wishyou.today learning

day 48 starting a company

Chinese HSK 6 in 90 days
unit 7 · business & money

Tell the story of a company: when and where it was founded, who runs it, and how it grew.

Company profiles, news reports and job interviews all use this written business style, and 于 is everywhere in it.

words

word	pinyin	meaning	example
于	yú	at, in, on; from (written)	这家{=(measure word)}公司成立于去年。 The company was set up last year.
创办	chuàngbàn	to found, set up	她十年前创办了这所{suo3-5b}学校。 She founded this school ten years ago.
创建	chuàngjiàn	to found, establish	这个网站是两个大学生创建的。 This website was set up by two university students.
创立	chuànglì	to found (a firm, a theory)	这家{=(measure word)}集团创立于北京。 This group was founded in Beijing.
经商	jīngshāng	to be in business, trade	他家三代人都在经商。 Three generations of his family have been in business.
个体	gètǐ	individual; self-employed	我舅舅是个体户，开了一家{=(measure word)}小超市。 My uncle is self-employed: he runs a small supermarket.
业	yè	-industry, line of business	这个城市的服务业很发达。 The service industry in this city is well developed.
集团	jítuán	group (of companies)	他在一家{=(measure word)}大集团工作。 He works for a big group.
总裁	zǒngcái	president, CEO	我们的总裁每天七点就到公司了。 Our CEO is in the office by seven every day.
资本	zīběn	capital (money to invest)	开公司需要一定的资本。 Starting a company takes some capital.
资产	zīchǎn	assets, property	这家{=(measure word)}公司的资产超过一亿元。 The company's assets are worth over 100 million yuan.
打造	dǎzào	to build, create (a brand)	我们要打造一个年轻人喜欢的品牌。 We want to build a brand young people love.
运营	yùnyíng	to run, operate (a business)	这个网站由三个人运营。 This website is run by three people.
承办	chéngbàn	to host, undertake (an event)	今年的运动会由我们学校承办。 Our school is hosting this year's sports day.
委托	wěituō	to entrust, commission	公司委托律师处理这件事。 The company asked a lawyer to deal with the matter.
转让	zhuǎnràng	to transfer, sell on	这家{=(measure word)}小店因房租太贵，打算转让。

			The rent is too high, so the little shop is up for sale.
合并	hébìng	to merge	两家{=(measure word)}公司去年合并了。 The two companies merged last year.
收购	shōugòu	to buy up, acquire	那家{=(measure word)}大集团收购了一家{=(measure word)}小公司。 That big group took over a small company.
率先	shuàixiān	to be the first to, lead	这家{=(measure word)}公司率先推出了新产品。 This company was the first to bring out the new product.
试图	shìtú	to try, attempt (written)	他试图说服老板，但没有成功。 He tried to win the boss over, but failed.
寻求	xúnqiú	to seek (help, support)	遇到困难时，要|学会{==to learn (how) to}寻求帮助。 When things get hard, learn to ask for help.
得以	déyǐ	so that … can (written)	有了大家的帮助，这个问题才得以解决。 Only with everyone's help could the problem be solved.
给予	jǐyǔ	to give, grant (written)	老师给予了我很大的鼓励。 My teacher gave me a lot of encouragement.
借助	jièzhù	with the help of	借助词典，我看懂了这篇文章。 With a dictionary, I understood the article.

pattern 于: at, in, from (written style)

verb | 于 | time / place

于 is the written cousin of 在 and 从. It goes right after the verb: 成立于去年 (set up last year), 毕业于北京大学 (graduated from Peking University), 位于市中心 (located in the city centre). With 将 it dates future events: 将于下周举行.

这家公司成立于去年。 **zhè jiā gōngsī chénglì yú qùnián** The company was set up last year.

他毕业于北京大学。 **tā bìyè yú Běijīng dàxué** He graduated from Peking University.

会议将于明天上午举行。 **huìyì jiāng yú míngtiān shàngwǔ jǔxíng** The meeting will be held tomorrow morning.

dialogue the company story

manager liu 安娜，明天总裁要来，公司的介绍你准备好了吗?
Ānnà míngtiān zǒngcái yào lái gōngsī de jièshào nǐ zhǔnbèi hǎo le ma · Anna, the CEO is coming tomorrow. Is the company presentation ready?

anna 准备好了。我们公司于五年前创建，一开始只有三个人。
zhǔnbèi hǎo le wǒmen gōngsī yú wǔ nián qián chuàngjiàn yì kāishǐ zhǐyǒu sān gè rén · Yes. We started five years ago with just three people.

manager liu 对，那时候我们没有资本，也没有资产，只有一个想法。
duì nà shíhou wǒmen méiyǒu zīběn yě méiyǒu zīchǎn zhǐyǒu yí gè xiǎngfǎ · Right. Back then we had no capital and no assets, just an idea.

anna 后来我们借助一家大集团的平台，打造了自己的产品。
hòulái wǒmen jièzhù yì jiā dà jítuán de píngtái dǎzào le zìjǐ de chǎnpǐn · Then we used a big group's platform to build our own product.

manager liu 没错。现在公司运营得很好，还承办了好几次技术大会。
méi cuò xiànzài gōngsī yùnyíng de hěn hǎo hái chéngbàn le hǎojǐ cì jìshù dàhuì · Exactly. Now the company runs well, and we've even hosted several tech conferences.

anna 听说有家公司想收购我们，还想跟我们合并?
tīngshuō yǒu jiā gōngsī xiǎng shōugòu wǒmen hái xiǎng gēn wǒmen hébìng · I heard a company wants to buy us, or even merge with us?

manager liu 好你个安娜，消息比我还快！不过总裁不打算转让公司。
hǎo nǐ gè Ānnà xiāoxi bǐ wǒ hái kuài búguò zǒngcái bù dǎsuàn zhuǎnràng gōngsī · Why, you, Anna, you hear things before I do! But the CEO has no plans to sell.

anna 那如果他们委托我们做项目呢?
nà rúguǒ tāmen wěituō wǒmen zuò xiàngmù ne · And if they want to commission projects from us?

manager liu 那当然欢迎。总裁说过，对合作伙伴要给予充分的信任。
nà dāngrán huānyíng zǒngcái shuō guo duì hézuò huǒbàn yào jǐyǔ chōngfèn de xìnrèn · Then they're welcome. The CEO always says we should give our partners full trust.

good to know · Company websites love 于: 成立于, 位于, 致力于. In conversation, people just say 在 or 去 年成立的. 总裁 is the head of a big company; in a small start-up people often just say 老板 or 老总.

You can now read the "about us" page of a Chinese company, and tell your own firm's story in the same style.
Do this day interactively, with audio and games, free at **wishyou.today/learning**

day 49 made in china

Talk about how goods are made, stored and bought: makers, raw materials, orders and stock.

