1 Complete the sentence: Price cut is ….

- a good period for sellers, when prices are rising quickly
- an increase in price
- a reduction in price
- the process of planning, designing and pricing
- government efforts to limit price increases

2 Complete the sentence: The major instrument of any financial system is the ….

- benefit
- Funds
- budget
- balance sheet
- contract

3 Complete the sentence: … forecasting is the most fundamental step in the process of budget preparation.

- pension fund
- thrift institution
- revenue and expenditure
- economic entity
- finance company

4 Complete the sentence: A brand is……

- a company’s products of a particular type
- deciding what to sell
- a name that company gives to its products.
- the process of planning, pricing and designing
- a company’s products, as a group

5 Complete the sentence: If the company needs to raise more capital for expansion it might issue …..
6 Complete the sentence: The company may turn some of its ........ into capital.

- profit
- equity capital
- dividend
- elapse
- share

7 Complete the sentence: Copyright infringement is ……

- when someone uses another's text, pictures etc. without permission
- a payment to the owner of a design, or to an author
- designs, ideas that belong to someone
- the law relating to designs, ideas etc. that belong to someone.
- an arrangement between the owner of a design and someone else, allowing them to use the design for money

8 Complete the sentence: Companies often issue such shares instead of paying dividends to the ........

- shareholders
- profits
- producers
- elapse
- agents

9 Complete the sentence: Selling on the Internet is called ......

- e-commerce
- shop
- market
- retail
- warehouse
10 Complete the sentence: ....... can refer to the materials and components used to make products.

- goods
- advertising
- designing
- promoting
- production

11 Match the sentence with the correct definition: Doing things as quickly and cheaply as possible, without waste.

- lean manufacturing
- mass production
- overproduction
- custom-built production
- mass collaboration

12 Complete the sentence: At different … of time and in different … of the world many different … have served as money.

- periods, parts, commodities
- commodities, parts, periods
- periods, commodities, parts
- commodities, periods, parts
- parts, periods, commodities

13 Complete the sentence: … and expenditure … is the most fundamental step in the process of … preparation.

- revenue, forecasting, budget
- forecasting, budget, revenue
- budget, revenue, forecasting
- forecasting, revenue, budget
- budget, forecasting, revenue

14 Complete the sentence: Sales revenue is ………

- the number of things sold
- money got from sales
- sales aimed for in a particular period.
- statistics showing the amount sold
15 Complete the sentence: The type of life assurance is called.............
- relief
- retirement
- endowment
- sickness benefit
- allowance

16 Complete the sentence: Premiums for whole life assurance are paid........
- quarterly or annually
- every six months
- every other month
- every week
- once a month

17 Choose the synonym of the word particularly
- accordingly
- notably
- verbally
- specially
- closely

18 Sual: Choose the synonym of the word: contribution
- objection
- disturbance
- division
- promotion
- competition

19 Choose the synonym of the word ensuing
- posterior
- accurate
20 Complete the sentence: You won’t receive high salary, when you sell something we pay you…….

- money
- card
- salary
- credit
- commission

21 Complete the sentence: ………of money is one of oldest ……..in history.

- -----, established
- features, crimes
- counterfeiting, crimes
- fibro, thread
- currency, -------

22 Complete the sentence: The establishing of Secret Service curtailed…….. to a certain extent but this ……..still exist.

- banknotes, print
- measures, printing
- counterfeiting, crime
- made, local
- counterfeiting, history

23 Complete the sentence: Fineness of gold is very often shown in ………

- carat
- grantee
- stone
- equal
- ruby

24 Complete the sentence: Shareholders receive periodic payments called…….
25 Complete the sentence: ....... means the money of a foreign country.

- currency
- checks
- duty
- shares
- draft

26 Complete the sentence: He made an ...., sending in his ... and ... explaining why he wanted the ... and why he was the right person for it.

- application, Cv, covering letter, job
- Covering letter, CV, job, application,
- CV, covering letter, job, application
- Visa, cv, letter, apply
- job, Application, covering letter, CV

27 Complete the sentence: According to the purpose and contents, ... can cover goods, services, licences, patents, technology and know-how.

- contract
- letter
- pressure
- terms
- commercial invoices

28 Complete the sentence: Actually gold is used as........... .

- coins
- alloy
- eagle
- maple
- bar
29 Complete the sentence: It can issue new shares at no cost to the existing ……

- shareholders
- profit
- loans
- market
- outflow

30 Choose the synonym of the word ‘liability’

- debt
- balance
- asset
- enterprise
- payment

31 Choose the synonym of the word commodity

- goods
- option
- price
- finance
- term

32 Choose the synonym of the word expense

- expenditure
- benefit
- profit
- income
- tip

33 Complete the sentence: In Great Britain insurance business is conducted by……..
34 Complete the sentence: The … include medical insurance and a company car.

- fringe benefits
- wages
- bonuses
- salary
- pay

35 Complete the sentence: Why was the IMF set up?

- for encouraging economic cooperation between the nations.
- for providing essential services
- for paying dividends to the shareholders
- for implementation of social services
- for buying shares in other company

36 Choose the synonym of the word produced

- manufactured
- automated
- referred
- shortaged
- hand-made

37 Choose the synonym of the word schedule

- time-table
- facility
- opinion
- contract
- paper

38 Choose the synonym of the word: fake

- counterfeit
- withdraw
39 Choose the synonym of the word branch

- subsidiary
- headquarter
- supermarket
- develop
- parent firm

40 Choose the synonym of the word "to enhance"

- to eliminate
- to deserve
- to motivate
- to surplus
- to boost

41 Complete the sentence: It was not easy to find the right … to put our goods in.

- warehouse
- finance
- claims
- business
- materials

42 Complete the sentence: The idea is to make a brand and ….. it in customers’ minds.

- keep
- do
- make
- last
- have

43 Choose the correct answer: Who is street vendor?

- fraud
- embezzlement
- bribe
- subsidiary
- headquarter
- supermarket
- develop
- parent firm
44 Complete the sentence: The meaning of the word to invent is …

- to design and make something for the first time
- to make a new idea successful
- to think of new ideas, methods, products, etc.
- the practical or industrial use of scientific discoveries.
- to make plans or drawings for how something is to be made.

45 Complete the sentence: The insured is to pay a …. the size of which is stated in the policy.

- premium
- benefits
- dividend
- credit
- grants

46 Complete the sentence: Human resources department deals with…

- pay and recruitment
- supporting company’s activities
- technical support
- buying company’s product
- carrying out the work of a company

47 Complete the sentence: … are a company’s debts to supplier, lenders, and tax authorities.

- liabilities
- brands
- capitals
- marketing
- assets
Complete the sentence: Demoting is …
- giving someone a lower rank or a less important job
- reducing the total number of employees at a company through
- ending or stopping something
- making someone to leave his job
- telling someone they can no longer work at his job

Choose the correct answer: Why IMF is described as a fund?
- It holds a stock of national currencies
- It puts the borrower in touch with the saver
- It contributes more than poor countries
- It issues a company’s share
- It determines the exchange rates

Complete the sentence: Another name for the human resources department is the …
- personnel department
- support staff
- administrative staff
- trade unions
- labor unions

Complete the sentence: People with a particular ability to do something well are........
- skilled
- cheap
- manual
- motivated
- unskilled

Choose the opposite of the word reduce"
- increase
- negative
- outside
- insecurity
53 Choose the synonym of the word promotion

- negative
- outside
- support
- hire
- increase

54 Choose the correct answer: Why does company issue the bonus issue?

- instead of paying dividend
- instead of tax
- instead of share
- instead of capital
- instead of interest

55 Choose the correct answer: What kind of new security features were added to the USA dollars?

- invisible thread embedded in the paper
- visible thread embedded in the paper
- transparent thread embedded in the paper
- strong thread embedded in the paper
- weak thread embedded in the paper

56 Complete the sentence: To achieve means …..

- responses
- to succeed in doing something
- to fail
- to fail to finish
- to strength

57 Complete the sentence: A period of ten years is called ...

- cycle
- benefits
58 Make the statements putting words in correct order: goods, usually, are, issued, after, commercial, invoices, shipped

○ Commercial, invoices, are, usually, issued, shipped, are, after, goods.
○ Commercial, invoices, usually, are, issued, after, shipped, are, goods.
○ Commercial, invoices, usually, are, shipped, are, issued, after, goods.
○ Commercial, invoices, are, issued, after, goods, are, usually, shipped.
○ Commercial, invoices, are, usually, issued, after, goods, are, shipped.

59 Choose the synonym to the word. allow

○ require
○ refer
○ find
○ promote
○ let

60 Choose the synonym of the word: accidents

○ parts
○ losses
○ Causes
○ vacants
○ grants

61 Choose the correct answer: What are assets?

○ are when famous people recommend a product
○ are a company’s debts to supplier, lenders, and tax authorities.
○ have value or the power to earn money
○ provide goods, organize promotions
○ are reduction in the amount

62 Choose the correct answer: Which of the expressions is closest in meaning to the word "depreciation"
63. Complete the sentence: Intangible assets are…

- a company’s debts to supplier, lenders
- equipment, machinery, land
- company’s good reputation with existing customers and
- reduction in the amount
- money in the bank, investments

64. Complete the sentence: Oil prices are traditionally quoted in........

- swiss franc per barrel
- pound sterling per barrel
- US dollars per barrel
- dinar per barrel
- euro per barrel

65. Choose the synonym of the word steadily

- equally
- unexpected
- constantly
- previously
- equitable

66. Choose the correct answer: Which of them doesn’t refer to the sources of loan?

- hire purchases
- overdrafts
- loan credits
- trade credits
- bills of exchange
67 Complete the sentence: The feeling that people may not be in their job for long is......

- limited liability
- flexibility
- job insecurity
- learning curve
- glass ceiling

68 Complete the sentence: Corporate ..........is the way a company’s employees think and act.

- profit
- image
- culture
- logo
- ladder

69 Choose the correct answer: What do the main benefits of insurance include?

- bill of lading
- veterinary certificates
- unemployment benefits or relieves
- customs declarations
- third party claims

70 Choose the correct answer: What is counterfeiting?

- coins
- paper money
- false money
- change
- currency

71 Choose the correct answer: What is budget?

- The budget is an encouragement or control.
- The budget is financial intermediaries.
- The budget is an estimate of national revenue and expenditure for the ensuing fiscal year
- The budget is a provision of money and financial system is a network of institutions.
72 Choose the correct answer: What is investment trusts?

- They are worker's contribute.
- They are short or long term loans.
- They are limited companies buying shares in other companies.
- They are insurance companies, financial houses.
- They are interests made by policyholders.

73 Complete the sentence: We use ........ for the assessing of people’s intelligence and personality.

- Control
- Test
- Psychometric test
- Headhunting
- Check up

74 Complete the sentence: ........ evaluates professionally a colleague’s work.

- Candidates
- Consulter
- Referee
- Conductor
- Consumer

75 Choose the synonym of the word "queue "

- truck
- bill
- line
- plaster
- store

76 Complete the sentence: When the price of some commodity increases, consumers will try to use less of it but ..... will want to sell more of it.

- creditor
- customer
77 Choose the correct answer: Which of the words is closest in meaning to the invoicing?

