

Bankas . Bankas pakalpojumi. Rēķini un dokumenti.

Specialitāte: Grāmatvedība.

Task 1. Warm-up activity.

Here are some jobs and definitions. Fill in the gaps in the definitions with words from the list.

Specializing, studying, for inspecting its accounts, processing the records, giving administrative support, to inspect its accounts.

Trainee accountants

Accountants who are _____ 1 _____ for Professional examinations.

Bookkeepers

Administrative staff responsible for _____ 2 _____ of a business's financial activities.

Tax accountant

An accountant _____ 3 _____ in a company's tax affairs.

Back-office manager

Person in charge of the staff responsible for _____ 4 _____ to the Finance department.

Internal auditors

Employees of a company who are responsible _____ 5 _____.

External auditors

People employed by an outside firm of accountants and hired by a company _____ 6 _____.

(English for accounting Evan Frendo, Sean Mahoney Oxford Business English)

Vocabulary (Vārdu krājums)

Allocate funds-piešķirt līdzekļus

Intermediary-starpnieks

Deposit- noguldīt

Depositor-noguldītājs

Account-konts

Interest-procents

To borrow-aizņemt

Profit-peļņa

To make a profit-iegūt peļņu

To yield-dot labu peļņu

To charge interest-pieskaitīt procentu

To persuade-parliecināt

Labour-darbaspēks

Taxes-nodokļi

Customer's disposal-clientu rīcībā

Depreciation-iekārtu amortizācija, norakstījumi

Expenses-izmaksas, izdevumi

Overheads-virsizmaksas, administratīvie izdevumi

Profit and loss account-peļņas un zaudējumu aprēķins

Gross profit margin-bruto peļņa

Reading(Lasīšanas uzdevumi)

Banks

Banks play a very important part in our daily lives; they serve both individuals and firms in a number of ways. They are concerned with the flow of money in and out of the economy. They often co-operate with the government by trying to stabilize the economy and control inflation. They specialize in providing capital and allocating funds on credit.

A bank's main function is to act as an intermediary. On the one hand, people deposit money in the bank. They ask the bank to place it in their accounts. On the other hand, the bank lends money to people who need it; both to individuals who need, say, BEF 50,000 and to firms which need BEF 5,000,000.

Depositors want their capital to earn interest and borrowers wish to obtain capital. The bank is therefore a reservoir of loanable money, where the money flows continually in and out.

So, the bank collects small sums of money from its depositors, and places this money so that it yields the largest possible profit.

One of the ways a bank earns its living is by charging interest. When it lends money to a customer, it makes him repay a little more than he borrows. The difference between the sum lent and the sum repaid is called interest. The bank itself pays interest on the money the depositors place in their accounts with the bank; and it is by offering interest on their capital that the bank persuades the general public to deposit its money there. However, the interest customers pay on the money which the bank lends them is always higher than the interest

which the bank pays its depositors. So the bank itself attempts to make a profit by lending its depositors' money.

A bank also performs a number of other services: it provides deposit boxes for its customers to put their valuables for safe keeping; it almost always has a night safe in which shopkeepers can place their day's takings after closing time.

A branch manager is always at his customer's disposal, not only to solve the financial problems, but also to advise them on what to do with their money, and to give them all the information they require. In fact, a good banker knows as much about people as about money.

Answer the following questions .

- 1.What do banks specialize in?
- 2.What is the main function of a bank?
- 3.How does a bank earn its living?
- 4.What is interest?
5. How does a bank make a profit?
- 6.What other services does a bank perform?

(From Be leader ! Business English Guide E.Karlova „Kapo“2005.)

Task 2 .

Fill in the gaps using words from the text.

Banks play a very _____1 in our daily lives.They specialize in _____2 and _____3 on credit.A bank's main

function is to act as an _____ 4. Depositors want their capital to _____ 5. Banks earn their living _____ 6. The difference between the sum lent and the sum repaid is called _____ 7. The bank itself _____ 8 on the money the _____ 9 place in their accounts. A bank also performs _____ 10 . A branch manager is always _____ 11.

Use of language (Valodas lietojuma uzdevumi)

Task 3. Reading a profit and loss account

Fill in the missing words (1-7). Choose from the following:

Cost of sales, depreciation, expenses, gross profit margin, overheads, pre-tax profit, sales income.

RBH plc

Profit and Loss Account

for the year ending 31 December 2011

000\$

(1)_sales income__	2,4650	
(2)_____		
Materials	870	
Labour	790	
(3)_____ (profit)	1,660	
		990
(4)_____		
Salaries	220	
Capital expenditure	120	
Distribution	140	
Advertising	85	
Bank lokans, interest payments	38	
(5)_____		
Rent	12	
Heat, light, telephone	11	
Miscellaneous	8	
(6)_____	55	
(7)_____		

Task 4. Complete the passage using words from the list.

credit account cash transactions
payment balance deposit
cheque debit debit card

Jane Sadler opened her __account (1) with the Medway Bank on 28 th January with a cash __2____ of 300\$. On 15 th February she wrote a __3____ for 53.25 \$ and this appeared as a __4____ on the bank statement on 20 th February. On 22nd February she took out 60 \$ in __5____ from the cashpoint machine. On the following day the bank debited 33.50 \$ from her account for a __6____ she had made using her __7____. Her monthly salary was paid directly into her account and this appeared as a __8____ of 802.20 \$ on 26 th February. There were no further __9____ on her account and she finished the month with a __10____ of 955.45 \$.

(From Test Your Professional English Finanace Simon Sweeney Penguin English

New Insight into Business Graham Tullis, Tonya Trappe Students' book)

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Literature

1. English for accounting (Evan Frendo, Sean Mahoney) Oxford Business English
2. Be leader! Business English Guide.E.Karlova.(„Kapo“ 20005)
- 3.Test your Professional English Finance.Simon Sweeney. Penguin English.
4. New Insight into Business . Graham Tullis, Toya Trappe. Student's book.