"Made in China" is a phrase the whole world knows, and factory visits, orders and supply chains come up in any job that buys or sells.

words

word	pinyin	meaning	example
厂家	chǎngjiā	manufacturer, factory	这台冰箱的厂家在南方。 The maker of this fridge is in the south.
厂商	chǎngshāng	manufacturer, firm	很多手机厂商都来参加了这次活动。 Many phone makers came to the event.
产地	chǎndì	place of origin	这种茶的产地在南方。 This tea comes from the south.
产出	chǎnchū	to produce, turn out	这家{=(measure word)}工厂每年产出上百万件产品。 This factory turns out over a million items a year.
国产	guóchǎn	made in China, domestic	现在很多人喜欢买国产手机。 Lots of people like to buy Chinese-made phones now.
制品	zhìpǐn	products, goods (made of ...)	为了保护环境，我们要少用塑料制品。 To protect the environment we should use less plastic.
原料	yuánliào	raw material	面包的主要原料是面粉。 The main ingredient of bread is flour.
原材料	yuáncáiliào	raw materials	原材料的价格上涨了，产品也要涨价。 Raw materials cost more, so prices are going up too.
工序	gōngxù	step in production	做一双鞋要经过几十道工序。 Making a pair of shoes takes dozens of steps.
仓库	cāngkù	warehouse	这批货还在仓库里。 This batch of goods is still in the warehouse.
供应	gōngyìng	to supply	这家{=(measure word)}工厂为很多超市供应牛奶。 This plant supplies milk to many supermarkets.
供给	gōngjǐ	supply (economics)	供给少了，价格就会上涨。 When supply falls, prices go up.
采购	cǎigòu	to purchase (for a firm)	张女士负责公司的采购。 Ms Zhang is in charge of buying for the company.
订单	dìngdān	order (for goods)	这个月的订单比上{=last}个月多了一倍。 We have twice as many orders this month as last month.
现货	xiànhuò	goods in stock	这种衣服有现货，今天就能发。 This item is in stock and can go out today.

定制	dìngzhì	to custom-make	这套家具是我们定制的。 This furniture was made to order for us.
高端	gāoduān	high-end	这家{=(measure word)}店只{zhi3}卖高端产品。 This shop only sells high-end goods.
商标	shāngbiāo	trademark, logo	这个商标大家都认识。 Everyone knows this logo.
劳动力	láodònglì	labour force, workers	这里的劳动力比较便宜。 Labour is fairly cheap here.
通用	tōngyòng	general-purpose, universal	这个软件在手机和电脑上都通用。 This app works on both phones and computers.
专用	zhuānyòng	for a special use	这是老人专用的座位。 These seats are for older people.
足	zú	enough; fully, as much as	这个仓库足有两个球场那么大。 The warehouse is a good two pitches in size.
前期	qiánqī	early stage	项目前期的准备工作非常重要。 The groundwork at the start of a project really matters.
后期	hòuqī	later stage	后期的工作由小明负责。 Xiaoming is in charge of the later stages.
情形	qíngxing	situation, circumstances	这种情形下，我们只能等。 In a situation like this we can only wait.

pattern 东一个、西一个: one here, one there

A **— + measure** **B** **— + measure**

Put two opposite words (东/西, 这儿/那儿, 左/右) each before 一 + a measure word, and you get things scattered all over or done without any order. It often sounds a bit critical: messy, scattered, not to the point.

地上东一个、西一个，全是玩具。 **dì shàng dōng yí gè xī yí gè quán shì wánjù** Toys everywhere, all over the floor.

她这儿一件、那儿一件，衣服扔得到处都是。 **tā zhèr yí jiàn nàr yí jiàn yīfu rēng de dàochù dōu shì** A top here, a top there: she leaves her clothes all over the place.

他东一句、西一句，说了半天也没说清楚。 **tā dōng yí jù xī yí jù shuō le bàntiān yě méi shuō qīngchu** He rambled on and on and never got to the point.

dialogue the factory visit

ms zhang 这家厂商跟我们合作十多年了，他们的商标你肯定见过。
zhè jiā chǎngshāng gēn wǒmen hézuò shí duō nián le tāmen de shāngbiāo nǐ kěndìng jiàn guo · We've worked with this firm for over ten years. You'll know their logo.

anna 见过！原来是这个厂家。他们的原料从哪儿来?
jiàn guo yuánlái shì zhège chǎngjiā tāmen de yuánliào cóng nǎr lái · I do! So this is the maker. Where do their raw materials come from?

ms zhang 大多来自本地。前期的几道工序在这里，后期在另一个工厂。
dàduō láizì běndì qiánqī de jǐ dào gōngxù zài zhèlǐ hòuqī zài lìng yí gè gōngchǎng · Mostly from round here. The early steps happen here, the later ones in another plant.

anna 这个仓库真大啊！可是里面的货东一堆、西一堆的。
zhège cāngkù zhēn dà a kěshì lǐmiàn de huò dōng yì duī xī yì duī de · What a huge warehouse! But the goods are piled up all over the place.

ms zhang 它足有两个球场那么大。最近订单太多，把他们忙坏了。
tā zú yǒu liǎng gè qiúchǎng nàme dà zuìjìn dìngdān tài duō bǎ tāmen máng huài le · It's a good two pitches in size. Orders have been pouring in lately and it's run them off their feet.

anna 劳动力不够吗?
láodònglì búgòu ma · Are they short of workers?

ms zhang 是啊，所以供应有点儿慢。
shì a suǒyǐ gōngyìng yǒudiǎnr màn · Yes, so supplies are a bit slow.

anna 那我们这次采购的高端设备，能按时交货吗?
nà wǒmen zhè cì cǎigòu de gāoduān shèbèi néng ànshí jiāo huò ma · Then can they deliver the high-end equipment we're buying on time?

ms zhang 放心，那是专用设备，不是通用产品，他们会优先做。
fàngxīn nà shì zhuānyòng shèbèi bú shì tōngyòng chǎnpǐn tāmen huì yōuxiān zuò · Don't worry. It's special-purpose kit, not a general product, so they'll do it first.

write it trace the grey, then write your own

仓 人 今 仓

仓
cāng
storehouse

good to know · 厂家 and 厂商 both mean the maker; 厂商 also covers the firm that sells, so you hear it for phone and car brands. 供应 is what a supplier does for a customer; 供给 is the economist's word, as in 供给和需求 supply and demand.

Next time you read "made in China" on a label, you can ask about its **产地**, its **原材料** and how many **工序** it took.
Do this day interactively, with audio and games, free at **wishyou.today/learning**

day 50 selling and deals

Talk about selling, pricing and doing deals, and complain about choices that make no sense.

