will accept payment. However, some laws require the payer to accept the country's legal tender up to a prescribed limit. Payment in another currency often involves additional foreign exchange transaction fees, usually around 2–3 % of the total payment being made, but could be quite a bit higher depending on the bank or card issuer and country of purchase.

*<https://www.investopedia.com/terms/p/payment.asp>*

**Задание 6. Выполните перевод с листа текста. Составьте список преимуществ и недостатков каждого типа платежа.**

## **Types of Payments**

Payments are made using various methods. Throughout history, these types of payments have changed and evolved, and new payment methods are likely to appear in the future. Here are the most common types of payments used today.

### **Credit Cards**

Today, credit cards are widely used for purchases and payments. Credit cards work by offering its user a line of where an individual can draw credit up to a certain limit. When you attempt to use your credit card, your account information is sent to the merchant bank. The merchant bank then receives authorization from the credit card network to process the transaction.

Many businesses accept credit cards, though many that accept cards charge a fee from the merchant that provides the machine and payments infrastructure as well as their financial institution. This fee is often a percentage of the transaction amount and/or a flat fee for each payment.

### **Debit Cards**

Debit cards may look similar to credit cards, but their underlying mechanism is entirely different. When a debit card is used, funds are immediately withdrawn from an individual's account. Instead of having a line of credit that you can pull from in excess of what you have saved, debit card transactions can be declined if you do not have enough money in your account.

Debit cards share many advantages as credit cards, as the small piece of plastic is easy to carry, widely accepted by many merchants, and has varying levels of fraud protection. However, debit cards often have less promotional opportunities and may result in processing fees if you accidentally attempt to overdraw your account.

### **Cash**

Cash is still used for many businesses, such as the retail industry. Coffee shops and convenience stores, for example, still accept cash payments. Considering the fees associated with debit and credit cards, many retail small businesses prefer cash payments from their customers. Cash has its own disadvantages, as it can be lost, stolen, or destroyed. Businesses dealing in large transactions must often incur additional expenses to pay for related security measures such as secured transit or fraud detection.

### **Mobile Phones**

The contactless payment technology that has emerged in recent years has made payments easier than ever. The credit or debit card machine – called a point of sale terminal (POS) – can read the customer's banking information through the software application that's installed on the mobile device. Once the phone reads the information from the POS terminal, a signal is generated to inform the customer that the payment has been made.

For mobile payments to work, the payer must have a higher-end mobile device with near-field communication (NFC) capability. The user then needs to set up their mobile wallet to contain their existing card information. The bank that issued your credit card often has to approve the new payment platform, and the payee must have capabilities to accept mobile payment.

### **Checks**

Checks have fallen out of favor over the years due to advancements in technology, allowing payments to be electronically submitted. However, there are instances when checks might be helpful, such as when the seller wants a guaranteed payment. A bank cashier's check or a certified check are two types of checks that banks offer to help sellers receive the money owed from the buyer.

Checks are linked to a payer's bank account. Each check contains your bank's routing number (a nine digit code to identify financial institution) as well as your account number. When a check is written, the payee deposits the check, sending the transaction to a clearing unit. The clearing unit makes the appropriate changes to each party's account.

### **Electronic Funds Transfers**

Wire transfers and ACH payments (Automatic Clearing House) are typically used for larger or more frequent payments in which a check or credit card wouldn't be appropriate. A payment from a manufacturer to a supplier, for example, would typically be done via wire transfer, particularly if it was an international payment. An ACH payment is often used for direct deposits of payroll for a company's employees.

Though both are transfers of electronic funds, ACHs and wire transfers are different. ACHs only work domestically, and often take one or more business days to fully process. Wires are most often processed same day but have location limitations. In addition, ACHs can often be reversed, while wire payments are permanent once the transaction is initiated.

### **Cryptocurrency**

Digital currency or tokens are a more modern approach to facilitating transactions. The premise is simple: one person in possession of digital currency can send coins or tokens to any address on a blockchain. Blockchains with smart contract capabilities can interject logic to automatically withdraw or transfer specific amounts based on underlying conditions.

The widespread use of cryptocurrency is still in its infancy stage, especially when compared with other payment systems above. However, cryptocurrency has the advantage in only needing an Internet connection to facilitate a payment; as long as both parties have a digital wallet on the same network, payments can be made.

*<https://www.investopedia.com/terms/p/payment.asp>*

**Задание 7. Прочтите и переведите текст на русский язык. Составьте глоссарий.**

### **Methods of Payment**

To succeed in today's global marketplace and win sales against foreign competitors, exporters must offer their customers attractive sales terms supported by the appropriate payment methods. Because getting paid in full and on time is the ultimate goal for each export sale, an appropriate payment method must be chosen carefully to minimize the payment risk while also accommodating the needs of the buyer. There are five primary methods of payment for international transactions. During or before contract negotiations, you should consider which method is mutually desirable for you and your customer.

#### **Cash-in-Advance**

With cash-in-advance payment terms, an exporter can avoid credit risk because payment is received before the ownership of the goods is transferred. For international sales, wire transfers and credit cards are the most commonly used cash-in-advance options available to exporters. With the advancement of the Internet, escrow services are becoming another cash-in-advance option for small export transactions. However, requiring payment in advance is the least attractive option for the buyer, because it creates unfavorable cash flow. Foreign buyers are also concerned that the goods may not be sent if payment is made in advance. Thus, exporters who insist on this payment method as their sole manner of doing business may lose to competitors who offer more attractive payment terms.

