

## MONEY MATTERS.- Session 3.- Let's make business.

### Caso práctico

Script

Telephone ringing...

**-Receptionist:** Alpha Plastics, good morning.

**-Pablo Luján:** Hello, can I speak to Helen Matthews, please?

**-Receptionist:** Can I ask who's calling?

**-Pablo Luján:** Pablo Luján from Mediterranean Greenhouses S.L. in Spain

**-Receptionist:** Just a moment, I'll put you through.

**-Helen Mathews:** Hello, Pablo? This is Helen Matthews. How can I help you?

**-Pablo Luján:** Hi Helen. It's about our order for specialized plastic components. There have been some last minute changes in the specifications. I hope your manufacturing people haven't started making them yet!

**-Helen Mathews:** Well, I'll have to check it out. What kind of changes are we talking about?

**-Pablo Luján:** Our customer has decided that he wants his greenhouses with the WX168 plastic. He was interested in this special heat-resistant plastic from the beginning but he didn't know if we could find a supplier for that particular plastic.

**-Helen Mathews:** We can manufacture the WX168 plastic, that's no problem, but it's 3% more expensive than the one you ordered, the WT154.

**-Pablo Luján:** I know, my customer agrees with that.

**-Helen Mathews:** Are there any other changes in your order?

**-Pablo Luján:** No further changes but I have some questions about your quotation. It lists both qualities and prices for the items we have ordered, but it specifies no incoterms. I would appreciate it if you could include some additional information about this particular issue. I'm particularly interested in two of them, the FOB, flight on board, and the EXW, ex works.

**-Helen Mathews:** OK, let me have a look. We don't usually include the incoterms in our quotations. They're usually mentioned in the contract but I'll send the quotation back to you with the new information. No problem.

Anyway, I can tell you, if you like, the total amounts right now ..... for the number reference WS100 the FOB is included in the price so that the total amount still remains the same... that's \$3.765 and for the number reference WS239 the FOB is



not included...ahh...mmm...oh!... there seems to be a mistake here...mm...I can't see why we didn't include the FOB, sorry...ahh...the amount you have at the quotation is \$2.808 plus the FBO...that should be \$2.993 (pause) Listen Pablo, I apologise for the mistake I need to have a look at the quotation again carefully and I'll send it back to you as soon as possible with the new product change, and of course, including the incoterms.

**-Pablo Luján:** All right Helen, I thought there had to be some kind of mistake. Please, make sure you also include the EXW. I expected us to work under this condition.

**-Helen Mathews:** Sure and my apologies again, Pablo. I'll email you with the new quotation, OK?

**-Pablo Luján:** OK. Thank you.

### Autoevaluación

Pablo calls Helen to talk about some mistakes in their former order.

Verdadero  Falso

Falso

No mistakes but last minute changes.

Pablo's customer wants a special kind of heat-resistant plastic.

Verdadero  Falso

Verdadero

The heat-resistant plastic is 13% more expensive than the plastic they ordered before.

Verdadero  Falso

Falso

It's 3% more expensive.

Helen's company doesn't usually include incoterms in their contracts.

Verdadero  Falso

Falso

In their quotations.

While reading the quotation Helen realizes that the FOB is not included for the number reference WS239.

Verdadero  Falso

Verdadero

After apologizing Helen offers to check the quotation and promises a cheaper price for the WS239.

Verdadero  Falso

Falso

She only offers to check the quotation.

At the end of the conversation Pablo reminds Helen to include the EXW incoterm in the new quotation.

Verdadero  Falso

Verdadero



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[Aviso Legal](#)

## 1.- What to say. Making offers.

More often than not, you need to respond or make offers. Here are some very simple sentences to fulfill that purpose. You can adapt the sentences to the situation and people will understand your question or response perfectly. Study the next table.



