

**BUSINESS ENGLISH
PRACTICE AND PROGRESS**

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- **Monica Condruz-Băcescu** – Unit 3: *Absolute Banking*, Grammar File 2
- **Viorela-Valentina Dima** – Unit 1: *Offshore Business*, Communication File 2
- **Denise Dona** – Unit 4: *Legal Bytes*, Communication Files 1 & 3
- **Virginia Mihaela Dumitrescu** – Unit 5: *Fair Deal & Foul Play*, Grammar File 1
- **Elena Tălmăcian** – Unit 2: *Future and Information Technology*

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Offshore Business

SPEAKING – OFFSHORE ACTIVITIES

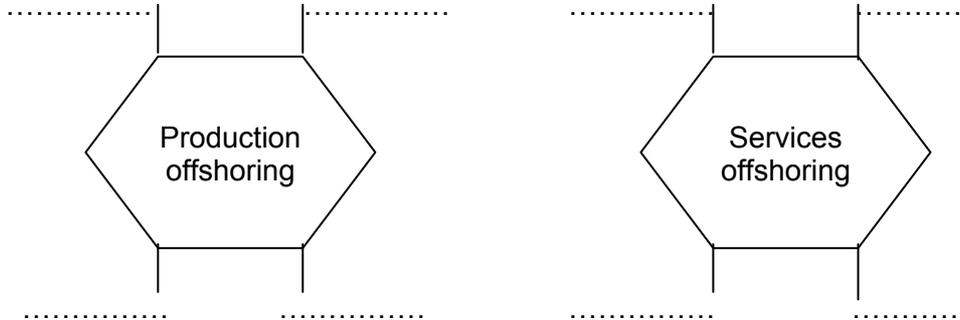
1. Join the two halves of the sentences below to discover alternative definitions of the term 'offshoring'.

1. the practice of sending work to be done	a. lower labour costs or more favourable economic conditions
2. opening companies abroad in a country	b. in another country in order to save money
3. moving a company's operations to another country for reasons such as	c. for a service from any foreign source
4. replacing a service formerly produced internally	d. where they pay less tax than in the home country

2. Look at the pictures below and identify the activities that can be offshored.

<p>Picture A</p> 	<p>Picture B</p> 	<p>Picture C</p> 	<p>Picture D</p> 
<p>Picture E</p> 	<p>Picture F</p> 	<p>Picture G</p> 	<p>Picture H</p> 

3. Put the activities in exercise 2 above into the right category:



4. Form four groups of students. Each group reads the card given by the teacher about newly emerging economies and takes notes on the following aspects: acronym, member countries, main characteristics.

5. Choose a group representative to make a two-minute presentation of the materials read. Answer any questions your colleagues may ask.

READING – ATTRACTIVE OFFSHORING DESTINATIONS

6. Form pairs and read the texts below as follows: one student reads Text A and answers the questions below it, the other student reads Texts B and C and answers the questions below them.

TEXT A: Offshoring Opportunities Amid Economic Turbulence

The current global services landscape is marked by antagonistic trends. On the one hand, firms are responding to **intensifying** cost-cutting imperatives by moving operations offshore. On the other hand, politicians are using global services offshoring as an easy scapegoat for current economic woes and high unemployment levels in their home countries, feeding resentment against **globalized** firms and their foreign host countries. Although signs of a slowdown in the growth of global services are evident in this environment, don't expect offshoring to end. In fact, the global services industry's full potential is ready to be tapped.

The latest A.T. Kearney Global Services Location Index™ shows that the world of services offshoring has changed dramatically since the first report **published** by the same global management **consulting** firm in 2003. What was then an **emerging** phenomenon that seemed to have great potential is now a natural element of corporate services supply chains. The industry has grown significantly and in many cases exceeded expectations from the early days. The part of the value chain that can be performed offshore has increased in value-add and complexity as we continue to see new types of services being handled remotely and across borders. At the same time, the geography of offshore delivery has expanded to include a

large number of countries **specializing** in different parts of the service-production ecosystem.