- bill of exchange.
- credit policy
- billing
- trade credit.
- bill of lading

78 Complete the sentence: The Assistant Manager is ..... for the day-to-day running of the hotel.

- assistant
- look after
- responsible
- engineer
- attendant

79 Choose the correct variant: A software designer in an Internet company. Has to be in the office.

- teacher
- accountant
- work under a flexitime system
- flight
- post-woman

80 Complete the sentence: If people are treated differently from others in an unfair way, they are ..... .

- bully
- office manager
- discriminated against
- visitors
- shop managers

81 Complete the sentence: Money is used for buying or ..... .
Complete the sentence: Fundraising activities encourage people to give or .............. money, clothes, food or time to help the organization.

- recruit
- deduct
- Donate
- refer
- effort

Complete the sentence: Coins are a kind of commodity and pieces of .....

- cattle
- paper
- metal
- economy
- book

Complete the sentence: If the goods are offered on CIF terms .......

- the price includes the cost of the goods and transportation expenses to the railway station only.
- the price includes the cost of the goods and transportation expenses to the port of shipment
- the price will cover the cost of the goods, insurance expenses and freight or transportation expenses to the port of destination.
- the price will cover the cost of the goods.
- the price will cover the cost of the goods and freight to the port destination

Choose the correct answer: What is an overtime ban?

- department that deals with pay, recruitment.
- workers continue to work, but more slowly than usual.
- workers refuse to work more than the normal number of hours.
- gives technical help to buyers of the company’s products.
- workers stop working for a time
86 Choose the correct answer: Who are freelancers?

- They head a department or an organization.
- They headhunt people for very important job.
- **They are independent people who may work for several different companies**
- They buy products or services for their own use.
- They give technical help to buyers of the company’s products.

87 Choose the correct answer: Which of the expressions is closest in meaning to the expression "compensation package"?

- share options
- fringe benefits
- **remuneration package**
- stock options
- severance package

88 Choose the synonym to the word: precise

- persuasive
- polite
- **accurate**
- keen
- rigid

89 Choose the correct answer: What is the investment?

- production of materials and goods.
- simply an addition to the circular flow of income.
- expenditure on productive capital goods.
- describing the activity of trying to sell more and be more successful.
- the total level of productions of goods and services.

90 Match the headline with the correct article: Food shortages hit Eastern Africa.

- The plant’s capacity is 3000 computers a week and it’s producing 3000…
- Overall production in the country rose by five per cent last year…
- **Rainfall has been below average in Eastern part of Africa for the past five years. Not enough food has been grown…**
- There has been too much building in the city centre and now there is a lot of office space standing empty…
91 Match the sentence with the correct definition: Many supermarkets run competitions and offers to encourage people to buy from them.

- free sample
- special offer
- promotions
- loyalty cards
- free gift

92 Match the sentence with the correct definition: Yesterday I bought two kilos of apples for half the usual price.

- free sample
- promotion
- special offer
- loyalty cards
- free gift

93 Complete the sentence: Firms controlling activities in several nations have been known as "multinational enterprises" or " .........."

- international economic development
- international diffusion
- transnational corporations
- foreign indirect investment
- international capital flows

94 Choose the correct answer: What do expansion of international capital flows contribute?

- the removal of exchange control and financial deregulation
- preliminary analytical review
- managerial control
- labour migration
- lodge an appeal

95 Complete the sentence: Selling on the .......... is called e-commerce.

- shopping card
- radio

Too much oil has been produced recently in relation to world demand...
Choose the wrong variant. The sources of loans are as followings:
- leasing
- bill of exchange
- letter of advice
- trade credits
- hire purchases

Match the word to its definition. A payment made to the owner of a design by someone else who uses it.
- patent application
- copyright infringement
- royalty payment
- proprietary information
- intellectual property

Complete the sentence: In-person .......... can show an example or sample of a new product, but they are expensive.
- rollout
- edge
- surveys
- market
- trials

Match the word to its definition. An occasion when someone makes an illegal copy of music, etc. from an internet site.
- copyright infringement
- patent application
- illegal download
- proprietary information
- intellectual property

Complete the sentence. One of the risks which is usual for businesses and private individuals is the destruction of property by .........
101 Complete the sentence: Overtime is usually ….. in the UK.
○ closed
○ called
○ paid
○ sold
○ asked

102 Complete the sentence: If the law is broken criminal proceedings may ….. .
○ tasted
○ Derived
○ start
○ abolished
○ capitalized

103 Complete the sentence: The US dollar is the most counterfeited ….. .
○ property
○ add
○ currency
○ paper
○ a book

104 Complete the sentence: The way that an employee is doing their job is discussed at performance ….. – regular meetings with their manager.
○ training
○ dispute
○ reviews
○ process
○ fund
105 Match the word to its definition. Someone who starts a company.

- sole trader
- mogul
- founder
- surgeon
- victim

106 Complete the sentence: Company has spend a large ..... of money on their new site.

- piece
- deal
- amount
- share
- charity

107 Chose the correct answer: What is the product portfolio?

- the stages in the life of a product
- making a product available for sale
- a series of advertising for a particular product
- a list of a company’s products
- a company’s products considered together and in relation to one another

108 Complete the sentence: Benchmarking can be seen as another form of ........ – people and companies working together.

- efficiency
- customization
- collaboration
- standartization
- infringement

109 Complete the sentence: ..........specialize in supplying short term loans, they are prepared to make loans for longer periods.

- Pension funds
- Institutions
- Investment trusts
- Finance houses
Complete the sentence: ....... issue units.

- Unit trusts
- pension funds
- Investment trusts
- Finance house
- insurance companies

Complete the sentence: According to the purpose and contents, contracts can cover .......

- goods, services, licences
- coins, money
- inflation, reasons
- effect, legal
- sheet, balance, sheet

Complete the sentence: ......... carries passengers and goods.

- commercial airline
- profit
- corporate
- artist
- commercial ladder

Complete the sentence: To remove is ......

- to take off
- to stare
- to apply
- to ask
- to return

Complete the sentence: Credibility is ......

- possibility
- judgement
115 Complete the sentence: The aim of producing companies is to obtain …..

- higher profits
- failure
- machines
- grow
- raise

116 Choose the correct answer: What is the most obvious source of finance for the well-established firm?

- own profits
- property
- capital
- deposit
- trade credit

117 Choose the correct answer: Which of the following is not a function of public finance?

- implementation of corruption
- the implementation of social policy in respect of social services
- the encouragement of the growth of economy as a whole
- the provision of essential services
- the control of particular sectors of the economy

118 Choose the correct answer: Who is a buyer?

- A person who buys something.
- Who works in his own business
- A person sells something.
- Who makes an audit
- Who works for several different companies

119 Choose the correct answer: What is a scarce resource?
120 Choose the correct answer: Which of the sentences is not true?

- Investment trusts are limited company.
- alse describes what a business sells and the money it gets for it.
- Finance houses provide business with loans
- ent trusts buying shares in other companies.
- nit trusts issue shares.

121 Complete the sentence: If people are treated differently from each other in an unfair way, they are...........

- made redundant
- written down
- got outplacement
- descriminated against
- bleeding red ink

122 Complete the sentence: ........ is one for the whole of the normal working week.

- a full-time job
- a part-time job
- out-of- job
- off work
- temporary job

123 Complete the sentence: She leaves home for work at 8 and she drives ......

- to work
- after work
- Work
- in work
- before work
124 Complete the sentence: Luckily, I am never ill and I could never take the time........work.

- off
- before
- up
- in
- of

125 Choose the correct expression: Librarian is required for public library from 2p.m. to 6 p.m.

- A part time job
- Full job
- A permanent job
- Before work
- Out of work

126 Complete the sentence: A system in a company which means we can work when we want is called......

- flexitime
- clocking on
- work overtime
- demanding
- involving

127 Choose the synonym of the word: launch

- start
- prepare
- close
- hire
- accumulate

128 Complete the sentence: People who are self-driven are.....

- good at working on their own
- have temporary work
- work in shifts
- have flexible work
Choose the opposite of the word "intricate"
- simple
- available
- sharp
- contrary
- gradual

Choose the opposite of the word abrupt
- gradual
- limited
- sharp
- poor
- modern

Choose the opposite of the word isolated
- total
- equitable
- separate
- gradual
- intensive

Choose the opposite of the word internal
- external
- importal
- exportal
- maximum
- minimal

Choose the opposite of the word "minimal"
- maximum
- importal
134 Match the word combination to its definition. To get knowledge through doing things.

- to acquire experience
- to turn down
- to apply for
- to wind up
- to make redundant

135 Complete the sentence: It is characteristic of any society that……

- when wants of people are growing the economic resources are limited and scarce
- when wants of people are growing.
- when wants required economic resources scarce
- when economic resources satisfy the wants and are limited scarce.
- when wants are limited and scarce.

136 Complete the sentence: One of the main laws of the market is …

- the law of supply and demand.
- stable prices.
- employment.
- labour force.
- scarcity.

137 Complete the sentence: Paper money first came into use …

- in the form of receipts
- in the form of silver.
- in exchange for deposits.
- in the form of banknotes.
- in the form of gold coins.

138 Complete the sentence: Economic resources may be classified as …
Complete the sentence: In different parts of the world many different commodities ……
- have served as money.
- threaded into strings.
- called wampum.
- should be portable.
- superseded by precious metals.

Complete the sentence: Finance is ……..
- the provision of money when it is needed.
- the economic system.
- the network of institutions.
- the provision of essential services.
- the budget.

Complete the sentence: The financial system is …..
- the network of institutions.
- the network of units of government
- the network of firms and households.
- the network of economic entities.
- the network of funds.

Complete the sentence: …… provide finance for companies
- Many important financial institutions
- The provisions of essential services
- The major instruments of any financial system
- The community trough taxes
- The encouragement or control of particular sectors
143 Complete the sentence: Among insurance documents….

- there are Insurance policies and Insurance certificates.
- there are consular invoices.
- there are customs declarations.
- there are commercial invoices.
- there are Import license.

144 Choose the opposites: 1. profit. 2. expenditure. 3. ownership. 4. obvious.

- 1.2
- 3.4
- 2.3
- 4.2
- 1.4

145 Choose the synonyms: 1. property. 2. obvious. 3. hire. 4. ownership.

- 1.4
- 1.3
- 2.3
- 1.2
- 3.4

146 Complete the sentence: …. operate in a very similar manner to investment trusts.

- investment trusts
- pension funds
- insurance companies
- unit trust
- trade balance

147 Choose the correct pair of synonyms:

- to demand – to require
- to solve – to provide
- to utilize – to tend
- competition – running
Choose the correct pair of synonyms:
- total – common
- to sell – to produce
- consumer – seller
- monetary – expenditure
- to supply – to conform

Choose the opposite for the word: revenue
- expenditure
- goal
- income
- saver
- tax

Choose the correct logical ending: When expenditure exceeds the revenue......
- ......the budget has a deficit.
- ...... people get credits and loans
- ...... the budget grows
- ...... provision of money rises.
- ...... country’s economy grows

Choose the synonyms: 1 essential. 2 tax. 3 major. 4 comprise. 5 main .
- 1,3,5.
- 1,4,5
- 1,2,5
- 1,2,4
- 2,4,5

Complete the sentence: The budget is......
- an estimate of national revenue and expenditure for the ensuing fiscal year.
- the money in economic entities
153 Choose the synonyms: 1 revenue. 2 estimate. 3 income. 4 goal.

