

DCG 12

**ANGLAIS
DES AFFAIRES**

DCG 12

ANGLAIS DES AFFAIRES

Anna Houston

Professeur certifié d'anglais

Membre des jurys d'examen

DUNOD
leader de l'expertise comptable 

en partenariat avec


EDITIONS
FRANCIS LEFEBVRE

Crédits iconographiques

p. 7 et s. (m) : © link by shashank singh from the Noun Project; p. 7 et s. (b) : © Pen by throwaway icons from the Noun Project; p. 18 : © organization by b farias from the Noun Project; p. 19 : © management by Gerald Wildmoser from the Noun Project; p. 53 (hg) : © Young Family by corpus delicti from the Noun Project; p. 53 (hd) : © adults by Hansen Mind from the Noun Project; p. 53 (mg) : © boy by Luiz Carvalho from the Noun Project; p. 53 (md) : © retired by Lemon Liu from the Noun Project; p. 53 (bg) : © teenager by Icon Fair from the Noun Project; p. 53 (bd) : © retirement by IYIKON from the Noun Project; p. 167 (h) : © trekker by Gan Khoon Lay from the Noun Project; p. 167 (m) : © elderly by Milton Paposo C. Rêgo Jr. from the Noun Project; p. 167 (b) : © wheel chair by Claire Jones from the Noun Project.

Maquette de couverture :
Hokus Pokus

Maquette intérieure :
Yves Tremblay

Mise en pages : Nord Compo

<p>Le pictogramme qui figure ci-contre mérite une explication. Son objet est d'alerter le lecteur sur la menace que représente pour l'avenir de l'écrit, particulièrement dans le domaine de l'édition technique et universitaire, le développement massif du photocopillage.</p> <p>Le Code de la propriété intellectuelle du 1^{er} juillet 1992 interdit en effet expressément la photocopie à usage collectif sans autorisation des ayants droit. Or, cette pratique s'est généralisée dans les établissements</p>		<p>d'enseignement supérieur, provoquant une baisse brutale des achats de livres et de revues, au point que la possibilité même pour les auteurs de créer des œuvres nouvelles et de les faire éditer correctement est aujourd'hui menacée.</p> <p>Nous rappelons donc que toute reproduction, partielle ou totale, de la présente publication est interdite sans autorisation de l'auteur, de son éditeur ou du Centre français d'exploitation du droit de copie (CFC, 20, rue des Grands-Augustins, 75006 Paris).</p>
--	--	--

© Dunod, 2019

11 rue Paul Bert, 92240 Malakoff
www.dunod.com

ISBN 978-2-10-079047-0

Le Code de la propriété intellectuelle n'autorisant, aux termes de l'article L. 122-5, 2° et 3° a), d'une part, que les « copies ou reproductions strictement réservées à l'usage privé du copiste et non destinées à une utilisation collective » et, d'autre part, que les analyses et les courtes citations dans un but d'exemple et d'illustration, « toute représentation ou reproduction intégrale ou partielle faite sans le consentement de l'auteur ou de ses ayants droit ou ayants cause est illicite » (art. L. 122-4).

Cette représentation ou reproduction, par quelque procédé que ce soit, constituerait donc une contrefaçon sanctionnée par les articles L. 335-2 et suivants du Code de la propriété intellectuelle.

CONTENTS/SOMMAIRE

Programme	VI
-----------------	----

Part 1 Organisations

Chapter 1 The role of organisations in society	1
Chapter 2 Business ownership	8
Chapter 3 Management and leadership	16
Chapter 4 Products, customers and markets.....	25
Chapter 5 Long-term success of organisations	33
Chapter 6 The external business environment	41
Chapter 7 Marketing	50
Chapter 8 Technological evolutions	57
Chapter 9 Changes in society	63
Chapter 10 Digital disruption	70
Chapter 11 Tomorrow's world	78
Chapter 12 Labour law in Europe	86
Chapter 13 Problems in the workplace	93
Chapter 14 Working conditions worldwide	100
Chapter 15 Responsible business	108
Chapter 16 Alternative and sustainable businesses	115