#### **Letters of Credit**

Letters of credit (LCs) are one of the most secure instruments available to international traders. An LC is a commitment by a bank on behalf of the buyer that payment will be made to the exporter, provided that the terms and conditions stated in the LC have been met, as verified through the presentation of all required documents. The buyer establishes credit and pays his or her bank to render this service. An LC is useful when reliable credit information about a foreign buyer is difficult to obtain, but the exporter is satisfied with the creditworthiness of the buyer's foreign bank. An LC also protects the buyer since no payment obligation arises until the goods have been shipped as promised.

#### **Documentary Collections**

A documentary collection (D/C) is a transaction whereby the exporter entrusts the collection of the payment for a sale to its bank (remitting bank), which sends the documents that its buyer needs to the importer's bank (collecting bank), with instructions to release the documents to the buyer for payment. Funds are received from the importer and remitted to the exporter through the banks involved in the

collection in exchange for those documents. D/Cs involve using a draft that requires the importer to pay the face amount either at sight (document against payment) or on a specified date (document against acceptance). The collection letter gives instructions that specify the documents required for the transfer of title to the goods. Although banks do act as facilitators for their clients, D/Cs offer no verification process and limited recourse in the event of non-payment. D/Cs are generally less expensive than LCs.

### **Open Account**

An open account transaction is a sale where the goods are shipped and delivered before payment is due, which in international sales is typically in 30, 60 or 90 days. Obviously, this is one of the most advantageous options to the importer in terms of cash flow and cost, but it is consequently one of the highest risk options for an exporter. Because of intense competition in export markets, foreign buyers often press exporters for open account terms since the extension of credit by the seller to the buyer is more common abroad. Therefore, exporters who are reluctant to extend credit may lose a sale to their competitors. Exporters can offer competitive open account terms while substantially mitigating the risk of non-payment by using one or more of the appropriate trade finance techniques. When offering open account terms, the exporter can seek extra protection using export credit insurance.

### **Consignment**

Consignment in international trade is a variation of open account in which payment is sent to the exporter only after the goods have been sold by the foreign distributor to the end customer. An international consignment transaction is based on a contractual arrangement in which the foreign distributor receives, manages, and sells the goods for the exporter who retains title to the goods until they are sold. Clearly, exporting on consignment is very risky as the exporter is not guaranteed any payment and its goods are in a foreign country in the hands of an independent distributor or agent. Consignment helps exporters become more competitive on the basis of better availability and faster delivery of goods. Selling on consignment can also help exporters reduce the direct costs of storing and managing inventory. The key to success in exporting on consignment is to partner with a reputable and trustworthy foreign distributor or a third-party logistics provider. Appropriate insurance should be in place to cover consigned goods in transit or in possession of a foreign distributor as well as to mitigate the risk of non-payment.

*<https://www.trade.gov/methods-payment>*

**Задание 8. Соотнесите термины с их дефинициями и русскими эквивалентами.**

1. angel investor	a. the act of providing money for a particular purpose	<b>а.</b> актив
2. asset	b. borrowing money in order to do business or finance its activities, for example by selling bonds, taking out loans, or using credit	<b>б.</b> акционерное / доле- вое финансирование
3. capital	c. getting the finance from selling shares rather than borrowing money	<b>в.</b> бизнес-ангел
4. cash	d. money is that someone borrows from a bank or other financial organization for a period of time during which they pay interest	<b>г.</b> венчурный капиталист
5. debt financing	e. money that is charged by a bank or other financial organization for borrowing money	<b>д.</b> долговое / заемное финансирование
6. equity financing	f. a bank or other financial organization that gives money that is then paid back with interest	<b>е.</b> заем
7. expenses	g. a person who has control of a large amount of money and can give or lend it to people or organizations	<b>ж.</b> инвестор
8. financier	h. an amount of money needed or used to do or buy something	<b>з.</b> капитал
9. fluctuate	i. to change, especially continuously and between one level or thing and another	<b>и.</b> колебаться / быть неустойчивым
10. funding	j. is a type of company in which the owners have specific tax advantages and no personal financial risk if the company should fail	<b>к.</b> кредитор / заимо- датель
11. interest	k. a company or organization that has legal rights and responsibilities	<b>л.</b> наличные деньги
12. investor	l. something that is owned by a person, company, or organization, such as money, property, or land	<b>м.</b> общество с ограничен- ной ответственностью
13. legal entity	m. a person, organization, or country that puts money into something in order to make a profit or receive interest	<b>н.</b> платеж
14. lender	n. a person who makes capital high risk investments in companies in exchange for an equity stake	<b>о.</b> прибыль

15. limited liability company	o. a high-net-worth individual who provides financial backing for small startups or entrepreneurs, typically in exchange for ownership equity in the company	п. процент
16. loan	p. the possibility that an investment will lose money	р. расходы
17. market	q. money in the form of notes and coins, rather than cheques or credit cards	с. риск
18. payment	r. money that is earned in trade or business after paying the costs of producing and selling goods and services	т. рынок
19. profit	s. an amount of money that has been paid or is expected to be paid	у. финансирование
20. risk	t. wealth or property that is owned by a business or a person and can be invested or used to start a business	ф. финансист
21. venture capitalist	u. the business or trade in a particular product or service	х. юридическое лицо

**Задание 9. Прочтите текст и выберите подходящее для него облако слов. Переведите текст на русский язык. Составьте глоссарий.**



## Corporate Restructuring

Companies may restructure for several reasons, including:

- Financial difficulties: Addressing insolvency or improving cash flow.
- Growth or expansion: Adapting the structure for scalability or to enter new markets.
- Cost reduction: Streamlining processes and reducing operational costs.
- Legal or tax benefits: Adjusting to comply with regulatory requirements or optimizing tax obligations.
- Mergers and acquisitions (M&A): Integrating two or more companies for synergy and competitive advantage.