Adapted from www.atkearney.com

1. Why do companies move their operations offshore?
2. What is global services offshoring blamed for?
3. Is the future of offshoring predicted to be bright or bleak?
4. What has happened in the offshoring industry over the last decade? (indicate three aspects)

TEXT B: How do companies choose offshoring destinations?

The choice of offshoring destination is often made according to cultural concerns.

Japanese companies are starting to outsource to China, where large numbers of Japanese speakers can be found. German companies tend to outsource to Poland and Romania, where proficiency in German is common. French companies outsource to North Africa for similar reasons.

For Australian IT companies, Indonesia is one of the major choices of offshoring destination, due to: nearshore location, common time zone and adequate IT work force.

The Central America Free Trade Agreement (CAFTA) has made nearshoring (i.e. transferring business to a nearby country) more attractive between the Central American countries of Costa Rica, El Salvador, Guatemala, Honduras, Nicaragua, and the Dominican Republic and the US.

Adapted from Wikipedia.org

5. What determines companies' choice of offshoring destination?
6. Why do Japanese companies offshore to China?
7. Where do Australian companies offshore and why? (indicate 3 reasons)
8. What is nearshoring?

TEXT C: The 30 top IT offshoring locations

India is still king and China is its main competitor as a destination for offshore IT services, but five destinations have made their first appearance in Gartner's latest list of Top 30 Offshore service destinations: Bangladesh, Bulgaria, Colombia, Mauritius and Peru have for the first time made it into the Gartner top 30 with Panama, Sri Lanka and Turkey returning.

"In the past 12 months, Gartner has seen considerable efforts from many countries to consolidate or grow their positions as **leading** locations for offshore services. **Emerging** nations have placed significant emphasis on IT and business process services providing a vehicle for their economic growth, as many potential **trading** partners are moving from recession to tentative growth," said Gartner.

Adapted from ComputerWeekly.com

9. Which are the best two offshoring destinations in the IT industry?
10. Which are the five newest countries among the Top 30 Offshore service destinations?
11. Why do countries struggle to become attractive offshoring locations?

7. After answering the questions above, exchange information on the texts read with your pair member.

LANGUAGE NOTES



8. The texts above refer to some closely related notions. Read the explanations below and use the right form of the words to fill in the following statements.

nearshore (adjective)

at a short distance from the shore

nearshoring (noun)

moving a company's operations in a nearby country, often sharing a border with its country

offshore (adjective)

1. in or under the sea, close to the coast – **antonym**: inshore, onshore

2. outside the country, abroad – **antonym**: onshore

offshoring (noun) – **antonym**: inshoring, reshoring

moving a company's operations abroad, in a country with lower tax, labour costs etc.

outsource (verb)

to employ workers from outside the company to perform a certain job – **antonym**: insource

outsourcing (noun) – **antonym**: insourcing

reshoring (noun) – **antonym**: offshoring

bringing a company's operations from abroad back into the home country

1. Transportation costs are lower if we choose our manufacturing processes to Bulgaria, instead of offshoring to China.
2. Small family-owned businesses usually their accounting and juridical services.
3. oil production is significantly different from offshore production.
4. The new manager has decided to production of its electronic components back to US from China.
5. The recruitment agency will be cutting 100 IT jobs in UK to expand

6. From the language barrier point of view, call centers to rural areas in America is preferable to offshoring to South-East Asia.
7. diving has been restricted to avoid the irreversible destruction of the coral habitat.
8. During economic crises, a large number of companies are considering to tax havens.
9. More and more companies prefer to outsourcing, to maintain control over their operations.
10. During bad weather conditions, tourists are advised to refrain from swimming.

9. Put the words next to the preposition they select, and then add extra words in each category.

according	action	afraid	blame	choice	cost	destination	due
	emphasis	increase	information	permission	proficiency		
proud	reason	resentment	respond	restrictions	scapegoat		
	specialize	tax	tend	use	violence		

against	for	in
.....
.....
.....
.....
.....
of	on	to
.....
.....
.....
.....
.....

