

## 3903y\_EN\_Q2017\_Yekun imtahan testinin sualları

### Fənn : 3903Y İşgüzar xarici dil

1 Choose the correct prepositions: \_\_\_ the one hand the customers have the right \_\_\_ choice and they benefit \_\_\_ the fact that competition keeps prices close \_\_\_ costs.

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

2 People who figure out what they need to do to obtain what they want are often able to

- achieve financial success.
- work alone
- reach their goals.
- compete with others.
- act independently.

3 During a negotiation, Kara tells Jason that she will agree to help him with the department budget, if he agrees to help her finish a research project. This is an example of

- unfair collaboration.
- bargaining.
- self-control
- peer pressure.
- transfer

4 Which of the following factors characterizes the growth phase of business cycles:

- Consumers are putting more money into savings.
- Consumers and producers are borrowing more money.
- Producers are reducing their purchases of new goods.
- Demand for resources exceeds their availability.
- Consumers save money

5 What are the three main questions of the economy?

- price increase would lead to it.
- Economy is the study of how people choose to allocate scarce resources to satisfy their unlimited wants.
- oil increased steadily
- to raise the price
- what, how , for whom to produce

6 Freedom of enterprise is ..... in the market economy

- not scarce
- not limited
- not total
- not free
- the same

7 When supply exceeds demand the price tends

- to grow
- fall

- to rapid expansion
- to entity
- to allocate

8 If demand exceeds supply the price tends to.....

- to rise
- fall
- to go up
- increase
- to discount

9 Economic resources may be classified as material ....

- resources
- a contract
- revenue
- production
- products

10 One of the main laws of the market is \_\_\_\_\_.

- utilizing of natural resources
- self interest
- producers and consumers
- profits and losses
- the law of supply and demand

11 \_\_\_\_\_ brings about the maximum economic growth, full employment, stable prices, equitable distribution of revenues and social security of the needy.

- allocating of resources
- development of light industry
- the rational solution of the problem
- total demand and supply
- freedom of enterprise

12 Economic resources may be classified as \_\_\_\_\_.

- raw materials and full employment
- raw materials and labour force
- production of goods and services
- economic machines and labour force
- capital investment and price system

13 It is characteristic of any society that while \_\_\_\_\_ of people are growing constantly, \_\_\_\_\_ required to satisfy these \_\_\_\_\_ are limited and scarce.

- wants, economic systems, wants
- wants, economic resources, needs
- desires, oil industry, wants
- wishes, natural resources, wishes
- needs, labour force, needs

14 What is characteristic of any society?

- the labor resources are scarce
- while wants of people are growing the economic resources required for these wants are limited
- while wants of companies are growing the economic resources required for these wants are limited

- the needs of people become unlimited
- the law of supply and demand doesn't work

15 What is characteristic of market economy .

- solution
- Competition
- supply
- budget
- turnover

16 One of the main laws of market is the law of \_\_\_\_\_

- labor force
- supply and demand
- scarcity and limited.
- solution and needs
- revenue

17 Make up a sentence: 1. scarcity 2. resources 3. of 4. it 5. makes. 6. necessary. 7. them. 8. save. 9. to.

- 3,1,5,2,4,6,,8,7
- 2,1,3,5,6,4,9,8,7
- 5,2,1,3,4,6,9,8,7
- 1,3,2,5,4,6,9,8,7
- 7,1,3,2,5,4,6,9,8

18 If demand exceeds supply....

- there has been a recession
- the prices to rise
- the price doesn't change
- the price tends to fall
- the budget has a deficit

19 Freedom of enterprise is – in the market economy

- not successful
- neutral
- not total
- total
- rare

20 Find the antonym for the word scarce

- required
- Unlimited
- limited
- seldom
- popular

21 Economic resources are classified as:

- market economy and competition
- labor and material
- supply and demand
- needs and wants
- bank and business

22 There are different ....system in the world today.

- economize
- economics
- economy
- economic
- economical

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

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

24 Choose the correct prepositions: \_\_\_ the one hand the customers have the right \_\_\_ choice and they benefit \_\_\_ the fact that competition keeps prices close \_\_\_ costs.

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

25 I am responsible ...co-ordination between design and production.

- on
- for
- With
- in
- at

26 I am also ...charge ...design budgets

- for, of
- in, of
- with, in
- of, with
- of, in

27 I manage a team ...designers 20 people work ...me.

- of, with
- under, of
- of, under
- with, under
- in, with

28 I deal ... a lot of different people ... the company.

- At, in
- with, in
- in, with
- for, in
- of, at

29 The feeling that your employers understand and value what you do for the company

- responsibility
- recognition
- advancement
- security
- personal income

30 The feeling that you have been successful in reaching your goals

- responsibility
- achievement
- feedback
- empowerment
- personal growth

31 How you develop personally in your work, and your opportunity to do this

- to work itself
- personal income
- career ladder
- recognition
- personal growth

32 The overall purpose and goals of the organization

- peer relationship
- security
- working conditions
- policy
- supervision

33 The way employees are managed

- salary
- supervision
- supervision
- security
- policy

34 We have a real sense of liking what we do and feeling good when we achieve specific goals in our work.

- consultation
- decision- making
- job satisfaction
- responsibility
- well-being

35 We have a real sense of the idea that our efforts are important for the success of the company.

- consultation
- responsibility
- well-being
- motivation
- discipline

36 II Replace underlined items. She encourages us to do things without asking her first.

- morale
- use our initiative
- responsibility

- satisfaction
- empowerment

37 I enjoy ..... I don't like when someone breathing down my neck all the time.

- commuting
- bureaucracy
- flexibility
- red tape
- originality

38 If there's a family emergency, I can take.....

- time over
- long hours
- time on
- time off
- commute

39 When we see a new plane fly for the first time, we all feel a great.....

- angry
- sense of achievement
- snowed under
- stress
- originality

40 I don't always like working with other people. I like .....

- red tape
- chained to a desk
- working on my own
- team working
- sense of achievement

41 If you want to say that work is not repetitious, you can say .....

- hands -on
- stimulating
- creativity
- getting on well with
- no two days are the same

42 I Complete the sentences with expressions. If you do the actual work of the organization rather than being a manager, you are .....

- creativity
- hands- on
- rewarding
- stimulating
- originality

43 Which of the five things (a-e) are most likely done by this person: A manager in a department store in a large city. Lives in the country.

- Commute to work
- Clock on and off at the same time every day
- Work in shifts
- Work under a flextime system

Telecommute

44 Which of the five things (a-e) are most likely done by this person: A construction worker on a building site in a large city. Lives in the country

- Commute to work
- Clock on and off at the same time every day
- Telecommute
- Work under a flextime system
- Work in shifts

45 Complete the sentence, choose one of the following words and use in appropriate form: The selection process has lasted three months, but we're going to ...someone next week.

- to deal
- to turndown
- To Apply
- to appoint
- to headhunt

46 Complete the sentence, choose one of the following words and use in appropriate form: That last applicant was very strong, but I understand he's had two other... already.

- to offer
- to appoint
- to accept
- to hire
- to headhunt

47 Complete the sentence, choose one of the following words and use in appropriate form: I phoned to check on my application, but they said they'd already ...someone.

- to turndown
- to deal
- to headhunt
- to recruit
- To Apply

48 One reason why ethics is important in accounting is because financial records can be

- hiding data
- interpreted in different ways.
- reviewed by government agencies.
- made available to the public.
- communicated in writing.

49 Which of the following would a business use in order to know how much money is available to hire more staff:

- Journal
- Accounting information
- Profit-and-loss statement
- Income statement
- Balance sheet

50 When Alana prepares a report so that all of the financial data is clearly disclosed, she is ensuring that the information is

- fixed

- timely.
- transparent.
- relevant.
- flexible.

51 Trust disbursements Insurance is a key element in lifelong financial planning that

- guarantees profit
- provides protection against financial losses .
- guarantees a solid financial future.
- protects a person from unethical salespeople.
- is available only to property owners.

52 If individuals are not self-employed, which of the following is a type of earned income they might receive:

- Interest and
- Vacation pay
- Child support income
- insurance pay
- Dividends

53 .... money payment in addition to wages or salaries for a personal service

- Tips
- resume
- trainee
- skilled work
- wages

54 When a payment was made the cutting of the metal into pieces of definite weight and so---- came to use

- shells
- metal
- silver
- Coins
- banknotes

55 As first coins were worth their face value as .....

- receipts
- metal
- bronze
- wampum
- legal tender

56 Money is an asset that serves as a means of .....

- Payment
- instruments
- denomination
- silver
- instrument

57 Fill in the gaps with the words and expressions from the text. The main problem in economics is the question of \_\_\_ scarce resources between competing uses.

- choosing
- allocating



- discussing
- connecting
- competing

58 Give the meaning of the word expense

- tip
- expenditure
- profit
- income
- benefit

59 Give the meaning of the word debt

- payment
- investment
- cash
- liability
- asset

60 Give the meaning of the word commodity

- option
- form
- prize
- price
- goods

61 Find a synonym for the word: profit

- turnover
- solution
- Benefit
- transaction
- currency

62 What is the another name for this department HRD ?

- human recourse management
- personnel department
- department of human resources
- personal company
- human resources department

63 Choose the correct variant. Who are commercial invoices issued by?

- municipal services
- buyer
- seller's bank
- customer
- auditor

64 Choose the wrong variant. Contract usually does't contain the following information:

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

65 Complete the following statements :Paper money first came into use ...

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

66 Complete the following statements :One of the main laws of the market is ...

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

67 Choose the correct variant. Our Director is very... people and we have a very good team.

- self-motivated
- good with
- skilled at
- qualify as
- bad at

68 Choose the correct variant. We do not send our employees to various courses, we have ...training.

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

69 Which of the five things (a-e) are most likely done by this person: A technical writer for a city computer company. Lives in the country.

- Work in shifts
- Clock on and off at the same time every day
- Commute to work
- Work under a flextime system
- Telecommute

70 Which of the five things (a-e) are most likely done by this person: A manager in a department store in a large city. Lives in the country.

- Clock on and off at the same time every day
- Telecommute
- Commute to work
- Work in shifts
- Work under a flextime system

71 Which of the five things (a-e) are most likely done by this person: A construction worker on a building site in a large city. Lives in the country

- Clock on and off at the same time every day
- Work in shifts
- Work under a flextime system
- Telecommute
- Commute to work

72 Complete the sentence, choose one of the following words and use in appropriate form: They've finally ... a new receptionist.

- to Apply
- to Hire
- to deal
- to headhunt
- to turndown

73 Which of the five things (a-e) are most likely done by this person: A software designer in an Internet company. Has to be in the office

- Clock on and off at the same time every day
- Work under a flextime system
- Work in shifts
- Telecommute
- Commute to work

74 Complete the sentence, choose one of the following words and use in appropriate form: The selection process has lasted three months, but we're going to ... someone next week.

- to deal
- to appoint
- To Apply
- to turndown
- to headhunt

75 Complete the sentence, choose one of the following words and use in appropriate form: That last applicant was very strong, but I understand he's had two other... already.

- to accept
- to hire
- to headhunt
- to appoint
- to offer

76 Complete the sentence, choose one of the following words and use in appropriate form: If she ..., we'll have to start looking again

- To hire
- to turndown
- to headhunt
- to recruit
- To accept

77 You don't object \_\_\_\_\_ late tonight, do you?

- works
- to working
- to work
- work
- working

78 They directed that the building \_\_\_\_\_

- is pulled down
- be pulled down
- to be pulled down
- will pull down

should pull down

79 IV Use the correct word for definition. Money paid for the use of other's use.

- account
- interest
- cash
- return
- salary

80 Wages for work; monthly pay.

- money
- cash
- salary
- interest
- check

81 He is responsible \_\_\_\_ integrating the payroll software to work well with the taxes and pensions deductions.

- to
- for
- into
- to
- with

82 Anderson is working \_\_\_\_ the Human Resources Department to develop a new payroll software.

- by
- with
- for
- in
- to

83 He's been working \_\_\_\_\_ a biotech company for about ten years now.

- by
- in
- about
- with
- to

84 III Give the right preposition. Tucher Anderson works \_\_\_\_\_ the IT department.

- at
- for
- with
- on
- to

85 VIII Fill in blanks by using the terms. Huda just got a raise and now her base \_\_\_\_ will be €300,000 per year an executive at Bayer . Pharmaceuticals.

