



*Академия*

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## **ENGLISH FOR ECONOMISTS**

**THE COLLECTION OF LEXICAL EXERCISES IN  
PROFICIENCY FOR STUDENTS' INDEPENDENT  
WORK**

**MINISTRY OF PUBLIC HEALTH OF UKRAINE**

**NATIONAL UNIVERSITY OF PHARMACY**

**FOREIGN LANGAGES DEPARTMENT**

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The collection of lexical exercises in proficiency for  
students' independent work

**Kharkiv**

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This collection of exercises is intended to check lexical skills in accordance to  
the work program "The English Language" for applicants of higher education of  
economical faculties of universities at B2+ level. It consists of 5 units and contains  
texts and lexical exercises from the main lexical topics such as “Business  
etiquette”; “Success”; “Demand”, “Market price” and “Goods and services”.

It can be used as additional material for the English language textbooks for  
classroom and independent work of applicants of higher education of full-time and  
part-time studying. It can appear helpful for scientists and teachers in their  
professional activities.

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## PREFACE

The current state of foreign economic relations development requires a qualitatively new approach not only to the problems of studying economics in general, but also to the language training of future economists. Theoretical knowledge acquired by students during economic theories, management and accounting classes must be consolidated in English classes.

This collection of lexical exercises is intended to improve lexical skills in accordance to the work program "The English Language" for applicants of higher education of economical faculties of universities at B2+ level. It consists of 5 units and contains texts and lexical exercises to them from the main lexical topics such as "Business etiquette"; "Success"; "Demand", "Market price" and "Goods and services". It will facilitate the process of learning the foreign language with the aim of expanding the vocabulary, working out the correct use of words and increasing interest in learning a foreign language.

The purpose and objectives of the publication is to develop skills of understanding and analysis of original texts on major economic topics, the accumulation of vocabulary, improving spoken language skills and the ability to lead a conversation according to the curriculum for economic faculties of non-English higher education institutions. The system of exercises provides fast and effective mastering by students the necessary knowledge and development of steady skills of professional, oral and written communication and work with English-language economic literature.

The collection of lexical exercises is created to help applicants of higher education of economic specialties universities to improve, test and systematize their vocabulary knowledge. It can be used during practical classes and individual work at economic faculties of higher schools and universities.

It can appear helpful for scientists and teachers in their professional activities.

# Unit 1

## Business etiquette



As times change, so do social norms for personal and professional behavior, but that doesn't mean basic etiquette doesn't matter.

**Business etiquette** is a set of rules that govern the way people interact with one another in business, with customers, suppliers, with inside or outside bodies. It is all about conveying the right image and behaving in an appropriate way. Unprofessional behavior could lose your business. Here are 15 basic etiquette rules you should follow:

1. When in doubt, introduce others.
2. A handshake is still the professional standard.
3. Always say “Please” and “Thank you.”
4. Don't interrupt.
5. Watch your language.
6. Double check before you hit send.
7. Don't walk into someone's office unannounced.
8. Don't gossip.
9. Don't eavesdrop.
10. Acknowledge others.
11. Avoid the “Big Two.”
12. Be on time.
13. No phone during meetings.
14. Don't be a business card pusher.

15. Show genuine interest.

Business etiquette is important because it creates a professional, mutually respectful atmosphere and improves communication, which helps an office serve as a productive place. People feel better about their jobs when they feel respected, and that translates into better customer relationships as well.

***Task 1. Read the text and mark the sentences T (True) or F (False)***

1. If you are a salaried employee of your company, it is acceptable to come in a few minutes late or leave a few minutes early.
2. In business, the corporate culture is always hierarchical.
3. Within the same industry, rules vary slightly from office to office.
4. Jokes are always a good way to clear tension in the office.
5. It is a good idea to take responsibility for your mistakes at work only if you believe that someone will notice.
6. It is always against company policy to accept gifts from clients.
7. If you forget someone's name, don't worry about it, keep talking.

***Task 2. Choose the best answer***

1. In business, direct eye contact should be made:
  - A. 30-40 percent of the time
  - B. 50-60 percent of the time
  - C. 40-60 percent of the time
  
2. Emails and telephone calls should be responded to:
  - A. The same day that they are received
  - B. As soon as possible
  - C. Within 24 hours

3. Taking a call on your cell phone during a business meeting is acceptable:
- A. All the time
  - B. Only if you excuse yourself before answering the call
  - C. Only if you advise members of the meeting before the meeting begins
4. Texting on your cell phone during a business meeting is acceptable:
- A. Only if you are discreet
  - B. Only if you are waiting for an important text message
  - C. Never
5. Good ethics is based on:
- A. A set of values
  - B. Legal rules of ethics
  - C. How you were raised
6. True ethics means:
- A. Holding yourself to a high standard of what is right
  - B. Following the rules of ethics so you don't get into trouble
  - C. Doing what your superiors feel is true ethics
7. Determining which clothes are appropriate for your job means:
- A. Dressing to fit your company
  - B. Dressing to meet the expectations of those you do business with
  - C. Dressing so that you are in style with fashion trends

***Task 3. Choose the most appropriate answer for each sentence.***

1. Business etiquette is all about building good ..... with your clients.
  - A. reports
  - B. relation
  - C. reactions
  
2. Always be ..... when meeting with clients. No one likes waiting around for someone who is running late.
  - A. punctual
  - B. persistent
  - C. persnickety
  
3. Appropriate ..... is especially important when meeting with potential clients.
  - A. aspect
  - B. attendance
  - C. aspiration
  
4. Make sure to do research regarding cultural customs and proper ..... before doing business with people and companies in other countries.
  - A. proactivity
  - B. performance
  - C. protocol
  
5. If you're going to share a meal with a client, be sure to use appropriate table .....
  - A. style
  - B. method
  - C. manners



**Task 4. Correct the register in the letter. Replace the informal phrases in bold in the letter with the formal phrases below.**

**A.** I look forward for your reply

**B.** Yours faithfully

**C.** I am writing to apply for the position.

**D.** Please find enclosed

**E.** I consider myself.

**F.** I am available.

**G.** Which were advertised.

**H.** Would be useful experience

**I.** Recently obtained

Dear Sir/madam,

**1) I want to apply for the job** of part-time lifeguard **2) that I read about** in the daily Gazette on Tuesday, 3<sup>rd</sup> April.

