wishyou.today learning

day 26 spend or save?

Korean TOPIK 5 in 120 days
unit 5 · money & markets

Say what is bound to happen with -게 / -기 마련이다, and talk about bills, savings, transfers and spending habits.

Money talk is everyday talk: bills, a savings plan, sending money home. And -기 마련이다 is how Koreans state the obvious kindly: money runs out, everyone slips up.

words

word	romanisation	meaning	example
마련	maryeon	(-게 / -기 마련이다) be bound to	누구나 실수하기 마련{maryeon-2}이에요. Everyone makes mistakes; it's natural.
알뜰	altteul	thrift (알뜰하다: thrifty)	우리 엄마는 정말 알뜰하게 살림을 하세요. My mum runs the house really thriftily.
씀씀이	sseumsseumi	spending (habits)	월급이 오르자 씀씀이도 커졌어요. When my pay went up, my spending grew too.
사치	sachi	luxury, extravagance	가끔 하는 작은 사치는 괜찮아요. A small treat now and then is fine.
허비	heobi	waste (of time, money)	회의가 길어서 시간만 허비했어요. The meeting dragged on, and we just wasted time.
비상금	bisanggeum	emergency money, a rainy-day fund	지갑에 비상금 5만 원을 넣어 두었어요. I keep fifty thousand won of emergency money in my wallet.
목돈	mokdon	a lump sum (of money)	적금이 끝나서 목돈이 생겼어요. My savings plan has matured, so I've got a lump sum.
적금	jeokgeum	instalment savings (plan)	매달 적금에 삼십만 원씩 넣어요. I put three hundred thousand won into my savings plan every month.
적립	jeongnip	saving up, collecting (points)	이 카드는 마일리지 적립이 잘 돼요. This card is good for collecting points.
마일리지	mailliji	mileage, air miles (points)	마일리지로 비행기 표를 샀어요. I bought a plane ticket with my air miles.
잔고	jango	(bank) balance	통장 잔고를 확인해 보세요. Check your bank balance.
출금	chulgeum	withdrawal (of cash)	은행 문이 닫혀서 출금을 못 했어요. The bank was closed, so I couldn't withdraw any money.
송금	songgeum	sending money, a transfer	부모님께 용돈을 송금했어요. I sent my parents some money.
인출기	inchulgi	(cash) machine, ATM	편의점에도 현금 인출기가 있어요. There's a cash machine in the convenience store, too.
외화	oehwa	foreign currency	공항에서 외화를 바꾸면 수수료가 비싸요. Changing foreign currency at the airport costs a lot in fees.

원화	wonhwa	the Korean won (currency)	달러를 원화로 바꿨어요. I changed dollars into won.
통화	tonghwa	currency	원화는 한국의 통화{tonghwa-2}예요. The won is Korea's currency.
외식비	oesikbi	money spent on eating out	이번 달은 외식비가 너무 많이 나왔어요. We spent far too much on eating out this month.
주거비	jugeobi	housing costs	서울은 주거비가 정말 비싸요. Housing costs in Seoul are really high.
통신비	tongsinbi	phone and internet bills	가족 할인으로 통신비를 줄였어요. We cut our phone bill with a family discount.
고지서	gojiseo	bill, notice of payment	가스 요금 고지서가 왔어요. The gas bill has arrived.
납부	napbu	payment (of a bill, tax)	세금은 이번 주 금요일까지 납부해야 해요. The tax has to be paid by this Friday.
청구	cheonggu	claim, bill, charging	같은 요금이 두 번 청구됐어요. I've been charged the same fee twice.
내역	naeyeok	breakdown, details (of spending)	카드 사용 내역을 문자로 받아요. I get the details of my card spending by text.

pattern be bound to, naturally: -게 / -기 마련이다

verb / adjective stem | -게 마련이다 / -기 마련이다 | a general truth

-게 마련이다 and -기 마련이다 say that something naturally happens, as a rule of life: 누구나 실수하게 마련이다 (everyone is bound to make mistakes). The two mean the same; -기 마련이다 is a little more common today. It states general truths, not one-off events, so it often comfort someone or warns them gently.

누구나 처음에는 실수하게 마련이에요. **nuguna cheoeum e neun silsu hage maryeon ieyo** Everyone makes mistakes at first; that's natural.

돈은 쓰다 보면 모자라기 마련이다. **don eun sseuda bomyeon mojaragi maryeon ida** Money always runs short once you start spending.

사치를 하다 보면 빚이 생기기 마련이에요. **sachi reul hada bomyeon bit i saenggigi maryeon ieyo** If you live in luxury, you're bound to end up in debt.

dialogue minjun's banking app

minjun 안나 씨, 잠깐만요. 고지서 요금부터 납부할게요. 주거비에 통신비까지 내면 잔고가 금방 줄어들기 마련이에요.

anna ssi jamkkanmanyo gojiseo yogeum buteo napbu halgeyo jugeobi e tongsinbi kkaji naemyeon jango ga geumbang jureodeulgi maryeon ieyo · Anna, just a moment. Let me pay my bills first. Once rent and the phone bill go out, your balance shrinks fast.

anna 민준 씨는 알뜰하게 사는 줄 알았는데요? 요즘 외식비가 많이 나와요?

minjun ssi neun altteul hage saneun jul aranneunde yo yojeum oesikbi ga mani nawayo · I thought you lived frugally! Are you spending a lot on eating out these days?

minjun 지난달 카드 내역을 보니까 씀씀이가 생각보다 컸어요. 그래서 이번 달은 커피값조차 아끼고 있어요.

jinandal kadeu naeyeok eul bonikka sseumsseumi ga saenggak boda keosseoyo geuraeseo ibeon dal eun keopi gap jocha akkigo isseoyo · When I looked at last month's card statement, I'd spent more than I thought. So this month I'm even saving on coffee.

anna 저도 실수했어요. 캐나다로 외화를 송금한다는 것이 그만 수수료를 두 번 냈어요.

jeo do silsu haesseoyo kaenada ro oehwa reul songgeum handa neun geot i geuman susuryo reul du beon naesseoyo · I slipped up too. I meant to send money to Canada, but I ended up paying the fee twice.

minjun 저런. 원화 통화 가치가 매일 바뀌니까 환율도 잘 봐야 돼요. 요금이 두 번 청구됐는지 은행에 꼭 물어보세요.

jeoreon wonhwa tonghwa gachi ga maeil bakkwinikka hwanyul do jal bwaya dwaeyo yogeum i du beon cheonggu dwaenneunji eunhaeng e kkok mureoboseyo · Oh no. The won's value changes every day, so watch the exchange rate too. And do ask the bank whether you were charged twice.

anna 네, 그럴게요. 그런데 민준 씨는 왜 그렇게 열심히 저축해요?

ne geureolgeyo geureonde minjun ssi neun wae geureoke yeolsimhi jeochuk haeyo · Yes, I will. But why are you saving so hard?

minjun 요즘은 적금에 돈을 넣기만 하고 거의 안 써요. 매달 성실히 넣고 있어요. 언젠가 제 가게를 열고 싶거든요. 그러려면 목돈이 필요하잖아요.

yojeum eun jeokgeum e don eul neoki man hago geoui an sseoyo maedal seongsilhi neoko isseoyo eonjenga je gage reul yeolgo sipgeodeun yo geureoryeomyeon mokdon i piryo hajanayo · These days I just put money into my savings plan and hardly spend anything. I pay in faithfully every month. I want to open my own shop one day, and for that I need a lump sum.

anna 와, 멋지네요! 그래도 비상금은 따로 있어야 돼요. 처음에는 예상 못 한 돈이 들기 마련이니까요.

wa meotjineyo geuraedo bisanggeum eun ttaro isseoya dwaeyo cheoeum e neun yesang mot han don i deulgi maryeon inikkayo · Wow, that's great! But you need some emergency money aside, too. Unexpected costs always come up at the start.

minjun 맞아요. 사치도 안 하고 시간 허비도 줄이려고요. 저녁은 집에서 찌개를 보글보글 끓여 먹고, 카드 마일리지 적립까지 다 모으고 있어요.

majayo sachi do an hago sigan heobi do juriryeogo yo jeonyeok eun jip eseo jjigae reul bogeulbogeul kkeuryeo meokgo kadeu mailliji jeongnip kkaji da moeugo isseoyo · Right. I'm cutting out luxuries and wasting less time, too. I make a bubbling stew at home for dinner, and I'm even collecting my card's mileage points.

anna 대단해요! 민준 씨는 변함없이 성실하네요. 그럼 오늘 커피는 제가 살게요. 아, 이건 김장 김치 한 포기예요. 보자기에 싸 왔어요. 저 앞 인출기에서 현금 좀 출금하고 올게요.

daedanhaeyo minjun ssi neun byeonhameopsi seongsil haneyo geureom oneul keopi neun jega salgeyo a igeon gimjang gimchi han pogi yeyo bojagi e ssa wasseoyo jeo ap inchulgi eseo hyeongeum jom chulgeum hago olgeyo · Impressive! You're as hard-working as ever. Then coffee's on me today. Oh, and this is a head of our kimjang kimchi. I wrapped it in a cloth. I'll just get some cash out of the machine over there.

good to know · Idiom: 티끌 모아 태산 (dust gathered makes a mountain): small savings add up. Minjun would agree. 적금 is a savings plan you pay into every month for a fixed time (a year, three years); 예금 is money you put in at once. When an 적금 ends, you get a 목돈, a lump sum.

Money runs short, mistakes happen: that's life, and now you can say so. Tomorrow: sales, raffles and limited offers, and what happens if you keep shopping like that.
Do this day interactively, with audio and games, free at **wishyou.today/learning**

day 27 shopping smart

Warn someone with -다가는 (if you keep ..., something bad will happen), and read sale notices: limited offers, free gifts, raffles, refunds and guarantees.