- raise
- benefit
- pension
- compensation
- salary

86 A level of service that attracts long-term guests by providing light food service and amenities that include fully equipped kitchenette, bedrooms, and living areas for relaxation and work

- all-suites
- motels
- extended stay
- hotels
- hostel

87 Choose the correct variant. Brokers ....

- clean the offices
- buy and sell securities for the investors
- transport goods
- examines a firm's accounting records
- collect money from customers

88 Choose the correct variant. Dollars, euros are...

- derivatives
- commodities
- currencies
- securities
- contracts

89 Choose the correct variant. You want to raise money for your company, but you do not want to sell shares. What can you do in this situation?

- to buy the raw materials
- to sell the company
- to issue the insurance policy
- to prepare the budget
- to borrow credit

90 Finish the supply of something.....

- Run in
- Run off
- Run out of
- Run
- Run over

91 My ... were members of my family: my parents, brothers and sisters all put up money.

- borrowers
- Shareholders
- shares
- Colleagues
- lenders

92 A large company that owns a chain of economy hotels recently developed plans to start a chain of upscale hotels. This is an example of

- product extensions.
- property management systems.
- purchasing of property
- market potential
- multicorporate franchising

93 Which of the following would be the best option for restaurant managers to do to encourage the identification of new product ideas:

- Encourage their trade association to regularly submit new product ideas to local restaurants
- Encourage competitors to recommend new product ideas
- Encourage customers to buy their product
- Encourage employees to report new product ideas from other restaurants they visit
- Encourage family members to generate new product suggestions and ideas

94 One way that the use of computer technology benefits human resources management is by

- analyzing valuable feedback.
- short list
- quickly delegate work assignments.
- reducing the need to interview candidates.
- electronically processing information.

95 One of the roles of ethics in finance is to encourage business employees to

- decrease losses
- increase company profits.
- make the right decisions.
- prepare operating budget
- sell to customers.

96 Choose the correct expression. If the work finishes after a fixed period :

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

97 When expenditure ....the revenue the budget has a deficit.

- reaches
- Exceeds
- influences
- utilizes
- regulates

98 Business are subject to laws and government....

- regulable
- regulate
- regulations
- regularity
- regular

99 Give the synonym of the word require

- requirement
- demand
- suffer
- supply
- request

100 Give the meaning of the word interest

- rate
- percentage
- goods
- price
- currency

101 Which of the words is closest in meaning to the word output ?

- input
- product
- outflow
- overcapacity
- outlet

102 Choose the closest meaning of the word contract

- business
- agreement
- model
- enquire
- letter

103 Choose the closest meaning of the word product

- discuss
- Goods
- price
- contract
- demand

104 Choose the closest meaning of the word offer

- discount
- suggest
- deliver
- agree
- shipment

105 Choose the closest meaning of the word manage

- serve
- control
- demand
- send
- pay

106 Choose the closest meaning of the word customer .

- seller
- director
- manager
- businessman
- buyer

107 The synonym of the word assist is

- inflict
- Aid
- belong

- produce
- develop

108 The synonym of the word portray is

- reduce
- Represent
- allocate
- supply
- respond

109 The synonym of the word assumption is

- renew
- Admission
- challenge
- interaction
- distribution

110 The synonym of the word steadily is

- unexpected
- Constantly
- previously
- equally
- equitable

111 The synonym of the word upheaval is

- assumption
- Overtum
- increase
- slump
- downsizing

112 Match the words similar in their meaning. Loan.

- reliable
- credit
- cheap
- Dear
- expensive

113 Match the words similar in their meaning. To grant.

- to answer
- to ask
- To give
- to obtain
- to let

114 Match the words similar in their meaning. To allow.

- To give
- to let
- to answer
- to ask
- to obtain



115 Match the words similar in their meaning. Well established.

- to let
- to give
- reliable
- Credit
- to obtain

116 Complete the sentences It is characteristic of any society that while –of people are growing constantly – required to satisfy these- are limited and scare.

- income, unemployment, benefits
- wants, economic resources, wants
- companies, interest, sources
- needs labor resources prices
- employment, labor force needs

117 Complete the sentence: Business is \_\_\_\_\_ government regulation.

- made contract
- subjected to
- followed by.
- risen by

118 ..... a place to live or work

- sport
- Accommodation
- travel card
- lake
- industry

119 If you want to save time,.... digressions

- feeling
- subject
- next
- Avoid
- marker

120 In planning the concert, they found they had forgotten to ..... the singers, and only had money to pay the orchestra.

- true
- budget for
- report
- trade credit
- discount

121 She felt the organization was.... and wasting money on entertainment and luxury travel.

- mistakes
- stup
- overspending
- budget
- curve

122 Which of the five things (a-e) are most likely done by this person: An office worker in a large, traditional manufacturing company.

- Commute to work
- Clock on and off at the same time every day
- Work in shifts
- Work under a flextime system
- Telecommute

123 The \_\_\_\_\_ faulty.

- equipments were
- equipment was
- equipments are
- equipment were
- equipment

124 A person who holds a full-time job at one organization and a part-time job at another organization

- motivator
- moonlighter
- headhunter
- freelancer
- recruiter

125 Welfare, health and safety issues have become \_\_\_\_\_ to tourism an hospitality organizations.

- of no importance
- increasingly important
- particularly irrelevant
- increasingly unimportant
- more meaningless

126 Offering guest a limited range of services, which may include reservations, vending machines, swimming pools, and cable television

- all-suites
- limited-service hotels
- motels
- hotels
- limited-service hotels

127 Offering guests a full range of accommodation and services, which may include reservations, suites, public dining and entertainment areas, room service, etc.

- all-suites
- hotels
- hostels
- extended stay
- limited-service hotels

128 A level of service that attracts long-term guests by providing light food service and amenities that include fully equipped kitchenette, bedrooms, and living areas for relaxation and work

- motels
- extended stay
- hotels
- hostel
- all-suites

129 A level of service provided by a hotel with guest room accommodations and limited food service and meeting space

- motels
- limited-service hotels
- atrium concept
- extended stay hotels
- all-suites

130 Tourists who plan vacations to understand the culture and entertainment of a particular area

- business travelers
- eco tourists
- dignitaries
- walk-in guests
- official guests

131 A level of service provided by a hotel for a guest who will desire an at home-atmosphere

- limited-service hotel
- all-suited hotel
- extended stay
- motel
- residential hotel

132 The earliest hotelier entrepreneurship, who was motivated by wealth and developed the chain of hotel

- Kemmons Wilson
- Ray Schultz
- E.M.Statler
- Conrad Hilton
- Cezar Ritz

133 Who first used the Atrium concept?

- Conrad Hilton in 1919
- E.M.Statler in 1901
- J.W.Marriott in 1957
- Hyatt in 1960s
- Ray Schultz in 1980s

134 She also gets free \_\_\_\_\_ for her medical care.

- benefit
- pension
- car
- health insurance
- perk

135 VIII Fill in blanks by using the terms. Huda just got a raise and now her base \_\_\_\_ will be €300,000 per year an executive at Bayer . Pharmaceuticals.

- raise
- benefit
- pension
- salary
- compensation

136 Last year, the company spent more money that it earned

- profits are up
- spending over a budget

- investment is too low
- there was a loss
- margins are too high

137 More money is being spent than was planned

- forecasts are good
- overheads are too high
- cash flow is poor
- spending is over budget
- profits are up

138 VII Match the meaning with the similar statement. Not enough profit has been put back into the company

- there was a loss
- margins are too low
- profits are low
- investment is too low
- cash flow is poor

139 Client

- distributor
- seller
- supplier
- customer
- provider

140 Objective

- turnover
- manufacturing
- executive
- target
- firm

141 Sales revenue

- goal
- supply
- target
- turnover
- goods

142 Managing director

- human resources
- executive
- head
- chief executive director
- customer

143 VI Match the similar meaning ( synonym) . Personnel

- buyer
- customer
- head
- human resources

executive

144 Able to make others work hard and at a high standard; does not accept poor performance

- shy
- self-confident
- cautious
- demanding
- punctual

145 Energetic, usually successful; improving, growing and changing

- ambitious
- demanding
- reliable
- dynamic
- punctual

146 Thinks carefully before making decisions and acting on them.

- efficient
- dynamic
- punctual
- cautious
- organized

147 Keeps records and responsibilities in good order, knows where things are.

- reliable
- relaxed
- self-confident
- organized
- punctual

148 V Match the behavior with the characteristic. Wants to move up in the company, desires top job, top salary.

- patient
- dynamic
- efficient
- ambitious
- demanding

149 Assures the company has the products the public wants and helps create and improve their demand.

- production manager
- purchasing manager
- public relations manager
- marketing manager
- secretary

150 Manages and coordinates hiring and training of all employees.

- sales manager
- secretary
- accounting manager
- human resources director
- marketing director

151 Responsible for the total operation of the company; reports directly to the Board of Directors.

- production manager
- chief financial officer
- accounting manager
- chief executive officer
- marketing manager

152 Works to create a good image and reputation for the company.

- chief executive officer
- human resources director
- marketing manager
- public relations manager
- chairman of the board

153 Responsible for filling, typing and printing correspondence, scheduling appointments, etc.

- purchasing manager
- production manager
- sales manager
- secretary
- public relations manager

154 The company hopes that the two departments can work together \_\_\_\_ the benefit of everyone involved

- at
- with
- to
- for
- by

155 They needed someone who was both an excellent administrator and manager \_\_\_\_\_ was not easy to find.

- such person
- such a person
- so a person
- such
- a such person

156 There isn't \_\_\_\_\_ traffic along the street where I live.

- many
- much
- no more
- many of
- much of

157 Renaissance is a prestigious cruise line that offers luxury accommodations and charges premium prices. What factor affecting price of travel products does this illustrate?

- corporate goals
- Corporate image and positioning
- Competitive pricing
- Discriminatory pricing
- Corporate objectives

158 A restaurant wants to predict how their customers will react to a new menu. What type of relationship should the restaurant mine from blogs?

- Social groups
- Sequential patterns
- Classes
- Clusters
- Associations

159 Which of the following is an example of primary hospitality and tourism market information:

- Reservation records and registration information
- Financial statements provided in annual reports
- Free reception for frequent travelers in which feedback is collected
- Automated guest history records that can be shared by affiliated businesses
- Cashier's report

160 Which of the following is an example of external secondary information that a hotel chain might use for marketing-research purposes:

- Suggestion cards collected from guests
- Online industry reports
- offline report
- Guest-registration data
- Occupancy forecasts

161 He is a \_\_\_\_\_ .

- manager capable to take difficult decisions
- manager capable of taking difficult decisions
- capable of taking difficult decisions manager
- capable manager of taking difficult decisions
- difficult decisions taking manager

162 .....is a branch of a company that is operate in another place

- symbol
- Subsidiary
- joined
- meet
- logo

163 ..... are figured on an hourly or daily basis

- salaries
- wages
- rate
- tips
- agent

164 ... a large meeting where a lot of people discuss important matters such as business or politics, especially for several days.

- Conference
- lesson
- poster
- workshop
- screen

165 We hope business regulations between our companies will be of ....benefit.

- practical
- exclusive
- helpful
- useful
- mutual

166 Bill of exchange enable the company to obtain .....from a bank or discount house. 02-m5

- you continue to work but more slowly than usual
- hire purchases
- short term finance
- income tax
- overdrafts

167 Fill in the gaps with the words and expressions from the text when supply exceeds demand the price -----

- An available supply
- tends to fall
- An extra labour
- The oil price rise
- The economic producing

168 Oil ....are traditionally quoted in US dollars per barrel.

- business
- Prices
- income
- rise
- shares

169 ..... provide labor services, both skilled and unskilled ,in return for the payment of wages.