**Merger.** A merger occurs when two companies agree to combine and form a new, unified entity. This process is often pursued to create synergies, expand market share, reduce costs, or enhance capabilities by pooling resources. In a merger, both companies usually have similar sizes and agree to mutually dissolve their original entities to form a new one.

**Acquisition.** An acquisition is when one company purchases another, and the acquired company becomes part of the acquiring company's operations. Unlike mergers, acquisitions do not involve creating a new entity; instead, the purchasing company absorbs the acquired business. Acquisitions are usually initiated by larger companies seeking to increase market share, expand their product line, or enter new markets.

Acquisitions can be friendly, with the acquired company's consent, or hostile, where the acquiring company takes over the target company without its approval, often by buying a controlling stake. Acquisitions are often classified as:

**Asset Acquisition:** Buying specific assets rather than the entire company.

**Stock Acquisition:** Purchasing the target company's stock, effectively taking control of the entire business.

**Diversification.** In business, diversification is a strategy used by companies to expand into new markets, industries, or product lines that differ from their existing operations. The goal of diversification is to reduce risk, increase growth opportunities, and stabilize revenues by not relying solely on one product, service, or market. Diversification can help businesses manage volatility in any one sector and protect against potential downturns.

*Horizontal Diversification:* Expanding by adding new products or services that are related to the current offerings or target a similar customer base. For instance, a smartphone manufacturer might start producing tablets or accessories.

*Vertical Diversification:* Expanding along the supply chain by taking control of processes related to the main business, either backward (towards suppliers) or forward (towards distribution). An example would be a coffee producer opening its own coffee shops.

*Conglomerate Diversification*: Entering completely unrelated industries. This type of diversification is high-risk but can yield high returns if successful. A tech company might acquire a real estate firm as a form of conglomerate diversification.

*Concentric Diversification*: Adding products or services that are different but still connected through technology, market, or expertise. For example, a camera manufacturer might start producing other imaging devices like drones or video recorders.

**Buyout.** A buyout is the purchase of a company's controlling interest, either by acquiring all its shares or its significant assets. The goal of a buyout is often to gain full control of a company and may be initiated by external investors, private equity firms, or even internal management. Buyouts are typically classified as:

**Management Buyout (MBO):** When a company's management team purchases the business to gain ownership, often to achieve more direct control over operations.

**Leveraged Buyout (LBO):** When a buyer acquires a company using a significant amount of borrowed money, with the acquired company's assets often serving as collateral for the debt. LBOs are popular in private equity and can offer high returns if the acquiring firm manages to improve the company's performance.

## Перевод основных типов финансовой отчетности

**Задание 1. Переведите специальный текст экономической тематики на русский язык, обращая внимание на перевод терминологии. Составьте глоссарий.**

### Financial Statement

Financial statements are a collection of summary-level reports about an organization's financial results, financial position, and cash flows. They include the income statement, balance sheet, and statement of cash flows.

#### Advantages of Financial Statements

Financial Statements are useful for the following reasons:

To determine the ability of a business to generate cash, and the sources and uses of that cash.

To determine whether a business has the capability to pay back its debts.

To track financial results on a trend line to spot any looming profitability issues.

To derive financial ratios from the statements that can indicate the condition of the business.

To investigate the details of certain business transactions, as outlined in the disclosures that accompany the statements.

To use as the basis for an annual report, which is distributed to a company's investors and the investment community.

#### Disadvantages of Financial Statements

There are few downsides to issuing financial statements. A possible concern is that they can be fraudulently manipulated, leading investors to believe that the issuing entity has produced better results than was really the case. Such manipulation can also lead a lender to issue debt to a business that cannot realistically repay it. Another concern is that financial statements are entirely historical in nature, and so can be misleading when used to project the future results of a business. For example, a business that relies on government contracts might report robust results for its most recent period, and yet have no additional sales on tap, since it just completed all of the contracts that it had been awarded.

#### The Balance Sheet

One of the financial statements is the balance sheet. It shows an entity's assets, liabilities, and stockholders' equity as of the report date. In this report, the total of all assets must match the combined total of all liabilities and equity.

### **The Income Statement**

It shows the results of an entity's operations and financial activities for the reporting period. It usually contains the results for either the past month or the past year, and may include several periods for comparison purposes.

### **The Statement of Cash Flows**

The final financial statement is the statement of cash flows. It shows changes in an entity's cash flows during the reporting period. These cash flows are divided into cash flows from operating activities, investing activities, and financing activities.

### **Presentation of the Financial Statements**

If a business plans to issue financial statements to outside users (such as investors or lenders), the financial statements should be formatted in accordance with one of the major accounting frameworks. These frameworks allow for some leeway in how financial statements can be structured, so statements issued by different firms even in the same industry are likely to have somewhat different appearances. Financial statements that are being issued to outside parties may be audited to verify their accuracy and fairness of presentation.

If financial statements are issued strictly for internal use, there are no guidelines, other than common usage, for how the statements are to be presented. If so, the controller generally uses a format that approximates the layout used for external reporting, though it may contain some additional detail that would be considered excessive by outsiders. The additional level of detail is used by managers to monitor the business.

At the most minimal level, a business is expected to issue an income statement and balance sheet to document its monthly results and ending financial condition. The full set of financial statements is expected when a business is reporting the results for a full fiscal year, or when a publicly-held business is reporting the results of its fiscal quarters.

*<https://www.accountingtools.com/articles/financial-statements>*

**Задание 2. Переведите специальный текст на русский язык, обращая внимание на перевод терминологии. Составьте глоссарий.**

## **Income Statement**

Unlike the balance sheet, the income statement covers a range of time, which is a year for annual financial statements and a quarter for quarterly financial statements. The income statement provides an overview of revenues, expenses, net income, and earnings per share.