Sales are built to make you buy. Reading the small print (first come, first served; full refund; guarantee) and warning a friend in time are both very Korean skills.

words

word	romanisation	meaning	example
구매자	gumaeja	buyer, purchaser	구매자의 의견을 꼼꼼히 읽어요. I read buyers' reviews carefully.
기호	giho	taste, preference	손님의 기호{giho-2}에 맞게 음식을 만들어요. We cook to suit our customers' tastes.
선호도	seonhodo	(degree of) preference, popularity	젊은 층의 선호도가 높은 브랜드예요. It's a brand that's popular with young people.
만족도	manjokdo	(degree of) satisfaction	손님 만족도 조사를 했어요. We did a customer satisfaction survey.
브랜드	beuraendeu	brand	이 브랜드는 디자인이 예뻐요. This brand has nice designs.
상표	sangpyo	brand, trademark	가게 이름을 상표로 등록했어요. I registered the shop name as a trademark.
명품	myeongpum	designer goods, luxury item	명품 가방은 너무 비싸요. Designer bags are far too expensive.
고가품	gogapum	expensive item	고가품은 따로 포장해 드릴게요. We'll wrap the expensive items separately.
저가	jeoga	low price, budget	저가 항공 표를 샀어요. I bought a budget airline ticket.
제값	jegap	a fair price, the full price	좋은 물건은 제값을 주고 사야 해요. Good things are worth paying the full price for.
-가	-ga	-가: price (최고가, 판매가)	이 물건의 판매가{ga-3}는 만 원이에요. The sale price of this item is ten thousand won.
파격	pagyeok	breaking the rules: unprecedented, huge	주말에 파격 할인을 해요. There are huge discounts this weekend.
한정	hanjeong	limit(ed)	이 상품은 백 개 한정 판매예요. This product is a limited edition of a hundred.
선착순	seonchaksun	first come, first served	사은품은 선착순으로 드립니다. Free gifts are first come, first served.
사은품	saeunpum	free gift (with a purchase)	5만 원 이상{isang-2} 사면 사은품을 줘요. If you spend over fifty thousand won, you get a free gift.

경품	gyeongpum	prize (in a draw)	경품으로 자전거를 받았어요. I won a bicycle as a prize.
추첨	chucheom	draw (lots)	경품 추첨은 오후 다섯 시에 있어요. The prize draw is at 5 p.m.
상품권	sangpumgwon	gift voucher	생일 선물로 상품권을 받았어요. I got a gift voucher for my birthday.
우대	udae	preferential treatment, special terms	회원에게는 우대 가격을 드려요. Members get a special price.
응모	eungmo	entering (a contest), applying	영수증만 있으면 누구나 응모할 수 있어요. Anyone with a receipt can enter.
선불	seonbul	payment in advance	배송비는 선불입니다. Delivery is paid in advance.
전액	jeonaek	the full amount	취소하면 전액 돌려 드립니다. If you cancel, we'll refund the full amount.
불량품	bullyangpum	faulty goods, a defective item	불량품은 바로 교환해 드립니다. We'll exchange faulty goods right away.
하자	haja	defect, flaw	이 의자는 다리에 하자가 있어요. This chair has a defect in one leg.
보증	bojeung	guarantee, warranty	이 제품은 보증 기간이 이 년이에요. This product has a two-year guarantee.

pattern if you keep …, (something bad will happen): -다가는

verb stem + -다가는 (-다간) + a bad result

-다가는 is a warning: if you go on doing this, something bad will follow. 그렇게 놀다가는 시험에 떨어질 거예요 (if you keep playing like that, you'll fail the exam). The second half is always a bad result, often with -을 거예요, -겠어요 or -기 마련이다. In speech it shortens to -다간.

그렇게 매일 늦게 자다가는 건강을 해칠 거예요. **geureoke maeil neutge jadaganeun geongang eul haechil geo yeyo** If you keep going to bed late every night, you'll ruin your health.

고가품만 사다가는 빚이 생기기 마련이에요. **gogapum man sadaganeun bit i saenggigi maryeon ieyo** If you only ever buy expensive things, you're bound to get into debt.

이 속도로 운전하다간 사고가 나겠어요. **i sokdo ro unjeon hadagan sago ga nagesseoyo** If you keep driving at this speed, you'll have an accident.

dialogue first day of the sale

jiho 안나야, 저기 봐! 백화점 세일 첫날이라서 파격 할인을 한대. 명품 가방이 반값이야.

anna ya jeogi bwa baekhwajeom seil cheonnal iraseo pagyeok harin eul handae myeongpum gabang i bangap iya · Anna, look over there! It's the first day of the sale, with huge discounts. Designer bags are half price.

anna 진짜? 근데 줄이 엄청 기네. 선착순 백 명한테만 사은품을 준대. 나는 지하에서 파는 팥빙수가 더 좋은데.

jinjja geunde jul i eomcheong gine seonchaksun baek myeong hante man saeunpum eul jundae na neun jiha eseo paneun pat bingsu ga deo joeunde · Really? But the queue's massive. Only the first hundred people get a free gift. I'd rather have the red-bean bingsu they sell in the basement.

jiho 사은품은 됐고, 나는 저 가방이 사고 싶어. 이번 계절 한정 판매래. 면 가방이 아니라 가죽이야.

saeunpum eun dwaetgo na neun jeo gabang i sago sipeo ibeon gyejeol hanjeong panmae rae myeon gabang i anira gajuk iya · Forget the gift, I want that bag. It's a limited edition this season. Not cotton, leather.

anna 지호야, 지난주에도 신발 샀잖아. 그때도 예외적인 경우라고 했지? 그렇게 사다가는 이번 달 카드값을 못 낼걸.

jiho ya jinanju e do sinbal satjana geuttae do yeoejeogin gyeongu rago haetji geureoke sadaganeun ibeon dal kadeu gap eul mot naelgeol · Jiho, you bought shoes last week too. You said that was an exceptional case as well, didn't you? If you keep buying like that, you won't be able to pay this month's card bill.

jiho 알아. 그래서 못 본 척하고 지나가려고 했는데 너무 예쁘단 말이야.

ara geuraeseo mot bon cheok hago jinagaryeogo haenneunde neomu yeppeudan mal iya · I know. That's why I was going to walk past and pretend I hadn't seen it, but it's just too pretty.

anna 판매가가 얼마야? 반값이라도 고가품은 고가품이야.

panmae ga ga eolma ya bangap irado gogapum eun gogapum iya · What's the sale price? Even at half price, an expensive bag is still an expensive bag.

jiho 그건 그렇다. 저쪽 저가 브랜드는 회원 우대 할인도 있고 구매자 만족도도 높대. 디자인도 살만하고.

geugeon geureota jeojjok jeoga beuraendeu neun hoewon udae harin do itgo gumaeja manjokdo do nopdae dijain do sal manhago · True. That cheaper brand over there has a members' discount, and they say its customers are really happy. The designs are worth buying, too.

anna 그럼 거기서 필요한 것만 제값 주고 사자. 아, 경품 추첨도 한다! 영수증만 있으면 응모할 수 있대. 1등은 상품권 백만 원이야.

geureom geogiseo piryo han geot man jegap jugo saja a gyeongpum chucheom do handa yeongsujeung man isseumyeon eungmo hal su itdae deung eun sangpumgwon baengman won iya · Then let's buy just what we need there, at a fair price. Oh, there's a prize draw too! You can enter with just a receipt. First prize is a million won in gift vouchers.

jiho 좋아! 대신 산 물건은 꼭 확인하자. 지난번에는 하자가 있는 불량품을 받았거든.

joa daesin san mulgeon eun kkok hwagin haja jinanbeon e neun haja ga inneun bullyangpum eul badatgeodeun · Great! But let's check what we buy this time. Last time I got a faulty one with a defect.

anna 포장을 뜯지 않은 채로 가져오면 교환해 준대. 보증 기간도 꼭 확인해. 이런 정보가 진짜 유용한 거야.

pojang eul tteutji aneun chae ro gajeoomyeon gyohwan hae jundae bojeung gigan do kkok hwagin hae ireon jeongbo ga jinjja yuyonghan geo ya · They say they'll exchange it if you bring it back unopened. And do check how long the guarantee lasts. That's the really useful kind of information.

good to know · Idiom: 싼 게 비지떡 (cheap things are bean-curd-dreg cake): you get what you pay for. The answer to it is 제값을 하다, to be worth the price. In shop Korean, 한정 판매 is "limited edition", 선착순 "first come, first served", 전액 환불 "full refund", 무상 보증 "free guarantee".

You can now warn a friend before the card bill does. Tomorrow: Minjun’s idea becomes a business plan, and success depends on how you do it.
Do this day interactively, with audio and games, free at **wishyou.today/learning**

day 28 starting a business

Say that something depends on how you do it with -기 나름이다, and talk about start-ups, strategy, launches and competition.

Every business plan meets the same doubts: there's too much competition, the big firms will win. -기 나름이다 is the Korean answer: it all depends on how you do it.

words

word	romanisation	meaning	example
창업	changeop	starting a business, a start-up	친구와 같이 창업을 준비하고 있어요. I'm preparing to start a business with a friend.
개업	gaeeop	opening (a shop, clinic, office)	다음 달에 가게를 개업해요. We open the shop next month.
자영업	jayeongeop	self-employment, running your own business	부모님은 오랫동안 자영업을 하셨어요. My parents ran their own business for years.
자영업자	jayeongeopja	self-employed person, small business owner	자영업자들은 휴가를 가기 어려워요. Small business owners find it hard to take holidays.
사업체	saeopche	business, firm	이 동네에는 작은 사업체가 많아요. There are lots of small businesses in this area.
주식회사	jusikhoesa	joint-stock company (Ltd, Inc.)	작은 가게가 주식회사로 커졌어요. The little shop grew into a company.
-체	-che	-체: body, organisation (기업체)	근처 기업체{che-2}에 도시락을 배달해요. We deliver lunchboxes to companies nearby.
재벌	jaebeol	conglomerate (chaebol)	재벌 회사들이 경제에 큰 영향을 준다. Conglomerates have a big influence on the economy.
마케팅	maketing	marketing	요즘은 인터넷 마케팅이 중요해요. Online marketing matters a lot these days.
전략	jeollyak	strategy	새로운 판매 전략을 세웠어요. We've worked out a new sales strategy.
차별화	chabyeolhwa	differentiation, standing out	다른 가게와 차별화가 필요해요. You need to stand out from other shops.
출시	chulsi	release, launch (of a product)	신제품 출시가 다음 주{ju}로 미뤄졌어요. The new product launch has been put back to next week.
선보이다	seonboida	present, show, launch	그 가수가 새 노래를 선보였어요. The singer presented a new song.
신규	singyu	new (customers, members)	신규 회원은 첫 주문을 할인해 드려요. New members get a discount on their first order.