- consumers
- Households
- firms
- economists
- producers

170 Two sets of actions create the model of the circular \_\_\_\_

- share capital
- flow of money
- factor services
- rents and profits
- incomes

171 Fill in the gaps with the words and expressions from the text .Oil is an important \_\_\_\_ in modern economies.

- clothing
- commodity
- derivative
- abundant
- assumption

172 Give the synonym of the word ask



- supply
- suffer
- requirement
- request
- demand

173 what is the meaning of the word 'demonstrate' ?

- reflect
- show
- play
- change
- trade

174 Give the meaning of the word reduce

- promise
- add
- decrease
- increase
- deduct

175 Give the meaning of the word enterprise

- firmly
- institution
- university
- institute
- school

176 Give the meaning of the word basic

- firm
- main
- head
- top
- below

177 Choose the synonym of the word contribution

- disturbance
- promotion
- installment
- competition
- objection

178 Something that is made is produced .

- manufactured
- automated
- hand-made
- short aged
- referred

179 A person or organization that buys something is a buyer .

- purchaser
- purchasing manager
- buying manager

- street vendor
- seller

180 Find out the correct meaning of the word: currency

- Buying and selling the money of particular countries
- Peace for exchanging money
- Only buying the money of particular countries
- Short-term lending to business
- Only selling the money of particular countries

181 Complete the sentence. If the goods are offered on C&F terms ...

- 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.
- 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 and freight to the port destination

182 Evaluate professionally a colleague's work

- Conductor
- Candidates
- Referee
- Consulter
- Consumer

183 Information that is essential to understanding a situation or problem

- Discussion
- Background
- Cover letter
- Test
- Qualification

184 An acute insufficiency

- Appointing
- Job offers
- Referees
- Shortage
- Testing

185 A business run by a .... has two or more owners

- general partner
- active partner
- sleeping
- Partnership
- limited partner

186 First , you should describe your products and services and discuss the market that you are \_\_\_\_\_

- joining
- driving
- designing
- goading
- targeting

187 Once you are earning money and you want to keep it safe you can always \_\_\_\_\_ an account with bank.

- commence
- begin
- start
- Open
- arrange

188 The contemporary tourism and hospitality industry is increasingly \_\_\_\_\_ and this is important in a number of ways.

- in-house
- global
- regional
- local
- oversea

189 The person in charge of directing and leading the hotel staff in meeting its financial, environmental and community responsibilities

- accountant
- general manager
- marketing manager
- CEO
- HRM

190 What is the nerve center of a hotel property?

- door-keeper
- lobby
- front office
- cuisine
- back office

191 The protection of something so that it can be made or sold by one person is by means of a \_\_\_\_.

- company
- patent
- right
- rule
- justice

192 Our people are \_\_\_\_\_ to make decisions on the spot about what is best for the customer.

- advanced
- empowered
- flexible
- experienced
- competitive

193 We \_\_\_\_\_ more in research and development than anyone else in our business

- investigate
- invest
- service
- experience
- practice

194 X Fill in the blank. We look at what our \_\_\_\_\_ do and then we try to do it even better.

- investors
- producers
- providers
- employees
- competitors

195 Two million of the twenty million works belong to labor organizations

- unemployment is high
- trade union membership is about 10% of the entire workforce
- the economy has a large service sector
- the unemployment rate was 1% this year
- the rate of inflation is high

196 Prices are much higher this year than last year

- d the exchange rate is stable
- the growth rate was 1% last year
- the rate of inflation is high
- the unemployment rate is 5 %
- the standard rate of income tax is 30%

197 IX Match the meaning with the similar statement. Banking, insurance, tourism are important to the country's economy

- the exchange rate is stable
- the economy has a large service sector
- the country has a mixed economy
- the rate of inflation is high
- people fear a recession

198 Though her compensation looks very good, she plans to ask for another \_\_\_\_\_ next year.

- profit
- raise
- wage
- pension
- compensation

199 A \_\_\_\_\_ plan gives her shares in the company which she can sell at a profit if the price goes up.

- stock option
- raise
- pension
- benefit
- salary

200 She will get many other \_\_\_\_\_ as well.

- cause
- benefits
- salary
- insurance
- expense accounts

201 When she is 65, she will get a \_\_\_\_\_ of €250,000 per year.

- insurance
- pension
- benefit
- wage
- salary

202 The company needs to spend less money on things like electricity, rent and postage

- cash flow is poor
- overheads are too high
- margins are too high
- spending is over a budget
- profits are up

203 The company needs to ask the government for financial assistance

- forecasts are good
- the company requested a subsidy
- there was a loss
- overheads are too high
- profits are up

204 It was midday. \_\_\_\_\_, I put on the light.

- even
- even so
- so
- even though
- although

205 If the technology \_\_\_\_\_ available, we should be able to expand the business.

- was to become
- would become
- became
- were become
- becoming

206 He is a \_\_\_\_\_ .

- capable of taking difficult decisions manager
- manager capable of taking difficult decisions
- manager capable to take difficult decisions
- difficult decisions taking manager
- capable manager of taking difficult decisions

207 The whole of the normal working week

- Leaving job
- A leasing job
- Out of job
- A full time job
- Assisting job

208 A primary reason hospitality employees and businesses join professional or trade organizations is to

- obtain further education and certification.
- qualify for additional government funding
- increase employee productivity

- develop promotional efforts and materials
- advertise hotels

209 What production activity establishes a timetable?

- E. Rating
- Planning
- Scheduling
- Routing
- Dispatching

210 One way for a hospitality business to obtain current information in a cost-effective and efficient manner is by

- accessing an Internet search engine.
- revise information
- reviewing archived journals
- developing a survey.
- Interviewing experts.

211 One of the benefits to a hotel of keeping a guest-history file is that the information in the file can help the hotel to

- check-in guests effectively
- hire well-trained workers.
- stay within a budget.
- register walk-in guests efficiently
- advertise effectively.

212 A company wants the public to perceive it as a builder of luxury resorts. What goal does this illustrate?

- Projecting a certain image
- Achieving stability
- Increasing sales
- Encouraging
- Increasing efficiency/productivity

213 Which of the following actions is it important for a speaker to take when she/he makes an oral business presentation to a large group:

- Turn away from the audience when presenting visual aids
- Use gesture
- Avoid eye contact with anyone in the audience
- Speak loudly enough for the audience to hear the message
- Relax the audience by swaying back and forth when speaking

214 Make up sentences. 1. sluggish 2. is 3. activity 4. economic

- 1, 3, 2, 4
- 4, 3, 2, 1
- 3, 2, 4, 1
- 4, 1, 2, 3
- 2, 1, 3, 4

215 Make up sentences. 1. producers 2. must 3. scare 4. economically 5. and 6. suppliers 7. utilize 8. resources

- 8, 2, 4, 7, 3, 1, 5, 6
- 1, 5, 6, 2, 7, 3, 8, 4

- 5, 6, 2, 4, 7, 3, 8
- 3, 8, 2, 1, 5, 6, 7, 4
- 1, 2, 7, 4, 8, 5, 3, 6

216 Who is a buyer?

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

217 Which of the following is not a function of public finance.

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

218 What is the most obvious source of finance for the well-established firm?

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

219 Which of them doesn't refer to the sources of loan?

- overdrafts
- loan credits
- trade credits
- hire purchases
- bills of exchange

220 Public finance is the provision

- of property
- of money
- of benefit
- of natural aid
- of household

221 I'm ... for co- ordination between design and production

- respectful
- responsible
- responsibility
- response
- respectable

222 In some areas, the government ... the number of laws and regulations to encourage business to move there.

- increases
- reduces
- rises
- completes

raises

223 In order to alleviate dangers in the workplace and ensure that employees are working in a healthy or happy environment, tourism and hospitality organizations develop \_\_\_\_\_

- care
- prosperity
- welfare policies
- well-being
- success

224 Choose the correct variant. Dollars, euros are...

- currencies
- securities
- contracts
- derivatives
- commodities

225 Choose the correct variant. Brokers ....

- transport goods
- examines a firm's accounting records
- collect money from customers
- buy and sell securities for the investors
- clean the offices

226 Choose the correct variant. Someone who sells goods or services?

- client
- user
- purchaser
- buyer
- seller

227 Most employees....

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

228 Take a good look at the receipt when you leave so that you can see that all the ..... have been listed.

- proceeds
- items
- service
- produce
- products

229 Complete the sentence: The process of finding people for particular jobs is ...

- management
- recruitment
- unemployment
- enjoyment
- development



230 ... 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.

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

231 Complete the sentence using the correct word. UK tobacco companies have an advertising ... of 50 \$ million a year.

- Spent
- Spend
- Overspending
- Underspending
- Spends

232 Some companies, like certain life insurance companies are...

- members
- mutual
- limited companies
- building societies
- shareholders

233 Nobody was hurt in the accident, but the damage to the car was quite...

- Good
- Bad
- Usual
- Trouble
- Important

234 We didn't receive many ... last week

- Money
- Faxes
- information
- Mail
- Payment

235 Many employees in the tourism and hospitality sector have \_\_\_\_\_ with members of the public, work at night and work alone.

- to deal
- to employ
- to respond
- to acquire
- to start

236 Tourism and hospitality establishments rank high on the list of workplace with high incidences of \_\_\_\_\_

- arguing
- harassment
- violence
- robbery
- killing

237 A maximum working week of not more than \_\_\_\_\_ a week, including overtime, normally calculated over a rolling 17-week period.

- 52 hours
- 48 hours
- 50 hours
- 38 hours
- 40 hours

238 Many young workers that have the highest level of economic activity may be infected with HIV because they are \_\_\_\_\_ in shared accommodations.

- working together
- living together
- travelling
- relatives
- eating together

239 AIDS presents \_\_\_\_\_ encompassing moral, social and medical issues resulting from health, safety, legal and humanitarian problems.

- a hiring issue
- a ) a managerial challenge
- a selection problem
- recruitment
- a leading challenge

240 It is difficult to be definitive in terms of \_\_\_\_\_ the number of people who may be HIV positive or have AIDS within the workplace.

- transferring
- identifying
- studying
- learning
- looking through

241 Virus, which attacks the body's natural defense system and leaves it open to various infections, was first diagnosed in 1981.

- hepatitis c
- meningities
- cancer
- pneumonia
- AIDS

242 In order to alleviate dangers in the workplace and ensure that employees are working in a healthy or happy environment, tourism and hospitality organizations develop \_\_\_\_\_

- prosperity
- welfare policies
- success
- care
- well-being

243 An architectural design in which guests room overlook the lobby from the first floor to the roof.

- extended stay
- limited-service hotel
- atrium concept

- motel
- all-suites

244 The importance of tourism and hospitality employment is attested to by the \_\_\_\_\_.

- NMW
- WTTC
- WTR
- TGWU
- SME

245 The protection of books, films, software etc., is by means of a \_\_\_\_\_.

- patent
- copyright
- license
- right
- agreement

246 What is a technique that often helps businesspeople to write effective business letters?

- Asking background
- Developing charts
- Preparing outlines
- Consulting references
- Asking questions

247 Which of the following benefits of partnerships among channel members in a distribution channel has the most potential for misuse

- Improved product quality
- Sharing of sensitive information
- Improved product quantity
- Rapid order fulfillment
- Lower inventories and operating costs

248 Channel members of a supply chain should be familiar with antitrust laws so they do not engage in activities that

- prohibit authority.
- hinder competition
- limit monopolies.
- unlimited monopoly
- restrict efficiency.

249 Which of the following is true regarding passenger rights in the air travel industry:

- It is not legal.
- It is legal for an airline to overbook a flight.
- There is an international "Bill of Rights" to protect air travel consumers.
- If baggage is lost, airlines pay a flat fee to reimburse the passenger.
- Airlines must provide monetary compensation if a flight is delayed due to bad weather.

250 Aviation, taxation, and commerce are categories of \_\_\_\_\_ law.

- executive
- administrative
- legislative
- local

Judicial

251 The natural finalization of the audit process is the \_\_\_\_

- auditor's report
- assessment of the internal accounting controls.
- comparison with budgets
- financial information
- tests in totals

252 A number of countries have problems because of \_\_\_\_

- tax liability on the property and income.
- illegal evasion of tax obligations.
- significant taxpayer non-compliance.
- entering with other countries into double tax treaties.
- harmful effects of double taxation.