## Revenue

Operating revenue is the revenue earned by selling a company's products or services. The operating revenue for an auto manufacturer would be realized through the production and sale of autos. Operating revenue is generated from the core business activities of a company.

Non-operating revenue is the income earned from non-core business activities. These revenues fall outside the primary function of the business. Some non-operating revenue examples include:

Interest earned on cash in the bank

Rental income from a property

Income from strategic partnerships like royalty payment receipts

Income from an advertisement display located on the company's property

Other income is the revenue earned from other activities. Other income could include gains from the sale of long-term assets such as land, vehicles, or a subsidiary.

## Expenses

Primary expenses are incurred during the process of earning revenue from the primary activity of the business. Expenses include the cost of goods sold (COGS), selling, general and administrative expenses (SG&A), depreciation or amortization, and research and development (R&D).

Typical expenses include employee wages, sales commissions, and utilities such as electricity and transportation.

Expenses that are linked to secondary activities include interest paid on loans or debt. Losses from the sale of an asset are also recorded as expenses.

The main purpose of the income statement is to convey details of profitability and the financial results of business activities; however, it can be very effective in showing whether sales or revenue is increasing when compared over multiple periods.

Investors can also see how well a company's management is controlling expenses to determine whether a company's efforts in reducing the cost of sales might boost profits over time.

*<https://www.investopedia.com/terms/f/financial-statements.asp#:~:text=Investopedia%20%2F%20Julie%20Bang-,What%20Are%20Financial%20Statements%3F,%2C%20financing%2C%20or%20investing%20purposes.>*

**Задание 3. Переведите на русский язык отчет о финансовых результатах, обращая внимание на перевод терминологии. Составьте глоссарий.**

**GlobalTech Innovations Inc.**

**Income Statement**

**For the Year Ended December 31, 2023**

<b>Revenues</b>	
- Net Sales Revenue	\$150,000,000
- Other Operating Income	\$5,000,000
<b>Total Revenues</b>	<b>\$155,000,000</b>

<b>Operating Expenses</b>	
- Cost of Goods Sold (COGS)	\$90,000,000
- Selling, General & Administrative (SG&A) Expenses	\$30,000,000
- Research & Development (R&D)	\$7,000,000
- Depreciation and Amortization	\$4,500,000
<b>Total Operating Expenses</b>	<b>\$131,500,000</b>

**Operating Income (EBIT) | \$23,500,000|**

<b>Other Income (Expenses)</b>	
- Interest Income	\$500,000
- Interest Expense	\$(2,000,000)
- (Loss) Gain on Sale of Assets	\$300,000
<b>Total Other Income (Expenses)</b>	<b>\$(1,200,000)</b>

**Income Before Tax | \$22,300,000**

**Income Tax Expense | \$6,300,000**

**Net Income | \$16,000,000**

**Задание 4. Переведите специальный текст на русский язык. Изучите экономическую терминологию, представленную в тексте, и составьте глоссарий.**

**Balance Sheet** The balance sheet provides an overview of a company's assets, liabilities, and shareholders' equity as a snapshot in time. The date at the top of the balance sheet tells you when the snapshot was taken, which is generally the end of the reporting period.

**Assets**

Cash and cash equivalents are liquid assets, which may include Treasury bills and certificates of deposit.

Accounts receivables are the amount of money owed to the company by its customers for the sale of its product and service.

Inventory is the goods a company has on hand, which are intended to be sold as a course of business. Inventory may include finished goods, work in progress that is not yet finished, or raw materials on hand that have yet to be worked.

Prepaid expenses are costs that have been paid in advance of when they are due. These expenses are recorded as an asset because their value of them has not yet been recognized; should the benefit not be recognized, the company would theoretically be due a refund.

Property, plant, and equipment are capital assets owned by a company for its long-term benefit. This includes buildings used for manufacturing or heavy machinery used for processing raw materials.

Investments are assets held for speculative future growth. These aren't used in operations; they are simply held for capital appreciation.

Trademarks, patents, goodwill, and other intangible assets can't physically be touched but have future economic (and often long-term benefits) for the company.

### **Liabilities**

Accounts payable are the bills due as part of the normal course of operations of a business. This includes utility bills, rent invoices, and obligations to buy raw materials.

Wages payable are payments due to staff for time worked.

Notes payable are recorded debt instruments that record official debt agreements including the payment schedule and amount.

Dividends payable are dividends that have been declared to be awarded to shareholders but have not yet been paid.

Long-term debt can include a variety of obligations including sinking bond funds, mortgages, or other loans that are due in their entirety in longer than one year. Note that the short-term portion of this debt is recorded as a current liability.

### **Shareholders' Equity**

Shareholders' equity is a company's total assets minus its total liabilities. Shareholders' equity (also known as stockholders' equity) represents the amount of money that would be returned to shareholders if all of the assets were liquidated and all of the company's debt was paid off.

Retained earnings are part of shareholders' equity and are the amount of net earnings that were not paid to shareholders as dividends.