진입	jinip	entry, entering	그 회사는 해외 시장 진입에 성공했어요. The company succeeded in entering overseas markets.
경쟁적	gyeongjaengjeok	competitive, vying	두 회사가 경쟁적으로 가격을 내렸어요. The two companies cut prices to outdo each other.
앞지르다	apjireuda	overtake, get ahead of	마지막에 앞 사람을 앞질렀어요. At the end I overtook the person in front.
따라잡다	ttarajapda	catch up with	열심히 공부해서 반{ban-2} 친구들을 따라잡았어요. I studied hard and caught up with my classmates.
끌어들이다	kkeureodeurida	draw in, attract	좋은 음악은 손님을 끌어들여요. Good music draws customers in.
끌어올리다	kkeureoollida	pull up, push up (sales, scores)	성적을 끌어올리려고 학원에 다녀요. I go to a cram school to push my grades up.
상업적	sangeopjeok	commercial	이 영화는 상업적으로 크게 성공했다. This film was a big commercial success.
대리점	daerijeom	agency, dealer(ship)	휴대폰 대리점에서 새 휴대폰을 샀어요. I bought a new phone at a mobile-phone dealer.
지점	jijeom	branch (of a bank or shop)	은행 지점{jijeom}이 집 근처에 있어요. There's a branch of the bank near my house.
면세점	myeonsejeom	duty-free shop	공항 면세점에서 화장품을 샀어요. I bought cosmetics at the airport duty-free shop.

pattern it depends on (how you ...): -기 나름이다

verb stem | -기 나름이다 | the result depends on it

-기 나름이다 says the result depends on how you do something: 행복은 생각하기 나름이다 (happiness depends on how you see things). The subject is the result (success, happiness, the taste); the verb is the action it depends on. You will also meet N 나름이다 (사람 나름이에요: it depends on the person) and the older -을 나름이다.

성공은 노력하기 나름이에요. **seonggong eun noryeok hagi nareum ieyo** Success depends on how hard you work.

같은 재료라도 맛은 요리하기 나름이에요. **gateun jaeryo rado mat eun yori hagi nareum ieyo** Even with the same ingredients, the taste depends on how you cook them.

행복은 생각하기 나름이다. **haengbok eun saenggak hagi nareum ida** Happiness depends on how you look at things.

dialogue lunch with a plan

seoyeon 민준아, 엄마한테 들었어. 너 언젠가 창업하고 싶다며?

minjun a eomma hante deureosseo neo eonjenga changeop hago sipda myeo · Minjun, Mum told me. You want to start your own business one day?

minjun 응, 누나. 당장은 아니고 내년쯤. 그동안 남몰래 적금도 넣었어. 요즘은 퇴근하고 요리 학원에 다니곤 해.

eung nuna dangjang eun anigo naenyeon jjeum geudongan nammollae jeokgeum do neoeosseo yojeum eun toegeun hago yori hagwon e danigon hae · Yeah. Not right away, maybe next year. I've been quietly paying into a savings plan in the meantime. These days I often go to a cooking school after work.

seoyeon 무슨 가게를 할 건데? 요즘 자영업자들 다 힘들다던데. 너 씀씀이부터 줄여야 해.

museun gage reul hal geonde yojeum jayeongeopja deul da himdeuldadeonde neo sseumsseumi buteo juryeoya hae · What kind of shop? I hear all the self-employed are struggling these days. You'll have to cut your spending first.

minjun 도시락 가게. 할머니 반찬 같은 집밥 도시락을 근처 기업체 사무실로 배달하는 거야.

dosirak gage halmeoni banchan gateun jip bap dosirak eul geuncheo gieopche samusil ro baedal haneun geo ya · A lunchbox shop. Home-style lunchboxes, like Grandma's side dishes, delivered to offices nearby.

seoyeon 도시락 가게는 벌써 많잖아. 유사한 가게가 이 동네에만 다섯 개야. 재벌 회사 편의점들도 경쟁적으로 새 도시락을 출시하고.

dosirak gage neun beolsseo manchana yusahan gage ga i dongne e man daseot gae ya jaebeol hoesa pyeonuijeom deul do gyeongjaengjeok euro sae dosirak eul chulsi hago · There are loads of lunchbox shops already. There are five similar ones in this neighbourhood alone. And the big conglomerates' convenience stores keep launching new ones to outdo each other.

minjun 그래서 차별화가 중요해. 사업 소개서도 벌써 써 봤어. 신규 손님한테는 첫 주문을 할인해 주고, 매달 새 메뉴를 선보일 거야.

geuraeseo chabyeolhwa ga jungyo hae saeop sogaeseo do beolsseo sseo bwasseo singyu sonnim hante neun cheot jumun eul harin hae jugo maedal sae menyu reul seonboil geo ya · That's why standing out matters. I've already written a business introduction. New customers get a discount on their first order, and I'll bring out a new menu every month.

seoyeon 큰 회사를 앞지를 수 있을까? 그 사람들은 상업적인 마케팅에 돈을 엄청 쓰잖아.

keun hoesa reul apjireul su isseulkka geu saramdeul eun sangeopjeok in maketing e don eul eomcheong sseujana · Can you beat the big companies? They spend a fortune on commercial marketing.

minjun 앞지를 생각은 없어. 맛으로 조금씩 따라잡아야지. 결국 장사는 하기 나름이잖아.

apjireul saenggak eun eopseo mat euro jogeumssik ttarajabayaji gyeolguk jangsa neun hagi nareum ijana · I'm not trying to beat them. I'll catch up bit by bit with the taste. In the end, business depends on how you do it.

seoyeon 그건 그래. 아까 네 반찬을 꼭꼭 씹어 먹어 보니까 맛있길래 나도 믿어 보기로 했어.

geugeon geurae akka ne banchan eul kkokkkok ssibeo meogeo bonikka masitgillae na do mideo bogi ro haesseo · Fair enough. I chewed my way carefully through your side dishes earlier, and they were so good I've decided to believe in you.

minjun 고마워, 누나! 처음엔 작은 사업체로 개업하지만, 언젠가 주식회사도 세우고 지점도 낼 거야.

gomawo nuna cheoeumen jageun saeopche ro gaeeop hajiman eonjenga jusikhoesa do seugo jijeom do nael geo ya · Thanks, sis! I'll open as a small business at first, but one day I'll set up a proper company and open branches too.

good to know · Idiom: 시작이 반이다 (starting is half the job): once you begin, you're halfway there. Minjun is counting on it. 창업 is starting a business (any kind); 개업 is opening the doors of a shop, clinic or office (개업 축하, a gift of a potted plant); 자영업 is being self-employed. A 주식회사 (㈜) is a joint-stock company, like "Ltd".

Whether your Korean gets there depends on how you study it, and you're doing fine. Tomorrow: sales, profits and the markets going up and down.
Do this day interactively, with audio and games, free at **wishyou.today/learning**

day 29 markets up and down

Talk about sales, profits, losses and trends at a meeting, and describe how a market has changed with -었던 (review).

Up, down, stable, slowing, speeding up: the words of a sales meeting are also the words of the TOPIK 53 chart task and every economy headline.

words

word	romanisation	meaning	example
매출	maechul	sales, turnover	이번 달 매출이 많이 늘었어요. Sales are well up this month.
판매량	panmaeryang	sales volume	여름에는 아이스크림 판매량이 늘어요. Ice-cream sales go up in summer.
수익	suik	profit, income	첫해에는 수익이 거의 없었어요. There was hardly any profit in the first year.
수익금	suikgeum	proceeds	행사 수익금은 모두 기부합니다. All the proceeds from the event will be donated.
이득	ideuk	gain, benefit	서로에게 이득이 되는 거래예요. It's a deal that benefits both sides.
손실	sonsil	loss	비 때문에 과일 농사에 손실이 컸다. The rain caused heavy losses in the fruit harvest.
추세	chuse	trend	결혼을 늦게 하는 추세예요. People are tending to marry later.
오름세	oreumse	upward trend, rise	채소 가격이 오름세를 보이고 있다. Vegetable prices are on the rise.
급상승	geupsangseung	sharp rise, surge	기름값이 급상승했어요. Fuel prices have shot up.
하락	harak	fall, drop	물가 하락이 계속되고 있다. Prices keep falling.
하향	hahyang	downward (revision)	올해 목표를 하향 조정했어요. We revised this year's target downwards.
하반기	habangi	second half of the year	하반기에 신제품을 출시할 계획이다. We plan to launch a new product in the second half of the year.
지수	jisu	index	이번 달 물가 지수가 조금 올랐다. The price index went up slightly this month.
지표	jipyo	indicator	경제 지표가 좋아지고 있다. The economic indicators are improving.
가속화	gasokhwa	acceleration, speeding up	인터넷 쇼핑의 성장이 가속화되고 있다. The growth of online shopping is speeding up.