Trade fairs, price talks and sales strategy are daily life in Chinese business, and 放着……不…… is how people grumble about wasted chances.

words

word	pinyin	meaning	example
推销	tuīxiāo	to promote, sell (hard)	他每天打电话向客户推销产品。 He phones clients every day to sell them products.
畅销	chàngxiāo	to sell well	这本小说非常畅销。 This novel is a bestseller.
上市	shàngshì	to come on the market; to list	新手机下{=next}个月上市。 The new phone comes out next month.
定价	dìngjià	to set a price; price	这件衣服定价五百元。 This top is priced at 500 yuan.
谈判	tánpàn	to negotiate; talks	双方谈判了三天，还没有结果。 The two sides have talked for three days with no result yet.
成交	chéngjiāo	to close a deal	我们终于成交了！ We finally closed the deal!
博览会	bólǎnhuì	fair, expo	每年都有很多公司来参加这个博览会。 Many companies come to this fair every year.
参展	cānzhǎn	to exhibit (at a fair)	我们公司今年第一次参展。 This is our company's first year exhibiting.
渠道	qúdào	channel (for sales)	我们需要找到新的销售渠道。 We need to find new sales channels.
贸易	màoyì	trade	张女士在一家{=(measure word)}贸易公司工作。 Ms Zhang works for a trading company.
前景	qiánjǐng	prospects, outlook	这个行业的前景很好。 This industry has a bright future.
看好	kànhǎo	to be optimistic about	大家都看好这个年轻人。 Everyone thinks this young man will go far.
决策	juécè	to decide (policy); decision	这是总裁做出的决策。 That was the CEO's decision.
策略	cèlüè	strategy	我们得{dei3}改变销售策略。 We need to change our sales strategy.
预期	yùqī	to expect; expectation	效果比预期的好。 It worked better than we expected.
危机	wēijī	crisis	公司遇到了很大的危机。 The company ran into a serious crisis.
倒闭	dǎobì	to close down, go under	那家{=(measure word)}饭馆去年倒闭了。 That restaurant closed down last year.

破产	pòchǎn	to go bankrupt	这家{=(measure word)}公司差点儿破产。 The company nearly went bankrupt.
亏损	kuīsǔn	to make a loss	这个项目亏损了二十万元。 The project lost 200,000 yuan.
进而	jìnér	and then, and further	先学好口语，进而提高写作水平。 First get your speaking right, then go on to improve your writing.
迫切	pòqiè	urgent, pressing	我们迫切需要更多的|人手{==staff, hands}。 We urgently need more hands.
不顾	bùgù	to disregard, in spite of	他不顾危险，冲进了火里。 Ignoring the danger, he rushed into the fire.
中断	zhōngduàn	to break off, interrupt	电话突然中断了。 The call suddenly cut out.
遭到	zāodào	to meet with (something bad)	他的建议遭到了大家的反对。 His proposal met with opposition from everyone.

pattern 放着x不y: to leave x unused

放着 | something good | 不 | verb | (却 / 一定要 ...)

放着 means “leaving it lying there”. 放着X不Y says someone has a good X right in front of them and won’t use it, then often adds what they insist on doing instead, with 却 or 一定要. It is a complaint or a puzzled question.

放着电梯不坐，你为什么走楼梯？ **fàng zhe diàntī bú zuò nǐ wèi shénme zǒu lóutī** Why take the stairs when there’s a lift right there?

他放着高工资不要，去了一家小公司。 **tā fàng zhe gāo gōngzī bú yào qù le yì jiā xiǎo gōngsī** He turned down a big salary and went to a small firm.

放着这么好的机会不用，太可惜了。 **fàng zhe zhème hǎo de jīhuì bú yòng tài kěxī le** It’s a real shame to let such a good chance go to waste.

dialogue after the fair

anna 我们第一次参展，博览会上就有三家公司想跟我们谈判。
wǒmen dì yī cì cānzhǎn bólǎnhuì shàng jiù yǒu sān jiā gōngsī xiǎng gēn wǒmen tánpàn · Our first time exhibiting, and three companies at the fair already want to talk business.

manager liu 太好了！新产品下个月上市，定价定了吗?
tài hǎo le xīn chǎnpǐn xià gè yuè shàngshì dìngjià dìng le ma · Brilliant! The new product launches next month. Have we set the price?

anna 还没有。有人建议先降价，把市场打开。
hái méiyǒu yǒu rén jiànyì xiān jiàngjià bǎ shìchǎng dǎkāi · Not yet. Some people say we should cut the price first to open up the market.

manager liu 价格归价格，质量归质量，好东西不能卖得太便宜。
jiàgé guī jiàgé zhìliàng guī zhìliàng hǎo dōngxi bù néng mài de tài piányi · Price is one thing, quality is another. Good products shouldn't go cheap.

anna 可是去年合作中断以后，我们亏损了不少。
kěshì qùnián hézuò zhōngduàn yǐhòu wǒmen kuīsǔn le bù shǎo · But after that partnership broke off last year, we lost quite a lot.

manager liu 亏了就亏了，没什么。重要的是找到合适的渠道，进而打开国际贸易市场。
kuī le jiù kuī le méi shénme zhòngyào de shì zhǎo dào héshì de qúdào jìnér dǎkāi guójì màoyì shìchǎng · What's lost is lost. What matters is finding the right channels and then breaking into international trade.

anna 说到渠道，有家大公司想帮我们推销，您看呢?
shuō dào qúdào yǒu jiā dà gōngsī xiǎng bāng wǒmen tuīxiāo nín kàn ne · Speaking of channels, a big company wants to sell for us. What do you think?

manager liu 放着这么好的机会不用，那就太可惜了。不过最后的决策要由总裁来做。
fàng zhe zhème hǎo de jīhuì bú yòng nà jiù tài kěxī le búguò zuìhòu de juécè yào yóu zǒngcái lái zuò · It would be a shame to pass up a chance like that. But the final decision is the CEO's.

anna 明白。我先跟他们谈，争取这个月成交。
míngbai wǒ xiān gēn tāmen tán zhēngqǔ zhège yuè chéngjiāo · Got it. I'll talk to them first and try to close the deal this month.

write it trace the grey, then write your own

贸
mào
trade

渠
qú
canal, ditch

good to know · 遭到 is only for bad things: 遭到反对, 遭到拒绝, 遭到批评. For good things use 受到 or 得到. 倒闭 is a business closing down; 破产 is the legal end, going bankrupt.

You can now pitch a product, talk price, and grumble like a native when someone wastes a good chance.
Do this day interactively, with audio and games, free at **wishyou.today/learning**

day 51 money matters

Talk about personal money: saving, spending, loans, transfers and interest.

Banks, rent, loans and sending money home are real-life conversations, and 除……外 is how forms, notices and careful speakers list exceptions.

words

word	pinyin	meaning	example
除	chú	except, apart from	除周日外，银行每天都营业。 The bank is open every day except Sunday.
金钱	jīnqián	money (as a thing)	金钱买不到真正的友谊。 Money can't buy real friendship.
金额	jīné	amount (of money)	请写清楚汇款的金额。 Please write the amount clearly.
货币	huòbì	currency	人民币是中国的货币。 The renminbi is China's currency.
金子	jīnzi	gold	这块手表是用金子做的。 This watch is made of gold.
银	yín	silver	她戴着一条银项链。 She's wearing a silver necklace.
财富	cáifù	wealth	健康是最大的财富。 Health is the greatest wealth.
财产	cáichǎn	property, belongings	他把全部财产都留给了孩子。 He left everything he owned to his children.
财务	cáiwù	finance, accounts	她在公司负责财务。 She's in charge of finance at the company.
理财	lǐcái	to manage your money	年轻人也应该{==to learn (how) to}理财。 Young people should learn to manage their money too.
储蓄	chǔxù	to save; savings	很多中国家庭都有储蓄的习惯。 Many Chinese families are in the habit of saving.
利息	lìxī	interest (on money)	现在银行的利息很低。 Bank interest is very low right now.
贷款	dàikuǎn	to borrow (from a bank); loan	他们贷款买了一套房子。 They took out a loan to buy a flat.
分期	fēnqī	to pay in instalments	这台电脑可以分期付款。 You can pay for this computer in instalments.
汇	huì	to send money, remit	我每个月给父母汇一些钱。 I send my parents some money every month.
汇款	huìkuǎn	to send money; transfer	汇款已经到了，请查收。 The money has arrived; please check.
提取	tíqǔ	to withdraw, extract	我想提取两千元现金。 I'd like to withdraw 2,000 yuan in cash.