- 1.3
- 3.4
- 2.3
- 1.2
- 1.4.

154 Choose the synonym of the word project

- newspaper
- magazine
- paper
- shell
- plan

155 Complete the sentence: Industrial assurance policies are usually for .... .

- small amounts
- ownership
- large amounts
- small houses
- large houses

156 Complete the sentence: The premiums are collected weekly by the....... 

- company’s agents
- share holders
- policy holders
- costumer
- consumer

157 Choose the correct answer: What is the name of the biggest life assurance company in Great Britain?
158 Choose the correct answer: How many times are premiums for endowment paid?

- quarterly
- four times a month
- weekly
- every 4 years.
- two times a year

159 Choose the correct answer: What branch of life assurance do you know?

- capital
- car assurance
- trade
- real estate assurance
- industrial assurance

160 Choose the correct answer: What do the financial institutions provide for companies?

- finance
- shares
- fax
- pensions
- cars

161 Choose the correct answer: What is the one of the main branches of insurance?

- life assurance
- house assurance
- car assurance
- endowment assurance
- industrial assurance
162 Choose the correct answer: Whom are the regular premiums paid by?

- policy holders
- doctors
- policemen
- photographers
- teachers

163 Choose the correct answer: What is money?

- it is an asset that serves as a means of payment
- it is a loan
- it is an instrument of tax
- it keeps prices close to costs
- it serves as the mechanism of market economy

164 Choose the right statement:

- Shell money was used by early settlers in North America.
- Shell money was used by borrowers in different parts of the world.
- Shell money was used by bankers.
- Shell money was durable.
- Shell money was used by goldsmiths.

165 Choose the synonym of the word token

- coin
- receipt
- banknote
- securitiez
- goods

166 Choose the correct answer: What serves as money today?

- coins and bills
- pelts
- shells
- perks
Choose the correct answer: What has served as first money?

- leather
- check
- paper
- steel
- invoice

Choose the correct answer: What is the difference between investment trusts and unit trusts?

- unit trusts are not limited companies but investment trust are
- unit trusts coordinate finance
- unit trust are limited companies but investment aren’t.
- unit trusts offer discounts to shareholders
- unit trusts provide borrower with credit.

Complete the sentence: ........... is the type of life assurance.

- endowment
- agents
- sum
- occurrence
- amounts

Complete the sentence: The machines are expensive but very …… – they produce a lot in relation to what they cost.

- cost-effective
- go-slow
- state-of-the-art
- labor-intensive
- obsolete

Complete the sentence: A very wealthy or powerful software ……. 

- tycoon
- leader.
172 Complete the sentence: An event resulting in great loss and misfortune is a ...........

- forecast
- disaster
- variety
- inefficient
- profit

173 Complete the sentence: To be careful or certain to do something is .......

- to assure
- to deduct
- to set
- to grant
- to release

174 Complete the sentence: Someone who starts or founds or establishes his own company is ...........

- an entrepreneur
- tycoon
- leader
- partner
- magnate

175 Complete the sentence: The insurer issues an insurance policy for the...............  

- insured
- dealer
- broker
- retailer
- wholesaler

176 Complete the sentence: To donate is ............
177 Make statements putting the words in the correct order: usually, short-term loans, within, repayable, years, are, three

- short-term loans, are, usually, repayable, within, three, years
- usually, repayable, within, three, years, are, short-term loans.
- are, short-term loans, within, repayable, usually, three, years
- repayable, short-term loans, are, usually, within, three, years
- years, three, usually, repayable, within, are, short-term loans

178 Make statements putting the words in the correct order: different, ways, in, many, provide, financial, money, institutions

- Many, financial, institutions, provide, money, in, different, ways.
- Financial, institutions, many, provide, money, in, different, ways.
- Many, provide, money, in, different, ways, financial, institutions.
- Many, different, ways, in, provide, money, financial, institutions.
- Many, financial, institutions, provide, in, different, money, ways.

179 Match the word combinations: 1) Benefits. a) Ban; 2) Overtime. b) Package; 3) Senior..c) Executive;

- 1-b, 2-a, 3-c
- 1-c, 2-b, 3-b
- 1-c, 2-a, 3-b
- 1-a, 2-b, 3-c
- 1-a, 2-c, 3-b

180 Match the word combinations: 1)Management a) Motivated; 2) Self b) Agency; 3) Employment c) Training.

- 1-c, 2-a, 3-b
- 1-c, 2-b, 3-a
- 1-a, 2-c, 3-b
- 1-b, 2-c, 3-a
- 1-b, 2-a, 3-c
181 Match the words to their definitions: 1) Another name for the human resources department. 2) When people stop working to protest. 3) Everyone working for a company is on its a) Strike b) Personnel c) Payroll

- 1-b, 2-a, 3-c
- 1-c, 2-a, 3-b
- 1-a, 2-b, 3-c
- 1-b, 2-c, 3-a
- 1-c, 2-b, 3-a

182 Match the words to their definitions: 1) Workers use their hands. 2) One of the people working for an organization. 3) When people stop work to complain about something. a) Stoppage b) Employee c) Manual

- 1-c, 2-b, 3-a
- 1-c, 2-a, 3-b
- 1-a, 2-b, 3-c
- 1-b, 2-c, 3-a
- 1-a, 2-c, 3-b

183 Choose the right word and put it in the sentence: This job is so important, I think we need to ..... someone. They’ve finally ..... a new receptionist. ...... is all the people working for a company. a) Hired b) Headhunt c) Staff

- 1-b, 2-a, 3-c
- 1-c, 2-a, 3-b
- 1-a, 2-b, 3-c
- 1-b, 2-c, 3-a
- 1-a, 2-c, 3-b

184 Choose the right word and put it in the sentence: ... 1. shows financial picture of the firm. 2. The to speak another language is now seen as form of a economic power. 3. I get a ... on everything I sell. a) ability b) accounting c) percentage

- 1-b, 2-a, 3-c
- 1-c, 2-a, 3-b
- 1-a, 2-b, 3-c
- 1-b, 2-c, 3-a
- 1-a, 2-c, 3-b

185 Choose the right word and put it in the sentence: 1. We’d like to see the ... process. 2. The ... of labour satisfied everybody. 3. The ... of this market is usually cheaper than the others’. a) productivity b) product c) production.

- 1-b, 2-a, 3-c
- 1-c, 2-a, 3-b
- 1-a, 2-b, 3-c
- 1-b, 2-c, 3-a
- 1-a, 2-c, 3-b
186 Choose the right word and put it in the sentence: 1. Who is ... for the test of the new equipment? 2. Our machines are ... in operation. 3. The terms of delivery are quite ... for our company. a) reasonable b) responsible c) reliable

- [ ] 1-b,2-c,3-a
- [ ] 1-b,2-a,3-c
- [X] 1-c,2-a,3-b
- [ ] 1-c,2-b,3-a
- [ ] 1-a,2-b,3-c

187 Choose the right word and put it in the sentence: 1. We require the goods for urgent ... . 2. Due to your ... they succeeded in business. 3. The ... of our sales has remained stable. a) assistance b) percentage c) delivery

- [X] 1-c,2-a,3-b
- [ ] 1-a,2-b,3-c
- [ ] 1-b,2-c,3-a
- [ ] 1-a,2-c,3-b
- [ ] 1-c,2-b,3-a

188 Complete the sentence: Attainment is ......

- [X] achievement
- [ ] assuring
- [ ] leaving
- [ ] promotion
- [ ] occurrence

189 Complete the sentence: If not enough goods are being produced, there is.........

- [X] a shortage
- [ ] mass production
- [ ] a surplus
- [ ] a surplus
190 Complete the sentence: If the goods are offered on FOB terms the price will practically include.............

- the cost of the goods transportation expenses
- free over board
- expenses exposure
- the coast of the boards
- the terms of company

191 Complete the sentence: If the goods are offered on FOR terms the price will include.............

- the cost of the goods and transportation expenses to the railway station
- the cost of port to the board
- the cost of covering
- the coast of the boards on planes
- the cost of price to the ship

192 Complete the sentence: ........... compares our performance to performance levels in other power stations.

- benchmarking
- cooperating
- rivalry
- representing goods
- obtaining

193 Complete the sentence: The law relating to designs, ideas that belong to someone is called...............

- intellectual property
- design property
- copyright property
- royalty property
- patient property

194 Complete the sentence: The occasion when someone uses another’s text, pictures is called......

- copyright infringement
- intellectual infringement
195 Complete the sentence: The occasion when an inventor asks the authorities to officially recognize an invention as his/her property is called...........

- patent application
- fake application
- leasing application
- consumer application
- property application

196 Complete the sentence: When the prospective buyer receives the offer he carefully......

- studies it
- makes the list
- signs the product
- looks for the seller
- promotes a new product

197 Choose the right expression: The work finishes after a fixed period.

- temporary job
- part-time job
- full time job
- permanent job
- contemporary job

198 Choose the right expression: Before we employ people, we like to put them in job situations to see how they do the work and fit the corporate ladder.

- corporate culture
- corporate profits
- corporate logo
- corporate ethics
- corporate image
199 Complete the sentence: Life assurance is different from all other branches. It is a comparatively ............

- recent type of insurance
- that the insured may face the risk against
- type of occurrence
- that the precious for endowment are paid quarterly or annually
- not popular form of insurance

200 Complete the sentence: If you do wrong , you are.........

- sacked
- a go- slow
- collect money from customers.
- work for several different firms.
- you continue to work but more slowly than usual.

201 Complete the sentence: ...... is provided for a specified number of years or until the attainment of a certain age.

- endowment assurance
- whole life assurance
- Industrial assurance
- life assurance
- the sum assured

202 Complete the sentence: ...... is given in addition to the bill.

- bonus
- tip
- salary
- wage
- comission

203 Complete the sentence: ...... for various currencies are determined by market forces.

- certain sums
- special exchange
- foreign currencies
- exchange currency
204 Complete the sentence: ....... is a company’s product of a particular type.

- product catalogue
- product placement
- product portfolio
- product positioning
- product range

205 Complete the sentence: ....... is the stages in the life of a product and the number of people who buy it at each stage.

- product portfolio
- product lifecycle
- product placement
- product positioning
- product range

206 Complete the sentence: ....... is how a company would like a product to be seen in relation to its other products.

- product range
- product lifecycle
- product positioning
- product placement
- product portfolio

207 Complete the sentence: ....... is when a company pays for its products to be seen in films and TV programmes.

- product range
- product lifecycle
- product placement
- product positioning
- product portfolio

208 Complete the sentence: ....... are prepared to make loans for longer period up to 20 years in certain circumstances.

- unit trusts
- insurance companies
Complete the sentence: Making televisions refers to ….. Industry

- automobile
- steel
- light
- aerospace
- heavy

Complete the sentence: The cost of the heating and lighting is ……

- overhead cost.
- direct cost
- fixed cost
- indirect cost.
- variable cost

Complete the sentence: Bill of exchange enable the company to obtain …..from a bank or discount house.

- hire purchases
- short term finance
- income tax
- trade credit.
- overdrafts

Complete the sentence: In some areas the government …. the number of laws and regulations to encourage business to move there.