10. Make sentences with the following words, paying attention to the preposition they select.

1. attempt (noun):
2. number (noun):
3. influence (noun):
4. prepare (verb):
5. successful (adjective):

GRAMMAR – ADJECTIVES ENDING IN -ING OR -ED

11. Choose the right version(s) to complete the rules below.

Rule 1: Adjectives ending in -ING

- a) describe a process or state that causes emotion (e.g. *boring*)
- b) describe how people feel (e.g. *bored*)
- c) describe a process or state that lasts for a while (e.g. *long-lasting*)

Rule 2: Adjectives ending in -ED

- a) describe how people feel (e.g. *bored*)
- b) describe the result of an action (e.g. *broken*)
- c) describe a process or state that causes emotion (e.g. *boring*)

12. Complete the phrases below with the right adjectival form of the verbs given.

1. The company has a subscription for ITAK Magazine, by the International Association of Information Technology Asset Managers. **PUBLISH**
2. We are making a study on the IT vendors on the European market: history, products and services, financial data etc. **LEAD**
3. A firm has been invited to review the company's financial statements. **CONSULT**
4. All of the company's shares are held by employees or associates. **TRADE**
5. Businesses are under pressure to protect the environment. **INTENSIFY**
6. To increase employability, graduates have to prove they have gained skills in the field they want to work in. **SPECIALIZE**
7. economies in Asia or Latin America have a great potential for development, but evince significant political, social or financial risks. **EMERGE**
8. firms offer the same standardized products to buyers from various countries and cultures. **GLOBALIZE**
9. A partner is a company or country with which you do business regularly. **TRADE**
10. For the 2-month summer internship the bank is looking for students..... in accounting. **SPECIALIZE**

16. Match the tax collocations below with their definitions.

1. payroll tax	a. person who pays taxes
2. progressive tax	b. money to be paid to the government so that one can drive their car on the roads
3. tax avoidance	c. a fixed amount/ percentage that a taxpayer can subtract from his/her gross income to arrive at the taxable income (e.g. allowances for home repair expenses, or study costs)
4. income tax	d. legal minimization of tax liability through financial planning techniques
5. tax payer	e. an amount deducted from an employee's salary to compensate for benefits if he/she loses his/her job
6. tax evasion	f. a tax to be paid by companies function of the amount of profit gained
7. corporate tax	g. income tax and other deductions from an employee's salary
8. tax deduction	h. goods not subject to taxation
9. property tax	i. category of income subject to a particular tax rate
10. car tax	j. a tax imposed by governments on the income/revenues of individuals or corporations
11. flat tax	k. a tax imposed by the government on real estate
12. unemployment compensation tax	l. indirect tax on the consumption of goods and services
13. tax bracket	m. a system imposing the same income tax rate to all taxpayers, regardless of their income bracket
14. value added tax	n. income tax that takes a larger percentage of a larger income and a smaller percentage of a smaller income.
15. tax free	o. illegal attempt to minimize tax liability

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15

17. Choose the right version.

- In many countries, governments impose taxes on the capital of companies.
a. income b. corporate c. property
- Big companies hire accounting firms to advise them on tax strategies.
a. avoidance b. deduction c. evasion

3. With duty-free shopping, customers buy products without paying taxes, whereas with tax shopping, customers buy products at a price including taxes and may reclaim the VAT paid in other countries.
 - a. deductible
 - b. paying
 - c. free
4. Proponents of tax rates argue that the constant rate makes them easier to track and collect.
 - a. regressive
 - b. flat
 - c. progressive
5. Proponents of progressive tax rates argue that people in a higher income tax should pay higher taxes than those in a lower one.
 - a. bracket
 - b. haven
 - c. money

SPEAKING – REASONS TO AVOID PAYING TAXES

18. Get into groups of four. Discuss the following reasons to avoid taxes and rank them from the least acceptable to the most acceptable.

<i>Reasons to avoid paying taxes</i>	<i>Acceptability</i>
A. low quality government services in return for taxes	1.
B. high income tax rates lead to low disposable income, hence less items bought	2.
C. high level of tax bureaucracy	3.
D. using company funds to keep the business on float, i.e. to avoid bankruptcy	4.
E. non-transparent allocation of public funds	5.

19. Find at least one solution the government could adopt to discourage tax evasion, for each of the above situations. Compare your solutions with those of the other groups and the teacher.

TRANSLATION

20. Read the English text below and its translation into Romanian. Identify 5 mistakes in the Romanian version and underline them.