### Expressions to make and respond to offers

MAKING OFFERS	RESPONDING TO OFFERS
Can I help you? / May I offer my assistance?	Yes, please. I'd like to know what time the train leaves.
Do you need any help?	No, thanks. I'm just waiting for my husband.
Can I give you a hand?	Yes, please. That would be lovely. It's OK. I can do it myself.
Shall I book the ticket for you?	Yes, please. That would be very kind of you. Don't worry. I'll do it.
Would you like me to arrange transportation to and from the city centre?	If you wouldn't mind. / If you could.
I'll show you the conference room.	Thank you. That's great!

### A piece of advice

**May** and **Shall** are more formal than **Can**.

If you use the modal verb **Shall**, it can only be followed by the subject **I** or **we**:

- ✔ Offer: *Shall I carry the bags for you?*
- ✔ Suggestion: *Shall we go to the cinema tonight?*

You can start your offer with **Do you want...?** if the context is more informal.

## Ejercicio Resuelto

Click to read the Spanish translation.

Deberías familiarizarte con las siguientes expresiones inglesas utilizadas para hacer ofertas y responder a las mismas. Esto contribuirá a que tu inglés suene natural y educado en situaciones laborales o incluso cotidianas.

### Expresiones para hacer y responder a ofrecimientos

OFRECERSE PARA HACER ALGO	RESPONDER A LA OFERTA
¿Puedo ayudarte? / ¿Puedo ofrecerte mi ayuda?	Si, por favor. Me gustaría saber a qué hora sale el tren.
¿Necesitas ayuda?	No, gracias. Simplemente estoy esperando a mi marido.
¿Te puedo echar una mano?	Si, por favor. Estaría muy bien. No, yo puedo hacerlo.
¿Te reservo el ticket?	Si, por favor. Muy amable por tu parte. No te preocupes. Yo lo haré.
¿Te gustaría que organizara el transporte de ida y vuelta hasta el centro?	Si no te importa. / Si pudieras.
Te mostraré la sala de conferencias.	Gracias. ¡Muy bien!

## 2.- How to say it. Have/Get something done.

Imagine your car breaks down in a city you don't know. You need to use your car to go to a very important meeting. Finally you find a garage and the person in charge says:

✔ *You'll have your car repaired as soon as possible*

This means that somebody will repair your car as soon as possible. **This structure is used when somebody does something for you.**



The following sentences are typical examples of things that people do for us everyday.

- ✔ *I'll have my hair cut.*
- ✔ *I'll have my house repainted.*
- ✔ *I'll have my computer fixed.*

### Think about it

Can you find any difference between these two sentences?

- ✔ *I'll have my hair cut.*
- ✔ *I'll cut my hair.*

In the first sentence, your hair is cut for you; however, in the second sentence you make it yourself.

When we pay somebody else to do a job we use the following structure:

**SUBJECT + HAVE/GET + SOMETHING + PAST PARTICIPLE.**

We can use **have** or **get** in any verb form, for example:

- ✔ **Present continuous:** *I'm having my bag carried.*
- ✔ **Present perfect:** *I've already had my hotel room tidied.*
- ✔ **Past simple:** *My Internet wireless connection didn't work so I had it repaired.*
- ✔ **Past perfect:** *I had never had my hair done at that beauty salon.*
- ✔ **Will + infinitive:** *I'll have the door lock replaced as soon as possible.*

### A piece of advice

The structure **get something done** is normally used in informal spoken English:

- ✓ I normally get my car repaired at the local garage.
- ✓ I think you should get your hair cut.

## Ejercicio Resuelto

Click to read the Spanish translation.

En inglés utilizamos la estructura **have/get something done** cuando alguien hace algo por nosotros, por ejemplo, alguien te corta el pelo, te pinta la casa, te arregla el ordenador, te repara el coche.

La estructura que se usa es:

**SUJETO + HAVE/GET + OBJETO + PARTICIPIO**

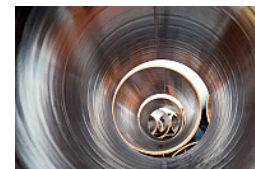
El verbo **have** o **get** puede ser usado en cualquier tiempo verbal: presente continuo, presente perfecto, pasado simple, pasado perfecto, futuro ...