I am in my final year at sixth form college and I am considering a career as a PE teacher. **3) I just got** a certificate in lifesaving and first aid and feel that a summer job as a lifeguard **4) is a good idea** for me.

Last summer, I worked as a receptionist at my local swimming pool and as a delivery person in the evenings.

**5) I think I'm** hardworking and enthusiastic. I am also good at working with people.

**6) Here's a copy of my CV. 7) I can come for** an interview at your convenience. **8) I can't wait to hear from you soon.**

**9) Best regards.**

Peter Black

**Task 5. Complete the text with the words below**

<b>effort</b>	<b>keen</b>	<b>follow up</b>	<b>development</b>	<b>impress</b>
<b>key</b>	<b>firm</b>	<b>research</b>	<b>eye</b>	<b>dealt</b>

**Job interview tips**

It's very important to follow some steps in order to have successful interview. A good idea is to ..... the company so that the interviewer will understand that you have made the ..... to learn something about the organization.

Expect to be asked to describe how you ..... with challenging situations and tasks. Interviewers are ..... on hearing what actions you took and what results you got.

This is called the "star interviewing technique". The best to prepare for this is to think of stories in your career that demonstrate how you overcome a challenge using your ..... strengths.

Apart from all these tips you should take special care on the day of the interview to dress to ..... . Moreover , when you meet the interviewer, be sure to make ..... contact when you introduce yourself and have a(n) ..... handshake.

Finally, ask about the team you will belong to and what its .....and its goals are for future. Don't forget to ..... the interview with a friendly email or call.

**Task 6. Read the text. What is it? What is for? Fill in the gaps**

Travelling abroad  
degree  
lifeguard  
interest's  
university  
shop  
grades  
waitress

## **Curriculum Vitae**

***Peter Black***

34 Park Avenue, New York

[peter@hotmail.com](mailto:peter@hotmail.com)

date of Birth: 15/ 06/1992

### ***Education***

**2006-2010**

1) ..... in German literature & English,

2) ..... of New York, USA

**2004-2006**

New York college

Exam subjects and 3) .....: German literature (A),

History(B), English(A)

### ***Work experience***

**2009-2010**

4) ..... , Aquatic Centre , New York

**2008-2009**

5) Piper's Pizza, New York

2007

6) ..... assistant, Casual Clothing, New York

***Hobby & 7) .....***

Learning foreign languages, swimming, basketball and

8) .....



## Unit 2

### Success



### **How to be successful in business?**

To succeed in business today, you need to be flexible and have good planning and organizational skills. Many people start a business thinking that they'll turn on their computers or open their doors and start making money, only to find that making money in a business is much more difficult than they thought.

Whatever type of business you want to start, using the following nine tips can help you be successful in your venture.

#### **1. Analyze Your Competition**

Competition breeds the best results. To be successful, you can't be afraid to study and learn from your competitors.

#### **2. Understand the Risks and Rewards**

The key to being successful is taking calculated risks to help your business grow. A good question to ask is "What's the downside?" If you can answer this question, then you know what the worst-case scenario is. This knowledge will allow you to take the kinds of calculated risks that can generate tremendous rewards.

#### **3. Be Creative**

Always be looking for ways to improve your business and make it stand out from the competition.

#### **4. Prepare to Make Sacrifices**

In many cases you have to put in more time than you would if you were working for someone else, which may mean spending less time with family and friends to be successful.

### **5. Provide Great Service**

There are many successful businesses that forget that providing great customer service is important. If you provide better service for your customers, they'll be more inclined to come to you the next time they need something instead of going to your competition.

### **6. Be Consistent**

Consistency is a key component to making money in business. You have to keep doing what is necessary to be successful day in and day out. This will create long-term positive habits that will help you make money in the long run.

#### ***Task 1. Read the text and mark the sentences T (True) or F (False)***

1. Starting a business requires analytical thinking, determined organization, and detailed record-keeping.
2. It's not important to be aware of your competition and either appropriate or improve upon their successful tactics.
3. You'll almost certainly end up working harder for yourself than you would for someone else, so prepare to make sacrifices in your personal life when establishing your business.
4. Providing improper service to your customers is crucial to gaining their loyalty and retaining their business.

**Task 2. Fill in the word from the box**

<b>budget</b>	<b>options</b>	<b>modernize</b>	<b>equipment</b>
<b>competitive</b>	<b>proposal</b>	<b>long overdue</b>	<b>investments</b>

1. A(n) ..... presents new ideas and strategies.
2. Factory ..... is expensive but it lasts a long time.
3. Our equipment is old; we need to .....
4. A new car is ..... We should have bought one long ago.
5. We have several ..... - we can advertise on TV, on the radio, or in the papers.
6. In order to stay competitive with other companies, we must ..... our production.
7. Wise ..... will make us more competitive.
8. We have enough money for television advertising in our .....

**Task 3. Find the best definition for each word.**

- bankrupt** is income remaining after settling all expenses
- demand** is a company or project undertaken by an entrepreneur to seek, develop, and validate a scalable economic model
- investment** is the process of making a product or service available for the consumer or business user who needs it
- distribution** a person judged by a court to be insolvent, whose property is taken and disposed of for the benefit of their creditors.
- start up** the action or process of investing money for profit
- profit** is the consumer's desire and ability to purchase a good or service

*Task 4. Use the words below to complete the text*

<b>competitive costs</b>	<b>profit</b>	<b>demand</b>	<b>customers</b>	<b>control</b>
<b>growth</b>	<b>opportunities</b>	<b>market</b>	<b>leader</b>	<b>percentage</b>

What makes a company successful?

To begin with, of course, a successful company has to make a(n).....  
That means that it has to keep ..... as low as possible – the cost of manufacturing, for example. Secondly you need to make big sales so there has to be a(n) ..... for your products. And of course, you want to be ..... . If your competitor brings out a better product, you can lose ..... . The most successful companies ..... the market. That means they have bigger ..... of sales and a bigger market share than their competitors. Their product is ..... . It sells more than any other product in the sector.

Another factor for success is ..... . No company wants to stand still. Successful companies are always finding new markets and new ..... to grow.