Facing a pensioned financial future of social insecurity and Medi(could)Care(less) is a growing reality for today's pre-retirees and early retirees - even for those that don't fit the profile of overindulgent boomer consumers and have been doing their best to save and invest. Increasingly, they face the double whammy of "gently persuaded" early retirement or not-so-gentle off-the-payroll offshoring of their jobs - both of which leave them without the health insurance they intended to rely on until becoming eligible for Medicare.

Abridged from Investopedia.com

Confruntarea cu un viitor financiar pensionat de insecuritate socială și Medi(ar putea) Ingrijire(mai puțin) este un fapt tot mai întâlnit printre cei care astăzi se apropie de pensionare sau beneficiază de pensii anticipate – chiar și printre cei care nu se potrivesc profilului de consumatori cheltuitori Boomer și au făcut tot posibilul pentru a economisi și a investi. Din ce în ce mai mult, aceștia se confruntă cu două opțiuni care îi dezavantajează: pensionarea anticipată "ușor de convins" sau externalizarea locurilor lor de muncă (deci lipsa unei slujbe și, implicit, a unui salariu) - ambele opțiuni îi lasă fără asigurarea de sănătate pe care se bazează până la a deveni eligibil pentru Medicare.

21. Rewrite the Romanian version, correcting the mistakes.

22. Translate into Romanian:

The melting north

The Arctic is warming twice as fast as the rest of the planet and the retreating ice offers access to precious minerals and new sea lanes.

The Arctic is already a big source of minerals: zinc in Alaska, gold in Canada, iron in Sweden and nickel in Russia. Exploration licenses for oil and gas are now being issued across the region, in the United States, Canada, Greenland, Norway and Russia.

On April 18th 2012 ExxonMobil finalised the terms of a deal with Russia's Rosneft to invest up to \$500 billion in developing offshore reserves, including in Russia's Arctic Kara sea. Shortly before that, Russia's president announced plans to make it much more attractive for foreigners to invest in Russian offshore energy production. "Offshore fields, especially in the Arctic, are without any exaggeration our strategic reserve for the 21st century," he said.

Adapted from *The Economist*

23. Translate into English:

Companii mulțumite de externalizarea serviciilor

Perioada de criză economică din ultimii trei ani a determinat companiile din toată Europa să își eficientizeze operațiunile. Un rol deosebit de important în acest demers l-a avut externalizarea diferitelor servicii, ca o metodă eficace de a controla costurile.

S-a constatat că firmele care apelează la externalizarea serviciilor o fac în cunoștință de cauză, acordând o atenție deosebită condițiilor de livrare a serviciilor, calității acestora, și cântărind atent avantajele și dezavantajele pe care externalizarea le prezintă.

Adapted from *Bursa*

WRITING – REASON AND CONTRAST

24. When expressing agreement or disagreement with an idea/ a statement, several linking words are useful. Fill in the statements below with a word or phrase from the box.

although	as	because	due to the fact that	in spite of
nevertheless	on account of	since	unlike	while

Reason

1. she missed the plane, she had to cancel her trip abroad.
2. The government didn't collect the intended amount of taxes the country's 10 largest corporations had moved their operations offshore.
3. She was promoted Area Sales Manager her hard work.
4. They could not deliver the goods on time the road had been seriously damaged by the landslide.
5. They weren't allowed in the club they didn't have their IDs to prove their age.

Contrast

6. I do not have a driver's license, my brother, who has had one for 2 years now.
7. I hadn't been there before, I managed to find the hotel easily.
8. my colleagues have a week off, I have to work overtime to write a long overdue report.
9. He decided to invest his money in the taxi company the bad rumors regarding its financial viability.
10. The doctors were not optimistic about his chances of recovery., he managed to recover quickly, surprising everyone.