支出	zhīchū	to spend; spending	这个月的支出比收入还多。 This month I spent more than I earned.
收益	shōuyì	earnings, return	钱存|在银行里，收益不高。 Money in the bank doesn't earn much.
收取	shōuqǔ	to charge, collect	银行会收取一点儿手续费。 The bank charges a small fee.
款	kuǎn	sum of money; style	这笔{=(measure word for sums of money)}款下{=next}周才|能到。 This sum won't arrive until next week.
剩余	shèngyú	to be left over; surplus	剩余的钱我都|存起来{==to save up}了。 I saved whatever was left over.
加倍	jiābèi	to double; doubly	考试前，他加倍努力地复习。 Before the exam he studied twice as hard.

pattern 除……外: apart from, except

除 X 外 ，都 … / 还 …

除……外 is the short, written form of 除了……以外. Followed by 都, it leaves X out: "everyone except X". Followed by 还 or 也, it adds to X: "besides X, also …".

除周日外，银行每天都营业。 **chú zhōu rì wài yínháng měi tiān dōu yíngyè** The bank is open every day except Sunday.

除人民币外，这家店也收别的货币。 **chú rénmínbì wài zhè jiā diàn yě shōu biéde huòbì** Besides renminbi, this shop takes other currencies too.

除财务部外，其他部门都要加班。 **chú cáiwùbù wài qítā bùmén dōu yào jiābān** Every department apart from finance has to work late.

dialogue a first scholarship

little sister 安娜，我第一次拿到奖学金，想学理财，你教教我吧！
Ānnà wǒ dì yī cì ná dào jiǎngxuéjīn xiǎng xué lǐcái nǐ jiāo jiao wǒ ba · Anna, I've got my first scholarship and I want to learn to manage money. Teach me!

xiaoming 瞧把她高兴得！一共才几千块钱。
qiáo bǎ tā gāoxìng de yígòng cái jǐ qiān kuài qián · Look how happy it's made her! It's only a few thousand yuan.

anna 钱不在多少嘛。你可以先存一部分，银行会给利息。
qián bú zài duōshao ma nǐ kěyǐ xiān cún yí bùfen yínháng huì gěi lìxī · It's not about how much. You could save some first; the bank pays interest.

little sister 利息太低了！听说金子的价格一直在涨，我想买金子。
lìxī tài dī le tīngshuō jīnzi de jiàgé yìzhí zài zhǎng wǒ xiǎng mǎi jīnzi · The interest is so low! I hear gold keeps going up. I want to buy gold.

anna 金子、银都可以买，但千万别把全部财产都放进去。
jīnzi yín dōu kěyǐ mǎi dàn qiānwàn bié bǎ quánbù cáichǎn dōu fàng jinqu · Gold or silver are fine, but don't put everything you own into them.

xiaoming 她呀，这也不想做，那也不想做，就想很快变富。
tā yā zhè yě bù xiǎng zuò nà yě bù xiǎng zuò jiù xiǎng hěn kuài biàn fù · Her? She can't be bothered with this or that, she just wants to get rich quick.

little sister 才不是！我只是不想让剩余的钱放着不动。
cái bú shì wǒ zhǐshì bù xiǎng ràng shèngyú de qián fàng zhe bú dòng · Not true! I just don't want the money I have left to sit there doing nothing.

anna 那就做个计划：除生活费外，每个月存一点儿。下学期再加倍，一年下来就不少了。
nà jiù zuò gè jìhuà chú shēnghuó fèi wài měi gè yuè cún yìdiǎnr xià xuéqī zài jiābèi yì nián xiàlái jiù bù shǎo le · Then make a plan: apart from living costs, save a little each month. Double it next term, and by the end of the year it adds up.

little sister 好主意！金钱不是一切，但有个计划总是好的。
hǎo zhǔyi jīnqián bú shì yíqiè dàn yǒu gè jìhuà zǒngshì hǎo de · Good idea! Money isn't everything, but a plan always helps.

write it trace the grey, then write your own

储
chǔ
to store

蓄
xù
to store up

good to know · 财产 is what you own; 财富 is wealth in general; 财务 is a firm's accounts. All three start with 财 money. Paying in instalments is 分期付款, and online shops in China often offer it with no interest.

You can now open an account, ask about interest, and talk a friend out of putting all their savings into gold.
Do this day interactively, with audio and games, free at **wishyou.today/learning**

day 52 stocks and numbers

Talk about shares, funds and numbers: rises, falls, shares of a total and “up to now”.

Business news is full of percentages and totals, and 到……为止 is how reports and people sum things up “so far”.

words

word	pinyin	meaning	example
为止	wéizhǐ	up to, until	到目前为止，一切都很顺利。 So far, everything has gone smoothly.
股票	gǔpiào	share, stock	他买了一些股票。 He bought some shares.
股市	gǔshì	stock market	最近股市不太好。 The stock market hasn’t been great lately.
炒股	chǎogǔ	to trade shares	我爸爸从来不炒股。 My dad never trades shares.
基金	jījīn	fund	她每个月买一点儿基金。 She puts a bit into a fund every month.
投资	tóuzī	to invest; investment	他把钱投资在了一家{=(measure word)}小公司。 He invested his money in a small company.
持有	chíyǒu	to hold, own	他持有这家{=(measure word)}公司百分之十的股票。 He holds ten per cent of the company’s shares.
占有	zhànyǒu	to hold, occupy (a share)	这家{=(measure word)}公司在国内市场占有重要地位。 This company holds an important place in the home market.
富裕	fùyù	well-off, prosperous	这个村子越来越富裕了。 This village is getting more and more prosperous.
跌	diē	to fall (prices); to trip	今天股市跌了。 The stock market fell today.
倍增	bèizēng	to double, multiply	十年来{=(over the past …)}，这里的人口倍增。 The population here has doubled in ten years.
大幅	dàfú	sharply, by a wide margin	今年的销量大幅增长。 Sales rose sharply this year.
幅度	fúdù	range, extent	这次涨价的幅度不大。 The price rise isn’t big.
比重	bǐzhòng	proportion, share	服务业在经济中的比重越来越大。 Services make up a growing share of the economy.
占比	zhànbǐ	share, percentage	女性员工的占比超过了一半。 Women make up over half the staff.
百分点	bǎifēndiǎn	percentage point	今年的增长比去年高了两个百分点。 Growth this year is two points higher than last year.