Part 2 Economic issues

Chapter 17 Energy.....	122
Chapter 18 The global economy	130
Chapter 19 Free trade and regional trade agreements	138
Chapter 20 Competition and regulation	146
Chapter 21 Newly industrialised countries	154
Chapter 22 Demographic changes and social welfare	163

Sujet type d'examen	173
Corrigé du sujet type d'examen	177
Table of contents/Table des matières	179

PROGRAMME

Axe 4 : communication et environnement numérique

Les unités d'enseignement de « système d'information de gestion » (UE8), de « communication professionnelle » (UE 13), « d'anglais des affaires » (UE 12) et l'unité d'enseignement facultative de LV2 (UE 14) doivent permettre au titulaire du DCG de mieux traiter les informations et les échanges en vue d'une communication professionnelle.

Ces unités d'enseignement devront, notamment, permettre le développement de compétences spécifiques :

- produire et communiquer une information fiable et sécurisée ;
- maîtriser les ressources numériques de l'organisation ;
- adapter la communication au contexte ;
- utiliser une documentation ou une application informatique en langue étrangère ;
- produire des méthodes utiles à l'organisation.

UE 12. Anglais des affaires

Niveau L – 150 heures – 14 ECTS

• Les compétences attendues :

- comprendre et commenter, en anglais, des documents de la vie des affaires tels que des textes, graphiques, et tableaux tirés de revues ou d'un rapport annuel d'entreprise ;
- rédiger une note de synthèse en français ou en anglais, à partir de documents en anglais concernant les thèmes ci-dessous ;
- rédiger en anglais un document de travail.

• Les thèmes :

1. L'entreprise
 - L'organisation d'une entreprise.
 - La révolution numérique.
 - L'entreprise citoyenne.
 - Stratégie et compétitivité d'une entreprise.
 - L'économie sociale et solidaire.
 - Conditions de travail et dialogue social.
 - Communication et culture d'entreprise.
2. Questions d'économie
 - Les énergies.
 - La concurrence et la loi.
 - La mondialisation.
 - Les principaux espaces économiques régionaux.
 - Les pays émergents.
 - La protection sociale, l'évolution de la démographie.

The role of organisations in society

OUTLINE

Theme

- Company organisation

CHAPTER STRUCTURE

TIME TO LEARN: 1. Customers' needs and wants • 2. Factors of production
• 3. Sectors of industry • 4. Different types of organisation • 5. Business objectives
• 6. Stakeholders

TIME TO ANALYSE: 1. Reading skills • 2. Vocabulary • 3. Language point

OVER TO YOU: 1. Express yourself • 2. Go further

GET STARTED!

Discuss the following questions:

1. Do you have or have you already had a job?
2. What type of organisation have you worked for? Which sector was it in?
3. What are the main economic activities in your region?

KEY WORDS

factors of production • finished goods • goods • natural resources • non-governmental organisation • needs • organisation • primary sector • privately-owned • profit • provision of a service • public service • raw materials • secondary sector • services • social responsibility • stakeholder • tertiary sector • wants

1 Customers' needs and wants

Organisations make, buy or sell goods or provide services in order to satisfy customers' needs and wants.

- The most basic **needs** are the things that we require to survive, such as shelter, food and water, warmth and clothing.
- **Wants** are things that we desire, things which we would like to have but which we may or may not be able to obtain, such as holidays. Wants are not necessary for survival and include luxury items.
- **Goods** are things that we can see and touch, they are tangible, such as food, houses and clothes.
- **Services** are things that we cannot hold or touch, they are intangible, for example education, banking and accounting.

If organisations do not satisfy customers' needs and wants they will not make profit and might not survive.

Organisations have other roles in society as well as satisfying customer needs. They also have a social role as they employ people, innovate and set standards in the way their goods are produced and services are supplied.

2 Factors of production

Businesses use **factors of production**, or inputs, to create outputs – **finished goods** and services. There are three principle factors of production:

- Land, which includes natural resources such as water, fields, wood, coal and fish;
- Labour, which is the workforce needed to create goods and provide services;
- Capital, the man-made resources such as buildings, machinery and money.