253 Choose the synonym of the word decrease

- Recession
- contention
- promotion
- overdraw
- gap

254 Choose the synonym of the word safe

- restricted
- Reliable
- sufficient
- recurrent
- decisive

255 Choose the synonym of the word retain

- impact
- repay
- attempt
- Maintain
- comprise

256 Choose the synonym of the word ensuing

- precise
- accurate
- posterior
- follow
- proper

257 The trouble with these huge superstores is that they don't have enough ..... to deal with customers at busy times

- exits
- checkouts
- sales points
- obstacle
- barriers

258 After the complaint had been received from the customer about poor service, she was given a written \_\_\_\_\_ that the matter would be put right

- assurance
- paper
- assurer
- conviction
- insurance

259 Choose the correct answer. A brand is...

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

260 ..... forecasting is the most fundamental step in the process of budget preparation.

- pension fund
- revenue and expenditure
- Thrift institution
- Economic entity
- finance company

261 A major characteristic of a market economy is \_\_\_\_\_ ownership of property.

- Limited
- Private
- unlimited
- Government
- Monopolistic

262 Which of the following factors have provided businesses with more opportunities to buy and sell products at the international level:

- Monopolism
- Free-trade agreements
- Protectionism
- Language barriers
- Strict safety standards

263 Complete the following statements: It is characteristic of any society that...

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

264 A system in a company which means we can work when we want .....

- Work overtime
- Flexitime
- Demanding
- Involving
- Clocking on

265 She leaves home for work at 8 she drives

- In work
- To work
- Work
- After work
- Before work

266 Make up sentences. 1. wants 2. constantly 3. people 4. are 5. of 6. growing

- 3, 4, 2, 6, 5, 1
- 2, 6, 1, 4, 5, 3
- 1, 5, 3, 4, 2, 6
- 3, 1, 5, 6, 4, 2
- 1, 4, 5, 2, 6, 3

267 Make up sentences. 1. demand 2. if 3. price 4. exceeds 5. tends 6. rise 7. to 8. the 9. supply

- 2, 1, 4, 9, 8, 3, 5, 7, 6,
- 2, 9, 4, 1, 8, 3, 5, 7, 6
- 6, 9, 8, 2, 1, 3, 4, 7, 5
- 8, 3, 5, 7, 4, 2, 1, 6, 9
- 2, 8, 3, 6, 9, 4, 1, 7, 5

268 Make up sentences. 1. world 2. different 3. are 4. in 5. today 6. systems 7. economic 8. the 9. there

- 9, 3, 2, 7, 6, 4, 8, 1, 5.
- 2, 6, 3, 9, 4, 8, 1, 7, 5.
- 5, 7, 6, 3, 2, 9, 4, 8, 1
- 4, 8, 1, 9, 3, 2, 7, 6, 5
- 9, 3, 5, 8, 1, 7, 6, 4, 2.

269 .... A person hired on a fee basis to give advice or carry out work for a limited period.

- soldier
- consultant
- operators
- nurse
- artist

270 ..... a license to operate an enterprise under s corporate name and usually with standards established by the licensing corporation.

- Franchise
- logo
- joint
- chain
- users

271 What is the main function of the financial institutions?

- to make a product
- to provide finance for companies.
- to issue new shares
- to sell something
- to satisfy the needs of the consumer

272 What are the common risks not insured by insurance companies?

- borrowing from bank
- motor vehicles

- losses arising from burglary or other causes
- the destruction of property by fire;
- goods in transit;

273 Which of these functions is not the main function of public finance?

- to buy shares in other company;
- the implementation of social policy in respect of social services:
- the encouragement of the growth of economy as a whole;
- the encouragement or control of particular sectors of the economy:
- the provision of essential services:

274 Which of the sentences is not true?

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

275 What is a scarce resource?

- undemandable product
- labour resources
- daily product
- unlimited commodity
- limited commodity

276 The things that people buy in order to satisfy their economic wants are known as

- Free resources
- economic votes.
- free goods.
- economic goods and services.
- tangible objects.

277 The amount of sales a hotel might obtain at a given level of occupancy, average daily rate, and anticipated yield

- percent yield
- potential gross income
- gross domestic income
- gross annual profit
- percent occupancy

278 Distribution channel members must keep in mind that customers tend to

- refuse late shipments.
- expect low service levels.
- define service differently.
- want immediate delivery.
- delay shipment

279 A business improves its technology so it can better meet customer wants and needs. This results from a business activity known as

- continuous improvement.
- business process management.
- Exploring

- organizational structuring.
- employee training.

280 A persuasive message that asks a person to do something should be written in a way that makes it easy for the person to

- organize logically.
- respond positively.
- read slowly.
- answer politely
- respond negatively

281 The person who analyzes available markets, suggests products and services to meet the needs of those markets, and sells these products and services is known as

- desk clerk
- director of marketing and sales
- economist
- marketing manager
- chief of board of directors

282 A person who provides an endless array of information on entertainment, sports, amusements, transportation, tours, church services, and babysitting in a particular city or town is known as

- cashier
- book-keeper
- concierge
- supplier
- sales manager

283 The person who takes and confirms incoming request for rooms, noting special requests for service; provides guest with requested information; maintains an accurate room inventory; and communicates with marketing and sales

- accounting manager
- reservation manager
- marketing manager
- secretary
- sales manager

284 Choose the synonym of the word. foreign branch

- foreign citizen
- foreign subsidiary
- foreign company
- foreign operation
- foreign institution

285 The bank holidays besides public or national holidays are...

- Easter and Thanksgiving Day.
- Spring or Summer and Autumn Holiday.
- New Years Day and Christmas Day.
- Labour Day and Independence Day.
- Washington's Birthday and Memorial Day.

286 Complete the sentence. \_\_\_\_\_ generally involve some kind of tangible asset.

- bonus



- institution
- generally
- loans
- real investments

287 Marketers may describe themselves as...

- competitors
- market-led
- owners
- partners
- rivals

288 Match the word with its correct definition a full-time job - :

- somebody who works in an office for a particular company
- this kind of work is for the whole of the normal working week
- a job that you do for fewer hours a week than people usually work
- this job does not finish after a fixed period
- a work that finishes after a fixed period

289 Match the verb with its definition to retire -:

- to force someone to leave their job
- to stop working when you reach the age when you are officially too old to work
- to reduce the total number of employees at a company through retirements, etc
- to tell someone they can no longer work at their job
- to stop a worker's employment for a time when there is little work to do

290 Choose the correct variant. The headhunting agency ... three candidates for the final interview

- selected
- trained
- accepted
- joined
- turned down

291 Choose correct expression. ... is a part of shops with the same name.

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

292 We hope business relations between our companies will be of ....benefit.

- exclusive
- mutual
- practical
- useful
- helpful

293 Choose the correct variant. Human resources department deals with...

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

- supporting company's activities

294 Which of the following factors have provided businesses with more opportunities to buy and sell products at the international level:

- monopolism
- Protectionism
- Language barriers
- Strict safety standards
- Free-trade agreements

295 The things that people buy in order to satisfy their economic wants are known as

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- Free resources
- economic goods and services.
- free goods
- economic votes.

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- delay shipment
- refuse late shipments.
- define service differently.
- want immediate delivery.
- expect low service levels

297 A business that encourages its workers to give input on issues affecting the company is using

- participative decision-making
- specialization.
- quality of work life.
- motivation.
- Promotion

298 Complete the following statements:.... is the most effective system in the world today.

- Production of goods
- Utilizing resources
- Equitable distribution of revenues
- Economic growth
- Free enterprise or the market economy

299 Choose the correct variant. People who are self-driven

- good at working on their own
- have flexible work
- have temporary work
- work in shifts
- work part-time

300 Choose the antonym of the word launch .

- Close
- accumulate
- start
- prepare
- hire

301 Librarian required for public library afternoons 2-till 6 job.

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

302 Luckily, I am never ill, she says. I could never take the time.....work

- Before
- Of
- In
- Off
- Up

303 Which of the following is the main purpose of the management

- to obtain the needed resources
- to double profit
- to create a pleasant working atmosphere
- to accomplish the business's goals
- to reach a specific level of productivity

304 A circumstance that often motivates people to select one lodging facility over another is the

- buyer's preference
- location of the property
- food and beverage tax rate
- use of positioning strategies
- seller's personal preferences

305 Some creative businesses, like design services, are kept going by work done by \_\_\_\_\_ and have hardly any permanent staff

- selector
- headhunter
- freelancer
- employer
- mentor

306 Which of the following statement is an example of emotional intelligence

- monitor
- self-awareness
- forming
- storming
- resource investigator

307 When a senior manager gives advice to a younger colleague on their career, how to improve their job performance is called

- creating
- mentoring
- developing
- training
- monitoring

308 The person who works with department directors to develop procedures that help ensure employee honesty and guest safety is known as

- director of sales
- director of security
- book keeper
- director of marketing
- housekeeper

309 The person who analyzes available markets, suggests products and services to meet the needs of those markets, and sells these products and services is known as

- chief of board of directors
- director of marketing and sales
- economist
- marketing manager
- desk clerk

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- sales manager
- concierge
- book-keeper
- supplier
- cashier

311 A group of frontline employees and supervisors who discuss safety issues concerning guests and Employees

- banquet manager
- safety committee
- sales associate
- human resources director
- bell captain

312 The person who takes and confirms incoming request for rooms, noting special requests for service; provides guest with requested information; maintains an accurate room inventory; and communicates with marketing and sales

- accounting manager
- reservation manager
- secretary
- marketing manager
- sales manager

313 When someone uses internet they leave a record of the sites they visit and people think they have anonymity, but they don't realize that they leave an \_\_\_\_\_

- big brother
- electronic trail
- confidentiality
- privacy
- civil liberty

314 The idea that businesses should be run not for short-term profit, but in a way that takes account of the long-term interests and the environment, is called \_\_\_\_\_

- responsibility

- sustainability
- accountability
- creditability
- transparency

315 Prosperity of a country can be measured in terms of \_\_\_\_\_, which means money coming into a country from investments abroad, minus money leaving the country to go to investors from abroad.

- TGN
- GDP
- GDI
- IDS
- NMW

316 The prosperity of a country is measured in terms of \_\_\_\_\_, which is the value of its economic output – all the goods and services produced there in year.

- TGN
- GDP
- GDI
- IDS
- NMW

317 In situation of natural disasters some countries are more generous than others, giving a higher portion of their national wealth, are known as \_\_\_\_\_

- poor countries
- donor countries
- developing countries
- advanced countries
- home country

318 A level of good practice for training and development of people to achieve business goals, was developed in the UK, known as

- investors in people
- leadership
- coordinator
- empathy
- impact in society

319 This organization was based in Geneva, it is a network of national standard institutes in over 145 countries working in partnership with international organizations, governments, industry, business and consumer representatives

- TGWU
- CEO
- IHRM
- EOC
- ACAS

320 figures 2. dropped 3. according 4. production 5. to 6. official 7. oil 8. of

- 4, 8, 7, 2, 3, 1, 6, 5
- 3, 5, 6, 1, 4, 8, 7, 2.
- 4, 8, 1, 2, 3, 5, 6, 7
- 4, 8, 1, 5, 6, 2, 3, 7
- 3, 5, 4, 8, 7, 6, 1, 2

321 In Great Britain insurance business is...

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

322 Each member country is obliged to....

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

323 Complete the sentence with the following words: Bill of exchange enable the company to obtain .....from a bank or discount house.

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

324 ... for various currencies are determined by market forces.

- foreign currencies
- the exchange rates
- exchange currency
- special exchange
- certain sums

325 Choose the correct variant .... is given addition to the Bill

- salary
- tip
- comission
- bonus
- wage

326 Complete the sentence with the following word. ... are a company's debts to supplier, lenders, and tax authorities.

- capitals
- Liabilities
- marketing
- assets
- brands

327 Complete the sentences. Commercial invoices are usually issued by ... .

- sellers or seller's
- total amount
- very important
- important mail
- mail

328 Complete the sentence: Therefore,each country has the right to ... on imported goods in order to control prices and protect its economy.