*Task 5. Join the sentences with the words in brackets*

1. I paid for the next – day delivery. The item took three days to arrive. (**despite the fact that**)
2. I had my receipt. The sales assistant wouldn't give me a refund. (**in spite**)
3. The jacket was expensive. The quality of it was poor. (**although**)
4. I received a refund. I am still not satisfied. (**even though**)
5. The shop wouldn't replace the item. It was damaged. (**despite**)

**Task 6** Fill in the sentences with the correct word derived from the word in brackets.

1. People often ..... the name Coca-Cola to just Coke. (**SHORT**)
2. Exercise and eating healthily helps ..... your body. (**STRENGTH**)
3. Please .....you have your receipt when returning faulty items. (**SURE**)
4. How much will it cost to ..... these photographs? (**LARGE**)
5. We must .....consumers to shop responsibly. (**COURAGE**)
6. The situation may ..... . (**WORSE**)
7. The organization has been working to raise ..... of human rights. (**AWARE**)

**Task 7.** Read the letter of complaint and choose the correct word

1) *Although/However* the bag was supposed to be delivered within three working days, I still have not received it. 2) *Furthermore /But*, when I tried to contact you, the person who answered the phone was very rude to me 3) *and/but* kept me holding online for ten minutes before she aggressively said that my order had been dispatched and would be delivered the day after.

4) *In addition/However*, I still have not received anything. As a regular customer of yours I feel very disappointed with the way I have been treated. 5) *Therefore/Despite*, I would like to cancel my order and expect to receive a written apology.



**Task 8. Complete the dialogue with the following phrases.**



<b>Would it help if</b>	<b>That could be a solution</b>	<b>If we did that</b>
<b>What could we do</b>	<b>What if we</b>	<b>That wouldn't help</b>

**Ann:** The sales staff are selling lots of products, but it takes us too long to deliver the orders to the customer. .... to make the system more efficient?

**Ben:** ..... took on more sales staff?

**Ann:** ..... . We've got enough staff. It's the order processing system that's not working well.

**Cindy:** ..... the sales reps carried laptops when they visited customers? That way, they could enter orders immediately.

**Ben:** Yes! ..... , we could reduce the time it takes to transfer orders to the sales office.

**Ann:** .....!

## Unit 3

### Goods and services



People begin to learn about economics when they are still very young. Even before they start school, they make two very important economic discoveries. They find that there are a lot of things in the world they want. They also find that they cannot have them all. There is a big gap between what they want and what they can have. Later, young people learn another lesson. When they watch television commercials, they discover that there are thousands of things they or their parents could buy. Gradually, they settle into the two major economic roles: consumer and producer. In the role of consumer, a person buys goods and services for personal use, not for resale.

Consumer goods are products, such as food, clothing, and cars that satisfy people's economic needs or wants. Some consumer goods, such as food, do not last a longtime. Other goods, such as cars or notebooks, last longer. Sooner or later, consumer goods are used up.

Services are actions, such as haircutting, cleaning, or teaching. Services are used up at the time they are provided. A producer makes the goods or provides the services that consumers use. A person who shovels snow during the winter or clerks in a store is providing a service. Students working after school or during the summer earn money to buy some of the things they want – players, notebooks, or a car. They are learning about the role of the producer.

Capital goods are goods that are used to produce other items. Tools, machines on a production line, and buildings are examples of capital goods. Some items can be either capital or consumer goods. The decision on the relative amounts of

consumer and capital goods to produce is very important, for it will shape a country's economy for years to come.

On the one hand, by creating more capital goods (machines, tools, and factories) the country is adding to its capital resources. With more capital resources, the country will be able to produce more consumer goods and services in the future. However, by deciding to produce more consumer goods the country will be able to satisfy some of the immediate needs and wants of its population.

***Task 1. Read the text and mark the sentences T (True) or F (False)***

1. In the role of consumer, a person can buy goods and services for resale.
2. Some consumer goods, such as food, do not last a longtime.
3. Tools, machines on a production line, and buildings are used to produce other items.
4. There is a big gap between two major economic roles – consumer and producer.
5. A primary function of television commercials is to help people discover that there are thousands of things they could buy.
6. Services are products, such as haircutting, cleaning, or teaching.
7. A producer provides the services that consumers use.
8. Some items can be both capital and consumer goods.

***Task 2. Choose the correct word.***

1. Services are used up at the time they are **provided/ divided**.
2. Capital goods are goods that are used to produce other **items/ goods**.
3. Creating more capital goods (machines, tools, and factories) the country is adding to its **natural/ capital** resources.
4. By deciding to produce more consumer goods the country will be able to **satisfy/ answer** some of the immediate needs and wants of its population.

5. Even before people start school, they make two very important economic **disadvantages/ discoveries**.
6. There is a big **capital/ gap** between what people want and what they can have.
7. Some consumer goods, such as food, do not **last/ cost** a longtime.

**Task 3. Fill in the blanks with the appropriate words.**

<b>resale</b>	<b>adding</b>	<b>resources</b>	<b>clothing</b>
<b>shovels</b>	<b>producer</b>	<b>capital</b>	<b>relative</b>

1. Gradually, people are divided into two major economic roles: consumer and .....
2. Consumer buys goods and services for personal use, not for .....
3. Consumer goods are products, such as food, ....., and cars.
4. A person who ..... snow during the winter is providing a service.
5. Buildings are examples of ..... goods.
6. The decision on the ..... amounts of consumer and capital goods to produce is very important.
7. The country is ..... to its capital resources.
8. With more capital ....., the country will be able to produce more consumer goods.