*<https://www.investopedia.com/terms/f/financial-statements.asp#:~:text=Investopedia%20%2F%20Julie%20Bang-,What%20Are%20Financial%20Statements%3F,%2C%20financing%2C%20or%20investing%20purposes.>*

**Задание 5. Переведите на русский язык бухгалтерский баланс, обращая внимание на перевод терминологии. Составьте глоссарий.**

**GlobalTech Innovations Inc.**

**Balance Sheet**

**As of December 31, 2023**

<b>Assets</b>	
<b>Current Assets:</b>	
- Cash and Cash Equivalents	\$15,700,000
- Accounts Receivable	\$10,500,000
- Inventory	\$8,200,000
- Prepaid Expenses	\$1,200,000
<b>Total Current Assets</b>	<b>\$35,600,000</b>

**Non-Current Assets:**

Property, Plant, and Equipment (Net) | \$25,000,000

Intangible Assets (Net) | \$5,000,000

Investments in Subsidiaries | \$7,500,000

**Total Non-Current Assets | \$37,500,000**

**Total Assets | \$73,100,000**

<b>Liabilities and Equity</b>	
<b>Current Liabilities:</b>	
- Accounts Payable	\$6,500,000
- Accrued Liabilities	\$2,200,000
- Short-term Debt	\$3,000,000
<b>Total Current Liabilities</b>	<b>\$11,700,000</b>

**Non-Current Liabilities:**

Long-term Debt | \$15,000,000

Deferred Tax Liabilities | \$2,000,000

**Total Non-Current Liabilities | \$17,000,000**

**Total Liabilities | \$28,700,000**

**Equity:**

Common Stock | \$20,000,000

Additional Paid-in Capital | \$10,000,000

Retained Earnings | \$14,400,000

**Total Equity | \$44,400,000**

**Total Liabilities and Equity | \$73,100,000**

**Задание 6. Переведите специальный текст экономической тематики на русский язык, обращая внимание на перевод терминологии. Составьте глоссарий.**

## Cash Flow Statement

The cash flow statement (CFS) measures how well a company generates cash to pay its debt obligations, fund its operating expenses, and fund investments. The cash flow statement complements the balance sheet and income statement.

The CFS allows investors to understand how a company's operations are running, where its money is coming from, and how money is being spent. The CFS also provides insight as to whether a company is on a solid financial footing.

There is no formula for calculating a cash flow statement. Instead, it contains three sections that report cash flow for the various activities for which a company uses its cash. Those three components of the CFS are listed below.

### Operating Activities

The operating activities on the CFS include any sources and uses of cash from running the business and selling its products or services. Cash from operations includes any changes made in cash accounts receivable, depreciation, inventory, and accounts payable. These transactions also include wages, income tax payments, interest payments, rent, and cash receipts from the sale of a product or service.

### Investing Activities

Investing activities include any sources and uses of cash from a company's investments in the long-term future of the company. A purchase or sale of an asset, loans made to vendors or received from customers, or any payments related to a merger or acquisition is included in this category.

Also, purchases of fixed assets such as property, plant, and equipment (PPE) are included in this section. In short, changes in equipment, assets, or investments relate to cash from investing.

### Financing Activities

Cash from financing activities includes the sources of cash from investors or banks, as well as the uses of cash paid to shareholders. Financing activities include debt issuance, equity issuance, stock repurchases, loans, dividends paid, and repayments of debt.

The cash flow statement reconciles the income statement with the balance sheet in three major business activities.

*<https://www.investopedia.com/terms/f/financial-statements.asp#:~:text=Investopedia%20%2F%20Julie%20Bang-What%20Are%20Financial%20Statements%3F,%2C%20financing%2C%20or%20investing%20purposes.>*

**Задание 7. Переведите на русский язык отчет о движении денежных средств, обращая внимание на перевод терминологии. Составьте глоссарий.**

**GlobalTech Innovations Inc.**  
**Cash Flow Statement**  
For the Year Ended December 31, 2023

<b>Cash Flows from Operating Activities</b>	
Net Income	\$12,000,000
Adjustments to reconcile net income to net cash provided by operating activities:	
- Depreciation Expense	\$3,000,000
- Amortization Expense	\$1,500,000
- (Gain) Loss on Sale of Equipment	\$(200,000)
- Changes in Operating Assets and Liabilities:	
- Accounts Receivable	\$(2,500,000)
- Inventory	\$(1,200,000)
- Prepaid Expenses	\$(300,000)
- Accounts Payable	\$1,000,000
- Accrued Liabilities	\$600,000
- Other Current Liabilities	\$400,000
<b>Net Cash Provided by Operating Activities</b>	<b>\$14,900,000</b>

<b>Cash Flows from Investing Activities</b>	
- Purchases of Property, Plant, and Equipment	\$(5,000,000)
- Proceeds from Sale of Equipment	\$800,000
- Investments in Subsidiaries	\$(3,500,000)
- Purchases of Intangible Assets	\$(1,000,000)
<b>Net Cash Used in Investing Activities</b>	<b>\$(8,700,000)</b>

<b>Cash Flows from Financing Activities</b>	
- Proceeds from Issuance of Common Stock	\$6,000,000
- Dividends Paid	\$(2,500,000)
- Proceeds from Long-term Debt	\$4,000,000
- Repayment of Long-term Debt	\$(3,000,000)
<b>Net Cash Provided by Financing Activities</b>	<b>\$4,500,000</b>

Net Increase in Cash and Cash Equivalents | \$10,700,000

Cash and Cash Equivalents at Beginning of Year | \$5,000,000

Cash and Cash Equivalents at End of Year | \$15,700,000

**Задание 8. Выделите в таблице 10 терминов, связанных с денежно-кредитной политикой. Найдите их определения и переведите на русский язык.**

Y	L	I	A	B	I	L	I	T	I	E	S
J	Z	R	H	A	D	R	X	G	E	M	M
T	H	J	W	S	Z	E	H	W	Y	W	G
E	C	V	Y	S	R	E	B	F	K	N	J
D	E	P	R	E	C	I	A	T	I	O	N
A	M	O	R	T	I	Z	A	T	I	O	N
J	U	Q	P	S	P	Q	S	O	N	A	C
E	X	P	E	N	S	E	S	L	C	U	N
N	P	W	I	N	V	E	N	T	O	R	Y
R	E	V	E	N	U	E	P	T	M	K	W
L	G	X	I	I	C	E	Z	A	E	S	R
U	M	C	M	A	A	D	G	W	P	A	B

## РЫНОК ЦЕННЫХ БУМАГ

**Задание 1. Переведите специальный текст экономической тематики на русский язык, обращая внимание на перевод терминологии. Составьте глоссарий.**

### **What Are Stocks?**

Stocks are a type of security that gives stockholders a share of ownership in a company. Stocks also are called «equities».