An entrepreneur will also bring a fourth factor – enterprise – the activity of managing a business in order to produce the goods and services. In order to fully exploit the resources of land, labour and capital, entrepreneurs are able to identify a gap in the market, are ready to take risks, show determination to carry out their projects, are decisive and innovative

Value is added to the product at each stage of the production process. The final price of the goods or services reflects the additional value which is added at each stage during the production process. This is known as wealth creation.

3 Sectors of industry

There are three main sectors of industry in which organisations operate and produce activity. The sectors combine to supply finished goods and services to customers. Different organisations are involved at different the stages of production.

- The **primary sector** involves procuring raw materials or extracting **natural resources** from the land and sea, such as mining metals and coal, drilling for oil, farming for food, hunting and fishing.
- The **secondary sector** entails converting the raw materials into components, such as making steel from iron or plastics from oil, manufacturing products and assembling parts, whether in a factory or building a house or constructing a road or a bridge.
- The **tertiary sector** includes providing commercial services which allow the raw materials from the primary sector and the finished goods from the secondary sector to be distributed. This involves financial services, transport, logistics as well as other public services such as health care and education.

KEY FIGURES

Employment in France: agriculture **2.8%**; industry **17.6%** & services **79.6%** (Insee, 2017).

Watch this video which explains the links between the different sectors of industry:



<http://dunod.link/gpmxu2x>

4 Different types of organisation

Different types of organisations exist with different aims and objectives and operate in either the private, public or third sector of the economy.

- Private sector organisations are owned, managed and controlled by individuals. They are **privately-owned** businesses providing goods or services. The aim of private sector organisations is to make a profit and to grow. They are primarily concerned with wealth creation, but they have other roles too; they innovate and find solutions to improve people's lives, they create jobs and provide financial stability to employees.
- **Public sector** – or state sector – organisations provide public services and operate public enterprises. Public services have no financial objectives; they include education, health, housing, social work, public transport, local amenities and defense. Public enterprises or state-owned enterprises are commercial activities which are under public ownership.
- Third sector organisations are **non-governmental organisations**. They are non-profit-making and exist to help a cause or provide a service which is not provided by public sector organisations. Their aim is to raise money and increase awareness of the cause.

5 Business objectives

All organisations need to set business objectives in order to know what must be done in order to achieve success. The choice of business objective depends on which sector of the economy the organisation belongs to and its stage of development. An organisation can have more than one objective at a time, although their objectives will evolve over time. The main business objectives are:

- **Survival:** An organisation must survive in order to continue to exist. If it does not make enough profit then it will close down. This is usually the most important objective of a company for the first few years. Many small and medium-sized companies find it difficult to survive in periods of economic recession or when they face strong competition.
- **Profit:** For most private sector businesses, profit is the main objective. Profit is achieved when there is more income than costs.

- **Provision of a service:** Providing a new or improved existing service. A service can be paid for by customers, such as train services, or not paid for by the user, such as education or health (depending on the country).
- **Social responsibility:** Reducing the impact of the organisation's activities on the environment or making sure that materials are sourced from sustainable sources and not made by children or people working in bad conditions.
- **Customer satisfaction:** Ensuring that customers are happy with the goods or services provided. The aim of this objective is to ensure that customers remain loyal to the company.
- **Market share:** Attracting more customers, becoming more visible and increasing sales and profit.
- **Retaining employees:** Keeping staff means keeping ideas and innovation within the organisation whereas high staff turnover can mean loss of productivity.
- **Enterprise:** Creating a business using the factors of production available.

6 Stakeholders

Definition

Stakeholders are anyone who has an interest in an organisation. They can be individuals, groups or other organisations.

Stakeholders can be affected directly or indirectly by an organisation's actions. Stakeholders can also be an individual or a group that can influence the organisation's policies or business practices either in a positive or a negative way. All stakeholders have a strong reason for being interested in the organisation. There are internal and external stakeholders, each with their own interests.