활성화	hwalseonghwa	revitalising, boosting	전통 시장 활성화를 위해 축제를 열었다. A festival was held to revitalise the traditional market.
침체	chimche	slump, stagnation	경기{gyeonggi-2} 침체로 가게들이 문을 닫았다. Shops closed because of the economic slump.
불경기	bulgyeonggi	recession, hard times	불경기라서 장사가 잘 안 돼요. Business is slow because times are hard.
-난	-nan	-난: shortage, hardship (취업난)	요즘 취업난{nan} 때문에 걱정이 많아요. I worry a lot because jobs are so hard to find these days.
안정적	anjeongjeok	stable, steady	안정적인 직장을 찾고 있어요. I'm looking for a steady job.
실업률	sireomnyul	unemployment rate	청년 실업률이 조금 낮아졌다. Youth unemployment has fallen slightly.
실업자	sireopja	unemployed person	경기{gyeonggi-2}가 나빠지면서 실업자가 늘었다. As the economy worsened, the number of unemployed grew.
재정적	jaejeongjeok	financial	학생 때는 재정적으로 힘들었어요. Money was tight when I was a student.
풍요	pungyo	abundance, affluence	물질적 풍요보다 마음의 여유가 중요하다. Peace of mind matters more than material wealth.

pattern the … that once was: -었던 (review)

verb / adjective stem | -었던 / -았던 | noun

A review from unit 1: -었던 describes a noun by something that happened or was true before and is over now: 인기가 많았던 상품 (a product that used to be popular). It's perfect for trends: what was rising, what was popular, what closed. Compare -던 (an action that was going on) and -은 (simply finished).

작년에 잘 팔렸던 상품이 올해는 판매량이 줄었어요. **jangnyeon e jal pallyeotdeon sangpum i olhae neun panmaeryang i jureosseoyo** Products that sold well last year have lower sales this year.

한때 오름세였던 해외여행 수요가 다시 떨어졌다. **hanttae oreumse yeotdeon haeoeyeohaeng suyo ga dasi tteoreojeotda** Demand for overseas travel, which was rising for a while, has fallen again.

불경기에 문을 닫았던 가게들이 다시 열고 있다. **bulgyeonggi e mun eul dadatdeon gage deul i dasi yeolgo itda** Shops that closed in the downturn are opening again.

dialogue the monthly sales meeting

hyunwoo 자, 회의 시작합시다. 지난달 매출 자료 다들 봤죠? 원본 자료는 제가 따로 보내 드렸어요.
ja hoeui sijak hapsida jinandal maechul jaryo da deul bwatjyo wonbon jaryo neun jega ttaro bonae deuryeosseoyo · Right, let's start the meeting. Has everyone seen last month's sales figures? I've sent you the original data separately.

anna 네. 국내 여행 상품 판매량은 오름세인데 해외 상품은 하락했어요. 20% 남짓 줄었어요.
ne gungnae yeohaeng sangpum panmaeryang eun oreumse inde haeoe sangpum eun harak haesseoyo namjit jureosseoyo · Yes. Sales of domestic tours are rising, but overseas packages have dropped. Down a little over 20%.

subin 환율이 급상승한 탓이에요. 환율 뉴스가 나오기가 바쁘게 해외 예약 취소 전화가 왔어요. 선불로 결제한 손님들은 환불을 요청했고요.
hwanyul i geupsangseung han tat ieyo hwanyul nyuseu ga naogi ga bappeuge haeoe yeyak chwiso jeonhwa ga wasseoyo seonbul ro gyeolje han sonnim deul eun hwanbul eul yocheong haetgoyo · It's because the exchange rate shot up. The moment the news came out, we got calls cancelling overseas bookings. And the customers who'd paid in advance asked for refunds.

hyunwoo 불경기에는 사람들이 여행부터 줄이기 마련이죠.
bulgyeonggi e neun saramdeul i yeohaeng buteo jurigi maryeon ijyo · In a downturn, travel is naturally the first thing people cut.

park 그래서 하반기 목표를 하향 조정해야겠습니다. 이렇게 손실이 계속 나다가는 팀 예산도 줄어듭니다.
geuraeseo habangi mokpyo reul hahyang jojeong haeyagetseumnida ireoke sonsil i gyesok nadaganeun tim yesan do jureodeumnida · So we'll have to revise the second-half target downwards. If we keep making losses like this, team budgets will be cut too.

anna 그래도 저희 자연 여행 상품은 수익이 안정적이에요. 고객 만족도도 높고요. 작년에 반응이 좋았던 제주도 코스가 특히 인기예요.
geuraedo jeohui jayeon yeohaeng sangpum eun suik i anjeongjeok ieyo gogaek manjokdo do nopgo yo jangnyeon e baneung i joatdeon jejudo koseu ga teuki ingi yeyo · Still, our nature-tour products have steady profits. Customer satisfaction is high, too. The Jeju course that did well last year is especially popular.

hyunwoo 맞아요. 지방 관광 활성화 지표도 좋아지고 있어요. 경기 침체가 길어져도 가까운 곳으로 가는 여행 추세는 가속화될 거예요. 이건 장기 전략으로 가져가야 해요.
majayo jibang gwangwang hwalseonghwa jipyo do joajigo isseoyo gyeonggi chimche ga gireojeo do gakkaun got euro ganeun yeohaeng chuse neun gasokhwa doel geo yeyo igeon janggi jeollyak euro gajeogaya haeyo · Right. The indicators for regional tourism are improving too. Even if the slump goes on, the trend towards travelling closer to home will speed up. We should treat this as a long-term strategy.

subin 그리고 수익금의 일부를 지역 마을에 기부하면 회사 이미지에도 이득이 될 거예요.
geurigo suikgeum ui ilbu reul jiyeok maeul e gibu hamyeon hoesa imiji e do ideuk i doel geo yeyo · And if we donate part of the proceeds to the local villages, it'll benefit the company's image as well.

park 좋은 생각입니다. 다음 회의 때 자세한 계획을 보고해 주세요. 예산도 꼼꼼히 체크하고요.
joeun saenggak imnida daeum hoeui ttae jasehan gyehoek eul bogo hae juseyo yesan do kkomkkomhi chekeu hagoyo · Good idea. Please report back with a detailed plan at the next meeting. And check the budget carefully.

good to know · Trend words for charts and news: 오름세 / 상승세 (an upward trend), 하락세 (a downward trend), 급상승 (a sharp rise), 하락 (a fall), 추세 (the trend). The suffix -화 makes "-isation": 가속화 (speeding up), 활성화 (revitalising). The suffix -난 means a shortage or crisis: 취업난 (a tough job market), 주택난 (a housing shortage), 경제난 (economic hardship).

Up, down, steady, speeding up: you can read a market now. Tomorrow: interest rates, shares, rent and property, and a pattern for "unless".
Do this day interactively, with audio and games, free at **wishyou.today/learning**

wishyou.today learning

day 30 investing and property

Korean TOPIK 5 in 120 days
unit 5 · money & markets

Say “unless …, (otherwise not)” with -으면 몰라도, and talk about interest rates, shares, deposits, rent and property.

Rent, deposits and interest rates decide where Koreans live and where shops open. -으면 몰라도 lets you set the one condition that would change your mind.

words

word	romanisation	meaning	example
금리	geumni	interest rate	은행 금리가 또 올랐어요. Bank interest rates have gone up again.
주가	juga	share price	신제품 덕분에 주가가 올랐다. The share price rose thanks to the new product.
주	ju	share (counter: 50주)	그 회사 주식을 열 주{ju-3} 샀어요. I bought ten shares in that company.
증권	jeunggwon	securities; (insurance) policy	증권 회사에서 일하는 친구가 있어요. I have a friend who works at a securities firm.
투자자	tujaja	investor	투자자들은 금리 뉴스를 꼼꼼히 확인한다. Investors keep a close eye on interest-rate news.
자금	jageum	funds, capital	가게를 열 자금이 부족해요. I haven’t got enough money to open the shop.
거액	geoaek	a large sum (of money)	그는 거액을 기부했다. He donated a large sum of money.
금전	geumjeon	money, cash (matters)	친구와 금전 거래는 하지 않아요. I don’t lend or borrow money with friends.
재력	jaeryeok	wealth, financial means	그 집안은 재력이 대단해요. That family is very wealthy.
재물	jaemul	wealth, riches	재물보다 건강이 더 소중하다. Health is more precious than riches.
부유하다	buyuhada	be wealthy, well-off	그는 부유한 집에서 태어났다. He was born into a wealthy family.
풍요롭다	pungyoropda	be abundant, rich, plentiful	가을 시골 마을이 풍요로워 보여요. The village looks rich and plentiful in autumn.
부채	buchae	debt	회사의 부채{buchae-2}가 점점 줄고 있다. The company’s debt is gradually shrinking.
보증금	bojeunggeum	(rental) deposit	이사 나갈 때 보증금을 돌려받아요. You get your deposit back when you move out.
보험료	boheomnyo	insurance premium	자동차 보험료가 올랐어요. My car insurance premium has gone up.

보상금	bosanggeum	compensation (money)	사고 피해자들이 보상금을 받았다. The accident victims received compensation.
임대	imdae	renting out, lease	이 건물은 임대 사무실이 많아요. This building has lots of offices to let.
매매	maemae	buying and selling (property)	집 매매 계약을 했어요. We signed a contract to buy the house.
매입	maeip	purchase (by a company), buying	회사가 새 건물을 매입했다. The company bought a new building.
중개	junggae	brokerage, acting as agent	부동산 중개 수수료가 얼마예요? How much is the estate agent's fee?
중개인	junggaein	agent, broker	중개인이 집을 소개해 줬어요. The agent showed us the house.
집값	jipgap	house prices	서울 집값이 너무 올랐어요. House prices in Seoul have gone up too much.
토지	toji	land	할아버지는 시골에 작은 토지가 있으세요. My grandfather has a small plot of land in the country.
소유자	soyuja	owner	이 차{cha-2}의 소유자는 누구예요? Who is the owner of this car?
입지	ipji	location, site	가게는 입지가 제일 중요해요. For a shop, location matters most.

pattern unless ..., (otherwise not): -으면 몰라도

the one condition | **-으면 몰라도 / -면 몰라도** | **otherwise: no, it won't work**

-으면 몰라도 names the only case in which something might be possible, then says that otherwise it isn't: 돈이 많으면 몰라도 집을 살 수 없어요 (unless you have a lot of money, you can't buy a house). Literally "if ..., I don't know, but ...". The second half is usually negative. -면 after a vowel, -으면 after a consonant; with nouns, N(이)면 몰라도.