El uso del verbo **get** en lugar de **have** implica un estilo más informal.

## 2.1.- Now you put it into practice (VII).

### Autoevaluación

Order the sentences to make correct sentences using the structure have/get something done.




1. garage / I / local / my / car/ had/ the / serviced/ at.
2. manager/ have / the / redecorated/ hotel / will / the.
3. hair / dressing / my / will / at / I / have /done / the / salon / hair.
4. my / have / I / dry-cleaned / had / jacket.
5. having / conference / am / I / my / organized.
6. didn't / executive / I / my / have / suite / cleaned.
7. had / the / you / installed / facilities / have / new / at / hotel?

Enviar

1. I had my car serviced at the local garage.
2. The hotel manager will have the hotel redecorated.
3. I will have my hair done at the hair dressing salon.
4. I have had my jacket dry-cleaned.
5. I am having my conference organized.
6. I didn't have my executive suite cleaned.
7. Have you had new facilities installed at the hotel.

## You should know

Watch the following video which explains the use of have/get something done also called passive causative and then do the quiz on the page given at the end of the video:

English Grammar - Passive ... 



[Text summary](#)

## A step ahead

Go to the following webpage to read more about the structure have/get something done and do the interactive exercises provided.

[Have/Get something done.](#)

## 2.2.- Intonation.

In this unit we are studying how to be polite when dealing with our clients. For example, how to make offers to sound polite. But being polite does not just consist in using the right words and expressions, but it is also a matter of intonation. **Intonation is about how we say things, rather than what we say.** Without intonation, it's impossible to understand the emotions and thoughts that go with words.



There are two basic intonation patterns: **Rising and Falling.** With rising intonation you have to raise slightly the pitch at the end of the sentence, whereas with falling intonation you go down a bit.

**We use rising intonation with:**

- ✓ **Yes / No questions:** *Will that be two different purchases?*
- ✓ **Polite requests ending in madam or sir:** *Would you spell your surname, Sir?*
- ✓ **Offers:** *May I help you?*

**We use falling intonation with:**

- ✓ **Wh- questions:** *When will you be arriving?*
- ✓ **Polite requests not ending in madam or sir:** *Would you spell your surname?*
- ✓ **Orders and invitations:** *Wait a minute.*
- ✓ **Declarative sentences:** *The price includes shipment fees.*
- ✓ **Exclamations:** *What a lovely office!*

## You should know

Click on the following link and listen to examples of sentences with rising and falling intonation:

[Listening to rising and falling intonation.](#)

## Ejercicio Resuelto

Click to read the Spanish translation.

En esta unidad estamos estudiando cómo ser educados cuando tratamos con nuestros clientes, por ejemplo al hacer ofertas. Pero ser educado no sólo consiste en elegir las palabras y expresiones adecuadas sino que también en un tema de entonación. La entonación se relaciona más con el cómo decimos las cosas que con el qué decimos.

Hay dos tipos de pautas de entonación: entonación ascendente y entonación descendente. Con la entonación ascendente subimos el tono de voz en la última

silaba acentuada de la oración, mientras que con la entonación descendente el tono de voz baja un poco.

Tienen entonación ascendente los siguientes tipos de oraciones:

- ✔ Preguntas que requieren la respuesta sí o no.
- ✔ Peticiones educadas que terminan con **señora** o **señor**.
- ✔ Ofertas.

Tienen entonación descendente los siguientes tipos de oraciones:

- ✔ Preguntas que comienzan por una partícula interrogativa.
- ✔ Peticiones educadas que no terminan con **señora** o **señor**.
- ✔ Órdenes e invitaciones.
- ✔ Oraciones enunciativas.
- ✔ Oraciones exclamativas.