**Task 4. Match the words with their definitions.**

- |               |   |
|---------------|---|
| 1. producer   | A. a person, company or country that manufactures |
| 2. service    | B. to be paid money for working                   |
| 3. immediate  | C. items which can be moved and are for sale      |
| 4. commercial | D. a quantity of money                            |
| 5. goods      | E. happening at once                              |

- |                    |  |
|--------------------|--|
| 6. amount          | F. an advertisement on television  |
| 7. production line | G. something for sale  |
| 8. resource        | H. a form of business (e.g. insurance, banking, or transport) that provides help in some form when it is needed, as opposed to making or selling goods |
| 9. item            | I. a system of making a product, where each item such as a car moves slowly through the factory with new sections added to it as it goes along         |
| 10. earn           | J. a supply of something   |

***Task 5. Match the words in the right column with the words in the left column to make word combinations.***

- |               |                        |
|---------------|------------------------|
| 1. economic   | A. service             |
| 2. television | B. money               |
| 3. services   | C. commercial          |
| 4. to provide | D. line                |
| 5. to earn    | E. a country's economy |
| 6. to produce | F. for personal use    |
| 7. production | G. amount              |
| 8. relative   | H. discoveries         |
| 9. to shape   | I. needs               |
| 10. immediate | J. other items         |

***Task 6. Read the following extracts and say which of them are mild (m) or strong (s) complaints.***

1. I have been a regular customer at your supermarket, and have always been satisfied with your produce in the past. I hope that this matter will be resolved soon.

2. I insist upon a personal apology for the distress your staff have caused my family, and I shall not be recommending your hotel to any friends.
3. I am writing to express my disgust at the quality of the products I recently purchased from your shop.
4. The camera I ordered from your website has arrived with a crack in the lens. I trust you will send a replacement.
5. I am writing to complain about a shirt I purchased on your website. I ordered this item three weeks ago, but it has not been delivered yet.

***Task 7. Read the dialogue and answer the questions.***

***Susan:*** Doug, can I talk with you for a moment?

***Doug:*** What can I do for you Susan?

***Susan:*** I'm concerned about the delays we're experiencing with some of our suppliers.

***Doug:*** We're doing everything to get back on schedule.

***Susan:*** Could you give me an approximate timeline?

***Doug:*** A number of deliveries are arriving tomorrow. Unfortunately, this time of year is often troublesome.

***Susan:*** That's not good. We can't make excuses to our clients. Are all shipments affected?

***Doug:*** No, but it is summer and some companies are cutting back until September.

***Susan:*** Where are most of our suppliers located?

***Doug:*** Well, most of them are in China, but there are a few in California.

***Susan:*** How does that affect deliveries?

***Doug:*** Well, there are weather delays and shipment delays due to reduced production. Sometimes, larger packages are delayed because of a bottleneck at the distribution point.

***Susan:*** Is there any way around these delays?

**Doug:** Well, we often work with delivery services such as UPS, Fed ex or DHL for our most urgent shipping. They guarantee door-to-door deliveries within 48 hours.

**Susan:** Are they expensive?

**Doug:** Yes, they're very expensive at that cuts into our bottom line.

***Answer the questions:***

1. Why is Susan concerned?
  - A) They're delaying shipments to suppliers.
  - B) They're back on schedule.
  - C) They're experiencing delays from suppliers.
2. What are they doing?
  - A) Trying to get back on schedule
  - B) Not worrying about the problem
  - C) Taking legal action against the suppliers
3. Which excuse does Doug give?
  - A) That the suppliers are unreliable.
  - B) That the time of year is often troublesome.
  - C) That they changed suppliers.
4. Where are most of the suppliers located?
  - A) In California
  - B) In Japan
  - C) In China
5. Which is NOT a reason given for the delays?
  - A) Weather delays
  - B) Reduced production
  - C) Payment difficulties
6. How do they sometimes resolve these problems?
  - A) They change suppliers.
  - B) They use delivery services.
  - C) They manufacture their own products.

**Task 8. Read the email and replace the informal expressions in bold with the formal ones below.**



- 1 despite the fact that your advertisement stated
- 2 I look forward to a prompt reply.
- 3 I would like you to
- 4 I expect the postage to be refunded.
- 5 as soon as possible
- 6 a number of problems with the order.
- 7 I am writing to complain about
- 8 I would appreciate an apology for the inconvenience

Dear Sir/Madam,

**a) I want to complain about** an X360 camera which I ordered through your website on 25th November. Unfortunately, I have experienced **b) lots of problems**.

To start with, I ordered the camera in blue but the one I received was black. Secondly **c) although your website said** batteries were included, there were no batteries in the camera. Also, I did not receive the free case that was supposed to come with the camera.

I am very disappointed. **d) You have to** replace the camera with the correct color and include the case and batteries **e) right away**. In addition, **f) I want you to**



*say sorry for the trouble* you`ve caused. I am sending the item back to you together with my invoice. *g) You have to pay me back for the cost of the stamps.*

*h) Write back soon.*

Yours faithfully,

Sarah Conner

## Unit 4

### Demand



Economic system relies on markets and on free interaction of buyers and sellers to answer the questions “what, how, and for whom”. Prices are the guide to what is produced, how it is made, and who gets the output. All prices depend on supply and demand. Thus, every market has its demand and supply side. The question is how they work.

When economists speak of demand, they mean the specific relationship between possible values of the price and the quantities of the product that consumers will buy; the relationship between the product’s own price and the quantity demanded. Finally, it is important to view demand as a “willing and able” concept – something different from consumers’ willingness to purchase something that has no impact on demand if the consumer does not have the sufficient purchasing power to buy it.

The demand for a product can be easily represented by means of a table, known as a demand schedule. A demand schedule is a table showing the relationship between the possible prices of a good or service and the quantity of that good or service purchased over a certain period of time. A graphical representation of a demand schedule is called a demand curve.

The law of demand states that the amount of a product that consumers want and can buy during some period of time, varies with the price of this product, when other things are equal (i.e. other variables in the demand function do not change).

For example, a demanded quantity of a product rises as the price on this product falls. The law of demand has been around a long while. The early British economists, Adam Smith, David Ricardo, and John Stuart Mill, all struggled with various explanations of demand and price behavior that implied a demand law.

Determinants of demand are:

1. Consumer incomes.
2. Prices of related goods and services.
3. Consumer tastes.
4. Number of consumers in the market.
5. Credit terms on loans.
6. Advertising.
7. Consumers' expectations about the future.

It is a very short list. If we tried to list all possible determinants of demand for all the worlds' goods and services, we would probably have a very long list.