率	lǜ	rate (-rate, -ratio)	这里的失业率比较低。 Unemployment here is fairly low.
成	chéng	tenth, ten per cent	今年的收入增加了两成。 Income is up twenty per cent this year.
人均	rénjūn	per person, per capita	这家{=(measure word)}饭店人均一百元左右。 This restaurant costs about 100 yuan a head.
共计	gòngjì	to total, come to	这次活动共计有五百人参加。 Five hundred people in all took part.
总计	zǒngjì	to total; grand total	三个月的费用总计六千元。 Three months come to 6,000 yuan in total.
微小	wēixiǎo	tiny, slight	这只{zhi3}是一个微小的变化。 It's only a tiny change.
大致	dàzhì	roughly, more or less	我大致明白你的意思了。 I more or less get what you mean.

pattern 到……为止: up to, until

到 | a time / a point | 为止 | , what has happened

到 + a time + 为止 marks the end point: everything up to then. 到目前为止 (so far) is the one you will hear most. It can also end an activity: 今天就到这里为止 (let's stop here today).

到现在为止，一切都很顺利。 **dào xiànzài wéizhǐ yíqiè dōu hěn shùnlì** So far, everything's gone smoothly.

今天的课就到这里为止。 **jīntiān de kè jiù dào zhèlǐ wéizhǐ** That's all for today's class.

报名到下周五为止。 **bàomíng dào xià zhōu wǔ wéizhǐ** Registration closes next Friday.

dialogue xiaoming the investor

xiaoming 安娜，我爸爸再三提醒我，不要随便炒股。
Ānnà wǒ bàba zàisān tíxǐng wǒ búyào suíbiàn chǎogǔ · Anna, my dad keeps warning me not to trade shares carelessly.

anna 李医生说得对。最近股市跌得很厉害。
Lǐyīshēng shuō de duì zuìjìn gǔshì diē de hěn lìhai · Dr Li is right. The market's been falling hard lately.

xiaoming 可是我所认识的同事，大都在投资股票或者基金。
kěshì wǒ suǒ rènshi de tóngshì dàdū zài tóuzī gǔpiào huòzhě jījīn · But most colleagues I know are investing in shares or funds.

anna 投资可以，但别只看收益，也要看风险。你投了多少？
tóuzī kěyǐ dàn bié zhǐ kàn shōuyì yě yào kàn fēngxiǎn nǐ tóu le duōshao · Investing is fine, but don't just look at the returns; look at the risks too. How much have you put in?

xiaoming 不多，大致占我存款的两成。
bù duō dàzhì zhàn wǒ cúnkuǎn de liǎng chéng · Not much. Roughly twenty per cent of my savings.

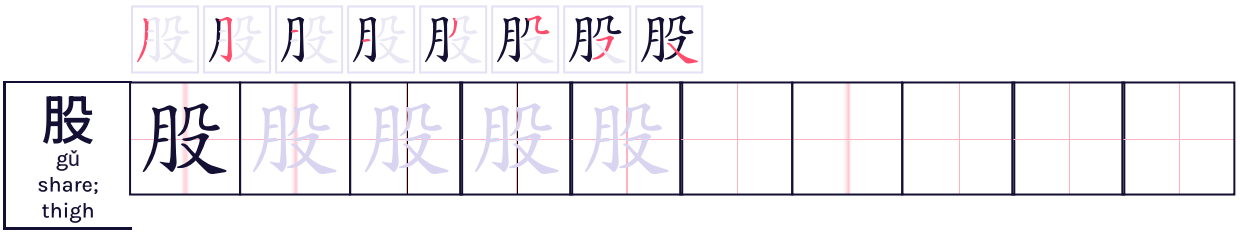
anna 那还好。上周跌的幅度大吗？
nà hái hǎo shàng zhōu diē de fúdù dà ma · That's OK then. Did it fall much last week?

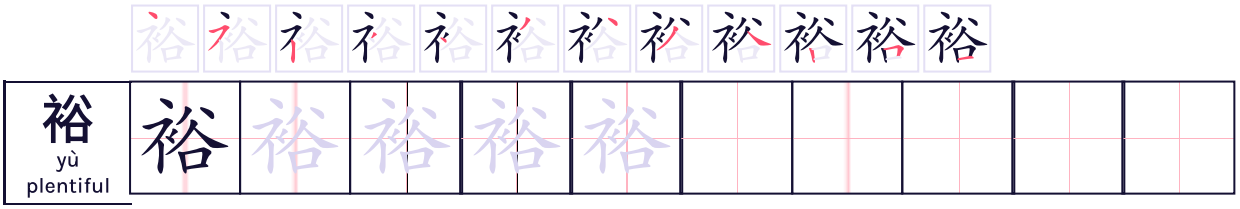
xiaoming 跌了三个百分点，不过只是微小的变化。
diē le sān gè bǎifēndiǎn búguò zhǐshì wēixiǎo de biànhuà · Three points, but that's only a tiny change.

anna 到现在为止，你一共亏了多少？
dào xiànzài wéizhǐ nǐ yígòng kuī le duōshao · So how much have you lost so far, all in all?

xiaoming 总计不到一千块。我一再告诉自己：要冷静！
zǒngjì bu dào yìqiān kuài wǒ yízài gàosu zìjǐ yào lěngjìng · Under a thousand in total. I keep telling myself: stay calm!

write it trace the grey, then write your own





good to know · 成 counts in tenths: 三成 is 30%, 八成 80%. 八成 also means "most likely": 他八成忘了 he's probably forgotten. 百分点 is a percentage point: from 3% to 5% is up two 百分点, not two per cent.

You can now follow a market report, talk about your own investments, and sum up anything with 到目前为止.
Do this day interactively, with audio and games, free at **wishyou.today/learning**

day 53 lucky and unlucky

Tell stories of good and bad luck, with twists nobody expected, and talk about compensation and dates in a month.

A good story needs a twist, and 不料 is the written storyteller's favourite way to say "but then, out of nowhere …".

words

word	pinyin	meaning	example
不料	bùliào	unexpectedly, to one's surprise	我以为他会同意，不料他拒绝了。 I thought he'd agree, but to my surprise he said no.
彩票	cǎipiào	lottery ticket	他每周都买一张彩票。 He buys a lottery ticket every week.
补偿	bǔcháng	to make up for, compensate	我想用这顿饭补偿你。 Let this meal make it up to you.
补贴	bǔtiē	allowance, subsidy	公司每个月给我们交通补贴。 The company gives us a monthly travel allowance.
赔偿	péicháng	to pay damages; compensation	行李丢了，公司赔偿了我五百元。 My luggage was lost and the company paid me 500 yuan.
流入	liúrù	to flow into	大量资金流入了这个行业。 A lot of money has poured into this industry.
流通	liútōng	to circulate	开窗让空气流通一下。 Open the window and let some air through.
扩展	kuòzhǎn	to expand, extend	公司打算扩展海外业务。 The company plans to expand its overseas business.
金融	jīnróng	finance (banking)	他大学学的是金融。 He studied finance at university.
上旬	shàngxún	first ten days of a month	我们下{=next}个月上旬出发。 We leave early next month.
中旬	zhōngxún	middle ten days of a month	这本书将在本{ben3-5}月中旬出版。 The book comes out in the middle of this month.
下旬	xiàxún	last ten days of a month	每个月下旬发工资。 We get paid at the end of every month.
钟头	zhōngtóu	hour (spoken)	我等了你两个钟头！ I waited two hours for you!
一贯	yīguàn	consistent, all along	他一贯很认真。 He has always been very conscientious.
多余	duōyú	surplus; unnecessary	你的担心是多余的。 There's no need for you to worry.
求	qiú	to beg, ask; to seek	我求你帮我一个忙{=(a favour)}。 I'm begging you to do me a favour.