## 2.3.- Now you put it into practice (VIII).

### Autoevaluación

Match the following sentences to its appropriate intonation pattern:



#### Matching exercise


Type of sentences	Answer	Intonation
Would you like me to call the accountant?	<input type="checkbox"/>	1. Rising intonation
Is that the key to my office?	<input type="checkbox"/>	
Where can I buy a newspaper?	<input type="checkbox"/>	
Could I have your name, madam?	<input type="checkbox"/>	
We have three different types of application	<input type="checkbox"/>	2. Falling intonation
Would you mind opening the window, please?	<input type="checkbox"/>	
Do you have any important cases for today?	<input type="checkbox"/>	
Could you open your bag, Sir?	<input type="checkbox"/>	
Are you travelling alone?	<input type="checkbox"/>	

Enviar

Being polite does not just consist in using the right words and expressions, but it is also a matter of intonation.

### You should know

Click on the following link to watch a video about intonation.

Lesson 10d - INTONATION - ... 



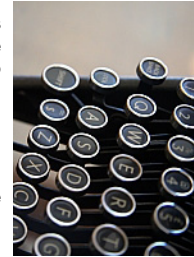
[Text summary](#)

### 3.- Words you need. Adjectival suffixes.

Let's start defining **adjectival suffixes**. A **suffix** is a particle which is added at the end of a word to form a derived word; in this case we are going to focus on those particles which are added to nouns or verbs to form a new derived adjective. For example:

- ✔ *Attract (verb) + -ive (suffix) > attractive (adjective).*
- ✔ *Profession (noun) + -al (suffix) > professional (adjective).*

The most common suffixes added to verbs or nouns to form adjectives are the following ones:



#### Suffixes and examples

SUFFIX	EXAMPLE
-al	National, professional, natural, musical, accidental, economical, financial.
-ent	Different, excellent.
-ive	Attractive, Effective, repetitive.
-ous	Continuous, dangerous, famous, adventurous, ambitious.
-ful	Beautiful, peaceful, careful.
-less	Endless, homeless, careless.
-able	Drinkable, avoidable, knowledgeable, fashionable, comfortable.
-ible	Edible.
-ed / -ing	Bored, boring, banking.
-ic	Angelic, volcanic, economic.
-istic	Realistic.
-ous	Poisonous.
-y	Healthy, creamy, messy.

### Ejercicio Resuelto

[Click to read the Spanish translation.](#)

Un sufijo es una partícula que se añade al final de una palabra para formar una palabra derivada, en este caso nos vamos a centrar en aquellos sufijos que se añaden a nombres o verbos para formar adjetivos.

Los sufijos más comunes que se utilizan en inglés para formar adjetivos son: **-al, -ent, -ive, -ous, -ful, -less, -able, -ible, -ed/-ing, -ic, -istic, -ous, -y.**

### Sufijos y ejemplos

SUFIJO	EJEMPLO
-al	Nacional, profesional, natural, musical, accidental, económico, financiero.
-ent	Diferente, excelente.
-ive	Atractivo, efectivo, repetitivo.
-ous	Continuo, peligroso, famoso, aventurero / atrevido, ambicioso.
-ful	Bonito, pacífico, cuidadoso.
-less	Interminable, sin hogar, descuidado.
-able	Potable, evitable, entendido / culto, moderno, cómodo.
-ible	Comestible.
-ed / -ing	Aburrido, Bancario.
-ic	Angelical, volcánico, económico.
-istic	Realista.
-ous	Venoso.
-y	Saludable, cremoso, descuidado.

- ◆ [Economic growth / economic development](#) (having to do with the economy of a country or region)
- ◆ [Economic holidays](#) (not costing or spending much money)

## You should know

To practice adjectival suffixes it's very important to do vocabulary exercises like the ones you can find in the following links:

[Word formation: Adjectives.](#)

[The Flatmates' suffix quiz.](#)

## A piece of advice

Do you know the difference between these pairs of adjectives?

### ✓ Historic – Historical

- ◆ [A historic occasion](#) (having significance in history)
- ◆ [A historic city](#) (A place which is important because it is old and interesting)
- ◆ [Historical evidence / historical event](#) (connected with history or with the past)

### ✓ Economic – Economical



### 3.1.- International trade and payments.

International transactions happen everyday. Some companies have costumers all over the world and they have to be familiar with some international agreements and conditions. Some others buy small companies all over the world because that's their business. Whatever the case, any type of international trade has to do with insurance, regulations, permits, taxes and receipts among other things. There is also the problem of currency, not all countries accept our money and sometimes we have to look for a solution. Let's see some terms related to international payments that could be useful for you in a not so distant future.