- reduces
- raises
- increases
- completes
- rises

Complete the sentence: …. may found a series of companies or start- ups.
Complete the sentence: I’m …… for co-ordination between design and production.

- responsible
- response
- responsibility
- respectful
- respectable

Complete the sentence: There are different …..systems in the world today.

- economic
- economics
- economy
- economize
- economical

Complete the sentence: Business is the subject of laws and government…..

- regulations
- regular
- regularity
- regulable
- regulate

Complete the sentence: …….. is a part of shops with the same name.

- chain store
- deep discounter
- convenience store
- supermarket
- hypermarket
218 Complete the sentence: ....... is a very large shop, mainly selling food.

- supermarket
- deep discounter
- convenience store
- hypermarket
- chain store

219 Complete the sentence: When the goods are expensive it is .......

- inflation
- marketing boom
- upmarket
- price cut
- downmarket

220 Complete the sentence: Price ...... is the occasion when competing companies reduce prices in response to each other.

- war
- controls
- boom
- hike
- cut

221 Complete the sentence: Price ...... is a label attached to goods, showing the price.

- tag
- controls
- boom
- hike
- cut

222 Complete the sentence: The insurer issues ........ for the insured.

- insurance policy
- profit
- shares
- insurance certificates
223 Complete the sentences: In the course of making enquiries and offers, the parties very often…..

- meet to agree upon one or another question
- are afraid cannot agree
- meet to read a contract
- speak about the time limit
- are busy

224 Complete the sentence:….. is the price of one country’s currency or commodity (typically gold or silver).

- a foreign currency exchange rate
- managed rate regime
- depreciation
- weakening
- spot exchange rate

225 Complete the sentence: A company’s ...... gives a picture of its assets and liabilities at the end of a particular period, usually the 12 month period of its financial year.

- balance sheet
- financial record
- bookkeeping
- balance of payments
- ledger

226 Complete the sentence: ..... is when you buy one product, and you are recommended to buy another product that may go with.

- cross promotion
- Shopping chart
- clicks and mortars
- sales territory
- sales area

227 Complete the sentence: Someone who buys food in a supermarket is a/an ..............

- customer
228 Complete the sentence: Someone buying a house is a/an….
   - purchaser
   - trader
   - client
   - owner
   - user

229 Complete the sentence: We do not send our employees to various courses, we have …training.
   - in-house
   - skilled
   - outdoors
   - motivated
   - outside

230 Complete the sentence: The headhunting agency … three candidates for the final interview.
   - selected
   - joined
   - launched
   - trained
   - signed

231 Complete the sentence: Written tests help to … the intelligence and personal qualities of the candidates.
   - assess
   - offer
   - fire
   - advertise
   - apply

232 Complete the sentence: Our manager is very….. people and we have a very good team.
233 Match the verb "to retire" with its definition:
- to stop working when you reach the age when you are officially too old to work
- to tell someone they can no longer work at their job
- to reduce the total number of employees at a company through retirements, etc
- to stop a worker’s employment for a time when there is little work to do
- to force someone to leave their job

234 Match the expression "a full time job" with its definition:
- this kind of work is for the whole of the normal working week
- a work that finishes after a fixed period
- somebody who works in an office for a particular company
- a job that you do for fewer hours a week than people usually work
- this job does not finish after a fixed period

235 Match the word "a shortlist" with its definition:
- a list of people you think could be suitable for the job
- the set of influences such as training, education and experience affecting the individual’s personality
- an analytical process that helps finding the right people for the vacancy
- something that you gain over a period of time in the same job
- it is a title which says that you have achieved something

236 Complete the sentence: When parties agree on price, they sign a ……
- contract
- signature
- letter
- Bill of Lading
- destination
237 Complete the sentence: If a company ….. a market it stops selling there.

- dominates
- abandons
- monopolizes
- penetrates
- comers

238 Complete the sentence: If a company ….. a market it is the most important company selling there.

- dominates
- penetrates
- abandons
- comers
- gets out of

239 Complete the sentence: ….. describes the activity of trying to sell more and be more successful.

- competition
- sole proprietorship
- partnership
- marketing
- segmentation

240 Complete the sentence: Marketers may describe themselves as……

- market-led
- vendors
- shareholders
- owners
- managers

241 Complete the sentence: The sum of money borrowed is the……

- principal
- borrower
- percentage
- relevant
242 Complete the sentence: The amount of loan capital that a company has in relations to its share capital is……

- leverage
- loan
- security
- payment
- property

243 Complete the sentence: Payments to the author from the publisher are……

- royalties
- payments
- intellectual properties
- designs
- patents

244 Complete the sentence: The process of finding people for particular jobs is …

- recruitment
- development
- management
- unemployment
- enjoyment

245 Complete the sentence: If I sell more than a particular amount in a year, I also get extra money – ..., which is nice.

- bonus
- commission
- tip
- remuneration
- compensation

246 Complete the sentence: My ...... were members of my family: my parents, brothers and sisters all put up money.

- shareholders
- lenders
Complete the sentence: Money is an ........ that serves as a means of payment.

- coin
- expense
- agreement
- asset
- token

Complete the sentence: Two parties come to a/an....... 

- Agreement
- Sign
- Description
- Price
- Effect

Complete the sentence: ......... is the process of planning, designing, pricing, promoting and distributing ideas, goods and services in order to satisfy customers needs, so to make a profit.

- marketing
- the four Ps
- marketing orientation
- market
- competition

Complete the sentence: Oil ........ are traditionally quoted in US dollars per barrel.

- prices
- rise
- incomes
- business
- shares

Complete the sentence: The right to buy new shares of the company at a low price is called……
252 Complete the sentence: Another important force of the market is .........
- competition
- revenue
- promotion
- transaction
- designing

253 Complete the sentence: At first coins were worth their face value as ......
- metal
- banknote
- coin
- bronze
- payment

254 Complete the sentence: ...... are limited companies buying shares in other companies.
- investment trusts
- pension funds
- unit trusts
- insurance companies
- finance houses

255 Match the word combination to its definition. The experience of different jobs and educational qualification.
- background of applicants
- selection process
- covering letter
- field trial
- shortlist
256 Complete the sentence: There is a system of ………… in my company, which means we can work when we want, within certain limits.

- management
- commuting
- flextime
- day shift
- overtime

257 Complete the sentence: I get a basic salary, plus ………… a percentage on everything I sell.

- Commission
- compensation
- background
- tips
- perks

258 Choose the synonym of the word: staff.

- workforce
- graduate
- customer
- problem
- quality

259 Complete the sentence: Fred is a van ………… but he was fed up with doing long trips.

- Driver
- personal
- technical
- worker
- force

260 Complete the sentence. The trouble with graduates is that they have no work ………

- efficiency
- launch
- quantity
- profit
261 Match the word to its definition. Previous employers, teachers that candidates named in their applications.

- referees
- partners
- graduates
- vendors
- shareholders

262 Match the word combination to its definition. To have a job.

- to be in work
- to be out of work
- to be off work
- to be for work
- to be off work

263 Complete the sentence: The machines are expensive but very …… – they produce a lot in relation to what they cost.

- cost-effective
- go-slow
- state-of-the-art
- labor-intensive
- obsolete

264 Complete the sentence:……………. money first came into use in the form of receipts.

- paper
- copper
- gold
- token
- shell

265 Choose the synonym of the word: advanced

- progressive
- correct
266 Match the job to its description. Meet with advertising agency to discuss new advertisements for the company’s holidays.

- marketing director
- research director
- customer service manager
- finance director
- sales manager

267 Complete the sentence: Corporate ………is the way a company’s employees think and act.

- culture
- ladder
- image
- logo
- profit

268 Match the job to its description. Contact newspaper to advertise new jobs.

- human resources director
- research director
- customer service manager
- sales manager
- marketing director

269 Complete the sentence. One of the risks which is usual for businesses and private individuals is the destruction of property by ……...

- fire
- burglary
- policy
- grant
- vehicle

270 Match the word to its definition. An occasion when someone makes an illegal copy of music, etc. from an internet site.

- important
- useful
- obsolete

- research director
- customer service manager
- sales manager
- marketing director
- human resources director
- fire
- burglary
- policy
- grant
- vehicle
271 Complete the sentence: The system for running government departments, with its rigid rules and slow decisions is......

- bureaucracy
- collaboration
- environment
- marketing
- consolidation

272 Match the job to its description. Analyse last year’s profits in relation to the previous year’s.

- finance director
- customer services manager
- research director
- research human manager
- sales manager

273 Choose the synonym of the word: particular

- common
- special
- activ
- urgent
- usual

274 Complete the sentence: Many of these countries are unable to....... their debts.

- service
- begin
- show
- allow
- distinct
275 Choose the synonym of the word: accuracy

- exactness
- training
- liability
- policy
- degree

276 Complete the sentence: Dangerous machinery and hazardous substances can cause.....

- industrial accidents
- working environment
- glass ceiling
- industrial scale
- affirmative action

277 Match the word to its definition. The moment when a product is officially made available for sale.

- product launch
- glass ceiling
- survey
- payroll
- performance review

278 Choose the opposite for the word: sacked

- hired
- demoted
- allowed
- closed
- retired

279 Complete the sentence: In many organizations, women ....... about the glass ceiling that prevents them from getting further than a particular level.

- complain
- crepay
- refer
280 Match the job to its description. Deal with complaints from customers.

- customer service manager
- line manager
- human resources director
- sales manager
- research director

281 Complete the sentence. Information or knowledge that belongs to an individual or company is .......

- proprietary
- resign
- branch
- trademark
- ladder

282 Match the word to its definition. All the ideas, opinions, etc. that people have about a company.

- corporate image
- corporate ladder
- corporate profits
- corporate logo
- corporate culture

283 Complete the sentence: Some industries in Britain, such as coal and electricity, had been ......... – they were entirely state-owned.

- nationalized
- established
- privatized
- developed
- constructed

284 Complete the sentence: A company’s main office is a corporate .........

- headquarters
285 Match the word to its definition. An occasion when an inventor asks the authorities to officially recognize an invention as their property.

- intellectual property
- trademark
- patent application
- royalty payment
- copyright infringement

286 Choose the synonym of the word collapsed

- laid off
- applied
- crashed
- fired
- shipped

287 Complete the sentence: Employees who are made redundant may get ........ – advice about how to find another job.

- outplacement
- dignity
- demotion
- flexibility
- downsized

288 Complete the sentence. An entrepreneur may found a series of companies or ........

- start-ups
- inputs
- agencies
- blogs
- chains

289 Choose the synonym of the word: dangerous
290 Complete the sentence: Market ……..is the process of finding out what people really want.

- research
- payroll
- launch
- share
- growth

291 Match the word to its definition. The different levels of management in a company.

- corporate profit
- corporate profits
- corporate image
- corporate ladder
- corporate logo

292 Complete the sentence: A name used on a product is……..

- store brand
- portfolio
- brand name
- brand image
- generics

293 Complete the sentence: In many countries insurance against……., unemployment and old age is undertaken by the state.

- fire
- burglary
- sickness
- slowdown
- maternity
294 Complete the sentence: The final figure for profit or loss is what people call informally the ...........