不曾	bùcéng	never (have done)	我不曾去过{guo}那里。 I have never been there.
从未	cóngwèi	never (before)	我从未见过{guo}这么美的景色。 I've never seen such a beautiful view.
为何	wèihé	why (written)	你为何不早说? Why didn't you say so earlier?
不已	bùyǐ	endlessly, no end	听到这个消息，她激动不已。 She was thrilled to bits by the news.
杂	zá	mixed, miscellaneous	我的工作很杂，什么都要做。 My job is a mixed bag: I do everything.
不成	bùchéng	won't do; surely not ...?	难道你还想一个人做完不成? Surely you don't plan to do it all on your own?
冲	chòng	towards, at; strong	她冲{chong4}我笑了笑。 She smiled at me.

pattern 不料: unexpectedly, but then

what you expected , 不料 **what really happened**

不料 (literally "not expected") opens the second half of a story, where the surprise comes. The first half says the plan or the expectation. It is a little written; in speech people say 没想到.

我以为他会同意，不料他一口拒绝了。 **wǒ yǐwéi tā huì tóngyì búliào tā yìkǒu jùjué le** I thought he'd agree, but he flatly refused.

本来天气很好，不料下午突然刮起了大风。 **běnlái tiānqì hěn hǎo búliào xiàwǔ tūrán guā qǐ le dà fēng** The weather was lovely, but then a strong wind blew up in the afternoon.

我以为没有补贴，不料公司每个月给五百元。 **wǒ yǐwéi méiyǒu bǔtiē búliào gōngsī měi gè yuè gěi wǔbǎi yuán** I thought there was no allowance, but the company pays 500 yuan a month.

dialogue lucky and unlucky

xiaoming 安娜，你知道吗？我上个月中旬买了一张彩票，不料真的中奖了！
Ānnà nǐ zhīdào ma wǒ shàng gè yuè zhōngxún mǎi le yì zhāng cǎipiào búliào zhēn de zhòngjiǎng le · Anna, guess what? I bought a lottery ticket in the middle of last month, and I actually won!

anna 真的吗？你不是从未买过彩票吗？
zhēn de ma nǐ bú shì cóngwèi mǎi guo cǎipiào ma · Really? I thought you'd never bought one?

xiaoming 是啊，就买了一次，只中了两百块。
shì a jiù mǎi le yí cì zhǐ zhòng le liǎngbǎi kuài · Right, just that once. And I only won two hundred.

anna 那也不错！可我今天就没那么幸运了。
nà yě búcuò kě wǒ jīntiān jiù méi nàme xìngyùn le · Still not bad! I wasn't so lucky today.

xiaoming 怎么了？
zěnme le · What happened?

anna 我在路上等了一个钟头的车，到了公司，老板又冲我发了脾气。
wǒ zài lùshang děng le yí gè zhōngtóu de chē dào le gōngsī lǎobǎn yòu chòng wǒ fā le píqi · I waited an hour for a bus, and when I got to work the boss lost his temper with me.

xiaoming 为何？你一贯很认真啊。
wèihé nǐ yíguàn hěn rènzhēn a · Why? You're always so careful.

anna 他以为我把一份文件弄丢了，不料文件就在他自己的桌子上。
tā yǐwéi wǒ bǎ yí fèn wénjiàn nòng diū le búliào wénjiàn jiù zài tā zìjǐ de zhuōzi shàng · He thought I'd lost a document, but it turned out to be on his own desk.

xiaoming 难道他还不道歉不成？
nándào tā hái bú dàoqiàn bùchéng · Surely he apologised?

anna 道歉了，还请我喝咖啡作为补偿。所以运气不好，也未必是坏事嘛！
dàoqiàn le hái qǐng wǒ hē kāfēi zuòwéi bǔcháng suǒyǐ yùnqi bù hǎo yě wèibì shì huài shì ma · He did, and bought me a coffee to make up for it. So bad luck isn't necessarily a bad thing!

write it trace the grey, then write your own

旬
xún
ten days

贯
guàn
to string through

good to know · A month splits into three 旬 of about ten days: 上旬 (1st–10th), 中旬 (11th–20th), 下旬 (21st to the end). 补偿 makes up for a loss in general; 赔偿 is paying for damage you caused, often by law; 补贴 is an extra allowance.

Every good story has a twist: with 不料 you can tell yours the way Chinese writers do.
Do this day interactively, with audio and games, free at **wishyou.today/learning**

day 54 mission: the start-up

Follow a business story from a trade fair to a deal, and use the words of founding, making, selling, money and the stock market together.

Real business talk mixes everything at once: prices, orders, loans, risks and surprises. This story puts the whole unit to work.

chapter 1 a visitor at the stand

manager liu 安娜，这次博览会对我们非常重要。公司的资金只够用到下个月下旬。
Ānnà zhè cì bólǎnhuì duì wǒmen fēicháng zhòngyào gōngsī de zījīn zhǐ gòu yòng dào xià gè yuè xiàxún · Anna, this expo matters a lot. The company's money only lasts until late next month.

anna 明白。到今天为止，已经有二十多家公司来过我们这儿了。
míngbai dào jīntiān wéizhǐ yǐjīng yǒu èrshí duō jiā gōngsī lái guo wǒmen zhèr le · Understood. Up to today, more than twenty companies have visited our stand.

manager liu 两天共计收到八个订单，效果超出了我的预期。
liǎng tiān gòngjì shōudào bā gè dìngdān xiàoguǒ chāochū le wǒ de yùqī · In two days we've had eight orders in all. It's gone better than I expected.

anna 不过参展的厂商太多了，这儿一家，那儿一家，成交率不高。我们得主动推销。
búguò cānzhǎn de chǎngshāng tài duō le zhèr yì jiā nàr yì jiā chéngjiāo lǜ bù gāo wǒmen děi zhǔdòng tuīxiāo · But there are so many makers exhibiting, one here, one there, that few visits end in a sale. We have to go out and sell.

ms zhang 安娜！原来你们也来了。我们贸易公司正在寻求新的合作伙伴。
Ānnà yuánlái nǐmen yě lái le wǒmen màoyì gōngsī zhèngzài xúnqiú xīn de hézuò huǒbàn · Anna! So you're here too. Our trading company is looking for new partners.

anna 张阿姨，太巧了！这是我们的新产品，下个月上市。
zhāng āyí tài qiǎo le zhè shì wǒmen de xīn chǎnpǐn xià gè yuè shàngshì · Ms Zhang, what luck! This is our new product. It comes on the market next month.

ms zhang 看起来很不错。是国产的吗？
kànqǐlai hěn búcuò shì guóchǎn de ma · It looks very good. Is it made in China?

manager liu 对，产地在杭州，商标也是我们自己设计的。这种是通用的，那种是医院专用的。
duì chǎndì zài Hángzhōu shāngbiāo yě shì wǒmen zìjǐ shèjì de zhè zhǒng shì tōngyòng de nà zhǒng shì yīyuàn zhuānyòng de · Yes, it's made in Hangzhou, and we designed the logo ourselves. This kind is for general use; that kind is just for hospitals.