25. Give reasons for or against one of the following statements. Write about 50-80 words.

- A. "Taxes are the price we pay for civilization." (Oliver Wendell Holmes Jr., US Supreme Court of Justice)
- B. "The real spelling of aid is t.a.x." (Jeffrey Owens, Head of tax at the OECD, Nov. 30, 2008)
- C. "Offshore is a kitchen where corporate books are cooked." (Jack Blum, Canadian writer)
- D. "Tax havens aren't just about tax. They are about escape – escape from criminal laws, escape from creditors, escape from tax, escape from prudent financial regulation – above all, escape from democratic scrutiny and accountability." (Nicholas Shaxson, British journalist)

CASE STUDY – OUTSOURCING IT SERVICES

TASK 1: Listen to the following documentary on *Outsourcing to India* and mark the statements True or False.

(listening material from <http://www.youtube.com/watch?v=LnhTQFHkgmw>)

Statement	True	False
1. The Indian population is 3.5 times bigger than the American one.	<input type="checkbox"/>	<input type="checkbox"/>
2. The cost of living in India is half that in the US.	<input type="checkbox"/>	<input type="checkbox"/>
3. People employed in Indian call centers assume an American identity while talking to customers.	<input type="checkbox"/>	<input type="checkbox"/>
4. People employed in Indian call centers undergo training as far as their pronunciation is concerned.	<input type="checkbox"/>	<input type="checkbox"/>
5. Despite the flourishing outsourcing industry, the Indians are not so confident about their economic future.	<input type="checkbox"/>	<input type="checkbox"/>

TASK 2: Listen again and complete the collocations to discover services that can be outsourced to India.

cartoon
tax
.....	cards
.....	reservations
lost

bank
.....	collection
.....	rays
CAT
.....	games

TASK 3: Read the following text and answer the questions below it.

India's new outsourcing rival – Romania?

The rising costs for U.K. companies that provide and use Indian offshore information technology services could drive businesses to cheaper locations, such as Eastern Europe, according to a new report. The latter says that Romania and other Eastern European countries are virtually ignored by U.K. companies but are predominantly the first outsourcing choice for the rest of Western Europe.

The report claims that not only is the cost of using and providing IT services in Romania much cheaper than in India, but the country is also

home to an abundance of well-educated and highly skilled workers who have a better understanding of Western European culture than their Asian counterparts.

Moreover, the document argues that the United Kingdom's use of India is largely driven by historical and cultural links to the country, but companies may be forced to look elsewhere, as skills and resources become scarcer and costs start to rise.

There is the opportunity both for service providers to improve their competitive edge - by acquiring resources and companies in Romania more cheaply than in India - and for users to buy comparable levels of IT service at a much lower cost.

"Although from the business point of view, Romania is quite backward compared to Western Europe and probably no better than the Indian and Asian alternatives, it is arguably closer in cultural affinity. The language and education are good enough." one of the authors of the report said.

The report estimates that in the future Romanian revenue from European countries will be obtained mostly from France, Germany, the United Kingdom and the Netherlands.

Adapted from <http://news.cnet.com/>

1. Why would UK companies decide to replace India for Eastern Europe as offshore destination?
2. According to the report, what are the advantages of outsourcing to Romania? (indicate three aspects)
3. How can companies benefit from outsourcing to Romania?
4. How can clients benefit from outsourcing to Romania?
5. What are the disadvantages of outsourcing to Romania? (indicate 1)
6. What countries is Romania estimated to attract as far as outsourcing is concerned?

TASK 4: Get into groups of four students. You represent a leading IT service and consulting company based in United Kingdom and **you are holding a meeting** to decide where to outsource your Customer Service/ Call Centre operations: to India or to Romania. **Follow the Steps indicated by your teacher.**

TASK 5: Fill in the Minutes of your meeting on the next page.

MINUTES OF THE MEETING

Name of Company/ Department:

Date: **Time:**

Attendees:

Chairperson:

.....,

.....,

.....,

Apologies for absence:

Proposals:

1. India was proposed as an offshoring destination for the following reasons:

a.

b.

c.

2. Romania was proposed as an offshoring destination for the following reasons:

a.

b.

c.

Discussion: The following aspects were clarified:

a.

b.

c.

Decisions: was chosen as an offshoring destination.

Follow up actions:

a.

b.

c.

Adjournment of Meeting:

There being no other business, the meeting was adjourned at pm.

Signatures:

Minutes taken by:

Task 6: Compare your decisions with those of the other groups. Use the Minutes of your meeting to help you focus on the details.