- bottom line
- price hike
- retail outlet
- balance sheet
- limited liability

295 Match the word to its definition. A list of a company’s products.

- product catalogue
- product portfolio
- product line
- product range
- product placement

296 Choose opposite of the word: to launch

- to cover
- to limit
- to begin
- to withdraw
- to suppress

297 Match the word combination to its definition. Products that are not branded – those that do not have a manufacturer’s brand name.

- perks
- Generics
- durables
- comers
- awareness

298 Complete the sentence: Information given by a company about its financial results is financial ..........

- launch
- research
- property
- share
299 Complete the sentence: ……. costs do not change when production goes up or down.

- target
- special
- fixed
- trade
- variable

300 Choose the synonym of the word. repay.

- spend
- trade
- compensate
- borrow
- margin

301 Match the word to its definition. A group of buyers with specific requirements that is relatively small but that may be profitable for companies that sell to it.

- niche
- range
- tag
- surplus
- segment

302 Complete the sentence: A series of advertisements for a particular company, product, etc. is an advertising ……..

- campaign
- gift
- agency
- image
- promotion

303 Choose the synonym of the word. rescue

- save
304 Match the word combination to its definition. A company’s products considered together and in relation to one another.

- product portfolio
- product lifecycle
- product range
- product line
- product placement

305 Complete the sentence: All the ideas that people have about a particular brand are its brand .........

- image
- name
- awareness
- label
- generics

306 Complete the sentence: A .......... machine is a machine from which people can buy coffee, cigarettes, etc.

- vending
- split
- scale
- cash
- servicing

307 Choose the synonym of the word. depreciation

- amortization
- realization
- distributing
- design
- requirement

308 Match the word to its definition. Producing large numbers of similar products.
309 Complete the sentence: Consumer goods that last a long time, such as cars and washing machines, are ............

- consumer durables
- low-key
- market-led
- custom-built
- fast-moving

310 Complete the sentence: Car production was very ............ – it took a lot of work to produce each car.

- labor-intensive
- computer-assisted
- hand-made
- entry-level
- high-tech

311 Choose the synonym of the word. awareness

- recognition
- placement
- collaboration
- force
- image

312 Match the word to its definition. Specialists who wind up the company – they sell the company’s assets and pay out what they can to creditors.

- receivers
- distributors
- bailouts
- commuter
- borrower
313 Complete the sentence: If competition isn’t strong, it may be described as ...

- low-key
- cash pile
- bailout
- intense
- bottom-end

314 Complete the sentence: ……… are people who buy products or services for their own use.

- Consumers
- partners
- producers
- receivers
- vendors

315 Choose the opposite for the word. cheap

- expensive
- basic
- exclusive
- fixed
- main

316 Match the word combination to its definition. Sales expected in a particular period.

- sales forecast
- sales target
- sales figures
- sales revenue
- sales turnover

317 Complete the sentence: The most important companies in a particular market are often referred to, especially by journalists, as………

- key players
- mutuals
- rivals
- segments
318 Complete the sentence: ……… is used to talk about goods that sell in large quantities and the people who buy them.

- mass market
- upmarket
- loss-leaders
- cross-promotion
- chain store

319 Choose the synonym of the word: keep

- store
- prevent
- peer
- sell
- provide

320 Match the word combination to its definition. A shop in a town that is open long hours.

- convenience store
- chain store
- department store
- hypermarket
- supermarket

321 Complete the sentence: The most important factor of mass production is ..... 

- standardization
- demutualization
- limited liability
- severance payment
- fundraising

322 Complete the sentence: A company’s ………are its debts to suppliers, lenders, tax authorities, etc.

- liabilities
- burdens
323 Choose the synonym of the word. competitor

- rival
- consumer
- chain
- franchisor
- reseller

324 Match the word combination to its definition. The stages in the life of a product and the number of people who buy it at each stage.

- product lifecycle
- product line
- product positioning
- product portfolio
- product mix

325 Complete the sentence: Stocks have to be stored – kept in special buildings called.............

- warehouses
- plants
- mutuals
- boardrooms
- headquaters

326 Complete the sentence : With online........non-profit organizations can raise money.

- fundraising
- banking
- gambling
- travel
- brokerage

327 Choose the synonym of the word. total cost
328. Match the word to its definition. An organization that buys things for use in producing its own goods or services.

- industrial buyer
- customer base
- vendor
- building society
- focus group

329. Complete the sentence: It costs money to keep components and goods available for customers to buy in...........

- stock
- strain
- credit
- capital
- fund

330. Complete the sentence: Product........ is when a company pays for its products to be used or seen in films and TV programmes.

- placement
- undercutting
- telemarketing
- positioning
- line

331. Choose the synonym of the word: Custom-built

- tailor-made
- cost-effective
- best practice
- low-tech
- labor-intensive
332 Complete the sentence: The maximum amount that a particular company, plant or industry can produce is its ........

- capacity
- chain
- interest
- shift
- sample

333 Complete the sentence ........ a product is to make a plan based on a particular marketing mix and put it into action.

- to market
- to pressure
- to identify
- to withdraw
- to select

334 Choose the synonym of the word. gift

- present
- sample
- design
- plan
- range

335 Match the word to its definition. The number or type of things that a company, plant, industry or country produces.

- glut
- range
- stock
- input
- output

336 Complete the sentence. If too many things are being produced by a particular industry in relation to the number of people who want to buy them, there is ........

- overproduction
- benchmarking
- customization
337 Choose the synonym of the word. fake

- counterfeit
- retail
- scale
- hike
- grant

338 Complete the sentence: US companies report their results every quarter - ...........

- every three months
- every year
- every four months
- every month
- annually

339 Complete the sentence: Products that are no longer up-to-date because they use old technology are ..........

- obsolete
- state-of-art
- innovative
- routine
- hi-tech

340 Complete the sentence: Downsized companies use more ........independent people who work for several different companies.

- freelancers
- start-ups
- executives
- vendors
- graduates

341 Complete the sentence. An entrepreneur may found a series of companies or ........

- start-ups
342 Choose the correct variant. Public finance has the..... functions.
- following
- fund
- deficit
- tax
- company

343 Choose the correct variant. plan, layihә (план, проект)
- project
- provision
- fund
- benefit
- tax

344 Choose the correct variant. ләğв etmәк, отменять, упразднять
- to abolish
- to demand
- to start
- to break
- to celebrate

345 Complete the sentence: These new features appeared first in ..... of certain denominations only.
- banknotes
- foreign currencies
- supplement
- counterfeit
- crime

346 Choose the correct variant. davam etmәk, продолжать
- inputs
- agenerics
- blogs
- chains
Choose the correct variant. әлавә, дополнение

- supplement
- decade
- information
- contribution
- employer

348 Complete the sentence: Some .... and ...... traditionally work different hours.

- shops and capitals
- businesses and industries
- officials and orders
- installments and industries
- holidays and businesses

349 Choose the synonym of the word "target"

- aim
- account
- crime
- support
- denomination

350 Choose the synonym of the word "to last"

- to continue
- to abolish
- to demand
- to exist
- to solve
351 Complete the sentence: A television advertising is also called a......

- commercial
- free
- particular
- niche
- singular

352 Complete the sentence: We invite the most interesting candidates to a group ............

- Discussion
- seminar
- occasion
- community
- option

353 Complete the sentence: ...... is the activity of producing, buying and selling goods and services.

- business
- survey
- privatization
- rivalry
- collaboration

354 Complete the sentence: Fred is a van driver, but he was fed .....with doing long trips.

- up
- -----
- on
- over
- upon

355 Complete the sentence: .......... is used to talk about the activity of trying to sell more, be more successful.

- competition
- capacity
- marketing
- rollout
356 Choose the correct answer: What is the bottom line?

- the final figure for profit or loss
- providing finance for business
- calculating of pre tax profit and pre tax loss
- issuing new shares
- satisfying the needs of the consumer

357 Chose the correct answer: What is a debt burden?

- the occasion when a company has serious difficulty in repaying its debt.
- a company’s debt, especially when considered as a problem
- the occasion when a company fails to make debt repayment
- the occasion when a company persuades lenders to change repayment dates and terms
- the occasion when a company repays its debt or interest on it

358 Chose the correct answer: What is the meaning of expression filing for bankruptcy protection?

- to ask for a period of time before paying back debts.
- to change an unsuccessful business and make it successful
- to increase something or make it larger
- to stop operating as a business
- to buy other company

359 Choose the synonym of the expression "be in the red"?

- make a loss
- issue a share
- make a profit
- make a discount
- make an account

360 Chose the correct answer: What is the principal?

- the sum of money borrowed
- to make something available
361 Choose the synonym of the word "collateral"

- budget
- capital
- security
- dividend
- lender

362 Complete the sentence: A person or a business that has an agreement to sell the goods of another firm is ......

- distributor
- end user
- client
- auditor
- creditor

363 Complete the sentence: The handmade furniture is ....

- a craft industry
- a CADCAM system
- a mass production
- textiles
- a beta version

364 Choose the wrong variant: Marketing is the process of.....

- Auditing
- Promoting
- Pricing
- Distributing
- Planning

365 Choose the wrong variant: A wholesaler is a ...

- capital in the form of shares
- a large amount of money
- the amount of loan capital that a company has in relation to its share capital
Complete the sentence: When we apply the notion of carat to precious stones it shows its …

- weight
- colour
- fineness
- form
- shape

Complete the sentence: Sales target is…

- sale hoped for in a particular period
- money received from sale
- increase in sale
- sale predicted in a particular period
- statistics showing the amount sold

Complete the sentence: The fineness of 750 is equal to…

- 18 carat
- 24 carat
- 14 carat
- 12 carat
- 16 carat

Choose the correct answer: Which of these jobs can be described as highly skilled?

- brain surgeon
- office cleaner
- teacher
- office manager
- car production office
370 Complete the sentence: These companies are… your goods.

- interested in
- interest
- interesting
- interested with.
- interesting in

371 Complete the sentence: We do not send our employees to various courses, we have own …training.

- in-house
- skilled
- outdoors
- motivated
- outside

372 Choose the correct answer: These computers … our customers requirement.

- meet
- see
- discount
- agree
- discuss

373 Choose the wrong variant. Contract usually contains the following information:

- Control of the interest rate
- Terms of delivery
- Place or city
- Names of the buyers and sellers
- Price and total value

374 Choose the wrong variant. The most popular bullion coins are:

- New Jersey
- Britannia
- American Eagle
- Maple Raf
375 Complete the sentence: Share capital is contributed by …

- shareholders
- lenders
- investors
- creditors
- borrowers

376 Choose the wrong variant. The precious metals are used for various purposes

- for paying a premium
- for jewelry industry
- as a commodity to be sold and bought
- for numismatic coins
- for medals

377 Match the two parts of expressions: 1. Make - a) for bankruptcy 2. file - b) mountain; 3. Cash - c) acquisitions

- 1-c,2-a,3-b
- 1-c, 2-b, 3-a
- 1-a, 2-b,3-c
- 1-a,2-b,3-c
- 1-b, 2-a,3-c

378 Complete the sentence: Banks, building societies, insurance company etc. are …

- financial institutions
- investment trusts
- unit trusts
- business centre
- pension fund

379 Complete the sentence: A mortgage is …

- a loan to buy a house
- a loan to buy a share
Complete the sentence: Internet banking allows you to check your balance …

- on line
- on the radio
- On TV
- in a line
- on the phone

Choose the synonym of the word "merger"

- takeover
- non-core assets
- sell-offs
- bailouts
- debt crisis

Complete the sentence: "I have an account which I share with someone" means, I have a …

- joint account
- deposit account
- current account
- checking account
- savings account

Match the two parts of expressions: 1.parent ;2.white;3.join; a) knight; b) company; c) venture

- 1-b, 2-a, 3-c
- 1-c, 2-a, 3-b
- 1-a, 2-b, 3-c
- 1-b, 2-c, 3-a
- 1-a, 2-c, 3-b

Complete the sentence: Money which is charged by a bank for borrowing money is…..
385 Make statements putting the words in the correct order: five, of, carrying, market, are, research, there, ways, out
- there, are, five, ways, of, carrying, out, market, research.
- five, out, market, there, ways, carrying, research, are, of.
- there, ways, of, carrying, research, are, market, out, five.
- research, ways, of, market, carrying, out, five, are, there.
- carrying, out, ways, of, research, market, are, five, there.