ms zhang 这种高端产品在国外很畅销。有现货吗？还是只能定制？
zhè zhǒng gāoduān chǎnpǐn zài guówài hěn chàngxiāo yǒu xiànhuò ma háishi zhǐ néng dìngzhì · High-end products like this sell well abroad. Do you have stock, or is it made to order only?

manager liu 前期仓库里足有一千台现货，后期可以按您的要求定制。
qiánqī cāngkù lǐ zú yǒu yìqiān tái xiànhuò hòuqī kěyǐ àn nín de yāoqiú dìngzhì · At first we have a full thousand units in the warehouse; after that we can make them to your needs.

ms zhang 好。我们想采购五千台，不过价格得谈一谈。
hǎo wǒmen xiǎng cǎigòu wǔqiān tái búguò jiàgé děi tán yi tan · Good. We'd like to buy five thousand, but we need to talk about price.

chapter 2 bad news

xiaoming 安娜，坏消息。工厂说原材料涨价了，供应可能会中断。
Ānnà huài xiāoxi gōngchǎng shuō yuáncáiliào zhǎngjià le gōngyìng kěnéng huì zhōngduàn · Anna, bad news. The factory says raw materials have gone up, and supplies might stop.

anna 什么？我们刚拿到一个大订单！
shénme wǒmen gāng ná dào yí gè dà dìngdān · What? We've just got a big order!

xiaoming 我跟他们谈了两个钟头。仓库里还有一些原料，但劳动力也不足。
wǒ gēn tāmen tán le liǎng gè zhōngtóu cāngkù lǐ hái yǒu yìxiē yuánliào dàn láodònglì yě bùzú · I talked with them for two hours. There are still some materials in the warehouse, but they're short of workers too.

anna 我们迫切需要帮助。那几道工序能不能委托别的厂家做？
wǒmen pòqiè xūyào bāngzhù nà jǐ dào gōngxù néng bu néng wěituō biéde chǎngjiā zuò · We badly need help. Could we ask another factory to do some of the steps?

xiaoming 难。别的厂家每天只能产出两百台，供给跟不上。
nán biéde chǎngjiā měi tiān zhǐ néng chǎnchū liǎngbǎi tái gōngjǐ gēnbúshàng · Hard. The other factories can only turn out two hundred units a day, and supply can't keep up.

xiaoming 还有，有家大集团试图收购这家工厂，情形有点儿复杂。
hái yǒu yǒu jiā dà jítuán shìtú shōugòu zhè jiā gōngchǎng qíngxing yǒudiǎnr fùzá · And a big group is trying to buy this factory, so things are a bit complicated.

anna 放着这么多订单不做，他们难道想转让工厂不成？
fàng zhe zhème duō dìngdān bú zuò tāmen nándào xiǎng zhuǎnràng gōngchǎng bùchéng · They've got all these orders and won't make them? Surely they don't want to sell the factory?

xiaoming 听说老板不顾家人反对去炒股，结果亏损了很多钱。
tīngshuō lǎobǎn búgù jiārén fǎnduì qù chǎogǔ jiéguǒ kuīsǔn le hěn duō qián · I hear the owner traded shares against his family's wishes and lost a lot of money.

anna 要是工厂倒闭了，我们的订单怎么办？
yàoshi gōngchǎng dǎobì le wǒmen de dìngdān zěnme bàn · If the factory closes down, what happens to our order?

xiaoming 别急，还没到破产那一步。我明天去一趟，看看他们的财务情况。
bié jí hái méi dào pòchǎn nà yí bù wǒ míngtiān qù yí tàng kàn kan tāmen de cáiwù qíngkuàng · Don't panic, it hasn't come to bankruptcy. I'll go over tomorrow and look at their finances.

anna 对不起，我不是冲你发脾气，我只是太着急了。
duìbuqǐ wǒ bú shì chòng nǐ fā píqi wǒ zhǐshì tài zháojí le · Sorry, I'm not angry at you. I'm just very worried.

chapter 3 where will the money come from?

manager liu 工厂说，要继续生产，得先付一笔款，金额是五十万。
gōngchǎng shuō yào jìxù shēngchǎn děi xiān fù yì bǐ kuǎn jīné shì wǔshí wàn · The factory says that to keep production going, we must first pay a sum of five hundred thousand.

anna 五十万？可是除工资外，我们这个月的支出已经很大了。
wǔshí wàn kěshì chú gōngzī wài wǒmen zhège yuè de zhīchū yǐjīng hěn dà le · Five hundred thousand? But apart from wages, our spending this month is already high.

anna 剩余的资金还有多少？
shèngyú de zījīn hái yǒu duōshao · How much money do we have left?

manager liu 大致三十万。只能向银行贷款了，可是利息不低。
dàzhì sānshí wàn zhǐ néng xiàng yínháng dàikuǎn le kěshì lìxī bù dī · Roughly three hundred thousand. We'll have to borrow from the bank, but the interest isn't low.

manager liu 而且我们的资产不多，银行不一定愿意借给我们。政府的补贴要到下个月才发。
érqiě wǒmen de zīchǎn bù duō yínháng bù yídìng yuànyì jiè gěi wǒmen zhèngfǔ de bǔtiē yào dào xià gè yuè cái fā · And we don't have many assets, so the bank may not lend. The government subsidy only comes next month.

anna 我个人还有一些储蓄，可以先提取出来，汇给工厂。
wǒ gèrén hái yǒu yìxiē chǔxù kěyǐ xiān tíqǔ chulai huì gěi gōngchǎng · I have some savings of my own. I can take them out and send them to the factory.

manager liu 没想到你这么会理财！可那是你自己的财产啊。
Méixiǎngdào nǐ zhème huì lǐcái kě nà shì nǐ zìjǐ de cáichǎn a · I had no idea you were so good with money! But that's your own property.

anna 我不炒股，只买一点基金。对我来说，金钱没有这个公司重要。
wǒ bù chǎogǔ zhǐ mǎi yìdiǎn jījīn duì wǒ lái shuō jīnqián méiyǒu zhège gōngsī zhòngyào · I don't trade shares, I only buy a few funds. To me, money matters less than this company.

manager liu 好吧，那就算你投资公司。以后有了多余的资金，第一个还给你。
hǎo ba nà jiù suàn nǐ tóuzī gōngsī yǐhòu yǒu le duōyú de zījīn dì yī gè huán gěi nǐ · All right, count it as your investment in the company. When we have spare money, you're the first we pay back.

anna 就这么定了！我明天一早就去银行汇款。
jiù zhème dìng le wǒ míngtiān yìzǎo jiù qù yínháng huìkuǎn · Then it's settled! I'll go to the bank first thing tomorrow and send the money.

chapter 4 price is one thing ...

ms zhang 你们的定价比别的厂商高两成，能不能降一点？
nǐmen de dìngjià bǐ biéde chǎngshāng gāo liǎng chéng néng bu néng jiàng yìdiǎn · Your price is twenty per cent higher than other makers'. Can you come down a bit?