#### International trade and payments vocabulary

Expressions	Nouns	Verbs
Commercial invoice: factura comercial.	Volume: volumen de producción.	Supply: proveer.
Currency market: mercado de divisas.	Wealth: dinero, posesiones materiales.	Apply: solicitar.
Domestic and foreign tariffs: tarifas domésticas y extranjeras.	Arbitrage: arbitraje.	Accept: aprobar, aceptar.
Financial adviser: consejero financiero.	Expenditure: gastos.	Withhold: retener.
Merges and acquisitions: fusiones y adquisiciones.	Affiliate: filial, empresa afiliada.	Exchange: intercambiar.
Tax policy: política de impuestos.	Income: ingresos.	Distribute: distribuir.
Maintenance fee: tasa de mantenimiento.	Fund: fondos.	Fluctuate: fluctuar, oscilar.
Air waybill: documento de transporte aéreo.	Quota: máximo de bienes importados, cupo.	Save: ahorrar(se).
Letter of credit: letra de crédito.	Quotation: cotización.	Produce: producir.
Bill of lading: orden de reparto.	Intermediary: intermediario.	Receive: recibir.

Now complete this exercise with the vocabulary you've learnt in this section. Take your time and do it well.

[International trade exercise.](#)

### A step ahead

Click on the following link and you will find a wider list of international trading vocabulary. Use it to complete the exercise in this section.

[International Trade Vocabulary.](#)

## 3.2.- Figures.

In business, it is very frequent to deal with figures or numbers. It's necessary to know big figures in order to understand and produce some messages. In this section we'll study some very big numbers and fractions which will be very useful for us in the business world.

There are some expressions for really figures that you may not know. Let's take a look at them.



- ✓ **Hundred:** 100
- ✓ **Thousand:** 1,000
- ✓ **Million:** 1,000,000. In business, expressions such as *a seven figures salary* are very common to refer to millionaire quantities.
- ✓ **Billion:** 1,000,000,000. With huge amounts such as this, people prefer to say *1.5 billion* or *one point five billion*.
- ✓ **Trillion:** 1,000,000,000,000
- ✓ **Quadrillion:** 1,000,000,000,000,000
- ✓ **Quintillion:** 1,000,000,000,000,000,000

### Think about it

Take a look at this figure: 3,500,020. Is there anything wrong with it? Do you see any differences with your way of writing figures?

That's right, figures in English are written using commas instead of full stops every 3 numbers. The same figure in Spain would be 3.500.020. Some other countries prefer to avoid confusion by placing a blank every three numbers:

3 500 020. Funny, huh?

Just in case, be very careful when writing a cheque in English: write always the figure using numbers and words.

There are even higher numbers, but they are not as common and they are rarely used.

### A step ahead

For more information on higher figures, check this link. The highest figures used in maths are in this website.

[Standard Dictionary Numbers.](#)

In English, it's not enough to learn how to write a figure, you need to use it correctly in a sentence whether you are speaking or writing. This may sound a bit stupid but there is some differences between English and Spanish in this aspect. Read at the following sentences.

- ✓ *Billions of Dollars are spent on drug ads every year.*
- ✓ *I've got a million friends!*
- ✓ *The value of this company is three million euros.*

If you read the sentences carefully you will find the use of *million* and *billion* a bit confusing. In the first sentence, *billion* is used in the plural: billions. This is part of a not very accurate figure, we don't know how many billions are spent, but we know that it's several, so we use *billions*.

In the second sentence, we use *million* in singular form because we refer to 1,000,000 even though it's an idiom and it's not necessarily true. No one has a million friends. Notice also that we do not say "A million o friends".