***Task 1. Read the text and mark the sentences T (True) or F (False).***

1. Economic system relies on markets and on free interaction of buyers and suppliers to answer the questions “what, how, and for whom”.
2. When economists speak of demand, they mean the specific relationship between possible values of the price and the quantities of the product that consumers will buy.
3. A graphical representation of a demand schedule is called a demand curve.
4. A demanded quantity of a product rises as the price on this product falls.
5. All prices depend on the purchasing power of a producer.
6. The demand for a product can be easily represented by means of a table, known as a demand schedule.
7. A demand schedule shows the relationship between the possible prices of a good or service and the quantity of that good or service purchased over a certain period of time.

8. Consumer incomes, prices of related goods and services and consumer tastes are determinants of demand.

**Task 2. Choose the correct word.**

1. **Price/Consumer** incomes are the guide to what is produced, how it is made, and who gets the output.

2. Every economic **system/market** has its demand and supply side.

3. Consumers' willingness to purchase something that has no impact on **supply/demand** if the consumer does not have the sufficient purchasing power to buy it.

4. A demand schedule is a table showing the relationship between the possible prices of a good or service and the quantity of that good or service **produced/purchased** over a certain period of time.

5. A graphical representation of a demand schedule is called a demand **table/curve**.

6. The law of demand states that the amount of a product that consumers want and can buy during some period of time, varies with the **price/output** of this product, when other things are equal.

7. A demanded quantity of a product **falls/rises** as the price on this product falls.

8. Determinants of demand include consumer **spending/incomes**, consumers' expectations about the future and consumer tastes.

**Task 3. Match the words with their definitions.**

- |                |  |
|----------------|--|
| 1. competition | A) a person or company that supplies or sells  |
| 2. achieve     | B) a business agreement, affair or contract  |
| 3. supplier    | C) money gained from a sale which is more than the money spent on making the item sold or on providing the service offered |
| 4. profit      |  |
| 5. deal        | D) the making or manufacturing of goods for sale   |

6. production      E) gain or reach by effort  
 F) the state of a market in which several suppliers of goods or services struggle with each other to acquire the custom of buyers

**Task 4 Fill the words below.**

<b>bonus</b>	<b>gross income</b>	<b>profits</b>	<b>rise</b>	<b>wages</b>
<b>cost</b>	<b>price</b>	<b>receipt</b>	<b>withdraw</b>	<b>income</b>

1. Many companies are cutting employees' ... due to the economic crisis.
2. The ... of oil has risen significantly in recent years.
3. People with a low ... do not pay taxes.
4. I wanted a high ... career so I chose to be a doctor.
5. My company did really well this year so the boss is giving everyone a Christmas ...
6. It is store policy that you have to produce your ... in order to return a product.
7. John went to the bank to ... £800 from his saving account.
8. Unemployment figures continue to ...
9. Supermarket are slowly increasing their prices in order to increase their ...
10. The ... of living has skyrocketed over the past 5 years.

**Task 5. Match the words in the right column with the words in the left column to make word combinations.**

- |                  |                       |
|------------------|-----------------------|
| 1. to achieve    | A. decision           |
| 2. market        | B. goods and services |
| 3. economic      | C. economy            |
| 4. perfect       | D. price              |
| 5. to set/charge | E. methods            |

- |                 |                              |
|-----------------|------------------------------|
| 6. to make      | F. competition               |
| 7. completely   | G. a price                   |
| 8. suppliers of | H. competitive               |
| 9. production   | I. personal and team success |
| 10. market      | J. decisions                 |

**Task 6. Read the dialogue and fill in the words below.**

check	order	accept	percent	discount
total price	delivery	lower	guarantee	

**Tom:** We need ten office chairs and five desks delivered by the 25th of this month.

**Kelly:** As I mentioned in my email, ..... will be \$5,000.

**Tom:** We've been buying office furniture from your company for a long time. Can't you give us more of a(n) .....?

**Kelly:** Well, I can give you a 2 ..... discount if I can delay ..... until the 15th of next month.

**Tom:** I'm afraid I can't .....that. I need the chairs and desks by the first of next month at the very latest.

**Kelly:** Then I'm afraid I can't ..... the price. However, if you want to add a few more chairs or desks to your ....., I may be able to give you a small discount and ..... delivery by the 25th.

**Tom:** I'll ..... with my manager and get back to you.

**Task 7. Put the abstracts in the right order.**



**A)** Dear Ms. Lee:

**B)** If you're interested in making a donation, please let me know by email [xavier.lau@email.com](mailto:xavier.lau@email.com), or by cell phone (555-555-5555) if you have any questions.

**C)** Every year, we hold a fundraising event: The Happy Land Carnival at Floyd Rosedale Middle School. I'm hoping you may be interested in donating to our silent auction and raffle.

**D)** September 12, 2020

**E)** Portia Lee

Owner

Acme Travel

321 Metropolis Ave.

New City, NY 12345

**F)** I'm writing to you today on behalf of Happy Land Helpers. We're a small organization that helps low-income families who need after-school care for their young children. We offer grants to families and free transportation for their children so that they can attend one of the local after-school daycare centers.

**G)** Sincerely,

Xavier Lau

**H)** We're looking for items such as gift baskets, housewares, toys and other useful items. Cash donations are also appreciated if you prefer. This year, all proceeds will go towards buying the new van that we need to transport the children.

1) ... 2) ... 3) ... 4) ... 5) ... 6) ... 7) ... 8) ...

## Unit 5

### Market Price



#### What Is Market Price?

The market price is the current price at which an asset or service can be bought or sold. The market price of an asset or service is determined by the forces of supply and demand. The price at which quantity supplied equals quantity demanded is the market price.

The market price is used to calculate consumer and economic surplus. Consumer surplus refers to the difference between the highest price a consumer is willing to pay for a good and the actual price they do pay for the good, or the market price. Economic surplus refers to two related quantities: consumer surplus and producer surplus. Producer surplus may also be referred to as profit: it is the amount that producers benefit by selling at the market price (provided that the market price is higher than the least that they would be willing to sell for). Economic surplus is the sum total of consumer surplus and producer surplus.

The price of goods plays a crucial role in determining an efficient distribution of resources in a market system.

- Price acts as a signal for shortages and surpluses which help firms and consumers respond to changing market conditions.
- If a good is in shortage – price will tend to rise. Rising prices discourage demand, and encourage firms to try and increase supply.
- If a good is in surplus – price will tend to fall. Falling price encourage people to buy, and cause firms to try and cut back on supply.