386 Complete the sentence: ............... money first came into use in the form of receipts.
- paper
- copper
- gold
- token
- shell

387 Make statements putting the words in the correct order: building, in, mutuals, called, Britain, are, there, societies
- in, Britain, there, are, mutuals, called, building, societies.
- there, mutuals, building, in, called, are, societies, Britain.
- societies, in, Britain, called, there, mutuals, building, are.
- mutuals, in, there, are, called, societies, Britain, building.
- Britain, societies, are, called, building, mutuals, in, there.

388 Make statements putting the words in the correct order: the, production, materials, of, industry, is, goods
- the, industry, and, production, goods, of, materials, is.
- industry, materials, and, the, goods, is, production, of.
- the, materials, and, production, industry, is, of, goods.
- industry, is, the, production, of, materials, and, goods.
- the, goods, is, materials, production, of, and, industry.
Complete the sentence: Payments to the author from the publisher are…

- patents
- intellectual properties
- Royalties
- designs
- payments

Complete the sentence: Small business complain that larger companies abuse … by paying invoices too slowly.

- Take credit
- Credit policy
- Trade credit
- Give credit
- Credit card

Complete the sentence: Dollars, euros and yens are .......

- Certificates
- Currencies
- Loan
- Bonds
- Shares

Complete the sentence: Drugs need to be made in large numbers on ….. before they can be sold.

- an industrial scale
- the light industry
- the market research
- the overproduction
- an assembly line

Match the word to its definition. People who are very keen to do well in their job because they find it interesting.

- motivated
- unskilled
- computer-literate
- graduate
394 Complete the sentence: When the company is selling lots of cars, they ask us.......  
- to work overtime
- to buy shares
- to commute
- to apply for a job
- to make a payment

395 Match the word combination to its definition. People who work well with other people.
- team players
- computer-literate
- self-starters
- motivated
- methodical

396 Complete the sentence: We ......for the job by completing an application form and sending it in.
- offer
- call
- send
- cover
- apply

397 Choose the synonym of the word: proprietor
- owner
- purchaser
- customer
- agent
- accounter

398 Match the word combination to its definition. People who`ve just left university.
- graduate
- manager
Choose the synonym of the word: loan

- credit
- goal
- skill
- steak
- dividend

Complete the sentence: The graduates might have ……. in interesting subjects, but they have no work experience.

- qualification
- duty
- appoint
- benefit
- bonus

Match the word combination to its definition. The lowest amount allowed by the law.

- minimum wage
- fringe benefit
- tips
- perks
- compensation

Choose the synonym of the word: equity capital.

- joint stock
- face value
- capital market
- basic salary
- fringe benefit

Complete the sentence: You need to acquire ……. - get knowledge through doing things.
404 Make statement putting the words in the correct order: managers, offices, have, some, their, individual, own

- some, managers, have, their, own, individual, offices.
- their, individual, some, own, managers, have, offices.
- some, managers, have, offices, their, own, individual.
- managers, have, offices, some, own, their, individual.
- managers, offices, some, their, own, individual, have.

405 Match the word combination to its definition. A disagreement between management and labor.

- labor dispute
- labor leader
- labor costs
- labor relations
- labor shortage

406 Finance comprises two parts: ............. finance and finance of economic entities.

- public
- control
- monetary
- business
- labor

407 Match the word combination to its definition. A period when there are not enough people available to work.

- labor shortage
- labor unrest
- labor dispute
- labor relations
- labor costs
408 Choose the opposite of the word: purchased

- Sold
- hired
- got
- bought
- received

409 Match the verb "to correct" with a noun:

- taxes
- inequality
- welfare
- currency
- check

410 Complete the sentence: In .......... the existing .........., recent years have seen a growing interest of foreign investors in the Azerbaijan market.

- spite of, obstacles
- organizational, risk
- recent, bank
- purchase, capital
- investor, household

411 Complete the sentence: The lecturer ….. about serious problem, but they didn’t listen.

- spoke
- told
- talks
- looked
- tells

412 Complete the sentence: Someone who buys the services of a private detective agency is a/an …

- Client
- Consumer
- Customer
- Trader
Complete the sentence: She …… would have such a nasty experience on a day like that.

- had never imagined
- never had imagined
- never imagined
- has imagines
- hadn’t never imagined

Complete the sentence: Large areas where many people work together are called....

- open-plan offices
- headquarters
- office
- banks
- head-office

Complete the sentence: If workers refuse to work more than the normal number of hours it is called....

- overtime-ban
- payroll
- walk-out
- stoppage
- a strike

Choose the correct answer: What is the another name for the HRD?

- personnel department
- human support management
- human resources agency
- department of human resources
- personal company

Complete the sentence: Overtime is…

- the hours which a worker works more than normal hours.
- the time when the working hours are over.
Choose the correct definition: A strike, walk out or stoppage

- workers stop working for a time when they are not happy with pay or conditions.
- workers strikes each other during the work
- workers continue to work, but more slowly
- workers work hard.
- workers walk during the work

Complete the sentence: If the manager also receives benefits, the payment and the benefits form a …… .

- severance package
- compensation
- severance payment
- profit
- compensation payment

Choose the right meaning of the word: nice perks

- It is free meals and free insurance
- It is a tip.
- It is salary in the work
- It is commission
- It is an overtime

Choose the right variant: It is known that …

- accounting is a good profession.
- accounting isn’t suitable for woman.
- accounting doesn’t demand being numerate.
- accountants never use computers in the process of their calculations.
- there are not different methods of accounting.

Complete the sentence: If the manager reaches particular objectives for the company there may be ……
Complete the sentence: If the work involves doing the same things again and again it is......

- routine
- tough
- boring
- exciting
- stimulating

Choose the correct answer: What is auditing?

- a process in which an independent accountant audition examines a firm’s accounting records
- a process in which the ways of movement of goods are studied
- a process of monitoring in which a firm’s accounting records are regarded
- a process in which the prices on goods are taxed
- a process in which the promotion of goods is carried out

Choose the right variant of the statement:

- The notion of carat can also be applied to precious stones.
- Also the notion of precious stones can be applied to carat.
- The notion of stones can be applied to also carat precious.
- The notion of carat be applied can to precious stones also.
- Notion of the carat can be applied of precious stones also.

Complete the sentence: Diamond is a precious stone … pure carbon … crystallized form.

- of, in
- from, to
- at, in
- over, out
- of, at
427 Choose the correct degree of adj. and (or) the adverb: I spend...money than you, because the clothes which I bought was not...yours.

- less, so expensive as
- more, more expensive
- loss, more expensive
- more, so expensive so
- fewer, so expensive

428 Choose the correct meaning of "FOB":

- free on board
- fright on board
- free border
- forecast of business
- business of banks

429 Choose the correct answer: When did the coins come into use?

- When a payment was made the cutting of metal into pieces of definite weight.
- At the beginning of the century
- In 1785.
- In 1867.
- At different periods of time.

430 Choose the correct answer: What is function of pension funds?

- To limit companies buying shares in other companies.
- To insure companies.
- To pay out interests made by policyholders.
- To supply short or long term loans.
- It is a scheme to which all workers contribute.

431 Choose the correct answer: What is equal to the best 999,9 fineness of gold?

- 24 carat
- 18 carat
- 14 carat
- 28 carat
432 Choose the correct prepositions: ...... the one hand the customers have the right ..... choice and they benefit ..... the fact that competition keeps prices

○ on, of, from, to
○ on, in, at, with
○ in, for, through, with
○ in, of, by, to
○ with, of, after, by

433 Choose the correct prepositions: Economic machines are subject .....a business cycle that alternates .... periods .... rapid expansion and periods ..... recession.

○ to, between, of, of
○ of, to, for, for
○ during, of, from
○ for, among, of, of
○ during, to, between, between

434 Complete the sentence: I phoned to check on my application, but they said they’d already … someone.

○ recruited
○ applied
○ turndown
○ deal
○ headhunted

435 Complete the sentence: She felt the organization was…. and wasting money on entertainment and luxury travel.

○ overspending
○ filling for
○ looking for
○ undercutting
○ working

436 Complete the sentence: In planning the concert, they found they had forgotten to ……… the singers, and only had money to pay the orchestra.
437 Choose the synonym of the word "manage"
- control
- pay
- serve
- demand
- send

438 Choose the synonym of the word "percentage"
- interest
- currency
- rate
- goods
- price

439 Choose the synonym of the word "contract"
- agreement
- letter
- business
- goods
- enquire

440 Choose the synonym of the word "basic"
- main
- clear
- High
- top
- below
441 Complete the sentence: ..........generally involve some kind of tangible asset.

- real investments
- migration
- indirect tax
- institution
- audit

442 Match the job to its description: My work involves travelling a lot. It can be quite physically demanding, but I enjoy dealing with passengers.

- flight attendant
- accountant
- postwoman
- teacher
- software developer

443 Complete the sentence: Taxes are a compulsory financial …

- contribution
- profit
- revenue
- income
- benefit

444 Choose the synonym of the word: distribution

- allocation
- degree
- education
- shift
- capacity

445 Match the job to its description: My work involves getting up quite early in the morning, but I like being out in the open air. I walk two or three miles every day.

- Postwoman
- teacher
- accountant
446. Complete the sentence: I’m not often ….. – away from work due to illness.

- off work
- out of work
- work for
- in work
- at work

447 Match the job to its description: My work is very stimulating and not at all repetitive. I see the children learn and develop.

- teacher
- flight attendant
- postwoman
- software developer
- accountant

448 Complete the sentence: We need ..... journalists who are very good at their job.

- talented
- large
- trouble
- lean
- dull

449 Complete the sentence:………. passes to the buyer when the final installment is paid.

- ownership
- leasing
- expenditure
- principal
- burden

450 Choose the synonym of the underlined word: You need to acquire experience.

- get
451 Match the word to its definition: The work is difficult and makes you tired.

- fascinating
- repetitive
- satisfying
- routin
- tough

452 Complete the sentence: He looked in the situations…… pages of the local newspaper.

- apply
- appoint
- process
- labor
- vacant

453 Complete the sentence:…… are not limited companies and they do not issue shares.

- banks
- insurance companies
- finance houses
- investment trusts
- unit trusts

454 Complete the sentence: The issuing of new shares at no cost to the existing shareholders is called……

- rights operate
- rights purchase
- bonus issue
- capital issue
- dividend issue

455 Make statement putting the words in the correct order: the, change, of, decided, goods, we, some
456 The main problem in economics is the question of ..........scarce resources between competing uses.