재력이 있으면 몰라도 그 동네 집은 살 수 없어요. **jaeryeok i isseumyeon molla do geu dongne jip eun sal su eopseoyo** Unless you're wealthy, you can't buy a house in that area.

급한 일이면 몰라도 오늘은 쉬고 내일 이야기합시다. **geupan il imyeon molla do oneul eun swigo naeil iyagi hapsida** Unless it's urgent, let's rest today and talk tomorrow.

부유한 집안이면 몰라도 보통 사람은 그런 거액을 못 내요. **buyuhan jiban imyeon molla do botong saram eun geureon geoaek eul mot naeyo** Unless you come from a wealthy family, ordinary people can't pay that kind of sum.

dialogue dinner and a reality check

choi 민준 씨, 오늘 가게 자리 보러 다녀왔다면서요? 어땠어요?

minjun ssi oneul gage jari boreo danyeowatdamyeonseoyo eottaesseoyo · Minjun, I hear you went to look at places for your shop today. How was it?

minjun 부동산 중개 사무소에서 중개인하고 세 군데를 봤어요. 점심도 못 먹은 채로 세 시간을 걸었어요. 그런데 입지가 좋은 곳은 보증금이 너무 비싸요. 개업 예정일까지 시간도 별로 없는데요.

budongsan junggae samuso eseo junggaein hago se gundereul bwasseoyo jeomsim do mot meogeun chae ro se sigan eul georeosseoyo geureonde ipji ga joeun got eun bojeunggeum i neomu bissayo gaeeop yejeongil kkaji sigan do byeollo eomneundeyo · I went to an estate agency and saw three places with an agent. I walked around for three hours without even having lunch. But the ones in good locations have huge deposits. And there isn't much time left before my planned opening date.

choi 그렇지요. 역 근처는 임대료가 비싼 데다가 보증금도 거액이에요.

geureochiyo yeok geuncheo neun imdae ryo ga bissan dedaga bojeunggeum do geoaek ieyo · Of course. Near the station the rent is high, and the deposit is a fortune on top.

minjun 요즘 금리가 올라서 대출을 받기도 무서워요. 은행에서 우대 금리를 준다고 해도 자금을 빌리면 부채만 늘잖아요.

yojeum geumni ga ollaseo daechul eul batgi do museowoyo eunhaeng eseo udae geumni reul jundago haedo jageum eul billimyeon buchae man neuljanayo · Interest rates have gone up, so I'm scared to take out a loan. Even if the bank offers a preferential rate, if I borrow the money, my debts just grow.

choi 우리 하숙집도 처음엔 빚이 많았어요. 그래도 십 년 동안 알뜰하게 살아서 다 갚아 냈지요.

uri hasukjip do cheoeumen bit i manasseoyo geuraedo sip nyeon dongan altteul hage saraseo da gapa naetjiyo · This boarding house had plenty of debt at first too. But I lived frugally for ten years and paid it all off.

anna 아주머니, 그럼 그때 이 집을 매입하신 거예요?

ajumeoni geureom geuttae i jip eul maeip hasin geo yeyo · So, Mrs Choi, is that when you bought this house?

choi 그럼요. 그때는 집값이 지금처럼 비싸지 않았어요. 십 년 노력의 결실이지요. 그리고 집 매매든 임대든 계약서를 꼼꼼히 읽기 나름이에요.

geureomyo geuttae neun jipgap i jigeum cheoreom bissaji anasseoyo sip nyeon noryeok ui gyeolsil ijiyo geurigo jip maemae deun imdae deun gyeyakseo reul kkomkkomhi ilgi nareum ieyo · That's right. Houses weren't as expensive then as they are now. It was the fruit of ten years' effort. And whether you buy or rent, it all comes down to reading the contract carefully.

anna 민준 씨, 주식 투자는 생각해 봤어요? 요즘 주가가 오른다던데요.

minjun ssi jusik tuja neun saenggak hae bwasseoyo yojeum juga ga oreundadeondeyo · Minjun, have you thought about investing in shares? I hear share prices are going up.

minjun 돈이 많으면 몰라도 저는 주식은 안 할래요. 하루 종일 증권 앱만 보다가 일을 못 할 것 같아요. 주식으로 이득을 보는 사람은 많지 않대요.

don i maneumyeon molla do jeo neun jusik eun an hallaeyo haru jongil jeunggwon aep man bodaga il eul mot hal geot gatayo jusik euro ideuk eul boneun saram eun manchi antaeyo · Unless I had lots of money, no, I won't do shares. I'd spend all day staring at the trading app and never get any work done. Apparently not many people come out ahead on shares.

choi 잘 생각했어요. 금전 문제는 서두르다가는 큰일 나요. 조금씩 적립하는 게 제일이에요.

jal saenggak haesseoyo geumjeon munje neun seodureudaganeun keunil nayo jogeumssik jeongnip haneun ge jeil ieyo · Wise. With money, if you rush, you get into real trouble. Saving up little by little is best.

good to know · Renting in Korea: 월세 is monthly rent with a smaller deposit (보증금); 전세 is a big lump-sum deposit and no monthly rent, all paid back when you leave. A shop or office is rented (임대) the same way. Idiom: 돌다리도 두들겨 보고 건너라 (tap even a stone bridge before you cross it): be careful, even when something looks safe. Mrs Choi's motto for contracts.

Unless you skip tomorrow, you'll soon talk money like a local. Next: factories, farms, fishing and where things are made.
Do this day interactively, with audio and games, free at **wishyou.today/learning**

day 31 making things

Talk about how things are made, processed and shipped: industries, origins, stock and fuel, and give formal instructions with -기에 앞서 (review).

"Made in Korea", "country of origin", "out of stock": labels, factory tours and the industry pages of the news all use today's words.

words

word	romanisation	meaning	example
제조	jejo	manufacture, making	이 공장에서는 과자를 제조해요. This factory makes snacks.
제조업	jejoeop	manufacturing (industry)	한국은 제조업이 발달했다. Korea has a well-developed manufacturing industry.
가공	gagong	processing	우유를 가공해서 치즈를 만들어요. Milk is processed to make cheese.
생산량	saengsannyang	output, production	올해는 쌀{ssal} 생산량이 늘었다. Rice production rose this year.
물량	mullyang	quantity, volume (of goods)	주문 물량이 많아서 바빠요. We're busy because there are so many orders.
재고	jaego	stock, inventory	그 신발은 재고가 없어요. Those shoes are out of stock.
품목	pummok	item (on a list)	수출 품목 중 자동차가 1위이다. Cars are the top export item.
물품	mulpum	goods, articles	잃어버린 물품은 안내 센터에 있어요. Lost items are at the information centre.
원산지	wonsanji	country of origin	소고기 원산지가 어디예요? Where is the beef from?
-산	-san	-산: produced in (국내산)	이 쌀은 국내산{san-2}이에요. This rice is grown in Korea.
-제	-je	-제: made in (한국제)	이 시계는 외국제{je-5}예요. This watch is foreign-made.
특산물	teuksanmul	local speciality (produce)	귤은 제주도의 특산물이에요. Tangerines are Jeju's local speciality.
우량	uryang	high-quality, blue-chip	그 회사는 우량 기업으로 유명해요. That company is known as a blue-chip firm.
고-	go-	고-: high (고품질)	이 회사는 고품질{go} 제품으로 유명해요. This company is famous for high-quality products.
산업화	saneophwa	industrialisation	산업화로 도시 인구가 늘었다. Industrialisation made the city population grow.
건설업	geonseoreop	construction (industry)	아버지는 건설업에서 일하세요. My father works in construction.

서비스업	seobiseueop	service industry	서비스업에서는 친절이 중요하다. Kindness matters in service industries.
운수업	unsueop	transport (industry)	기름값이 오르면 운수업이 힘들어진다. When fuel prices rise, the transport industry struggles.
운송	unsong	transport, shipping	이 짐은 배{bae-3}로 운송합니다. This cargo is shipped by sea.
어업	eoeop	fishing (industry)	이 마을 사람들은 어업으로 생활한다. People in this village make their living from fishing.
-업	-eop	-업: industry, business (관광업)	제주도는 관광업{eop}이 발달했어요. Jeju has a well-developed tourism industry.
선박	seonbak	vessel, ship	큰 선박들이 바다 위를 지나갔다. Big ships sailed past on the sea.
석탄	seoktan	coal	옛날에는 석탄으로 난방을 했다. In the old days, people heated their homes with coal.
원유	wonyu	crude oil	원유 가격이 크게 올랐다. The price of crude oil rose sharply.
휘발유	hwiballyu	petrol, gasoline	휘발유 가격이 또 올랐어요. Petrol has gone up again.

pattern before (formal): -기에 앞서 (review)

verb stem | -기에 앞서(서) | what comes first

A review from unit 3: -기에 앞서 means “before”, like -기 전에, but formal: guides, notices, speeches and instructions. 견학하기에 앞서 교육을 받겠습니다 (before the tour, we’ll have a short briefing). With a noun: 출발에 앞서 (before departure).

공장을 견학하기에 앞서 간단한 교육을 받겠습니다. **gongjang eul gyeonhak hagi e apseo gandanhan gyoyuk eul batgetseumnida** Before we tour the factory, we’ll have a short briefing.

신제품을 출시하기에 앞서 품질을 꼼꼼히 확인한다. **sinjepum eul chulsi hagi e apseo pumjil eul kkomkkomhi hwagin handa** Before launching a new product, the quality is checked thoroughly.