#### **Why do people buy stocks?**

Investors buy stocks for various reasons. Here are some of them:

Capital appreciation, which occurs when a stock rises in price

Dividend payments, which come when the company distributes some of its earnings to stockholders

Ability to vote shares and influence the company

#### **Why do companies issue stock?**

Companies issue stock to get money for various things, which may include:

Paying off debt

Launching new products

Expanding into new markets or regions

Enlarging facilities or building new ones

#### **What kinds of stocks are there?**

There are two main kinds of stocks, common stock and preferred stock.

**Common stock** entitles owners to vote at shareholder meetings and receive dividends.

**Preferred stockholders** usually don't have voting rights but they receive dividend payments before common stockholders do, and have priority over common stockholders if the company goes bankrupt and its assets are liquidated.

Common and preferred stocks may fall into one or more of the following categories:

**Growth stocks** have earnings growing at a faster rate than the market average. They rarely pay dividends and investors buy them in the hope of capital appreciation. A start-up technology company is likely to be a growth stock.

**Income stocks** pay dividends consistently. Investors buy them for the income they generate. An established utility company is likely to be an income stock.

**Value stocks** have a low price-to-earnings (PE) ratio, meaning they are cheaper to buy than stocks with a higher PE. Value stocks may be growth or income stocks, and their low PE ratio may reflect the fact that they have fallen out of favor with investors for some reason. People buy value stocks in the hope that the market has overreacted and that the stock's price will rebound.

**Blue-chip stocks** are shares in large, well-known companies with a solid history of growth. They generally pay dividends.

Another way to categorize stocks is by the size of the company, as shown in its market capitalization. There are large-cap, mid-cap, and small-cap stocks. Shares in very small companies are sometimes called «microcap» stocks. The very lowest priced stocks are known as «penny stocks». These companies may have little or no earnings. Penny stocks do not pay dividends and are highly speculative.

### **What are the benefits and risks of stocks?**

Stocks offer investors the greatest potential for growth (capital appreciation) over the long haul. Investors willing to stick with stocks over long periods of time, say 15 years, generally have been rewarded with strong, positive returns.

But stock prices move down as well as up. There's no guarantee that the company whose stock you hold will grow and do well, so you can lose money you invest in stocks.

If a company goes bankrupt and its assets are liquidated, common stockholders are the last in line to share in the proceeds. The company's bondholders will be paid first, then holders of preferred stock. If you are a common stockholder, you get whatever is left, which may be nothing.

Even when companies aren't in danger of failing, their stock price may fluctuate up or down. Large company stocks as a group, for example, have lost money on average about one out of every three years. If you have to sell shares on a day when the stock price is below the price you paid for the shares, you will lose money on the sale.

Market fluctuations can be unnerving to some investors. A stock's price can be affected by factors inside the company, such as a faulty product, or by events the company has no control over, such as political or market events.

The risks of stock holdings can be offset in part by investing in a number of different stocks. Investing in other kinds of assets that are not stocks, such as bonds, is another way to offset some of the risks of owning stocks.

### **How to buy and sell stocks**

You can buy and sell stocks through:

A direct stock plan

A dividend reinvestment plan

A discount or full-service broker

A stock fund

**Direct stock plans.** Some companies allow you to buy or sell their stock directly through them without using a broker. This saves on commissions, but you may have to pay other fees to the plan, including if you transfer shares to a broker to sell them.

**Dividend reinvestment plans.** These plans allow you to buy more shares of a stock you already own by reinvesting dividend payments into the company. You must sign an agreement with the company to have this done. Check with the company or your brokerage firm to see if you will be charged for this service.

**Discount or full-service broker.** Brokers buy and sell shares for customers for a fee, known as a commission.

**Stock funds** are another way to buy stocks. These are a type of mutual fund that invests primarily in stocks. Depending on its investment objective and policies, a stock fund may concentrate on a particular type of stock, such as blue chips, large-cap value stocks, or mid-cap growth stocks. Stock funds are offered by investment companies and can be purchased directly from them or through a broker or adviser.

*<https://www.investor.gov/introduction-investing/investing-basics/investment-products/stocks>*

**Задание 2. Переведите специальный текст экономической тематики на русский язык, обращая внимание на перевод терминологии. Составьте глоссарий.**

## **What Are Bonds?**

A bond is a debt security. Borrowers issue bonds to raise money from investors willing to lend them money for a certain amount of time.

When you buy a bond, you are lending to the issuer, which may be a government, municipality, or corporation. In return, the issuer promises to pay you a specified rate of interest during the life of the bond and to repay the principal, also known as face value or par value of the bond, when it “matures”, or comes due after a set period of time.

### **Why do people buy bonds?**

Investors buy bonds because:

They provide a predictable income stream. Typically, bonds pay interest twice a year.

If the bonds are held to maturity, bondholders get back the entire principal, so bonds are a way to preserve capital while investing.

Bonds can help offset exposure to more volatile stock holdings.

Companies, governments and municipalities issue bonds to get money for various things, which may include: providing operating cash flow, financing debt, funding capital investments in schools, highways, hospitals, and other projects.

### **What types of bonds are there?**

There are three main types of bonds:

**Corporate bonds** are debt securities issued by private and public corporations.

**Investment-grade.** These bonds have a higher credit rating, implying less credit risk, than high-yield corporate bonds.