5. What's the term that describes the initial search for new sales leads?

- A) sales searching                      B) sales fishing                      C) sales prospecting

6. Victor, we need you to conduct a market ..... for this new product.

- A) analysis                                      B) overview                                      C) test

7. We can provide this service at a ..... (a small part) of the cost of what you're paying.

- A) small part                                      B) fraction                                      C) fracture

8. Who is your ..... audience? = Which group of people is your advertising message designed for?

- A) targeted                                      B) target                                      C) targeting

9. A "....." is a (personal) sales lead that someone gives you - Basically it's like saying "I know someone who would be interested in this".

- A) referral                                      B) referee                                      C) reference

10. What's a "cold call"?

- A) calling from an air conditioned room without knowing anything about them      B) calling someone (to make a sale)  
C) calling someone and being rude to them

**Task 3** Choose the correct word from the table to fill the space after each definition.

- |                    |   |
|--------------------|---|
| 1. Market leader   | A. Advertising at the place where the consumer buys the product.                        |
| 2. Logo            | B. The brand of the shop or supermarket which sells it.                                 |
| 3. Marketing       | C. The symbol or design used to represent the company.                                  |
| 4. Point of sale   | D. The work of collecting information about people's buying habits.                     |
| 5. Market research | E. The phenomenon of individuals continuing to buy the same brand.                      |
| 6. House brand     | F. Something generic which a company makes or sells.                                    |
| 7. Brand loyalty   | G. The particular name given to a product by a company.                                 |
| 8. Brand           | H. The bestselling brand of a particular product.                                       |
| 9. Product         | I. The activity of presenting, selling and promoting a product.                         |
| 10. Market share   | J. The activity of informing people about a product or service with posters, films etc. |
| 11. Advertising    | K. The amount a company sells compared to all the other companies.                      |

**Task 4. Find and circle the vocabulary words in the grid. Search them in all directions including backwards and diagonally.**

- |              |               |
|--------------|---------------|
| advertise    | label launch  |
| analytics    | mail order    |
| brand        | marketing     |
| buyer        | motivation    |
| channel      | packaging     |
| consumer     | point of sale |
| content      | positioning   |
| cost         | product       |
| customer     | public        |
| demographic  | relations     |
| develop      | registered    |
| discount     | research      |
| distribution | sales         |
| end user     | seller        |
| forecast     | sponsor       |
| funnel image | trademark     |



**Task 5 Fill in the necessary words below.**

<b>bargain</b>	<b>discount</b>	<b>credit</b>	<b>cash</b>	<b>display</b>	<b>offered</b>
<b>waste</b>	<b>lower</b>	<b>price</b>	<b>save</b>	<b>shift</b>	<b>reduce</b>
					<b>offer</b>

- 1 Every Tuesday, my local supermarket has a ... on freshly-baked goods.
- 2 I always prefer paying in ... when I go shopping.
- 3 Don` t ... money buying thing you don` t need.
- 4 James is trying to ... money to buy a new car.
- 5 Many companies have ... of their product to more recyclable materials.
- 6 This shop`s window ... really encourages customers to go in.
- 7 The local hairdresser`s has a special ... on haircuts every Tuesday.
- 8 Tom`s boss ... him a promotion.

- 9 The jumper I purchased at half price was a real ...
- 10 Hackers who steal ... card details and other personal information should be prosecuted.
- 11 One way to ... products you can't sell is to lower their price.
- 12 You can't usually buy books online for a much ... than at bookshops.

**Task 6. Match the words below to complete the typical phrases.**

- |                |                |
|----------------|----------------|
| 1. Target      | A. awareness   |
| 2. Potential   | B. campaign    |
| 3. Advertising | C. competition |
| 4. Brand       | D. customers   |
| 5. Market      | E. market      |
| 6. Tough       | F. share       |

**Complete the questions below with the above phrases.**

1. Who is your .....
2. How does your product or service satisfy the needs of your ..... ?
3. Which company has the biggest .....in your industry?
4. How long do you usually run an ..... for?
5. Is there ..... in your industry? How do you stand out?
6. What methods do you use to raise..... ?

**Task 7. Select the correct alternative to complete the text.**

Advertising informs consumers about the existence and benefits of products and services, and attempts to persuade them to buy them. The best form of advertising is free (1) ... advertising, which occurs when satisfied customers recommend products or services to their friends, but very few companies rely on this alone.

Large companies could easily set up their own advertising department, but they tend to hire the services of a/an (2) ... A contract to produce the advertisements for a specific company, product or service is known as a/an (3) ... The client company generally decides on its advertising (4) ..., the amount of money it plans to spend in developing its advertising and buying media time or space. It also provides a (5) ..., or a statement of the objectives of the advertising, as well as an overall advertising strategy concerning what (6) ... is to be communicated. The choice of how and where to advertise (newspapers and magazine ads., radio and TV commercials, cinema ads., posters or hoardings or billboards, point-of-purchase displays in stores, mailings of leaflets, brochures or booklets, and so on), and in what proportion, is called a (7) ... The set of customers whose needs a company plans to satisfy, and therefore to expose to an advertisement are known as the (8) ... market. The advertising of a particular product or service during a particular period of time is called an advertising (9) ...

Favorable mentions of a company's products or services, in any medium read, viewed or heard by a company's customers or potential customers, that are not paid for, are called (10) ...

- |                          |                        |                             |
|--------------------------|------------------------|-----------------------------|
| 1. a) mouth-to-mouth     | b) mouth-to-ear        | c) word-of-mouth            |
| 2. a) advertising agency | b) advertising company | c) public relations company |
| 3. a) account            | b) arrangement         | c) deal                     |
| 4. a) campaign           | b) budget              | c) effort                   |
| 5. a) brief              | b) dossier             | c) message                  |
| 6. a) facts              | b) message             | c) opinions                 |
| 7. a) medium plan        | b) medias plan         | c) media plan               |
| 8. a) aimed              | b) segmented           | c) target                   |
| 9. a) campaign           | b) mix                 | c) plan                     |
| 10. a) promotions        | b) publicity           | c) public relations         |

**Task. 8 Complete the dialogue with the correct item.**

- A) I'm sorry about the mistake. Please accept our apologies.
- B) OT Components. How may I help?
- C) Oh! I'm sorry about that. How many have we charged for in the invoice?
- D) OK. That's no problem. I'll arrange that for you. And I'll also ask our distributor to collect the extra units that you don't want.
- E) Yes, I see. Well we've got two options. I can either send you a credit note, or I can request the accounts department to refund your money. If you are ordering from us again, it'll be easier to send you a credit note. If I arrange a refund, you'll have to wait three to four weeks before you receive it.