계약하기에 앞서 재고 물량부터 확인합시다. **gyeyak hagi e apseo jaego mullyang buteo hwagin hapsida** Before we sign, let’s check the stock levels first.

dialogue factory open day

subin 와, 공장이 생각보다 크다. 안나야, 저기 봐. 배추는 다 국내산만 쓴대. 공장 안 환기도 잘되네.

wa gongjang i saenggak boda keuda anna ya jeogi bwa baechu neun da gungnaesan man sseundae gongjang an hwangi do jal doene · Wow, the factory's bigger than I thought. Anna, look over there. They say they only use Korean-grown cabbage. And the factory is well ventilated.

anna 원산지를 이렇게 크게 써 놓으니까 믿음이 가네. 민준 씨, 여기서 반찬 재료를 사려고요?

wonsanji reul ireoke keuge sseo noeunikka mideum i gane minjun ssi yeogiseo banchan jaeryo reul saryeogo yo · Writing the origin up big like that makes you trust it. Minjun, are you thinking of buying your side-dish ingredients here?

minjun 네. 가게를 열기에 앞서 믿을 만한 제조 업체를 찾아야 하거든요. 여기는 김치를 직접 가공해서 식당까지 운송해 줘요.

ne gage reul yeolgi e apseo mideul manhan jejo eopche reul chajaya hageodeunyo yeogi neun gimchi reul jikjeop gagong haeseo sikdang kkaji unsong hae jwoyo · Yes. Before I open the shop, I need to find a manufacturer I can trust. They make the kimchi here themselves and deliver it right to the restaurants.

subin 우리 제주도 이모도 어업을 하시는데, 요즘 선박 기름값이 올라서 힘드시대요.

uri jejudo imo do eoeop eul hasineunde yojeum seonbak gireum gap i ollaseo himdeusidaeyo · My aunt on Jeju fishes for a living, and she says it's tough at the moment because fuel for the boats has gone up.

minjun 맞아요. 그래서 요즘 운수업, 건설업, 관광업이 다 어려워요. 기름값이 오르면 운송비도 오르기 마련이니까요. 수입 재료는 외화로 사니까 환율이 오르면 손실도 커요.

majayo geuraeseo yojeum unsueop geonseoreop gwangwangeop i da eoryeowoyo gireum gap i oreumyeon unsong bi do oreugi maryeon inikkayo suip jaeryo neun oehwa ro sanikka hwanyul i oreumyeon sonsil do keoyo · Right. That's why transport, construction and tourism are all struggling. When fuel goes up, shipping costs are bound to rise. And imported ingredients are paid for in foreign currency, so when the exchange rate rises, the losses are big too.

anna 재고는 어떻게 관리해요? 물량이 많으면 남잖아요.

jaego neun eotteoke gwalli haeyo mullyang i maneumyeon namjanayo · How do they manage their stock? If they make too much, it's left over.

minjun 품목마다 주문이 들어온 만큼만 만든대요. 그래야 재고가 안 쌓이죠. 작은 가게에도 실용 가치가 큰 방법이에요.

pummok mada jumun i deureoon mankeum man mandeundaeyo geuraeya jaego ga an ssaijyo jageun gage e do siryong gachi ga keun bangbeop ieyo · Apparently they make each item only in the amount that's been ordered. That way stock doesn't pile up. It's a method of real practical use for a small shop too.

subin 민준 씨, 제주도 특산물도 한번 써 보세요. 우리 동네 귤은 고품질이라서 서울에서도 인기예요. 요즘은 다른 지역 귤도 앞질렀어요.

minjun ssi jejudo teuksanmul do hanbeon sseo boseyo uri dongne gyul eun gopumjil iraseo seoul eseo do ingi yeyo yojeum eun dareun jiyeok gyul do apjilleosseoyo · Minjun, you should try some Jeju specialities too. The tangerines from my area are top quality, and they're popular in Seoul as well. These days they've even overtaken tangerines from other regions.

anna 좋은 생각이다! 비싸도 좋은 재료를 쓰면 손님이 먼저 알아보는 법이야.

joeun saenggak ida bissa do joeun jaeryo reul sseumyeon sonnim i meonjeo araboneun beop iya · Great idea! Good ingredients may cost more, but customers always notice.

minjun 그렇죠. 그럼 오늘 견학 끝나고 담당자한테 우량 업체 목록부터 받아 갈게요. 주문을 한 곳으로 통합하면 운송비도 줄 거예요.

geureochyo geureom oneul gyeonhak kkeunnago damdangja hante uryang eopche mongnok buteo bada galgeyo jumun eul han got euro tonghap hamyeon unsong bi do jul geo yeyo · Exactly. So after the tour, I'll get a list of their best suppliers from the person in charge. If I combine my orders with one supplier, shipping costs will come down too.

good to know · Origin suffixes: -산 means grown or produced in (국내산 쌀, 제주산 귤, 호주산 소고기: you see it on every food label); -제 means manufactured in (한국제, 외국제), a little old-fashioned now; in labels today you read 원산지: 한국. -업 makes industries: 제조업 (manufacturing), 건설업 (construction), 서비스업 (services), 운수업 (transport), 어업 (fishing), 농업 (farming). 우량 (high-grade) shows up in 우량 품종 (a fine variety) and 우량주 (blue-chip shares).

From crude oil to kimchi, you can follow things from the factory to the shelf. Tomorrow: dawn at the wholesale market, gold, lottery tickets and easy mistakes.
Do this day interactively, with audio and games, free at **wishyou.today/learning**

day 32 deals, wholesale and gold

Say what easily goes wrong with -기(가) 쉽다 and -기 십상이다, and talk about wholesale and retail, rentals, gold, peak seasons and value for money.

A market at dawn is the best Korean lesson there is: prices, origins, regular customers and the mistakes newcomers make. -기 십상이다 is how locals warn you.

words

word	romanisation	meaning	example
개척	gaecheok	pioneering, opening up (new markets)	그 회사는 새로운 시장을 개척했다. That company opened up a new market.
들여오다	deuryeooda	bring in, import	외국에서 커피콩을 들여와요. We bring in coffee beans from abroad.
도매	domae	wholesale	도매로 사면 훨씬 싸요. It's much cheaper if you buy wholesale.
소매	somae	retail	이 가게는 도매와 소매{somae-2}를 다 해요. This shop sells both wholesale and retail.
대여	daeyeo	rental, lending	도서관에서 노트북 대여가 가능해요. You can borrow a laptop at the library.
무상	musang	free (of charge)	학생들에게 교복을 무상으로 줬다. Students were given their uniforms free.
복권	bokgwon	lottery ticket	복권에 당첨되면 뭐 할 거예요? What would you do if you won the lottery?
황금	hwanggeum	gold	주말은 황금 같은 시간이에요. Weekends are golden time.
다이아몬드	daiamondeu	diamond	다이아몬드 반지는 너무 비싸요. Diamond rings are far too expensive.
호화	hohwa	luxury	호화 유람선 여행은 꿈같아요. A trip on a luxury cruise ship is like a dream.
실속	silsok	real value, substance	겉모습보다 실속이 중요해요. Substance matters more than looks.
소모	somo	consumption, using up	이 차{cha-2}는 기름 소모가 적어요. This car uses little fuel.
소비량	sobiryang	(amount of) consumption	여름에는 전기 소비량이 늘어요. Electricity consumption goes up in summer.
애용	aeyong	regular use, being a fan of	저는 이 가게를 애용해요. I'm a regular customer at this shop.

취급	chwigeup	handling, dealing in	이 상자는 취급 주의가 필요해요. This box needs careful handling.
팔아먹다	parameokda	sell off (badly), cheat by selling	가짜 물건을 진짜라고 팔아먹었다. They sold fakes off as the real thing.
-액	-aek	-액: amount (of money) (수출액)	올해 수출액{aek}이 늘었다. Exports rose in value this year.
-어치	-eochi	-어치: worth (만 원어치)	사과를 만 원어치 샀어요. I bought ten thousand won's worth of apples.
항공사	hanggongsa	airline	항공사에서 비행기 표를 취소했어요. The airline cancelled our tickets.
주류	juryu	alcoholic drinks	이 가게는 주류를 팔지 않아요. This shop doesn't sell alcohol.
잡화	japhwa	general goods, sundries	잡화 매장은 1층에 있어요. The general-goods section is on the ground floor.
성수기	seongsugi	peak season	성수기에는 호텔 예약이 어려워요. It's hard to book a hotel in the peak season.
완공	wangong	completion (of a building)	새 다리{dari-2}가 내년에 완공된다. The new bridge will be completed next year.

pattern easily ..., likely to: -기(가) 쉽다 / -기 십상이다

verb stem | -기(가) 쉽다 / -기 십상이다 | (usually something bad)

-기(가) 쉽다 says something easily happens: 서두르면 실수하기 쉽다 (if you hurry, it's easy to make mistakes). -기 십상이다 is stronger and a little more colloquial: it's almost certain, ten to one. Both usually predict something bad, so they make good warnings. The opposite is -기(가) 어렵다.

서두르면 실수하기 쉬워요. **seodureumyeon silsu hagi swiwoyo** If you rush, you easily make mistakes.

처음 가는 시장에서는 비싸게 사기 십상이다. **cheoeum ganeun sijang eseo neun bissage sagi sipsang ida** At a market you don't know, you're likely to pay too much.