- .export duty
- impose duty
- types of duty
- import duty
- protective duty

329 Two parties come to...

- Price
- Agreement
- Description
- Sign
- Effect

330 ... of money is one of the oldest crimes in history.

- gradually
- counterfeiting
- exist
- adopt
- exist

331 According to the purpose and contents contracts can cover...

- Sing
- Goods
- Conditions
- Bank
- Effect

332 One of the reasons why a chain of hotels might analyze and interpret the marketing information contained in databases is to

- tabulate findings.
- organize products.
- greeting guests
- compare variables.
- survey guests.

333 Different individual self-interests can have a negative effect on corporate profits and hence reduce overall social \_\_\_\_\_

- program
- issue
- welfare
- success
- responsibility

334 The management has to be aware of its wider responsibilities to the community when presenting new proposals. This is sometimes called \_\_\_\_\_

- stakeholders theory
- share holders
- public relation
- social report
- social audit

335 Alternative energy resources such as wind power, solar power and tidal power are known as \_\_\_\_\_

- recycles
- renewables
- eco-friends
- safety records
- climate changes

336 Make up sentences. 1. service 2. of 3. consists 4. the 5. transport 6. banking 7. sector 8. insurance 9. and

- 1, 3, 2, 4, 5, 6, 9, 8, 7
- 4, 8, 9, 5, 7, 3, 2, 6, 1
- 4, 5, 7, 3, 2, 1, 6, 9, 8
- 1, 7, 3, 2, 4, 5, 6, 9, 8
- 4, 8, 9, 5, 2, 6, 7, 3, 1

337 In some areas, the government ... the number of laws and regulations to encourage business to move there.

- reduces
- completes
- rises
- raises
- increases

338 Choose correct variant. If you do wrong , you are.....

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

339 Choose the correct 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 image
- corporate culture
- corporate ethics
- corporate logo
- corporate profits

340 When the prospective buyer receives the offer he carefully...

- Looks through
- Studies it
- Signs the contract
- Reads the contract
- References member

341 My new credit ... is brilliant. I don't pay any ... for 6 months.

- card, send
- card, interest
- card, pay
- card, save
- card, ---

342 ... are places where there are many banks and other financial institutions



- trade organizations
- super markets
- outlets
- entertainment centres
- shopping centres

343 Someone who arranges multibillion-dollar loans to government works in ...

- Company
- High finance
- Financial institution
- Banks
- Central Bank

344 A contract to buy 500 tons of wheat for delivery in 3 months.

- An option contract
- Holding company
- Share capital
- Insurance document
- Futures contract

345 If the manager also receives benefits , the payment and the benefits form a .....

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

346 There may be consumer panels and...

- sales forecasts
- focus groups
- ideas
- market research
- products

347 ... .. is a company's product, as a group.

- product line
- product positioning
- product placement.
- product portfolio
- product range

348 Choose the synonym of the word token

- security
- Coin
- banknote
- receipt
- goods

349 Choose the right variant:

- shell money used by bankers
- shell money used by early settlers in North America.
- shell money was durable

- shell money used by goldsmiths
- shell money used by borrowers in different parts of the world.

350 . What is money

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

351 Choose the correct answer. What is a scarce resource?

- unlimited commodity
- limited commodity
- labour resources
- undemandable product
- daily product

352 Choose the correct answer. The insured is to pay...

- dividend
- premium
- credit
- grants
- benefits

353 At first coins were worth their face value as ...

- Metal
- Coin
- bronze
- Payment
- banknote

354 Another important force of the market is ...

- employment
- Competition
- transaction
- Complete
- revenue

355 Putting out seasonal merchandise and creating festive displays are activities that are part of a

- staff party
- holiday open house.
- customer appreciation day
- corporate
- liquidation sale.

356 What do many businesses plan to attract customers and encourage them to visit their facilities?

- Press kits
- Market trips
- Special events
- Trade shows
- Exhibitions

357 When identifying community issues for company involvement, most businesses consider participating in ones that

- earn a reasonable profit
- contribute to the social good.
- support controversial issues
- boost employee loyalty
- earn a reasonable interest

358 A small, local restaurant has decided to advertise its elegant atmosphere and qualified wait staff. This approach is an example of \_\_\_\_\_ marketing.

- Product
- Target
- mass
- Success
- Service

359 When presenting research findings orally, you can help an audience of business professionals to better understand the findings if you

- designate a research team member to ask questions.
- use meaningful comparisons.
- avoid mannerism
- provide a bibliography of the resources cited.
- call on the audience to explain their understanding of the research.

360 The purpose of using presentation software to prepare multimedia presentations often is to use those presentations to

- support report findings.
- develop web sites.
- access online resources.
- block customer file
- maintain customer files.

361 Toyota is seen by many as the automaker most successful in creating an image of environmental sensitivity and social \_\_\_\_\_

- responsibility
- challenge
- well-being
- justice
- welfare

362 Choose the wrong variant. There are only four precious metals, they are as follows:

- silver
- copper
- gold
- diamond
- platinum

363 Choose the opposite meaning of the word promotion

- demotion
- hire
- increase
- outside

negative

364 Choose the opposite meaning of the word reduce

- negative
- increase
- outside
- insecurity
- hire

365 Choose the incorrect variant. One of the people working for an organization.

- Graduate
- staff
- worker
- personnel
- employee

366 Choose the correct variant. Workers with special knowledge and abilities.

- skilled labor
- labor unions
- labor relations
- cheap labor
- manual labor

367 Choose the correct variant. Another name for the human resources department is ...

- personnel department
- trade unions
- labor unions
- support staff
- administrative staff

368 Choose the incorrect variant. The source of loans as following

- tax
- Choose the correct variant. Part of the company's profit is paid to the shareholders as a...
- Dividend
- face value
- interest

369 Choose the incorrect variant. Contract usually contains the following information:

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

370 It is used to confirm the ..... of the goods for insurance purposes.

- price
- value
- cost
- cost
- worth

371 She knew that there was some kind of ..... business going on because strange things were happening.

- unusual
- different
- stupid
- funny
- weird

372 There doesn't seem to be anyone working really hard for the business and yet they all seem to earn \_\_\_\_\_ money

- quick
- facile
- easy
- simple
- comfortable

373 ..... buy newly issued shares in the expectation that prices will rise, then sell them on in the hope of making a quick profit

- stags
- deal
- bullish
- bears
- bulls

374 Someone buying a house is a/an..... .

- owner
- purchaser
- trader
- client
- user

375 Someone who buys food in a supermarket is a/an .....

- trader
- customer
- seller
- vendor
- economist

376 .... may found a series of companies or start- ups.

- entrepreneurial
- enterprises
- free enterprise
- entrepreneurship
- an entrepreneur

377 choose the antonym of word precious

- portable
- Cheap
- dear
- silver
- golden

378 Choose the synonyms. 1. essential. 2. tax. 3. major. 4. comprise. 5. main

- 1,4,5

- 1,3,5.
- 1,2,5
- 2,4,5
- 1,2,4

379 Choose the words: A company's share capital is often referred to as.....

- assist
- equity capital
- share
- shareholders
- purpose

380 The exporter buys the ..... forms from the consulate of the importing country located in his own country.

- unbearable
- capacity
- fit
- proper
- sustainable

381 One of the \_\_\_\_\_ mentioned in the original agreement has decided that she does not want to continue with the profit-sharing scheme.

- parties
- singer
- teacher
- partner
- doctor

382 It's important to encourage \_\_\_\_\_ development projects, not just short-term ones

- achieve
- lasting
- access
- sustainable
- following

383 Today gold is mostly ... by mining.

- extracted
- wholesale
- fairly
- retail
- century

384 Many banks and ..... institutions offer this service in return for a commission.

- public
- investor
- commercial
- financial
- market

385 ... can refer to the materials and components used to make products.

- production
- advertising

- goods
- designing
- promoting

386 Shares sold by public limited companies can be listed on the ..... exchange.

- capital
- goods
- currency
- share
- stock

387 Choose the correct variant: Selling on the Internet

- Market
- Retail
- Warehouse
- Shop
- E-commerce

388 We ... to boast our sales in the Western market.

- Require
- test
- terms
- need
- sound

389 Choose the correct logical ending. When expenditure exceeds the revenue.....

- .....the budget has a deficit.
- ..... provision of money rises.
- ... the budget grows
- ..... people get credits and loans
- ..... country's economy grows

390 Choose the antonym: revenue

- tax
- saver
- goal
- income
- Expenditure

391 Choose the synonyms of the underlined words. Market competition makes producers and suppliers of scarce resources utilize them economically.

- recession, confer
- comprehension, consumers
- contest, merchants
- rivalry, manufactures
- completion, sellers

392 A current trend in the hospitality industry is to build loyal customer relationships and enhance service levels by optimizing the use of

- satellite roving devices.
- Internet web sites.
- service rating advisors.

- dependent agencies
- independent travel agents

393 A growing trend that is influencing the way that many companies do business is the concern for

- monitoring the economy.
- distributing the wealth.
- protecting the environment.
- raise capital
- regulating the government

394 Which of the following is an example of the digital convergence occurring on the Internet:

- Internet companies increasing their bandwidth
- Internet companies offering phone service
- Internet companies increasing their use of WANs
- Internet companies reducing wireless service
- Internet companies offering wireless service

395 Choose the correct variant. Why IMF is described as a fund?

- It contribute more than poor countries
- It issues a company's share
- It determines the exchange rates
- It puts the borrower in touch with the saver
- It holds a stock of national currencies

396 Choose the correct variant. Demoting is ...

- to end or stop something
- to tell someone they can no longer work at their job
- to force someone to leave their job
- to reduce the total number of employees at a company through
- to give someone a lower rank or a less important job

397 Choose the incorrect variant. The source of loans as following

- Grant
- Leasing
- Trade credits
- Hire purchase
- Overdrafts

398 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 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.
- 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

399 Fineness of gold is...

- stated as 750 or as 18 carat.
- the hardest substance.
- equal to 24 carat.
- often shown in carat.
- applied to precious stones.



400 A lot of special security features are...

- usually used in making banknotes of every country.
- the oldest crimes in history.
- serious problems in the past.
- colour copies and laser scanners.
- modern photographic and printing devices.

401 After the reform the US government.....

- have made the production of counterfeit money.
- curtailed counterfeiting.
- established the US Secret Service.
- issued its own currency.
- adopted a national currency in 1863.

402 Choose the synonym of the word dispatch

- Ship
- share
- decrease
- own
- involve

403 Premiums for whole life assurance are paid.....

- every six months
- once
- every other month
- Quarterly
- once a month

404 The type of life assurance is.....

- Endowment
- retirement
- allowance
- attainment
- relief

405 In Great Britain insurance business is conducted by.....

- unit trusts
- investment trusts
- insurance broker
- insurance policy
- insurance companies

406 The employees' contributions are deducted from.....

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

407 What is the major instrument of any financial system?

- competition

- budget
- law of demand and supply
- soal proprietorship
- scarcity of resources

408 Money is..... that serves as a means of payment.

- agreement
- token
- asset
- expense
- coin

409 I started 15 years ago with .... of 50000 \$

- capital
- shares
- 
- lenders
- dividends

410 Whatever she does, she just can't help \_\_\_\_\_ money.

- creating
- making
- massing
- doing

411 If I sell more than a particular amount in a year, I also get extra money – ..., which is nice.

- tip
- bonus
- commission
- remuneration
- compensation

412 The amount of loan capital that a company has in relations to its share capital is...

- leverage
- security
- payment
- property
- loan

413 The sum of money borrowed is the...

- percentage
- principal
- relevant
- profit
- borrower

414 ... is where you buy one product, and you are recommended to buy another product that may go with.