**Shane: 1) ...**

**Magda:** Good morning. This is Magda Zawadski from Fortuna in Poland. We recently ordered some components and I'm afraid we've got a problem. We ordered 15 but you sent 50!

**Shane: 2) ...**

**Magda:** You charged for 50. And unfortunately, we have paid by automatic payments. So it means we have paid too much.

**Shane: 3) ...**

**Magda:** Well, we probably won't order from you again for two to three months. So it's better if you refund the money.

**Shane: 4) ...**

**Magda:** OK, thank you very much.

**Shane: 5) ...**

## IDOMS

**Back to the drawing board** - to start something again from the beginning because it's not working as you would have liked or expected.

**To corner the market** - to control enough quantity of a product or service that enables one to change the market price willingly.

**Hands are tied** - when you are unable to carry out any meaningful action because of regulations, rules or other people with authority.

**Up in the air** - when things are highly uncertain, when a decision has not been made yet.

**To learn the ropes** - to learn the basics of a profession, a specific task or activity.

**A learning curve** - the process of learning, usually from trial and error.

**By the book** - to do things strictly by the rules.

**To cut corners** - to do things most quickly and cheaply to save time and money but often compromising quality and bending the rules.

**From the ground up** - to build or start something from nothing, from zero.

**The bottom line** - the final profit margin of a business when all expenses have been paid.

**To get down to business** - to start getting serious about something.

**To get someone up to speed** - to update someone on the current situation or to give them all the necessary information to allow them to complete their task or fulfil their mission.

**To think outside the box** - to think unconventionally, creatively and explore new non-conformist ideas.

**Touch base** – to contact with someone.

**Back to square one** - to start something from the very beginning.

**Bring to the table** - to provide benefit or negotiation in some way.

**A Company man** - an employee whose allegiance to his employer comes before personal beliefs or loyalty to fellow workers.



**To cut one's losses** - to stop an activity, business, etc., that is failing in order to prevent more losses or damage.

**To go public** - to make something known that was secret before.

**To go belly up** - to fail completely.

**There's no such thing as a free lunch** - it is not possible to get something that is desired or valuable without having to pay for it in some way.

**Green shoots** – a sign of growth or renewal, especially of economic recovery following a period of recession.

**Chicken feed** - a ridiculously small sum of money.

**Big fish** - an important or influential person.

**To foot the bill** – to pay for something, esp. something expensive.

**To be broke** - to be out of money, not having any cash.

**Money doesn't grow on trees** – to warn someone to be careful how much money they spend, because there is only a limited amount.

**Money talks** – it is said about people or organizations that are rich, and can therefore get or do what they want.

**Money doesn't give happiness** – wealth and material goods will not bring long-term happiness.

**Time is money** - it's better to do things as quickly as possible.

**To call a loan** – a loan that the lender may force the borrower to repay at any time.

**To break the bank** - to cost a lot of money.

**To cost an arm and a leg** - be very expensive.

**To pay through the nose** - cost a lot.

**To splash out on something** - to pay a lot for an important event.

**To be sitting on a small fortune / goldmine** – to possess or have access to something that will yield a very large amount of money, especially when that thing has yet to be profited from fully.

**To have money to burn** – to spend a lot of money on things that are not necessary.

**To be as poor as church mice** – to be very poor.

**To be broke** - have no money.

**To scrimp and save** - to make as many economies as you can to save money.

**A scrooge** - a very greedy person.

**A skinflint** - someone who doesn't want to spend money.

**To have more money than sense** - to have a lot of money which you waste rather than spend carefully.

**To burn a hole in your pocket** – is not able to stop spending money.

**Money for old rope** - an easy source of income.

**Make a fast buck** - to make money quickly and sometimes dishonestly.

**Ten a penny** - survive bad times.

**Be in good shape** - to be strong live.

**Beyond your means** - not earn enough money, so you need to borrow.

**Money pay the price** - pay for your mistakes.

**Foot the bill** - pay for someone else.

**At rock bottom** - to be so low you cannot go any further down in.

**Free fall** - keep falling without anything stopping the fall.

**A dime's worth** - an insignificant amount.

**A fool and his money are soon parted** - it is easy to get money from foolish people, especially rich ones.

**All that glitters are not gold** - appearance is sometimes misleading; things that appear valuable or worthwhile might not be as good as they look.