호화 결혼식만 쫓다가는 빚이 생기기 십상이다. **hohwa gyeolhonsik man jjotdaganeun bit i saenggigi sipsang ida** If you only chase a luxury wedding, you'll very likely end up in debt.

dialogue four in the morning

choi 자, 다 왔어요. 여기가 도매 시장이에요. 새벽에 와야 좋은 물건을 살 수 있어요. 좋은 물건은 선착순이에요.

ja da wasseoyo yeogi ga domae sijang ieyo saebyeok e waya joeun mulgeon eul sal su isseoyo joeun mulgeon eun seonchaksun ieyo · Right, here we are. This is the wholesale market. You have to come at dawn to get the good stuff. The best goods go first come, first served.

anna 와, 사람이 정말 많네요. 털옷을 입고 오길 잘했어요. 구경하기만 해도 재미있어요. 여기서는 소매로도 팔아요?

wa saram i jeongmal manneyo teorot eul ipgo ogil jalhaesseoyo gugyeong hagiman haedo jaemiisseoyo yeogiseo neun somae ro do parayo · Wow, there are so many people. I'm glad I wore my woolly clothes. Just looking around is fun. Do they sell retail here too?

choi 가게마다 달라요. 그리고 처음 온 사람은 제값보다 비싸게 사기 쉬우니까 내 옆에 꼭 붙어 있어요.

gage mada dallayo geurigo cheoeum on saram eun jegap boda bissage sagi swiunikka nae yeop e kkok buteo isseoyo · It depends on the stall. And first-timers easily pay more than the fair price, so stick close to me.

minjun 아주머니, 이 고추는 어디에서 들여온 거예요? 표시가 없네요. 이 기호는 무슨 뜻이에요?

ajumeoni i gochu neun eodi eseo deuryeoon geo yeyo pyosi ga eomneyo i giho neun museun tteut ieyo · Mrs Choi, where are these chillies from? There's no label. And what does this symbol mean?

choi 그러니까 조심해야지요. 수입품을 국산이라고 팔아먹는 사람도 가끔 있어요. 아무리 바쁠지라도 원산지는 꼭 물어봐요.

geureonikka josim haeyajiyo suippum eul guksan irago parameongneun saram do gakkeum isseoyo amuri bappeuljirado wonsanji neun kkok mureobwayo · That's exactly why you have to be careful. Now and then someone sells imported produce as Korean. However busy you are, always ask where it's from.

minjun 무섭네요. 아주머니가 같이 오시면 몰라도 혼자 오면 값만 보고 사기 십상이겠어요.

museomneyo ajumeoni ga gachi osimyeon molla do honja omyeon gap man bogo sagi sipsang igesseoyo · Scary. Unless you came with me, I'd probably just buy on price.

anna 아주머니, 저 가게는 단골 가게에 배달 차를 무상으로 대여해 준대요! 무거운 물품도 배달해 주고요.

ajumeoni jeo gage neun dangol gage e baedal cha reul musang euro daeyeo hae jundaeyo mugeoun mulpum do baedal hae jugo yo · Mrs Choi, that stall lends delivery vans to its regular shops for free! And it delivers heavy goods, too.

choi 이 시장을 애용하면 민준 씨도 금방 단골이 될 거예요. 만 원어치만 사도 푸짐하게 주는 집도 있고요.

i sijang eul aeyong hamyeon minjun ssi do geumbang dangol i doel geo yeyo man won eochi man sado pujimhage juneun jip do itgo yo · If you use this market regularly, you'll soon be a regular too, Minjun. Some stalls give you a generous amount even when you only buy ten thousand won's worth.

minjun 실속 있게 사려면 저도 아주머니처럼 단골집을 개척해야겠네요. 언젠가 아주머니를 따라잡으면 좋겠어요.

silsok itge saryeomyeon jeo do ajumeoni cheoreom dangol jip eul gaecheok haeyagenneyo eonjenga ajumeoni reul ttarajabeumyeon jokesseoyo · If I want good value, I'll have to find my own regular stalls, like you. I hope I catch up with you one day.

choi 그럼요. 장사는 결국 사람이 하는 거예요. 자, 이제 배추 보러 가요.

geureomyo jangsa neun gyeolguk saram i haneun geo yeyo ja ije baechu boreo gayo · Of course. In the end, trade is about people. Right, let's go and look at the cabbages.

good to know · -어치 means "worth (of money)": 만 원어치 (ten thousand won's worth), 오천 원어치 주세요. -액 means an amount of money: 수출액 (export value), 판매액 (sales), 총액 (the total). Idiom: 눈 뜨고 코 베어 간다 (they cut your nose off while your eyes are open): a place where you get cheated in plain sight, said of big cities and busy markets.

You won’t be easily fooled at the market now. Next: the unit mission, where Minjun puts his whole business plan together.
Do this day interactively, with audio and games, free at **wishyou.today/learning**

wishyou.today learning

day 33 mission: minjun's business plan

Korean TOPIK 5 in 120 days
unit 5 · money & markets

Follow a business plan from start to finish in Korean: read the plan, talk through the budget, view a shop to rent, choose suppliers at the market and test the product on friends.

Unit 5 in one story: money, shopping, start-ups, markets, property, industry and trade, with every grammar point of the unit, the Korean of anyone who has ever planned something of their own.

chapter 1 minjun reads his business plan aloud

minjun 사업 계획. 사업 이름: 민준이네 도시락. 나는 회사에 다니면서 이 년 동안 적금으로 목돈을 모았고, 비상금도 따로 마련했다. 처음에는 작은 사업체로 창업하여 혼자 일하는 자영업자로 시작하고, 삼 년 안에 주식회사로 키우는 것이 목표이다.

saeop gyehoek saeop ireum minjun ine dosirak na neun hoesa e danimyeonseo i nyeon dongan jeokgeum euro mokdon eul moatgo bisanggeum do ttaro maryeon haetda cheoeum e neun jageun saeopche ro changeop hayeo honja il haneun jayeongeopja ro sijak hago sam nyeon an e jusikhoesa ro kiuneun geot i mokpyo ida · Business plan. Name: Minjun's Lunchboxes. While working at my company, I have saved a lump sum over two years through an instalment savings plan, and I have set aside emergency money too. I will start up as a small, self-employed, one-person business; the goal is to grow it into a company within three years.

minjun 시장 분석. 최근 경기 침체와 취업난으로 실업률이 높아지고 물가 지수도 올라서 많은 사람이 재정적으로 어려워졌다. 외식비를 줄이려는 직장인이 많아지면서 비싼 식당의 매출은 하락했지만 도시락 판매량은 오히려 오름세이다. 특히 혼자 사는 사람들의 도시락 소비량이 크게 늘었다. 작년 하반기에는 도시락 시장의 매출이 급상승했고, 대기업 편의점들이 경쟁적으로 신제품을 출시하면서 이 추세는 더 가속화될 것이다.

sijang bunseok choegeun gyeonggi chimche wa chwieomnan euro sireomnyul i nopajigo mulga jisu do ollaseo maneun saram i jaejeongjeok euro eoryeowojeotda oesikbi reul juriryeoneun jikjangin i manajimyeonseo bissan sikdang ui maechul eun harak haetjiman dosirak panmaeryang eun ohiryeo oreumse ida teuki honja saneun saramdeul ui dosirak sobiryang i keuge neureotda jangnyeon habangi e neun dosirak sijang ui maechul i geupsangseung haetgo daegieop pyeonuijeom deul i gyeongjaengjeok euro sinjepum eul chulsi hamyeonseo i chuse neun deo gasokhwa doel geot ida · Market analysis. With the recent economic slump and the tough job market, unemployment has risen, the price index has gone up, and many people are struggling financially. As more office workers try to cut what they spend on eating out, sales at expensive restaurants have fallen, but lunchbox sales are actually rising. Lunchbox consumption by people who live alone has grown especially fast. In the second half of last year, lunchbox sales shot up, and as the big convenience-store chains compete to launch new products, the trend will speed up.

minjun 차별화 전략. 신규 업체가 이런 시장에 진입하기는 쉽지 않다. 그러나 대기업을 앞지를 필요는 없다. 맛으로 조금씩 따라잡으면 된다. 할머니의 집밥 맛으로 차별화하고, 국내산 재료와 제주도 특산물을 쓰며, 모든 품목의 원산지를 공개한다. 주변 직장인 손님을 끌어들이기 위해 상업적인 광고보다 손님의 이야기를 통해 알려지는 마케팅에 힘쓴다.

chabyeolhwa jeollyak singyu eopche ga ireon sijang e jinip hagi neun swipji anta geureona daegieop eul apjireul piryo neun eopda mat euro jogeumssik ttarajabeumyeon doenda halmeoni ui jip bap mat euro chabyeolhwa hago gungnaesan jaeryo wa jejudo teuksanmul eul sseumyeo modeun pummok ui wonsanji reul gonggae handa jubyeon jikjangin sonnim eul kkeureodeurigi wihae sangeopjeok in gwanggo boda sonnim ui iyagi reul tonghae allyeojineun maketing e himsseunda · Strategy. It is not easy for a new firm to enter a market like this. But there is no need to overtake the big companies: I can catch up little by little with the taste. I will stand out with the taste of my grandmother's home cooking, use Korean-grown ingredients and Jeju specialities, and make the origin of every item public. To draw in office workers nearby, I will focus on word-of-mouth marketing rather than commercial advertising.

minjun 운영 계획. 재료는 도매 시장에서 직접 들여와 매일 필요한 물량만 가공한다. 이렇게 하면 재고가 쌓이지 않고 손실도 줄일 수 있다. 도시락 가게는 제조업이면서 서비스업이다. 배달은 근처 기업체 사무실을 중심으로 하며, 원유 가격이 오르면 휘발유값과 운송 비용도 오르기 때문에 오토바이는 사지 않고 대여한다.

unyeong gyehoek jaeryo neun domae sijang eseo jikjeop deuryeowa maeil piryo han mullyang man gagong handa ireoke hamyeon jaego ga ssaiji anko sonsil do juril su itda dosirak gage neun jejoeop imyeonseo seobiseueop ida baedal eun geuncheo gieopche samusil eul jungsim euro hamyeo wonyu gagyeok i oreumyeon hwiballyu gap gwa unsong biyong do oreugi ttaemun e otobai neun saji anko daeyeo handa · Operations. I will buy ingredients directly at the wholesale market and prepare only the quantity needed each day. That way stock does not pile up and losses are kept down. A lunchbox shop is both manufacturing and a service business. Deliveries will focus on the company offices nearby, and since petrol and transport costs rise whenever crude oil goes up, I will rent a motorbike rather than buy one.

minjun 자금 계획. 가게는 매입하지 않고 임대로 시작한다. 보증금과 첫 육 개월의 임대료는 내가 모은 자금으로 낸다. 지금은 금리가 높기 때문에 대출은 최소로 하고, 부채를 만들지 않는다.