- Internal stakeholders are groups within an organisation, such as:
 - the owners and shareholders who are interested in how much profit the organisation will make and whether it will continue to function;
 - the managers who want to maintain their position and salary, and to have prospects for promotion;
 - employees who want to keep their jobs and earn higher wages.
- External stakeholders are groups outside an organisation. This includes:
 - customers and clients who want the organisation to produce quality products or services at reasonable prices;
 - suppliers who want the organisation to continue to buy their goods and services;
 - banks and lenders who want their loans to be repaid on time and with interest;
 - authorities who want the organisation to succeed in order to employ people and to collect taxes from it;
 - and the local community who wants the organisation to employ local people and that its activity has a positive effect on the local economy and environment.

1 Reading skills

A. Read the text in the previous section and decide whether the statements below are true or false. Justify your answers.

1. Needs are the same as wants.
2. Goods are tangible, services are intangible.
3. Capital, as a factor of production, only includes money.
4. The primary sector of industry is concerned with industry.
5. The tertiary sector concerns charities.
6. Profit-making companies are also known as private sector organisations.
7. The first objective of an organisation is to continue to exist, not make a profit.
8. Retaining staff in an organisation is not considered as a business objective.
9. Governments and customers are examples of external stakeholders.
10. Local communities are not considered as stakeholders in an organisation.

B. Read the text in the previous section again and answer the following questions.

1. Why do organisations exist?
2. What do they need to exist?
3. What activities do organisations cover?
4. What objectives do they have?
5. Who is involved in an organisation?

2 Vocabulary

Complete the text below using words in bold from the chapter. The first letter of each word is given.

Organisations can be privately-o..... profit-making businesses, offer public s..... or be non-g..... organisations. Businesses use different f..... of production to create f..... goods, often from extracting r..... materials and natural r..... Survival and profit are the main objectives of private sector companies, but other objectives include p..... of a service and social r..... All organisations have internal and external s.....

3 Language point

Writing a letter or email

When we write a letter or an email in a business context, it is important to use the right terms in the right context, and not to mix the different registers of formality. Use this table to help you decide how to start and end your letter or email.

	Starting the letter or email	Before the signature	
		British English	American English
Formal business communication when you do not know the family name of the person you are addressing	Dear Sir or Madam, (if you do not know if it is a man or a woman) Dear Sir, (if you know it is a man) Dear Madam, (if you know it is a woman)	Yours faithfully,	Sincerely yours,
Formal business communication when you know the family name of the person you are addressing	Dear Ms + family name, for a woman (avoid using Miss or Mrs) Dear Mr + family name, for a man	Yours sincerely,	Sincerely yours, or Sincerely,
Semi-formal business communication when you are on first name terms with the person you are addressing	Dear + first name	Best regards Best wishes	Best

1 Express yourself

A. In French

À partir des éléments du chapitre, rédigez une synthèse en français sur les rôles de l'entreprise dans la société (250 mots, +/- 10 %). Indiquez le nombre de mots.

B. In English

Vous travaillez dans un cabinet d'experts-comptables. Rédigez en anglais un compte-rendu pour expliquer le secteur dans lequel vous travaillez, les objectifs du cabinet et les parties-prenantes (150 mots, +/- 10 %). Indiquez le nombre de mots.

2 Go further



A. Stay connected

Watch this video on the French national rail operator, the SNCF:

<http://dunod.link/ddptp0t>



- What services does it provide?
- What are its strengths and weaknesses?



B. On your own

Do some research on an organisation in your region. Explain what goods or services it produces, what sector of the industry it is in, what type of organisation it is and who its stakeholders are.

OUTLINE

Themes

- Company organisation

CHAPTER STRUCTURE

TIME TO LEARN: 1. Business ownership • 2. The private sector • 3. The public sector • 4. The third sector • 5. Company size • 6. International corporations

TIME TO ANALYSE: 1. Reading skills • 2. Vocabulary • 3. Language point

OVER TO YOU: 1. Express yourself • 2. Go further

GET STARTED!