**Bet your bottom dollar** - when somebody is absolutely sure about something.

**Cost an arm and a leg** - extremely expensive.

**For a song** - extremely cheap.

**License to print money** - a company or activity that generates a lot of money easily.

**Money talks** - when people can get whatever they want with money.

**Rags to riches** - someone that rises from poverty to wealth.

**To be worth its weight in gold** - something or someone that is very valuable.

**Time is money** - not to waste time that could be used to earn money.

**Live to hand to mouth** - to have just enough money to live on without any extra cost.

**To be coining it** - to be earning a lot of money.

**Drop a dime** - to make a phone call.

**To pinch pennies** - to be in a situation in which one is forced to spend as little money as possible.

**To have money to burn** - to spend a lot of money on unnecessary things.

**To be minting it (also minting money)** - to earn a lot of money quickly.

**To be loaded with money** - to have a lot of money, to be rich.

**To make a killing** - to make a lot of money.

**To make ends meet** - to make enough money to buy or pay what you need to live.

## GLOSSARY

### Unit 1 Business etiquette

contact ['kɒntækt] - контакт

etiquette ['etiket] - етикет

hierarchy ['haɪərə:ki] - ієрархія

organization [ɔ:g(ə)naɪ'zeɪʃ(ə)n] - організація

punctual ['pʌŋ(k)tʃʊ(ə)l] - пунктуальний

relationship [rɪ'leɪʃ(ə)nʃɪp] - відносини

rule [ru:l] – правило, управляти

status ['steɪtəs] – статус, стан

subordinate [sə'bɔ:dɪneɪt] – підлеглий, другорядний, підрядний

working environment ['wɜ:kɪŋ ɪn'vaɪrən(ə)nt] - робоче середовище

### Unit 2 Success

bankrupt ['bæŋkrʌpt] - банкрут

business plan ['bɪznəs plæn] – бізнес план

company ['kʌmp(ə)nɪ] - компанія

competition [kəmpeɪ'tɪʃ(ə)n] - конкуренція

demand [dɪ'mɑ:nd] - попит

distribution [dɪstrɪ'bju:ʃ(ə)n] – розподіл, поширення

entrepreneur [ˌɒntrəprə'nɜ:] - підприємець

finance ['faɪnæns] – фінанси, фінансувати

loss [lɒs] – збиток, затрата

market share ['mɑ:kɪt ʃeə] – відсоток ринку

profit ['prɒfɪt] –прибуток, користь

start-up [stɑ:tʌp] – стартап

### Unit 3 Goods and services

economic discovery [ ,i:kə'nɒmɪk dɪ'skʌv(ə)rɪ] - економічне відкриття  
commercial [kə'mɜ:ʃ(ə)l] - комерційний, пов'язаний з торгівлею  
consumer [kən'sju:mə] - споживач  
producer [prə'dju:sə] - виробник  
resale [ri:'seɪl] - перепродаж  
to satisfy economic needs [tu: 'sætɪsfæɪ ,i:kə'nɒmɪk ni:ds] - задовольняти економічні потреби або бажання людей  
capital goods ['kæpɪt(ə)l ɡʊdz] - засоби виробництва; капітальна власність  
production line [prə'dʌkʃ(ə)n laɪn] - потокова лінія  
to pay [peɪ] - платити  
benefit ['benɪfɪt] - користь; вигода; допомога  
to benefit ['benɪfɪt] - отримати вигоду, користь; давати прибуток  
tax [tæks] - податок, мито  
facilities [fə'sɪlɪtɪz] - послуги; засоби обслуговування; зручності  
expenditure [ɪk'spendɪtʃə] - витрати; видатки  
public goods ['pʌblɪk ɡʊdz] - товари громадського користування  
to achieve a standard [ə'tʃi:v 'stændəd] - досягти рівня  
wealthy ['welθɪ] - багатий

### Unit 4 Demand

demand [dɪ'mɑ:nd] - попит  
demand schedule [dɪ'mɑ:nd 'ʃedju:l] - графік попиту  
demand curve [dɪ'mɑ:nd kɜ: v] - крива попиту  
to supply [sə'plai] - пропонувати, постачати  
supply [sə'plai] - пропозиція  
supplier [sə'plaiə] - постачальник  
supply schedule [sə'plai 'ʃedju:l] - графік пропозиції  
supply curve [sə'plai kɜ: v] - крива пропозиції

to purchase ['pɜ:tʃɪs] - купувати  
purchasing power [pɜ: ʃeɪzɪŋ 'paʊə] - купівельна спроможність  
credit terms ['kredit tɜ:mz] - умови надання кредиту  
loan [ləʊn] - позика  
advertising ['ædvətaɪzɪŋ] - реклама  
to manufacture [mænju'fæktʃə] - виробляти  
to distribute [dɪs'trɪbjʊ(:)t] - розподіляти  
market conditions ['mɑ: kɪt kən'diʃ(ə)ns] - ринкові умови  
government tax policy ['gʌv(ə)n,m(ə)nt tæks 'pəlɪsi] - урядова політика  
оподаткування  
production cost [prə'dekʃ(ə)n kɔst] - собівартість

### **Unit 5 Market Price**

cost [kɔst] – вартість, витрати, собівартість  
deal [di:l] – угода, частка, велика кількість  
graph [grɑ:f] – графік, діаграма  
price [praɪs] – ціна, вартість, розцінка  
pricing ['praɪsɪŋ] – ціноутворення, калькуляція цін  
profit margin ['prɒfɪt 'mɑ:dʒɪn] - норма прибутку  
share [ʃeə] – акція, пай, участь  
spending ['spendɪŋ] - витрати  
strategy ['strætɪdʒɪ] - стратегія  
trend [trend] – тенденція, мода, напрям  
workforce ['wɜ:k fɔ:s] – трудові ресурси, персонал, кадри, ринок труда

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Збірка вправ з лексики призначена для вдосконалення лексичних навичок відповідно до робочої програми «Англійська мова» для здобувачів вищої освіти економічних факультетів університетів на рівні B2+. Вона складається з 5-ти юнітів і містить лексичні завдання з основних лексичних тем, таких як «Бізнес етикет»; «Успіх»; «Ринкові ціни», «Товари та послуги», «Попит».

Мета цього видання – забезпечити ефективне і досконале засвоєння студентами лексики, синтаксичних конструкцій та вироблення стійких навичок і вмінь роботи з англомовними економічними текстами, писемної та усної англомовної комунікації за фахом в обсязі програми для немовних ВНЗ.

Це видання сприятиме активізації процесу навчання, розширенню словникового запасу, відпрацюванню коректного слововживання та підвищенню інтересу до вивчення іноземної мови.

Ця збірка може бути використана як додатковий матеріал до підручників з англійської мови для аудиторної та самостійної роботи здобувачів вищої освіти денної та заочної форми навчання. Видання може бути використане також науковцями та викладачами у їх професійній діяльності.

*Навчальне видання*

**Буданова Ліана Георгіївна**

**Щербина Ольга Вікторівна**

**Карасьова Олена В'ячеславівна**

**Латунова Наталія Володимирівна**

## **АНГЛІЙСЬКА ДЛЯ ЕКОНОМІСТІВ**

Збірка вправ з лексики (для самостійної роботи студентів)

*Англійською мовою*

Формат 60x84/8. Ум. друк. арк. \_\_\_\_ . Тираж \_\_\_\_ пр.

Національний фармацевтичний університет

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Свідоцтво суб'єкта видавничої справи серії ДК № 3420 від 11.03.2009.