457 Complete the sentence: Oil is an important ...... in modern economies.

458 Match the word to its definition. An estimate of national revenue and expenditure for the ensuing fiscal year.

459 Complete the sentence: .... is the most effective system in the world today.
460 Complete the sentence: If the partnership runs out of money it ......
- pays interest
- goes bankrupt
- makes a profit
- issues new shares
- makes acquisitions

461 Choose the wrong variant: Selling and buying foreign currency is carried out in....
- bank counters
- bureau de change
- travel agents offices
- exchange offices
- municipal services

462 Choose the correct answer: Why was the United States Secret Service set up in 1865?
- to suppress counterfeiting
- to issue the currency
- to cover the risk
- to borrow the money
- to prepare the budget

463 Choose the wrong variant. There are only four precious stones, they are as follows:
- ruby
- limestone
- emerald
- sapphire
- diamond

464 Choose the wrong variant. For making a new product, producers need....
- finished goods
- labour
- raw materials
- knowledge
465 Choose the correct answer: What are the main Ps of the marketing?
- product, price, place, promotion
- planning, providing, place, packing
- product, planning, performance, packing
- payment, profit, predict, planning
- price, packing, place, performance

466 Choose the synonym of the word. advanced
- progressive
- correct
- important
- useful
- obsolete

467 Complete the sentence: Building societies are........
- mutuals
- non-profit organizations
- limited company
- unlimited company
- pension funds

468 Match the job to its description. Meet with advertising agency to discuss new advertisements for the company’s holidays.
- marketing director
- research director
- customer service manager
- finance director
- sales manager

469 Complete the sentence: Finance is .......
- the provision of money when it is needed
- the economic system.
470 Make statements putting the words in the correct order: in, quite, trade credits, normal, business

- trade credits, are, quite, normal, in, business.
- trade credits, quite, normal, are, in, business.
- in, business, are, normal, quite, trade credits.
- are, quite, normal, in, business, trade credits.
- trade credits, are, in, quite, normal, business.

471 Make statements putting the words in the correct order: capital market, and, commercial banks, the, turns, to, the, business companies, to, assist

- Business companies, turns, to, the, capital market, and, the, commercial banks, to, assist, them
- Business, companies, turns, capital market, to, the, and, the, commercial banks, to, assist, them.
- Business companies, to, the, capital market, turn, and, the, commercial banks, to, assist, them.
- Business companies, turn, the, capital market, to, and, the, commercial banks, to, assist, them.
- Commercial banks, turns, to, the, capital market, and, the, business companies, to, assist, them.

472 Complete the sentence: The buyer has a few talks or…. with the prospective seller.

- exchanges letters
- sign a contract
- came to an agreement
- prepare the contract
- guarantees the obligations

473 Complete the sentence: Loans can be ……

- short term and long-term ones.
- hire purchases.
- the sources of loans.
- bills of exchange.
- trade credits.

474 Make statements putting the words in the correct order: the, widely used, a bank overdraft, is, type, short term finance, of, most
475 Choose the correct answer: Which of the followings is not the service sector?

- textile
- leisure
- financial services
- media
- tourism

476 Complete the sentence: The exchange rates for various currencies are determined by........

- market forces
- pension funds
- unit trusts
- labour forces
- travel agents offices

477 Complete the sentence: Part of the company’s profit is paid to.....as a......

- shareholders, dividend
- financial institutions, payment
- banks, regular receipt
- shareholders, deposit
- business companies, deposit

478 Choose the correct answer: What force of the market keeps prices close to costs?

- competition
- law of supply
- freedom of enterprise
- business cycle
- labour force
479 Choose the correct answer: What economic system economists consider the most effective in the world today?

- free enterprise
- fiscal policy
- competition
- monetary policy
- law of supply

480 Choose the correct answer: What economic system makes producers and suppliers of scarce resources utilize them economically?

- competition
- free enterprise
- law of supply
- law of demand
- fiscal policy

481 Complete the sentence: A …… does not finish after a fixed period.

- permanent job
- part-time job
- full-time job
- repetitive job
- temporary job

482 Complete the sentence: If the work is interesting and gives positive feelings it is....

- fascinating
- repetitive
- boring
- demanding
- tough

483 Complete the sentence: The system of …… means you can work when you want, within certain limits.

- flexitime
- temporary work
- shifts
- permanent work
Complete the sentence: One of the reasons for which indebted Third World countries are unable to service their debts with Western commercial banks is……

- rising of interest rates
- promoting employment in a range of industries
- depreciation of properties
- encouraging of economic relations
- withdrawal of national inflow

Complete the sentence: Each member country is obliged to….

- contribute a certain amount – a quota.
- borrow foreign currencies from the fund.
- pay the interest on existing loans.
- start to lend billions of dollars.
- write off some loans.

Complete the sentence: In Great Britain insurance business is…….

- conducted by insurance companies
- to pay a premium.
- a document
- is calculated with great accuracy.
- undertaken by the state.

Complete the sentence: Most employees….

- demand that the Sunday trading rules should be abolished in the UK
- sell goods on Sundays.
- close their business and shops.
- traditionally work different hours.
- have a five-day working week.

Complete the sentence: A lot of specials security features are…

- modern photographic and printing devices.
Complete the sentence: Fineness of gold is.......
- often shown in carat.
- stated as 750 or as 18 carat.
- equal to 24 carat.
- the hardest substance.
- applied to precious stones.

Choose the synonym of the word "foreign subsidiary ":
- foreign branch
- foreign operation
- foreign company
- foreign citizen
- foreign institution

Complete the sentence: After the huge rise in oil prices in 1973, many developing countries needed to borrow more money to pay for their.......
- imported oil
- existing loans
- principal
- agricultural goods
- interest rates

Complete the sentence: The main benefits of insurance don’t include....
- industrial grants
- family allowance
- sickness benefits
- maternity grants
- retirement pension

Complete the sentence: The document which states what goods are insured, against what risks and so on. is called.......
- officials demand the law should be abolished.
- the law that say what shops are closed.
- the oldest crimes in history.
- serious problems in the past.
494 Complete the sentence: The employees contributions are deducted from……

- their wages and salaries
- their family allowances
- their retirement pensions
- their relieves
- their funeral grants

495 Choose the synonym of the word dispatch

- ship
- share
- involve
- own
- decrease

496 Choose the synonym of the word retain

- maintain
- impact
- comprise
- repay
- attempt

497 Choose the synonym of the word safe

- reliable
- decisive
- sufficient
- recurrent
- restricted
498 Choose the synonym of the word decrease
- recession
- contention
- gap
- overdraw
- promotion

499 Complete the sentence: A number of countries have problems because of.................
- significant taxpayer non-compliance.
- illegal evasion of tax obligations.
- entering with other countries into double tax treaties.
- harmful effects of double taxation.
- tax liability on the property and income.

500 Complete the sentence: The natural finalization of the audit process is the.....
- tests in totals
- financial information
- auditor’s report
- assessment of the internal accounting controls.
- comparison with budgets

501 Choose the synonym of the word "sample"
- specimen
- rollout
- research
- scale
- capacity

502 Choose the synonym of the word "to wind up"
- to liquidate
- to rescue
- to star
- to promote
503 Complete the sentence: When a company is in difficulty and cannot be saved, it........

- goes bust
- hands in the notice
- recalls a product
- gets outplacement
- is demoted

504 Choose the correct answer: What is the main function of an insurance broker?

- puts the client in touch with the insurer.
- collects premiums weekly.
- issues an insurance policy for the insured.
- buys products or services for his/her own use
- examines a firm’s accounting records.

505 Complete the sentence: If the goods are offered on FOB terms ......

- the price includes the cost of the goods and transportation expenses to the port of shipment.
- the price includes the cost of the goods and transportation expenses to the railway station only.
- the price will cover the cost of the goods and freight to the port destination
- the price will cover the cost of the goods.
- the price will cover the cost of the goods, insurance expenses and freight or transportation expenses to the port of destination.

506 Choose the wrong variant: Contract usually contains the following information:

- a firm’s accounting records
- terms of payment
- terms of delivery
- names of the buyers and sellers
- price and total value

507 Complete the sentence: We can delivery the goods with FOB terms English .......

- port
- detail
508 Choose the synonym of the word "utilize"

- use
- demand
- bring
- form
- put

509 Choose the synonym of the word "event"

- occasion
- burglary
- profit
- income
- tip

510 Choose the opposite of the word "attainment"

- failure
- effect
- frame
- precious
- function

511 Choose the opposite of the word: lend

- borrow
- negotiate
- collect
- exceed
- determine

512 Complete the sentence: In modern economies........ are the most important source of government revenues.
513 Complete the sentence: Medical insurance and a company car are the types of the ...............

- salary
- bonuses
- fringe benefits
- pay
- wages

514 Make sentences putting the words in correct order: the, Second, World, set, up, during, the, War, IMF

- the, IMF, was, set, up, during, the, Second, World, War
- Second, during, War, the, was, up, set, the, World, IMF
- IMF, Second, War, the, during, up, the, World, set, was
- IMF, was, the, set, during, the World, Second, War, up
- the, War, was, the, Second, World, during, set, up, IMF

515 Complete the sentence: .... may be classified as material resources and labor resources.

- Economic resources
- Social security
- Labor forces
- Transaction
- Economic growth

516 Complete the sentence: .... of resources makes it necessary to save them.

- Scarcity
- Solution
- Allocation
- Social security
- Distribution
517 Complete the sentence: If ….. exceeds supply, the price tends to rise.

- demand
- competition
- revenue
- income
- benefit

518 Complete the sentence: When ….. exceeds demand the price tends to fall.

- supply
- transaction
- wants
- unemployment
- recession

519 Complete the sentence: ….. don’t always run smoothly.

- Economic machines
- Market economy
- Price mechanism
- Economic growth
- Economic policy

520 Complete the sentence: There are different ….. in the world.

- economic systems
- social security
- economic policy
- labour forces
- market economy

521 Complete the sentence: ….. are free to choose whom to buy from and sell to.

- Businesses
- Production costs
- Solution
- Labour force
Complete the sentence: If an ...... is to perform well it must deal with many economic challenges.

- economic system
- unemployment
- economic resources
- consumer preferences
- natural resources

Choose the synonym of the word "wants":

- demands
- income
- wages
- labour force
- labour resources

Choose the synonym of the word "total":

- complete
- incomplete
- partial
- unfinished
- limited

Choose the correct variant: Bölüş, yerbәyer etmә; распределение, выделение(ресурсов)

- allocation
- revenue
- transaction
- carcity
- solution

Choose the correct variant: Sahibkarlıg; предпринимательство .

- entrepreneurship
- unemployment
527 Choose the correct variant: işçi güvvәsi; рабочая сила.