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

415 If the goods are offered on FOR terms the price will include \_\_\_\_\_

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

416 If the goods are offered on FOB terms the price will practically include \_\_\_\_\_

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

417 If the goods are offered on CIF terms the price will cover the \_\_\_\_\_

- cost of the goods
- expenses lost
- cost of goods; insurance expenses ; freight costs
- expenses property
- railway costs

418 If not enough goods are being produced, there is \_\_\_\_\_

- less glut
- a shortage
- a surplus
- mass production
- a glut

419 Attainment is ----

- to occur
- achievement
- to leave
- assure
- to prompt

420 . \_\_\_\_\_ is the number or type of things that a plant, company or country produces

- surplus capacity
- output
- productivity
- overcapacity
- spare capacity

421 . If far too many things are produced there is a \_\_\_\_\_ of these things.

- shortage
- surplus or glut
- output
- excess or rare
- food shortage

422 ..... to provide and serve food and drink at a public or private party.

- catering

- rest
- complex
- offer
- resort

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

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

424 Choose the right word and put it in the sentence. a) reasonable b) responsible c) reliable 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.

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

425 Choose the right word and put it in the sentence. a) productivity b) product c) production 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'.

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

426 Choose the right word and put it in the sentence. a) ability b) accounting c) percentage 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.

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

427 To donate is \_\_\_\_\_

- to give a charity or good cause
- to organize
- to assemble
- to collect
- to clarify

428 The money made by companies

- corporate firm
- corporate culture
- corporate ladder
- corporate logo
- corporate profits

429 A very wealthy or powerful software developer ,businessman.

- leader.
- founder
- captain
- Tycoons

430 A symbol used by a company on its products is

- corporate privatization
- corporate logo
- corporate chamber
- corporate profit

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

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

432 Choose the synonym scheme

- mop
- newspaper
- magazine
- paper
- plan, program

433 Which words are close in meaning? 1. revenue. 2. estimate. 3. income. 4. goal.

- 2.3
- 1.3
- 1.2
- 1,4.
- 3.4

434 Match the words to their definitions. 1. saver. 2. borrower. 3. tax a. the man, who has deposits in the banks. b. sum of money charged by the government authorities. c. the man who takes loans in the banks.

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

435 Complete. The sentence: The budget is.....

- an estimate of national revenue and expenditure for the ensuing fiscal year.
- schemes of business
- work in insurance companies
- the money in economic entities
- the money in the bank

436 Choose the words: Shares, stocks and bonds form .....

- government
- Securities

- job
- gilts
- chips

437 Choose the words: .The company may turn some of its .....into capital

- banks
- issue
- Profit
- stocks
- own

438 Choose the words: It can issue new shares at no cost to the existing .....

- shareholders
- banks
- outflow
- bonus
- profit

439 Choose the words: If the company needs to raise more capital for expansion it might issue new.....

- capital
- pay
- fact
- outflow
- shares

440 People sometimes make \_\_\_\_\_ decision based on brand loyalty

- purchasing
- getting
- going
- obtaining
- selling

441 If the company doesn't make a profit the \_\_\_\_\_ shareholder will not be paid his dividend either.

- ordinary
- cumulative
- convertible
- share prices
- preference

442 Share holders receive periodic payments called...

- hold shares
- dividends
- capital
- small proportion
- equity

443 Choose the words: Fineness of gold is very often shown in .....

- ruby
- stone
- carat
- grantee
- equal

444 Companies often issue such shares instead of paying dividends to the

- Shares
- Shareholders
- Shares
- elapse
- profits

445 Businesses should check the copy and illustrations in the final advertising proof against the

- rough layout
- previous version.
- storyboard
- line drawings.
- Painting

446 While an adventure tour guide is leading a white-water rafting group, a group member falls and breaks an ankle. What are the primary provisions the guide needs to help the injured group member?

- Toolbox and flashlight
- Discuss the situation
- Prescription pain medication
- Map and compass
- Medical kit and cellular phone

447 Some businesses use an automatic reorder system to maintain an adequate

- inventory of supplies.
- Management
- maintenance system.
- budget for expenses.
- work environment.

448 Which of the following is NOT something you need to complete your project:

- Promotion
- Sponsors
- Tools
- Permission
- Money

449 What type of computer program helps protect digital business information from the negative effects of Malware?

- Spyware
- Firewalls
- Shareware
- Software
- Cookies

450 One way that businesses maintain the security of data that they send over the Internet to clients is by using a software program that prevents a

- virus from being downloaded.
- document from being forwarded
- search engine from being used.
- attachment from being included.
- update program

451 Complete the sentence with the following word. ... are a company's debts to supplier, lenders, and tax authorities

- capitals
- Liabilities
- marketing
- assets
- brands

452 Choose the incorrect variant. The policyholders invest the regular premiums ...

- government securities
- property
- land
- company shares
- administration

453 Choose the wrong variant. The main benefits of insurance include:

- maternity grants
- industrial injuries.
- family allowances
- funeral grants
- donations

454 Choose the correct variant. What is the main function of an insurance broker?

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

455 Choose the correct variant. What is the main function of an insurance broker?

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

456 Choose the wrong variant. The main benefits of insurance include:

- donations
- family allowances
- industrial injuries.
- funeral grants
- maternity grants

457 The document which states what goods are insured, against what risks and so on. is called.....

- insurance licence
- insurance policy
- maternity policy
- policy issue
- funeral grants

458 The main benefits of insurance don't include:



- sickness benefits
- industrial grants
- maternity grants
- retirement pension
- family allowance

459 What is a branch of insurance?

- endowment
- life assurance
- death assurance
- industrial assurance
- whole life assurance

460 Which currency is the most counterfeited currency in the world?

- pound
- US dollar
- cent
- euro
- pence

461 Find the synonyms. chauffeur

- hire
- Driver
- consider
- writer
- artist

462 Find the synonym. queue

- bill
- Line
- plaster
- truck
- store

463 What is budget?

- The budget is an encouragement or control.
- The budget is a provision of money and financial system is a network of institutions.
- The budget is an estimate of national revenue and expenditure for the ensuing fiscal year
- The budget is financial intermediaries.
- The budget is a provision of essential services

464 What is a counterfeiting?

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

465 What do the main benefits of insurance include?

- retirement pensions; unemployment benefits or relieves; sickness benefits; maternity grants; funeral grants; industrial injuries; family allowances
- veterinary certificates

- third party claims
- relieves
- customs declarations

466 What is function of pension funds?

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

467 Complete the following statements: Loans can be .....

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

468 Complete the following statements: ..... provide finance for companies

- The provisions of essential services
- The community trough taxes
- The encouragement or control of particular sectors
- Many important financial institutions
- The major instruments of any financial system

469 Complete the following statements: The financial system is ...

- the network of institutions.
- the network of economic entities.
- the network of units of government
- the network of funds.
- the network of firms and households.

470 Complete the following statements: Finance is ...

- the budget.
- the economic system.
- the provision of money when it is needed.
- the network of institutions.
- the provision of essential services.

471 Complete the following statements: In different parts of the world many different commodities ...

- have served as money.
- threaded into strings.
- superseded by precious metals.
- should be portable.
- called wampum.

472 Complete the following statements: Economic resources may be classified as ...

- capital and raw materials.
- material and capital resources.
- material and labour resources.
- economic and labour resources.
- labour force and entrepreneurship.

473 Choose the correct variant. Written tests help to ... the intelligence and personal qualities of the candidates.

- analyze
- advertise
- apply
- assess
- fire

474 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.

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

475 ... is the price of one country's currency or commodity (typically gold or silver).

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

476 Complete the sentences: . In the course of making enquiries and offers, the parties very often...

- a speedy delivery
- about the time limit
- meet to agree upon one or another question
- meet discuss
- afraid cannot agree

477 Choose the correct word: The insurer issues ..... for the insured.

- profit
- insurance policy
- shares
- insurance certificates
- the simple document

478 .... happens when there is a lot more money available than there are goods for sale.

- determination
- inflation
- negotiation
- mortgage
- liberation

479 System is called \_\_\_\_\_ to compare our performance to performance levels in other power stations.

- representing goods
- obtaining
- cooperating
- rivalry
- benchmarking

480 Regularly and widely used or sold

- attainment
- checking
- depositing
- Stock
- base

481 People selling things in the street are \_\_\_\_\_

- vendor
- pressure
- producer
- customer
- user

482 How is the name of the biggest life assurance company? In Great Britain.

- house assurance
- life assurance
- car assurance
- industrial assurance
- prudential assurance

483 Complete the sentence: The premiums are collected weekly by the

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

484 Complete the sentence: The largest life assurance company in Great Britain is Prudential assurance Co. Established in...

- 1900
- 1945
- 1855
- 1845
- 1999

485 Choose the words: Actual gold is used as.....

- alloy
- bar
- eagle
- Coins
- maple

486 If the company wants to turn some of its ... into capital or .. some of its profit it can issue new ... at no cost to the existing ...

- shares,profit,shareholders,capitalize
- profit,capitalize,shares,shereholders
- . profit,capitalize,shareholders,shares
- shares,capitalize,profit,shareholders
- . shareholders,shares,capitalize,profit

487 According to the purpose and contents,... can cover goods, services,licences,patents,technology and know-how.

- terms
- transaction
- contract
- letter
- commercial invoices

488 When the capital of a company has been fully paid up, its shares are frequently converted into \_\_\_\_\_.

- stock
- stock broker
- share
- prospectus
- share capital

489 He made an ...,sending his ... and ... explaining why he wanted the ... and why he was the right person for it

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

490 ... means the money of a foreign country.

- draft
- foreign exchange
- duty
- checks
- currency

491 Choose the words: The price will certainly depend on .....

- cover
- price
- goods
- fob terms
- the terms of delivery

492 Choose the words: .Individuals partnership and trusts pay .....

- overtime
- financial
- tax system
- income tax
- salaries

493 What is the typical effect of an economic slowdown on the hospitality industry?

- An increase in the number of guests and a decrease in the number of rooms available
- A decrease in the number of guests and a decrease in the number of rooms available
- A decrease in the number of guests and an increase in the number of employees
- An increase in the number of guests and an increase in the number of rooms available
- A decrease in the number of guests and an increase in the number of rooms available

494 One of the main benefits for companies participating in a trade show is the opportunity to

- hire new employees
- meet with competitors.
- obtain sales leads.
- visit new cities
- travel

495 Why do many businesses provide opportunities for their employees to continue their education or receive additional training?

- To provide financial assistance
- To be able to promote from within
- To make profit
- To support the local community college
- To identify problems in the company

496 What is the main law of the market?

- Economic policies
- Economic challenges
- Material resources and labour resources
- The law of supply and demand.
- Wants of people

497 What kind of a few more 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

498 What is the meaning of IMF and what does it do?

- International Monetary Fund. It does audit .
- International Medical Fund. It does medical insurance
- International Ministry Fond .It. does government works
- International Monetary Fund. It does finance works .
- International Ministry of Finance. It does the bank works

499 Why does company issue the bonus issue?

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

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

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

501 Choose the correct variant. Who are commercial invoices issued by?

- municipal services
- seller's bank
- Buyer
- auditor
- customer

502 Complete the sentence. If the goods are offered on C&F terms ...

- the price will cover the cost of the goods.
- 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 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.

503 Choose the correct word. We can delivery the goods with FOB terms English ....

- price
- port
- question
- detail
- case

504 Complete the sentence. If the goods are offered on FOR terms ...

- the price will cover the cost of the goods.
- 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 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.

505 Choose the correct variant. Someone who sells goods or services?

- seller
- purchaser
- client
- Buyer
- user

506 Choose the wrong variant. For making a new product, producers need....

- knowledge
- labour
- raw materials
- finished goods
- capital

507 Choose the correct variant. Why was the United States Secret Service set up in 1865?

- to prepare the budget
- to cover the risk
- to issue the currency
- to suppress counterfeiting
- to borrow the money

508 Choose the wrong variant. Selling and buying foreign currency is carried out in....

- travel agents offices
- bureau de change

- exchange offices
- municipal services
- bank counters

509 Income from capital is .....

- Current capital
- Fixed capital
- Capital stock
- Capital gains
- Dead capital

510 Azerbaijan taxes provide revenue for \_\_\_\_\_

- a computation of taxable profits.
- the foreign investment
- the profit tax low
- three tiers of the budget legal entities

511 After the huge rise in oil prices in 1973, many developing countries needed to borrow more money to pay for their.....