**High-yield.** These bonds have a lower credit rating, implying higher credit risk, than investment-grade bonds and, therefore, offer higher interest rates in return for the increased risk.

**Municipal bonds**, called “munis”, are debt securities issued by states, cities, counties and other government entities. Types of “munis” include:

**U.S. Treasuries** are issued by the U.S. Department of the Treasury on behalf of the federal government. They carry the full faith and credit of the U.S. government, making them a safe and popular investment. Types of U.S. Treasury debt include:

**Treasury Bills.** Short-term securities maturing in a few days to 52 weeks

**Notes.** Longer-term securities maturing within ten years

**Bonds.** Long-term securities that typically mature in 30 years and pay interest every six months

**TIPS.** Treasury Inflation-Protected Securities are notes and bonds whose principal is adjusted based on changes in the Consumer Price Index. TIPS pay interest every six months and are issued with maturities of five, ten, and 30 years.

### **What are the benefits and risks of bonds?**

Bonds can provide a means of preserving capital and earning a predictable return. Bond investments provide steady streams of income from interest payments prior to maturity.

The interest from municipal bonds generally is exempt from federal income tax and also may be exempt from state and local taxes for residents in the states where the bond is issued.

As with any investment, bonds have risks. These risks include:

**Credit risk.** The issuer may fail to timely make interest or principal payments and thus default on its bonds.

**Interest rate risk.** Interest rate changes can affect a bond’s value. If bonds are held to maturity the investor will receive the face value, plus interest. If sold before maturity, the bond may be worth more or less than the face value. Rising interest rates will make newly issued bonds more appealing to investors because the newer bonds will have a higher rate of interest than older ones. To sell an older bond with a lower interest rate, you might have to sell it at a discount.

**Inflation risk.** Inflation is a general upward movement in prices. Inflation reduces purchasing power, which is a risk for investors receiving a fixed rate of interest.

**Liquidity risk.** This refers to the risk that investors won’t find a market for the bond, potentially preventing them from buying or selling when they want.

**Call risk.** The possibility that a bond issuer retires a bond before its maturity date, something an issuer might do if interest rates decline, much like a homeowner might refinance a mortgage to benefit from lower interest rates.

*<https://www.investor.gov/introduction-investing/investing-basics/investment-products/bonds-or-fixed-income-products/bonds>*

**Задание 3. Переведите специальный текст экономической тематики на русский язык, обращая внимание на перевод терминологии. Составьте глоссарий.**

## **Derivatives**

A **derivative** is a kind of financial instrument whose payoff structure is derived from the value of the underlying assets. It is also considered as a product whose value is decided upon the factors known as underlying assets. These underlying assets can be equity, commodity, or Forex. Derivatives are considered as the most effective financial instruments.

### **Key Takeaways**

- Derivatives come in various types, including futures contracts, options contracts, swaps, and forward contracts.
- Each derivative type has unique characteristics, uses, and risk profiles.
- Derivatives allow investors to manage risk, speculate on price movements, and gain exposure to different asset classes.
- Understanding each derivative type's specific features and mechanics is essential for making informed investment decisions.

### **Derivatives Types Explained**

Types of derivatives are financial contracts, drafted and agreed upon between two or more entities. The value is derived from the underlying asset of the contract or its benchmark. In the modern day, this section of investment is not limited to **equity derivatives types**. There are derivatives based on the weather as well. As in, the number of days there will be rain or sunshine according to the forecast decide the factors of the derivative contract.

A derivative market is a market for financial instruments. There are different players in the derivatives market. Hedgers want to hedge themselves against price risk. A speculator wants to make profits from fluctuation while an arbitrageur looks for an opportunity that arises out of the product being priced differently in the two markets, namely the spot market and derivative market.

These financial instruments can be used for risk management, leveraging a position, and speculation. The rising popularity of this among investors and traders is due to its ability to fit any need and entities with different risk tolerances.

### **Top 3 Types**

Let us understand each of the **financial derivative types** in detail through the discussion below.

*Forward Contract.* A forward contract is a type of hedging mechanism where there are two parties involved. It is an agreement that is done on the spot between them regarding buying and selling an asset, but the action is required to be made in the future. Now, one party will buy, and the other party will sell irrespective of the current market price and the condition of the stock market on a specific future date. The other party will be bound to buy the asset if it is not profitable to do so since they are bound by the contract, and the second party will be riskless in his entire transaction. This is a mechanism to hedge the risk to a certain level.

*Future Contract.* A futures contract is also a risk minimization mechanism. It is quite similar to forwarding contracts, but the only difference is that the futures contract can easily be transferred, and there is a guarantee of performance. The forward contracts are not liquid. Suppose after 15 days of your decision to buy, and you finally decide to backtrack. Now, you want to get rid of the obligation to buy because of the market conditions. Therefore, here if the contract is a futures contract, then this conversion is possible. The buyer can now enter into a second contract, and he can shift his obligation to others.

*Options.* An option is considered as a contract where there is no liability. The return from the option depends upon the occurrence or non-occurrence of certain events in the stock market. Therefore, it is also considered as a contingent. Basically, in options, the holder of an option is given a right to either buy an asset or sell without any obligation. If the holder of the option opts to buy an asset, it is called a call option, and if he wants to sell, then it is known as a put option. The price at which this is exercised is called the exercise price or strike price.

<https://www.wallstreetmojo.com/derivatives-types/>

**Задание 4. Переведите специальный текст экономической тематики на русский язык, обращая внимание на перевод терминологии. Составьте глоссарий.**

### **How to Understand a Stock Quote**

When a buyer or seller places an order for a specific stock several key pieces of information need to be included, such as the security of interest, its ticker symbol, the price that the buyer or seller is willing to pay for or sell the shares at, and the quantity of shares to buy or sell.