- labor force
- free enterprise
- employment
- social security
- labor resources

528 Choose the correct variant: istehsalın azalması (tәnәzzүлли); спад производства.

- recession
- competition
- interaction
- transaction
- regulation

529 Choose the correct variant: artiq olmaq, keçmәk, ötmәk; превышать;

- exceed
- benefit
- reflect
- utilize
- compete

530 Choose the correct variant: azad sahibkarlıq; свободное предпринимательство

- free enterprise
- sophisticated technology
- economic policy
- rapid expansion
- social security

531 Choose the correct variant: çәtin mәsәlә, problem, çәğиң; сложная задача, проблема, вызов;
532 Choose the correct variant: müdafıә etmәk, qorumaq; защищать

- protect
- tend
- benefit
- utilize
- govern

533 Choose the correct variant; sövdәlәşмә; сделка;

- transaction
- solution
- allocation
- regulation
- composition

534 Choose the correct variant: istehsal xәрclәри; издержки производства

- production costs
- recession
- business cycle
- rapid expansion
- factor of production

535 Complete the sentence: Bigger domination coins are made from cupronickel and usually called … .

- silver
- bronze
- shell
- paper money
- gold
536 Complete the sentence: The shells ….. threaded into strings or belts called wampum.

- were
- was
- is
- be
- has

537 Complete the sentence: At first coins … worth their face value as metal.

- were
- was
- is
- be
- has

538 Complete the sentence: When a payment … made the cutting of the metal into pieces of definite weight and so coins came into use.

- being
- has
- be
- was
- will be

539 Complete the sentence: At different periods of time and in different parts of the world many different commodities … served as money.

- have
- having
- be
- has
- being

540 Complete the sentence: After goldsmiths … bankers their receipts became banknotes.

- became
- to become
- becoming
- is becoming
Complete the sentence: ….was used by early settlers in North America.

- Shell money
- Gold
- Coins
- Banknotes
- Paper money

Complete the sentence: …. underline that to serve effectively as money, a commodity should be fairly durable, easily divisible and portable.

- The experts
- The sellers
- The buyers
- The settlers
- The producers

Choose the correct variant: pul məziyyəti (дəүəри); достоинство(денег)

- denomination
- asset
- commodity money
- token coin
- shell money

Choose the correct variant: nominal dəyər; нарицательная цена

- face value
- unit of account
- store of value
- means of payment
- commodity money

Choose the correct variant: aradan çıxarmağ; вытеснять занимать(чего либо)место

- supersede
- exceed
546 Choose the correct variant: köhnәlmәyән; неизнашивающийся
- hard-wearing
- portable
- precious
- limited
- divisible

547 Choose the correct variant: ödәmә vasitәsi; средство платежа
- means of payment
- denomination
- store of value
- commodity money
- unit of account

548 Choose the correct variant: cari hesabda аманәт; вклад на текущем счете
- checking deposit
- denomination
- unit of account
- store of value
- means of payment

549 Complete the sentence: Expanding ...... may have to pay higher wages to attract the extra labor that they require.
- industries
- commodities
- countries
- Laboratories
- activities

550 Choose the correct variant: xirda pul; разменная монета
Choose the correct variant Here, Kerstin … about her job.

- talks
- has talking
- to talk
- had talking
- have talked

Complete the sentence: I …… a large European car maker.

- work for
- to work
- work of
- work out
- work under

Complete the sentence: I …… a lot of different people in the company.

- deal with
- deal for
- deal in
- deal about
- deal on

Complete the sentence: The economy ……… fast.

- is growing
- had grew
- to grow
- will be grow
- shall be growing
555 Choose the correct answer. These figures … the price of oil from 1970 to 1986.

- had been shown
- to show
- show
- have been shown
- has showed

556 Complete the sentence: In general, higher oil prices … the economy produce in a way that uses less oil.

- make
- making
- makes
- have been made
- being made

557 Complete the sentence: I … work by train and subway.

- go to
- go in
- go
- go on
- to go

558 Complete the sentence: I … a team of designers.

- manage
- go
- work
- finish
- find

559 Complete the sentence: We all have to clock … and clock … every day.

- in, out
- to, on
- on to
- at, out
560 Complete the sentence: I … to work every day.

- commute
- pass
- demand
- Require
- deal

561 Choose the correct variant: рәhbәрlik etmәk, руководить

- to manage
- to fire
- to hire
- to commute
- to satisfy

562 Choose the correct variant: darıxdırıcı, скучный

- dull
- satisfying
- exciting
- Fascinating
- demanding

563 Choose the correct variant: ағир, трудный

- hard
- interesting
- exciting
- dull
- repetitive

564 Choose the correct variant: нүмаяңды, кандидат

- employee
- candidate
565 Choose the correct variant: I work ....... shifts.

- in
- for
- bunder
- at
- of

566 Choose the correct variant: iş, служба

- employment
- clock
- shift
- Telecommute
- application

567 Choose the correct variant: boş, свободный

- vacant
- hard
- dull
- Tiring
- interesting

568 Choose the correct answer. We … in national newspapers.

- advertise
- count
- recruit
- Force
- complete

569 Choose the correct variant: тəлəбат, потребность
570 Choose the correct variant: тәмин етмәк, обеспечивать

- to provide
- to change
- to allocate
- to use
- to increase

571 Complete the sentence: .... is an important commodity in modern economies.

- oil
- competition
- barrel
- Organization
- car

572 Complete the sentence: .... is the study of how people choose to allocate scarce resources to satisfy their unlimited wants.

- economics
- price
- resource
- Transaction
- commodity

573 Match the word to its definition. Someone who organizes the discussion in a focus group.

- moderator
- freelancer
- researcher
- supplier
- provider
574 Complete the sentence: It is difficult … from one shift to another.

- changing
- have changed
- change
- Changes
- are changing

575 Complete the sentence: Economics is the study of how people choose … scarce resources to satisfy their unlimited wants.

- to allocate
- allocates
- allocated
- have allocated
- is allocating

576 Complete the sentence: Oil and its derivatives … fuel for heating, transport and machinery.

- provide
- providing
- provides
- was provided
- is providing

577 Complete the sentence: Economic activity … on the assumption of cheap and abundant oil.

- is organizing
- was organized
- were organized
- will organize
- to organize

578 Complete the sentence: Consider first how the economy … goods and services.

- produces
- be produce
- produce
- are producing
579 Complete the sentence: Tel Italia has reorganized and … in order to become flatter.
- restructuring
- restructures
- will restructuring
- Restructuring
- is restructuring

580 Complete the sentence: …… are good at working on their own
- self-starters
- computer-literate
- methodical
- Motivated
- numerate

581 Complete the sentence: ……people are good with numbers.
- numerate
- computer-literate
- motivated
- team players
- proactive

582 Complete the sentence: We conducted our audit in accordance with generally … auditing standards.
- well accepted
- shall accept
- accepts
- is accepted
- is accepting

583 Choose the correct variant: quraşdirmaq; устанавливать.
- to install
- to stress
584 Complete the sentence: … is the money that a company uses to operate and develop.

- capital
- portal
- money
- Bank
- book

585 Complete the sentence: You want to raise money for your company, but you … to sell shares.

- don’t want
- didn’t wanted
- doesn’t
- wanted no
- is want

586 Choose the correct variant: büdcә (бюджет)

- budget
- commodity
- capital
- Imports
- exports

587 Choose the correct variant: siğorta (страхование)

- insurance
- network
- relation
- Households
- firms

588 Choose the correct variant: æskik (дефицит, недостаток)
589 Choose the correct variant: xәрс (затраты, расходы)

- expenditure
- value
- business
- Price
- payment

590 Choose the correct variant: тәмин етмә (снабжение)

- Deficit
- policy
- provision
- income
- economy

591 Complete the sentence: These institutions ...... money in different ways.

- provide
- was provided
- provided
- has provided
- is provided

592 Complete the sentence: There are many important .......... which provide finance for companies.

- financial institutions
- households
- monetary relations
- household
- source
Choose the correct variant: paylanma (распределение)
- distribution
- market
- condition
- Supply
- demand

Complete the sentence: They receive immediate .......... from a finance house.
- payment
- policy
- impact
- budget
- tip

Choose the correct variant: açıq bazar (открытый, рынок)
- the open market
- households
- financial system
- firm
- institution

Choose the correct variant: maliyyә evi (финансовый)
- finance house
- social policy
- economic entity
- pension fund
- fiscal year

Choose the correct variant: tәqaüd fondu (пенсионный фонд)
- pension fund
- insurance companies
- public finance
- finance companies
598. Sual: Choose the correct variant. Firms ........ immediate payment from a finance house.

- receive
- has receiving
- receives
- was received
- is received

599. Complete the sentence: There are many other special financial institutions which provide finance for .......

- companies
- unit households
- entities
- revenue
- policy

600. Complete the sentence: It is the finance house which collects the regular installments paid by the ..........

- purchaser
- provider
- shareholder
- producer
- investor

601. Complete the sentence: When ........ exceeds the revenue the budget has a deficit.

- expenditure
- preparation
- functions
- entity
- banks

602. Match the word to its definition. The ordinary work supporting a company’s activities.

- administration
- commission
603 Choose the correct variant. Delivery is …

- to make a choice about something
- to bring a product into use for the first time
- the act of bringing goods, letters to a particular person or place
- to give special attention to a person or thing
- a group of buyers with specific requirements

604 Choose the correct variant. лагв etмәк, отменять, упразднять

- to abolish
- to start
- to celebrate
- to break
- to demand

605 Complete the sentence: …. will certainly depend on the terms of delivery.

- expences
- the price
- transportation
- quotation
- expenditure

606 Make statements putting the words in the correct order: the, production, materials, of, industry, is, goods, and

- the, goods, is, materials, production, of, and, industry.
- industry, materials, and, the, goods, is, production, of.
- the, materials, and, production, industry, is, of, goods.
- the, industry, and, production, goods, of, materials, is.
- industry, is, the, production, of, materials, and, goods.

607 Choose the synonym of the word: fake
Choose the opposite for the word: precious

- portable
- golden
- dear
- cheap
- silver

Complete the sentence: Wikinomics is a form of ...........

- craft industry
- learning curve
- mass collaboration
- leading edge
- light industry

Choose the synonym of the word: "merge"

- lend
- buy
- attempt
- share
- join

Choose the synonym of the word: "bail out"

- write off
- settle
- issue
- wind up
- rescue
612 Choose the synonym of the word: important
- tiny
- various
- different
- useless
- necessary

613 Choose the synonym of the word: different
- useful
- various
- significant
- same
- useless

614 Choose the synonym of the word: necessary
- easy
- difficult
- useless
- different
- important

615 Choose synonym of the word challenges.
- products
- problems
- resources
- policies
- changes

616 Choose the synonyms of the words: competition, producers
- rivalry, manufactures
- contest, merchants
- comprehension, consumers
- completion, sellers
617 Choose the synonym to the word. run

- think
- Manage
- involve
- complete
- apply

618 Choose the opposite for the word. like

- spend
- defend
- use
- learn
- hate

619 Choose the synonym of the word. difficult

- fascinating
- dull
- distinct
- hard
- easy

620 Choose the correct variant: A software designer in an Internet company. Has to be in the office.

- post-woman
- accountant
- work under a flexitime system
- flight
- teacher

621 Choose the synonym of the word: acquire

- get
- delay
622 Choose the opposite for the word. hire

- expect
- fire
- sell
- pay
- drive

623 Choose the synonym to the word. financial

- local
- stable
- sole
- brave
- fiscal