- agricultural goods
- existing loans
- principal
- imported oil
- interest rates

512 Which of the words is closest in meaning to the word in the red?

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

513 Which of the words is closest in meaning to the word 'collateral'?

- budget
- lender
- capital
- security
- dividend

514 What other documents may be involved in business transactions in accordance with contracts?

- third party claims
- losses arising from burglary or other causes
- the destruction by fire
- import/ export licences; customs declarations; consular invoices; veterinary certificates; phytosanitary certificates
- goods in transit

515 How can a market economy solve what, how and for whom to produce?

- It is solved by the economic policies of the government.
- They may be solved as material resources and labour resources
- If an economic system is to perform well it must deal with many economic challenges
- It is solved by the law of supply and demand
- It solves growing wants of people



516 Which risks are usual for business and private individuals?

- import/ export licences
- veterinary certificates
- consular invoices
- customs declarations
- the destruction by fire; losses arising from burglary or other causes; goods in transit; motor vehicles; third party claims arising out of accidents

517 Consumers will try to use less of some commodity but producers will want to sell more of it .....

- when the price of commodity is alternating
- when the price of commodity will rise
- when the price of commodity increases
- when the price of commodity decreases
- when the price of commodity is stable

518 Oil prices are traditionally quoted in.....

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

519 Choose correct word according to the topics: The Internet service...is the organization that provides you with Internet access.

- provider
- owner
- security
- searcher
- accountant

520 Choose the correct variant. When parties agree on price, they sign a ...

- Bill of Lading
- contract
- letter
- signature
- document

521 the correct variant: Most employers want from their applicants not less than three years of .....

- generated
- experience
- training
- experiment
- motivated

522 Holders of fixed interest securities are paid \_\_\_\_\_

- with terms of payment
- share index
- relatively
- differently
- with a fixed rate of interest

523 ... .. is how a company would like a product to be seen in relation to its other products.

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

524 ... .. is a company's product as a particular type.

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

525 Where you put your items before you purchase them.

- Shopping cart
- Card number
- Advertising
- E-mail address
- Password

526 ... .. is the stages in the life of a product, and the number of people who buy it at each stage.

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

527 Choose the correct expression. A business run by a ..... has two or more owners.

- owner
- limited partner
- active partner
- partnership
- sole trader

528 Choose the correct expression. Small business complain that larger companies abuse ... by paying invoices too slowly.

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

529 When an inventor asks the authorities to officially recognize an invention as his/her property

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

530 When someone uses another's text, pictures is \_\_\_\_\_

- copyright agreement
- copyright infringement

- proprietary infringement
- innovation infringement
- intellectual infringement

531 The law relating to designs, ideas that belong to someone.

- intellectual property
- a design property
- royalty property
- patent property
- copyright property

532 Someone who starts or founds or establish their own company.

- partner
- an entrepreneur
- leader
- tycoon.
- magnate

533 large group of companies mainly owned by one person or family is a

- a business entrepreneur
- business empire
- a business leader
- a business property
- a business media.

534 An engineer who works by herself providing consultancy. She works from home and visits clients in their offices.

- shareholder
- solo owner
- partner
- corporate
- chief operator

535 Who are the regular premiums paid by?

- photographers
- doctors
- policemen
- policy holders
- teachers

536 What is the one of the main branches of insurance?

- endowment assurance
- life assurance
- car assurance
- house assurance
- industrial assurance

537 What branch of life assurance do you know?

- trade
- industrial assurance
- real estate assurance
- capital

- car assurance

538 How many times are premiums for endowment paid?

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

539 It curtailed ... to a certain extent but this ... still exists.

- features, adopt  
 counterfeiting, crime  
 established, crimes  
 crimes, currency  
 appear, issue

540 The company may turn some of its ..... into capital.

- income  
 salary  
 dividend  
 shares  
 profits

541 Premiums for whole life assurance are paid.....

- once a month  
 quarterly or annually  
 every week  
 every other month  
 every six months

542 The document which states what goods are insured, against what risks ....

- insurance licence  
 insurance policy  
 policy issue  
 for what amount, at what premium  
 funeral grants

543 Match the word combination to its definition: Sales revenue is...

- sales aimed for in a particular period.  
 money got from sales  
 the number of things sold  
 increase in sales  
 statistics showing the amount sold

544 . ... happens when there is a lot more money available than are goods for sale.

- negotiation  
 mortgage  
 inflation  
 determination  
 liberation

545 Both companies work in close ... with their banks and carriers.

- competition
- collaboration
- circulation
- capitalization
- collocation

546 ... and expenditure ... is the most fundamental step in the process of ... preparation.

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

547 At different ... of time and in different ... of the world many different ... have served as money.

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

548 In some areas, the government ... the number of laws and regulations to encourage business to move there.

- raises
- reduces
- goes up
- rises
- increases

549 The type of life assurance

- allowance
- relief
- Endowment
- retirement
- sicness benefit

550 .... will certainly depend on the terms of delivery.

- expences
- the price
- quotation
- expenditure
- transportation

551 Complete the sentence with the following words: Oil ....are traditionally quoted in US dollars per barrel.

- income
- Prices
- business
- shares
- rise

552 Complete the sentence with the one of the following words Pig farming is unprofitable and ... at present.

- Uneconomical
- Economy

- Economically
- Economics
- Economical

553 ..... encourage consumers to purchase substitute commodities.

- low prices
- high prices
- basic prices
- nominal prices
- stable prices

554 The main oil-producing nations are located in the .....

- near West
- middle East
- near South
- South Central Region
- far South

555 A salesperson should answer a customer's questions and fully explain the benefits of products so that the customer will

- purchasing it
- feel good about the buying decision.
- be left in a state of indecision
- make a quick decision
- Think about making a decision

556 Which of the following is an example of salesperson empathizing with a customer's objection:

- "This is best shop in town."
- "I understood how you fell."
- "everyone is buying this item."
- "You think the price is too high."
- "This is the best deal in town."

557 Salespersons who use the products they sell are able to suggest appropriate substitute products to customers because of their own personal

- Experience
- Preference
- feelings
- opinion
- options

558 Which of the following is a guideline for writing a news release:

- Be objective in presenting facts
- Use several recourses
- Allow the media to correct spelling and grammar
- Use several pages to tell the complete story
- Close with a summary of the main points

559 Advertising copy that explains the features of a product and how those features benefit consumers is using a(n) \_\_\_\_\_ strategy.

- Factual
- Imaginative

- sensitive
- Irrational
- emotional

560 Which of the following target markets is most likely to respond favorably to a viral marketing campaign that includes an interactive game:

- Male professionals aged 20 to 30
- Female professionals aged 30 to 36
- Female professionals aged 22 to 29
- Male professionals aged 22 to 29
- Male professionals aged 30 to 36

561 Which of the following computer programs prevents e-mail messages containing the word free in the subject header from entering the inbox:

- Servers
- Gophers
- Queues
- Filters
- Providers

562 Which of the following is an example of a social bookmarking web site

- Google
- Del.icio.us
- Twitter
- Facebook
- Bing

563 Four Seasons Hotels and Resorts, which prides itself on its extensive collection of art and artifacts, has created a series of audio programs featuring discussions with art experts about works of art found at Four Season Hotels and Resorts around the country. These recordings, available in several different formats, are available for download at the company's web site. Which of the following terms best describes audio programs:

- Blogs
- E .Lleaflets
- Ad serving
- Podcasts
- Social media

564 Which of the following is an example of a product in the travel and tourism industry

- A confirmation letter to a customer
- A confirmation of reservation
- An inquiry about flight schedules
- A fly-drive vacation package
- A brochure explaining cruise options

565 Several clients indicate an interest in products that the business does not currently offer. These requests can be given to buyers to help them to

- forecast losses
- research the market
- select vendors.
- determine what to buy.
- forecast sales.

566 Which document may be involved in business transactions?

- industrial injures
- funeral grants
- customs declarations
- retirement pensions
- sickness benefits

567 Choose the correct variant. You want to raise money for your company, but you do not want to sell shares. What can you do in this situation?

- to prepare the budget
- to buy the raw materials
- to issue the insurance policy
- to sell the company
- to borrow credit

568 Complete the sentence. If the goods are offered on FOR terms ...

- the price will cover the cost of the goods, insurance expenses and freight or transportation expenses to the port of destination.
- 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.
- 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 and freight to the port destination

569 Choose the correct word. We can delivery the goods with FOB terms English ....

- port
- price
- case
- question
- detail

570 The premiums must be paid to....

- the assure until the death of the insured.
- quarterly or annually the assure.
- the company's agents weekly.
- the insured sooner or later.
- the assured at the agreed time.

571 Among insurance documents there are...

- insurance policies and certificates.
- insured against risks and for amount.
- involved in business transactions.
- consular invoices.
- retirement pensions.

572 What are the main Ps of the marketing?

- price, packing, place, performance
- product, price, place, promotion
- product, planning, performance, packing
- planning, providing, place, packing
- payment, profit, predict, planning.

573 What is function of insurance companies?



- To limit companies buying shares in other companies.
- To pay out interests made by policyholders
- To contribute.
- To supply short or long term loans.
- To insure companies

574 What is function of bank?

- To supply short or long term loans
- To limit companies buying shares in other companies.
- To contribute
- To insure companies
- To pay out interests made by policyholders.

575 What are the savers and borrowers connected by?

- By the budget
- By four functions
- By money and financial system
- By financial intermediaries.
- By the expenditure for the ensuing fiscal year

576 The assessing people's intelligence and personality

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

577 What is the major instrument of any financial system?

- The financial intermediaries
- A finance
- The expenditure for the ensuing fiscal year
- A provision of essential services
- The budget

578 Drugs need to be made on...

- researching
- industrial scale
- testing
- assisting
- trialling

579 There may be consumer panels and...

- products
- ideas
- market research
- focus groups
- sales forecasts

580 Payments to the author from the publisher are...

- patents
- payments
- royalties

- intellectual properties
- designs

581 Pure Internet...operations are very difficult.

- Commerce
- retailing
- traditional
- delivery
- advertising

582 If a company... a market it stops selling there.

- penetrates
- comers
- dominates
- Abandons
- monopolizes

583 Choose the correct variant. Who is the president of Azerbaijan elected by?

- by deputies
- by Cabinet of Ministry
- by popular vote
- by ballot
- by Milli Mechlis

584 .... for various ... are ... by... .

- determined,the exchange rates,market forces,currencies
- currencies,the exchange rates,determined,market forces
- the exchange rates,market forces,currencies,determined
- the exchange rates,currencies,determined,market forces
- market forces,currencies,determined,the exchange rates

585 They often talk about the benefits of ... or ... . She said that her achievement was to establish an ... in Britain,an economy where it was acceptable to get rich through business: an ...

- culture enterprise,enterprise economy,private enterprise,free enterprise
- free enterprise, private enterprise, enterprise economy, enterprise culture
- enterprise economy, free enterprise, private enterprise, culture enterprise
- enterprise economy, culture enterprise, private enterprise, free enterprise
- free enterprise, enterprise economy, culture enterprise, private enterprise

586 ...to the public on the Internet is business-to-consumer.

- selling
- business-to-business
- adopting
- approving
- business-to-government

587 Price ... when competing companies reduce prices in response to each-other.

- boom
- war
- hike
- cut.
- controls

588 Choose the correct variant. I started 15 years ago with ... of \$ a 50000. My ... were members of my family: my parents, brothers and sisters all put up money.

- Capital, shareholders
- Capital, borrowers
- Dividends, interests
- Dividends, shareholders
- Equity, borrowers

589 The stock exchange is the centre of the \_\_\_\_\_ where large quantities of money are raised for companies and the government.

- super market
- capital market
- cattle market
- credit market
- common market

590 ... is the selling by the telephone, including cold calls to people who have had no contact with us before.

- telemarketing
- drugstore
- marketing network
- indirect marketing
- direct marketing

591 . ... is given with the product for promotion.