The bid and ask prices shown on a stock quote represent the highest bid price and the lowest ask price for the security in question. In this sample case of Microsoft Corp. above, the highest price that buyers are willing to pay is \$46.39. On the other hand, sellers are only willing to sell shares for \$46.40.

Many stock quotes will also show the number of shares that are available for trading at both the bid and the ask price. Stock prices are subsequently determined by changes in supply and demand. As more investors demand to buy shares, the price of the security rises. As more sellers become available, the increased supply in shares available will then send prices lower.

The data point found in the «last trade» field is the price at which the last trade was executed. This figure is often compared to the closing price from the previous session. After a trading session is closed, the last traded price is used to create various charting types such as the line chart.

The opening price is the first trade price that was recorded during the day's trading. This figure is often used in relation to the current price or the closing price from the previous trading session in an attempt to quantify the stock's movement.

Typically, the previous closing price will be the next session's opening price, but this is not always the case. A sharp change between the last traded price and its open generally suggests that a stock is experiencing strong momentum, either positive or negative depending on whether the current session's opening price is higher or lower than the previous session's closing price. It often represents an interesting trading opportunity. The day's high and low are also common data points found within a stock quote. This data is generally used by traders as a measure of volatility.

### **Statistics and Ratios**

Digging a little deeper into the numbers on a stock quote can reveal even more useful information and be extremely beneficial when comparing companies in similar industries. The market capitalization (or market cap) is the total dollar value of all the company's outstanding shares.

Shares short is the number of shares that are being sold short. These are shares that are borrowed with the hopes that they will go down in price. Short interest as a percent of shares outstanding conveys what percentage of total outstanding shares are sold short, but haven't been covered or closed yet. Investors use this figure to forecast the direction of the particular stock, or the market in general, and to assess investor sentiment.

The dividend, a distribution of company earnings to shareholders, represents the amount paid out per share. The ex-dividend date is essentially the cut-off date to which a holder of the stock is entitled to a dividend payment. If purchased on this date or later, the holder will not receive the dividend.

The pay date will be the day the dividend will be paid to shareholders, while the dividend yield is the percentage paid out per share on an annual basis relative to the share price.

Earnings per share is the sum of earnings paid per share in the last 12 months. The price-to-earnings ratio, or P/E, is a ratio that measures the level of earnings received in regards to price. This ratio can be effective in determining which companies are of greater value. Typically, a lower P/E is ideal when analyzing companies categorized in the same industry.

Meanwhile, beta measures a security's sensitivity to the overall market. For example, a beta of one means the stock moves with the market, while a beta of 1.1 indicates the stock moves 10% more than the market.

### **The Bottom Line**

Stock quotes consist of many data points. It's important that traders understand the key data points such as bid, ask, high, low, open, and close. Being able to analyze this pricing and trend data allows traders and investors to make better-informed trading decisions.

Quotes are an excellent way to compare companies in industries that are alike. For some, these financial snapshots of numerical data for publicly traded companies can provide immediate perspective on whether or not a company is a worthwhile investment.

*<https://www.investopedia.com/articles/investing/093014/stock-quotes-explained.asp>*

**Задание 5. Переведите котировочную таблицу на русский язык, обращая внимание на перевод терминологии.**

**GlobalTech Innovations Inc. (GTI) — Stock Quote**

Ticker Symbol	GTI
Exchange	NASDAQ
Last Price	\$125.50
Change	+2.35 (+1.91%)
Previous Close	\$123.15
Open	\$124.00
Day's Range	\$123.50 - \$126.00
52-Week Range	\$95.00 - \$145.00
Volume	1,200,000 shares
Average Volume (3M)	1,500,000 shares
Market Cap	\$75.2 billion
PE Ratio (TTM)	23.45
EPS (TTM)	\$5.35
Dividend Yield	1.50% (\$1.88 per share)
Beta	1.25
Earnings Date	November 15, 2024
Forward Dividend & Yield	\$2.00 (1.60%)
Ex-Dividend Date	October 1, 2024
1-Year Target Estimate	\$140.00

**Key Points:**

- Market Cap: Indicates the company's large valuation, typical of a well-established business.
- PE Ratio: A healthy price-to-earnings ratio, suggesting the stock is fairly valued based on earnings.
- Dividend Yield: Attractive for income investors with a reasonable yield.
- Beta: Shows the stock is slightly more volatile than the market (a beta over 1.0 suggests higher volatility).
- 1-Year Target Estimate: Analysts predict a rise in stock price over the next year.

## Глоссарий к разделу III

accrued liabilities	dividend	payee
acquisition	documentary collection	payer
angel investors	equity	payment
annual report	expenses	private company
asset	fee	profit
auditor	financial statement	profit and loss account
balance sheet	fixed assets	public company
barter	gross profit	public limited company (PLC)
bill	income	quoted company
blockchain	income tax	retained earnings
bond	integration	revenue
buyout	invoice	share capital
capital	joint venture	share/ stock
cash flow statement	legal entity	shareholder
cash-in-advance	letter of credit	sole trader / individual proprietor(ship)
consignment	leveraged buyout	stock exchange
contactless payment	liabilities	stock quote
corporation	limited liability	supplier
cost of sales	limited liability company (LLC)	surplus
crowdfunding	losses	takeover
cryptocurrency	management buyout	token
current assets	merger	turnover
current liabilities	net profit	unlimited liability
debt	open account	value
depreciation	owner	venture capital
digital currency	part owner	wire transfer
distributor	partner	working capit
diversification	partnership	

*Учебное издание*

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