Discuss the following questions:

1. What different types of business ownership exist?
2. What restrictions or advantages are there to each type of business ownership?
3. What type of organisation is the biggest employer in Europe?

KEY WORDS

allocate • branch • dividend • headquarters • legal structure • liability • limited companies • multinational company • ownership • parent company • partnership • privately-owned business • public enterprise • public service • shareholder • small and medium-sized enterprises • social goals • sole trader • start-up • subsidiary • unlimited liability

1 Business ownership

Different types of organisation have different advantages and disadvantages for the owners – the people who the organisation belongs to. When the owner of an organisation starts their business they must decide on the best **legal structure** for it, which will in part depend on the number of people working in it, on who invests in it and who is liable – or responsible – for it. As the business evolves over time the legal structure can change, taking into account modifications in the number of employees or new investors. The sector in which the organisation operates, whether it is the private, public or third sector (↪ **chapter 1**), determines the different type of **ownership** – who is in possession – of the organisation.

2 The private sector

Definition

Privately-owned businesses are businesses owned by individuals and are profit-oriented.

The profit made by private sector organisations serves the owners, the shareholders and the investors. Private sector businesses are financed by money from shareholders and other investors and other private finance such as bank loans. The main types of private sector business include sole traders, partnerships and limited companies.

A) Sole traders

Definition

A **sole trader** is any business controlled and owned by one person.

Even if the business is controlled and owned by one person, the sole trader can employ other people. Often these businesses provide a specialist service such as electricians or photographers. These businesses often require only a small amount of capital for the initial investment, which might come from the owners' savings, bank loans or loans from family or friends. Any profit made by sole traders is kept by themselves or used to pay off personal loans.

Sole traders can make all the decisions without having to consult anyone. It is the easiest form of business ownership to set up because there are fewer rules and regulations than other types of business ownership. Sole traders often work long hours and take few holidays because they are fully responsible for their company. Being a sole trader is risky because of **unlimited liability** – they are personally liable for the company's debt, which means that if the business fails the owner must pay for the business debts by selling his or her personal assets – any property such as a house or belongings such as a car or computers.

"Dream of being your own boss?":



<http://dunod.link/bqx4duo>

KEY FIGURES

There are **3.3 million** sole traders in the UK, accounting for more than **60%** of all private business (+50,000 in 2014) (*The Guardian*, 2019).

B) Partnerships

Definition

A **partnership** is a business owned by a minimum of two partners, usually based on shared expertise.

Partners agree on how much money each partner invests and the role of each partner in the partnership. A sleeping partner invests in the partnership but does not have an active role in managing it. In partnerships the responsibility for business decisions is shared by the partners, as is any profit.

It is easier to raise money from a bank loan as a partnership than as a sole trader because banks prefer to lend money to an organisation with two or more owners. However, it can be difficult to plan for the future in a partnership if the partners disagree on how the company should be run.

Partnerships can have either unlimited **liability** or limited liability.

C) Limited companies

Definition

Limited companies are owned by shareholders who buy shares in the company.

When companies grow they can become a limited company, which means they have a legal identity and can own assets. The owners of limited companies have limited liability for the company's debts – they are only liable for the value of their initial investment in the company. Limited companies are owned by shareholders who buy shares (parts) of the company. When the company makes a profit it is distributed to the **shareholders** as a **dividend**. There are two main types of limited company:

- Public limited companies (plc) – also known as listed companies. The shares of public limited companies are traded on the stock exchange and can be bought by the general public. If a public limited company needs to raise money it can make shares available for investors to buy.
- Private limited companies (ltd). The shares of private limited companies are not sold on the stock exchange and cannot be bought by the general public. Any shareholder who wants to sell their shares in a private limited company must have approval from the other shareholders.

3 The public sector

Definition

Public sector organisations provide services for the benefit to everyone in the community; this can be in the form of **public services** or **public enterprises**.

- **Public services** are state-owned and are operated by governments, at a local, regional or national level. The exact way they are financed and provided differs from country to country, but in general governments collect money from various taxes and **allocate** it to different services.