- a free gift
- a salesperson
- a present
- a free sample
- a special offer

592 . ... is the marketing selling the goods and their prices by mails.

- direct marketing
- drugstore
- telemarketing
- telemarketing
- indirect marketing

593 Choose the correct expression. When the goods are expensive it is ...

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

594 Choose the correct variant: The cost of the heating and lighting is ...

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

595 Making televisions refers to ..... industry

- steel
- aerospace
- automobile
- heavy industry
- light

596 ..... are prepared to make loans for longer period up to 20 years in certain circumstances

- insurance companies
- banks
- pension funds
- unit trusts
- investment trusts

597 Industrial assurance is a....

- Branch of life assurance
- Branch of endowment assurance
- Attainment
- Branch of all assurance
- Branch of industrial assurance

598 \_\_\_\_\_ is someone who puts up money for a lot of new companies.

- venture capitalist
- share capital
- shareholders
- principal
- joint venture

599 ... .. is when a company pays for its products to be seen in films and TV programmes.

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

600 Choose the correct expression. A bank that makes companies shares available.

- Futures contract
- Securities house
- Insurance companies
- Stock-market
- Finance houses

601 Complete the sentences: Life assurance is different from all other branches. It is a comparatively.....

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

602 The insurer issues an insurance policy for the \_\_\_\_\_

- broker
- Insured

- older
- state
- grant.

603 Among insurance documents there are insurance \_\_\_\_\_

- marine and certificates
- policies and certificates
- policies and claims
- cause and links
- accordance and credits

604 Complete the sentence.... Although banks specialize in supplying short term loans..... .

- they are prepared to make loans. For short periods.
- they are prepared to make loans for longer periods.
- they accumulate finance.
- they issue securities
- the aren't prepared to make loans.

605 Choose the correct variant Physical delivery of goods to internet customers.

- Last mile problem
- Slow delivery
- Speedy delivery
- Particular delivery
- Written order

606 Choose the correct synonym of the word. When you have finished, remember to log off for security reason.

- Access
- Turn off
- Registration
- Take off
- Enter

607 Choose the words: After the prospective buyer receives the offer he .....

- offer
- sign contract
- carefully studies
- date of delivery
- packed

608 Choose the words: .You won't receive high salary, when you sell something we pay you.....

- credit
- commission
- money
- card
- salary

609 Choose the synonym of the word ensuing

- follow
- supply
- proper
- accurate

posterior

610 Choose the synonym of the word contribution

- disturbance
- objection
- competition
- installment
- promotion

611 Choose the synonym of the word retirement

- promotion
- execution
- appearance
- withdrawal
- to go on a pension

612 Choose the synonym of the word particularly

- verbally
- closely
- accordingly
- notably
- specially

613 Individuals or households that own securities are known as.....

- household investors
- financial investors
- individual investors
- commercial investors

614 The exchange rates for various currencies are determined by.....

- market forces
- policy issue
- thrift institution
- government authorities
- monetary policy

615 Complete the sentence. Copyright infringement ...

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

616 The company may turn some of its ... into capital.

- elapse
- profits
- Divided
- equity capital
- Shares

617 If the company needs to raise more capital for expansion might issue

- Shares
- capital
- Dividends
- shareholders
- Profits

618 Choose the correct answer. Price cut is ...

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

619 One of the main laws of the market is the law of ... and ...

- supply demand
- Wants
- Stable prices
- labor forces
- economic resources

620 The right to buy new shares of the company at a low price is called.....

- rights issue
- rights
- rights operate
- rights installment
- rights purchase

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

- Producers
- borrower.
- creditor
- auditor
- customer

622 Choose the correct sentence:

- Trade credits are paid in three months
- Trade credits aren't normal in business.
- Trade credits are granted by the buyers allowing the sellers to pay in some time.
- Ownership doesn't pass purchase to the buyer when it's paid in trade credits.
- Firms cannot acquire equipment via trade credits.

623 Choose the antonyms: 1. profit. 2. expenditure. 3. ownership. 4. obvious.

- 1.2
- 4.2
- 1.4
- 2.3
- 3.4

624 Answer the question: What is the main law of the market?

- the law of supply and demand
- goods and consumer

- manager and accountant
- customer and seller
- bank and business

625 ..... is a document giving permission to carry on a particular kind of activity

- a license
- carry
- local
- roads
- travel

626 Complete the sentence with the following words: Among insurance documents....

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

627 What type of technique might be effective if a business is trying to sell a large, complex product to another business?

- Team selling
- Sale pricing
- Wholesaling
- Mass marketing
- Retail selling

628 What type of selling question is the following: What color of car do you want?

- Open-ended
- Interpretive
- Impersonal
- Inpersonal
- Assumptive

629 What might a travel agency include in a display to graphically show people enjoying a destination or participating in a tour of exotic places?

- Videos
- Souvenirs
- Testimonials
- Facts
- Prices

630 Which of the following is an example of a sales promotion that hotels often use to attract nCustomers:

- Weekend discount package
- Cable television commercial
- Extra tour
- Local newspaper advertisement
- Public relations campaign

631 What promotional method might a resort hotel use to tell former guests about future theme- weekend packages?

- Direct mail
- Local media



- Lobby display
- Free space
- Free publicity

632 One way of tracking marketing-communications activities is through the use of

- surveys
- interviews
- calling
- questionnaires
- databases.

633 Which of the following is an important part of display maintenance

- Replacing missing items immediately
- Selecting an arrangement pattern
- Selecting proper lighting
- Recruitment
- Choosing an effective principle of design

634 One way to use the concept of digital color is to prepare

- Sales procedures.
- color harmonies
- marketing programs.
- publicity plans.
- accurate proofs.

635 Which of the following has a significant impact on the composition of a print ad:

- Storyboard
- Production costs
- Dialogue
- Poster
- Color harmonies

636 Choose the correct variant. I bought some coffee, which came with

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

637 What is investment trusts?

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

638 Large companies considered together are referred to as...

- big business
- firms
- companies
- goods
- services

639 If a company... a market, it starts selling there for the first time.

- leaves
- comers
- gets out of
- abandons
- penetrates

640 Companies or products in the same market are...

- proprietorships
- rivals
- stockholders
- entrepreneurs
- partners

641 Match the word with its correct definition a shortlist -

- an analytical process that helps finding the right people for the vacancy
- a list of people you think could be suitable for the job
- something that you gain over a period of time in the same job
- it is a title which says that you have achieved something
- the set of influences such as training, education and experience affecting the individual's personal

642 Fill in each blank with a word from the following list. Dear Sir With reference 1) ...your advertisement in today's newspaper, I am interested 2) ... applying for the 3)...of accounts clerk with your company. Could you please send me an 4) ....

- to, in, position, application form
- position, in, application form, to
- in, to, position , application form
- in, position, application form, to
- application form, in, to position

643 Price ... is a label attached to goods, showing the price.

- boom
- tag
- hike
- cut.
- controls

644 Choose the correct expression. ... is a very large shop,mainly selling food.

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

645 I'm ... for co- ordination between design and production

- respectful
- Responsible
- responsibility
- response
- respectable

646 there is room for everybody to sit down

- there are plenty of chairs
- there is a date for everybody
- there is a place of city
- There is few talks in the room
- there is description of a room

647 Contract usually does not contain the following information

- monitor checking
- price and total value
- reference number
- terms of delivery terms of payment
- Description of goods

648 Be careful or certain to do something is

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

649 An event resulting in great loss and misfortune.

- variety
- Disaster
- profit
- inefficient
- forecast

650 Any industry that doesn't sell goods

- property
- service
- defense
- industry
- retail

651 A large British engineering company with employees. Its shares are bought and sold on the stock market.

- limited liability
- public limited companies
- limited small office
- non-profit organizations
- mutuals

652 \_\_\_\_\_ is the type of life assurance

- occurrence
- endowment
- amounts
- agents
- the sum

653 \_\_\_\_\_ is a branch of life assurance.

- unlimited sum
- industrial assurance

- occurrence
- attainment
- the risk

654 What is the difference between investment trusts and unit trusts.

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

655 What has served as first money?

- equipment
- human
- Leather
- dictionary
- check

656 What serves as money today

- coins and bills
- fur
- perks
- pelts
- shells

657 Make the sentence: 1.the shells. 2. belts. 3. into. 4. strings. 5. or. 6. called. 7. wampum. 8. threaded. 9. were.

- 6,5,4,3,2,1,9,8,7
- 3,5,4,2,1,7,8,9,6
- 4,5,6,7,8,9,1,2,3
- 9,7,8,5,6,4,2,3,1
- 1,9,8,3,4,5,2,6,7

658 what do the financial institutions provide for companies?

- fax
- pensions
- cars
- money
- Finance

659 Choose the correct sentences. 1. The major instrument of any financial system is the budget. 2. The major instrument of any financial system is the network of institutions. 3. Finance in an economic system. It comprises two parts: public finance and funds. 4. Finance in an economic system. It comprises two parts: public finance and finance of economic entities.

- 1,4.
- 3,4
- 2,3
- 4
- 2,4.

660 What is the stock options?

- the right to buy company's shares at low prices

- the money that clients leave for us in addition to the bill
- pay and benefits the employees receives
- a percentage on everything the seller sells
- the lowest amount allowed by law

661 Choose the incorrect variant . What papers do the company require when it recruits the people?

- Covering letter
- handwriting analysis
- backgrounds of applicants
- reference
- CV

662 Choose the correct variant. Invent is ...

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

663 Complete the sentence. Industry is the...

- activity of producing, buying and selling goods and services
- production of materials and goods
- deciding what to sell
- number or type of things that a company produces
- process of making a product available

664 Choose the words: It curtailed.....to a certain extent but this .....still exist

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

665 Choose the words: .....of money is one of oldest .....in history

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

666 Choose the words: When a ..... was made the .....was first weight out.

- Payment
- value
- coppers
- metal
- sheep

667 Choose the words: Bigger .....coins are made from.....and are usually.....called.

- bronze, payment, metal
- domination, cupronickel, silver
- coppers, silver, appeared
- , silver,----
- metal, coin, silver

668 Choose the words: . At first coins were worth their face value as .....

- coins
- metal
- silver
- legal
- bronze

669 The major instrument of any financial system is the ...

- Funds
- benefit
- tax
- Budget
- Thrift institution

670 Choose the synonyms of the words. Competition protects the customers – they have the right of choice.

- defends, buyers
- attacks, sellers
- deceives, purchasers
- defeats, consumers
- supplies, consumers

671 Choose the correct pair of synonyms. Another important force of the market is competition .

- essential, rivalry
- useless, recession
- valuable, production
- principle, race
- difficult, championship

672 Choose the correct pair of synonyms.

- total – common
- to supply – to conform
- consumer – seller
- to sell – to produce
- monetary – expenditure

673 Choose the correct pair of synonyms.

- to solve – to provide
- competition – running
- important – improvement
- to demand – to require
- to utilize – to tend

674 What is the most obvious source of finance for firms?

- Profits
- shareholders
- cars
- equipment
- loans

675 Make up a sentence:1.quite. 2. business. 3. trade. 4.are. 5.credits. 6. in. 7. normal

- 6,2,1,7,3,4,5

- 5,3,1,7,6,4,2
- 4,3,5,1,7,2,6
- 3,5,2,1,7,6,4
- 3,5,4,1,7,6,2

676 Complete the sentence ..... operate in a very similar manner to investment trusts.

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

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

- . 2,3.
- 3.4
- 1.2
- 1.3
- 1.4

678 Choose the logical ending. loans can be .....

- only long-term
- little and big
- cheap and expensive
- short-term and long-term ones
- passed to borrowers

679 Choose the correct translation. Ticarət kreditləri biznesdə tam normal haldır.

- In business trade credits are normal.
- Trade credits are normal in business.
- Credits are quite normal in business
- Trade credits are not normal in business.
- Trade credits are quite normal in business.

680 If a company ... a market it is the most important company selling there.

- leaves
- dominates
- abandons
- penetrates
- gets out of

681 ... describes the activity of trying to sell more and be more successful

- marketing
- segmentation
- sole proprietorship
- partnership
- competition