manager liu 价格归价格，质量归质量。我们的产品是高端的，质量一流。
jiàgé guī jiàgé zhìliàng guī zhìliàng wǒmen de chǎnpǐn shì gāoduān de zhìliàng yìliú · Price is one thing, quality is another. Ours is high-end and the quality is first-rate.

ms zhang 我明白。不过现在市场不好，我们公司今年的支出也很大。
wǒ míngbai búguò xiànzài shìchǎng bù hǎo wǒmen gōngsī jīnnián de zhīchū yě hěn dà · I understand. But the market is weak, and our spending is high this year too.

anna 我们的策略是长期合作。如果你们一次付款，我们可以给予百分之五的优惠。
wǒmen de cèlüè shì chángqī hézuò rúguǒ nǐmen yí cì fù kuǎn wǒmen kěyǐ jǐyǔ bǎifēnzhīwǔ de yōuhuì · Our approach is long-term partnership. If you pay in one go, we can give you a five per cent discount.

ms zhang 能分期吗？分三期，每期的金额一样。
néng fēnqī ma fēn sān qī měi qī de jīné yíyàng · Could we pay in instalments? Three equal payments.

manager liu 可以。不过除第一期外，其他两期得在下个月中旬以前付清。
kěyǐ búguò chú dì yī qī wài qítā liǎng qī děi zài xià gè yuè zhōngxún yǐqián fù qīng · Fine. But apart from the first, the other two must be paid before the middle of next month.

ms zhang 还有，要是你们交货晚了，得赔偿我们的损失。
hái yǒu yàoshi nǐmen jiāo huò wǎn le děi péicháng wǒmen de sǔnshī · Also, if you deliver late, you must pay for our losses.

manager liu 当然。晚一天，我们就补偿您订单金额的百分之一。
dāngrán wǎn yì tiān wǒmen jiù bǔcháng nín dìngdān jīné de bǎifēnzhīyī · Of course. For each day late, we'll compensate you one per cent of the order's value.

ms zhang 好，那就这么定了。成交！
hǎo nà jiù zhème dìng le chéngjiāo · All right, that's settled. It's a deal!

anna 太好了！谢谢张女士一贯的支持。
tài hǎo le xièxie Zhāngnǚshì yíguàn de zhīchí · Wonderful! Thank you for always supporting us, Ms Zhang.

ms zhang 别客气。我很看好你们的前景。
bié kèqi wǒ hěn kànhǎo nǐmen de qiánjǐng · Don't mention it. I think your prospects are very good.

chapter 5 the ceo's news

manager liu 大家听我说：总裁刚发来一条新闻，我读给你们听。
dàjiā tīng wǒ shuō zǒngcái gāng fā lái yì tiáo xīnwén wǒ dú gěi nǐmen tīng · Listen, everyone: the CEO has just sent us a news item. I'll read it to you.

manager liu （读新闻）这家集团于1998年创建，最早是一个个体户开的小店，2010年与另一家公司合并。
dú xīnwén zhè jiā jítuán yú nián chuàngjiàn zuì zǎo shì yí gè gètǐ hù kāi de xiǎo diàn nián yǔ lìng yì jiā gōngsī hébìng · (reading) The group was founded in 1998. It began as a small shop run by one self-employed owner, and merged with another company in 2010.

manager liu （读新闻）集团在去年的金融危机中遭到了很大的损失，今年收益却倍增，海外收入的比重超过四成。
dú xīnwén jítuán zài qùnián de jīnróng wēijī zhōng zāodào le hěn dà de sǔnshī jīnnián shōuyì què bèizēng hǎiwài shōurù de bǐzhòng chāoguò sì chéng · (reading) The group suffered heavy losses in last year's financial crisis, but this year its earnings have doubled, and overseas income is over forty per cent of the total.

manager liu （读新闻）近年来，大量资金流入服务业。集团决定不再收购工厂，而是投资北京一家创业公司。
dú xīnwén jìnnián lái dàliàng zījīn liúrù fúwù yè jítuán juédìng bú zài shōugòu gōngchǎng érshì tóuzī Běijīng yì jiā chuàngyè gōngsī · (reading) In recent years, a lot of money has flowed into the service industry. The group has decided not to buy the factory, and to invest in a Beijing start-up instead.

manager liu （读新闻）谈到为何改变决策，总裁说：这家公司率先打造了新产品，前景很好。
dú xīnwén tán dào wèihé gǎibiàn juécè zǒngcái shuō zhè jiā gōngsī shuàixiān dǎzào le xīn chǎnpǐn qiánjǐng hěn hǎo · (reading) Asked why it changed its decision, the CEO said: this company was the first to build such a product, and its prospects are good.

manager liu （读新闻）双方将于下个月上旬正式合作，进而扩展海外市场。
dú xīnwén shuāngfāng jiāng yú xià gè yuè shàngxún zhèngshì hézuò jìnér kuòzhǎn hǎiwài shìchǎng · (reading) The two sides will start working together in early next month, and then go on to expand into overseas markets.

xiaoming 北京的创业公司？那不就是我们吗？我以为他们是来竞争的，不料是来合作的！
Běijīng de chuàngyè gōngsī nà bú jiùshì wǒmen ma wǒ yǐwéi tāmen shì lái jìngzhēng de búliào shì lái hézuò de · A Beijing start-up? Isn't that us? I thought they'd come to compete, and they've come to work with us!

xiaoming 最近股市跌了不少，集团的股票却大幅上涨了三个百分点。
zuìjìn gǔshì diē le bùshǎo jítuán de gǔpiào què dàfú shàngzhǎng le sān gè bǎifēndiǎn · The stock market has fallen a lot lately, but the group's shares have shot up three percentage points.

manager liu 集团只占三成，我们自己还持有七成。借助他们的渠道，我们的产品得以进入国际市场。
jítuán zhǐ zhàn sān chéng wǒmen zìjǐ hái chíyǒu qī chéng jièzhù tāmen de qúdào wǒmen de chǎnpǐn déyǐ jìnrù guójì shìchǎng · The group will only hold thirty per cent; we keep seventy per cent ourselves. Through their channels, our product can get into the international market.

anna 以前是我们求别人投资。我从未想过能走到今天，真是激动不已！
yǐqián shì wǒmen qiú biérén tóuzī wǒ cóngwèi xiǎng guo néng zǒu dào jīntiān zhēn shì jīdòng bùyǐ · We used to beg people to invest. I never imagined we'd get this far. I'm so moved!

xiaoming 我也不曾想到。这比买彩票中奖还好！
wǒ yě bùcéng xiǎngdào zhè bǐ mǎi cǎipiào zhòng jiǎng hái hǎo · Neither did I. This is better than winning the lottery!

manager liu 这都是大家努力的结果。从下个月起，大家的奖金加倍！今天晚上我请客，人均不超过一百块！
zhè dōu shì dàjiā nǔlì de jiéguǒ cóng xià gè yuè qǐ dàjiā de jiǎngjīn jiābèi jīntiān wǎnshang wǒ qǐngkè rénjūn bù chāoguò yìbǎi kuài · It's all thanks to your hard work. From next month, everyone's bonus is doubled! Dinner's on me tonight: up to a hundred yuan a head!

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