Finally in the third sentence, we use the word *million* preceded by a plural expression, in this case the word "three". This is inconceivable in Spanish, after a plural such as "three" we use a plural expression such as "*millions*". This is not so in English, no matter what is the amount we want to express. The words *million*, *billion*, etc, are always used in their singular in normal figures such as *3 million*, *45 billion*, etc.

### 3.3.- Fractions.

Another essential mathematical aspect to take into account when making business is fractions. More often than not, businesspeople talk about shares in terms of fractions: *Mr. Garrison owns one third of the company and the rest is owned by me.* All fractions are expressed using ordinal numbers, so you must be familiar with them not to make any mistake that can cost you some money.



#### Fractions

Numbers	Words
1 <sup>st</sup>	First.
2 <sup>nd</sup>	Second.
3 <sup>rd</sup>	Third.
4 <sup>th</sup>	Fourth.
5 <sup>th</sup>	Fifth.
6 <sup>th</sup>	Sixth.
7 <sup>th</sup>	Seventh.
8 <sup>th</sup>	Eighth.
9 <sup>th</sup>	Ninth.
10 <sup>th</sup>	Tenth.
20 <sup>th</sup>	Twentieth.
30 <sup>th</sup>	Thirtieth.
40 <sup>th</sup>	Fortieth.
50 <sup>th</sup>	Fiftieth.
60 <sup>th</sup>	Sixtieth.
70 <sup>th</sup>	Seventieth.
80 <sup>th</sup>	Eightieth.
90 <sup>th</sup>	Ninetieth.
100 <sup>th</sup>	Hundredth.

The rest of numbers are constructed by adding "th" at the end of the number with the exception of 12<sup>th</sup> which is written twelfth. Let's see now some examples of fractions in English:

- ✓ 1/16: *one-sixteenth.*
- ✓ 1/8: *one-eighth.*
- ✓ 2/10: *two-tenths.*
- ✓ 3/8: *three-eighths.*

Notice that if you need to use the plural all you have to do is add -s after the ordinal number. The only exception is the word *second*. You don't say *seconds*, you use the word *halves* instead.

### A step ahead

Now, practice what you have just learnt in this section. Try the following exercise but be careful, check the spelling.











[Ordinal Numbers Exercise.](#)

## Appendix.- Licenses of resources.

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### Licenses of Resources used in session 03. "Let's make business."

Resource (1)	Resource information (1)	Resource (2)	Resource information (2)
	By: wstera2. License: CC by-nc-sa. From: <a href="http://www.flickr.com/photos/sully_aka_wstera2/2101677055/in/photostream/">http://www.flickr.com/photos/sully_aka_wstera2/2101677055/in/photostream/</a>		By: marc falardeau. License: CC by. From: <a href="http://www.flickr.com/photos/49889874@N05/5645164344/">http://www.flickr.com/photos/49889874@N05/5645164344/</a>
	By: pj_in_oz. License: CC by-nc. From: <a href="http://www.flickr.com/photos/pj_in_oz/2540696711/">http://www.flickr.com/photos/pj_in_oz/2540696711/</a>		By: saturn h. License: CC by-sa. From: <a href="http://www.flickr.com/photos/hhoyer/5473447642/in/photostream">http://www.flickr.com/photos/hhoyer/5473447642/in/photostream</a>
	By: iriss.org.uk. License: CC by-nc. From: <a href="http://www.flickr.com/photos/openlx/5951178334/in/photostream">http://www.flickr.com/photos/openlx/5951178334/in/photostream</a>		By: Roel Wijnants. License: CC by-nc. From: <a href="http://www.flickr.com/photos/roel1943/2146932673/in/photostream">http://www.flickr.com/photos/roel1943/2146932673/in/photostream</a>
	By: Here's Kate. License: CC by-nc-sa. From: <a href="http://www.flickr.com/photos/thedepartment/130040763/in/photostream">http://www.flickr.com/photos/thedepartment/130040763/in/photostream</a>		By: Public Domain Photo. License: CC by. From: <a href="http://www.flickr.com/photos/free-stock/4792018730/in/photostream/">http://www.flickr.com/photos/free-stock/4792018730/in/photostream/</a>
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