jageum gyehoek gage neun maeip haji anko imdae ro sijak handa bojeunggeum gwa cheot yuk gaewol ui imdae ryo neun naega moeun jageum euro naenda jigeum eun geumni ga nopgi ttaemun e daechul eun choeso ro hago buchae reul mandeulji anneunda · Finance. I will rent the shop rather than buy it. The deposit and the first six months' rent will come from the money I have saved. Interest rates are high now, so I will borrow as little as possible and take on no debt.

minjun 목표. 첫해의 목표는 큰 이득이 아니라 안정적인 수익이다. 수익금의 일부는 지역 아동 센터에 기부한다. 삼 년 후에는 두 번째 지점을 내고, 지역 경제 활성화에도 도움이 되도록 노력한다. 성공은 결국 하기 나름이다.

mokpyo cheot hae ui mokpyo neun keun ideuk i anira anjeongjeok in suik ida suikgeum ui ilbu neun jiyeok adong senteo e gibu handa sam nyeon hu e neun du beonjjae jijeom eul naego jiyeok gyeongje hwalseonghwa e do doum i doedorok noryeok handa seonggong eun gyeolguk hagi nareum ida · Goals. The goal for the first year is not a big profit but a stable income. Part of the proceeds will go to the local children's centre. In three years I will open a second branch and work to help revitalise the local economy too. In the end, success depends on how you do it.

chapter 2 seoyeon checks the numbers

seoyeon 계획 잘 봤어. 그런데 처음 일 년은 수익이 별로 없기 마련이야. 그동안 생활비는 어떻게 할 거야?

gyehoek jal bwasseo geureonde cheoeum il nyeon eun suik i byeollo eopgi maryeon iya geudongan saenghwalbi neun eotteoke hal geo ya · I've read your plan. But you're bound to make very little in the first year. How will you cover your living costs until then?

minjun 그래서 요즘 적금에 돈을 넣기만 하고 거의 안 써. 인출기에서 현금을 출금하지도 않고, 지난 3개월 동안 지출 내역도 다 정리했어.

geuraeseo yojeum jeokgeum e don eul neoki man hago geoui an sseo inchulgi eseo hyeongeum eul chulgeum haji do anko jinan gaewol dongan jichul naeyeok do da jeongni haesseo · That's why I'm just putting money into savings and hardly spending anything. I don't even take cash out of the machine, and I've gone through all my spending for the last three months.

seoyeon 잘했네. 고지서 요금은 제때 납부하고 있지? 늦게 내다가는 신용에 문제가 생겨.

jalhaenne gojiseo yogeum eun jettae napbu hago itji neutge naedaganeun sinyong e munje ga saenggyeo · Good. You're paying your bills on time, aren't you? If you keep paying late, it'll hurt your credit.

minjun 응. 씀씀이도 많이 줄였어. 사치할 돈도 없고, 시간 허비할 틈도 없어.

eung sseumsseumi do mani juryeosseo sachi hal don do eopgo sigan heobi hal teum do eopseo · Yeah. I've cut my spending a lot, too. I've got no money for luxuries and no time to waste.

seoyeon 이렇게 알뜰하게 살면 통장 잔고가 금방 늘겠다. 근데 보험은? 가게에 사고가 나면 보험이 있어야 보상금을 받을 수 있어.

ireoke altteul hage salmyeon tongjang jango ga geumbang neulgetda geunde boheom eun gage e sago ga namyeon boheom i isseoya bosanggeum eul badeul su isseo · If you live this frugally, your balance will grow fast. But what about insurance? If something happens at the shop, you only get compensation with insurance.

minjun 아, 그건 생각 못 했다. 보험료가 거액이면 몰라도 꼭 가입해야겠네.

a geugeon saenggak mot haetda boheomnyo ga geoaek imyeon molla do kkok gaip haeyagenne · Oh, I hadn't thought of that. Unless the premiums are huge, I'd better take some out.

seoyeon 요즘 주가가 떨어져서 투자자들도 다 힘들대. 너는 주식 대신 네 가게에 투자하는 거구나. 돈이 모자라면 나한테 말해. 조금은 빌려줄 수 있어.

yojeum juga ga tteoreojeoseo tujaja deul do da himdeuldae neo neun jusik daesin ne gage e tuja haneun geo guna don i mojaramyeon na hante mal hae jogeum eun billyeojul su isseo · Share prices are falling, so investors are all having a hard time, apparently. You're investing in your own shop instead of shares. If you're short of money, tell me. I can lend you a little.

minjun 고마운데 누나 돈은 안 빌릴래. 가족 사이에 금전 문제가 생기면 사이가 나빠지기 십상이래.

gomaunde nuna don eun an billil rae gajok sai e geumjeon munje ga saenggimyeon sai ga nappajigi sipsangirae · Thanks, but I won't borrow from you. They say money problems between family easily spoil relationships.

seoyeon 하하, 알았어. 그럼 빌려주는 게 아니라 선물이야. 월급 받으면 응원하는 마음으로 십만 원 송금할게. 갚을 생각은 하지 마!

haha arasseo geureom billyeojuneun ge anira seonmul iya wolgeup badeumyeon eungwon haneun maeum euro simman won songgeum halge gapeul saenggak eun haji ma · Ha, fine. Then it's not a loan, it's a present. When I get paid, I'll send you a hundred thousand won to cheer you on. Don't even think about paying it back!

chapter 3 is this the one?

anna 여기가 중개인이 추천한 곳이에요? 입지가 정말 좋네요. 길 건너가 다 사무실이에요.
yeogi ga junggaein i chucheon han got ieyo ipji ga jeongmal jonneyo gil geonneo ga da samusil ieyo · Is this the place the agent recommended? The location's great. Across the road it's all offices.

minjun 네. 원래 건물 소유자가 1층에서 식당을 했는데, 불경기 때문에 문을 닫았대요.
ne wollae geonmul soyuja ga cheung eseo sikdang eul haenneunde bulgyeonggi ttaemun e mun eul dadatdaeyo · Yes. The owner of the building used to run a restaurant on the ground floor, but apparently he closed it because of the downturn.

anna 주방 기구가 그대로 있네요. 다 놓아 둔 채로 나갔나 봐요.
jubang gigu ga geudaero inneyo da noa dun chae ro naganna bwayo · The kitchen equipment's still here. It looks as if he left it all just as it was.

minjun 그래서 시설비가 덜 들어요. 대신 보증금이 2천만 원이에요.
geuraeseo siseol bi ga deol deureoyo daesin bojeunggeum i cheonman won ieyo · So the fitting-out costs less. But the deposit is twenty million won.

anna 이 동네 집값이랑 땅값이 많이 올라서 그런가 봐요.
i dongne jipgap irang ttang gap i mani ollaseo geureonga bwayo · I suppose it's because house and land prices round here have gone up a lot.

minjun 소유자분이 이 토지를 매입한 지 이십 년이 넘었대요. 재력이 있으셔서 매매는 안 하고 임대만 하신대요.
soyuja bun i i toji reul maeip han ji isip nyeon i neomeotdaeyo jaeryeok i isseusyeoseo maemae neun an hago imdae man hasindaeyo · The owner bought this land over twenty years ago. He's wealthy, so he doesn't sell; he only rents it out.

anna 오히려 잘됐네요. 부유한 사람이면 몰라도 처음부터 가게를 사는 건 무리예요.
ohiryeo jaldwaenneyo buyuhan saram imyeon molla do cheoeum buteo gage reul saneun geon muri yeyo · That's actually good. Unless you're rich, buying a shop right at the start is too much.

minjun 맞아요. 다만 중개 수수료랑 보증금을 내고 나면 통장이 거의 비어요.
majayo daman junggae susuryo rang bojeunggeum eul naego namyeon tongjang i geoui bieoyo · True. The only thing is, once I've paid the agent's fee and the deposit, my account will be almost empty.

anna 그래도 이런 자리는 금방 나가기 마련이에요. 결정은 빨리 하는 게 좋겠어요.
geuraedo ireon jari neun geumbang nagagi maryeon ieyo gyeoljeong eun ppalli haneun ge jokesseoyo · Still, places like this always go quickly. You'd better decide fast.

minjun 그럼 내일 누나랑 다시 와서 계약서를 꼼꼼히 볼게요.
geureom naeil nuna rang dasi waseo gyeyakseo reul kkomkkomhi bolgeyo · Then I'll come back with my sister tomorrow and go through the contract carefully.

chapter 4 jeju tangerines and honest prices

choi 민준 씨, 오늘은 혼자 골라 봐요. 나는 옆에서 보기만 할게요.

minjun ssi oneul eun honja golla bwayo na neun yeop eseo bogi man halgeyo · Minjun, today you choose on your own. I'll just watch.

subin 민준 씨, 우리 부모님께 여쭤봤는데 제주산 귤이랑 고등어를 직접 보내 주실 수 있대요.

minjun ssi uri bumonim kke yeojjwo bwanneunde jejusan gyul irang godeungeo reul jikjeop bonae jusil su itdaeyo · Minjun, I asked my parents, and they say they can send you Jeju tangerines and mackerel direct.

minjun 정말요? 제주도 특산물을 쓰면 다른 가게와 확실히 차별화되겠네요. 운송은 어떻게 해요?

jeongmaryo jejudo teuksanmul eul sseumyeon dareun gage wa hwaksilhi chabyeolhwa doegenneyo unsong eun eotteoke haeyo · Really? Using Jeju specialities would really set me apart from the other shops. How does the transport work?

subin 배로 들여오니까 시간이 좀 걸려요. 물량이 많으면 운송비가 싸지고요.

bae ro deuryeoonikka sigan i jom geollyeoyo mullyang i maneumyeon unsong bi ga ssajigoyo · It comes by ship, so it takes a while. And the more you order, the cheaper the shipping.

choi 처음부터 물량을 많이 들여오다가는 재고가 남기 십상이에요. 조금씩 사요.

cheoeum buteo mullyang eul mani deuryeoodaganeun jaego ga namgi sipsang ieyo jogeumssik sayo · If you bring in a lot from the start, you'll most likely have stock left over. Buy a little at a time.

minjun 네. 품목도 처음엔 다섯 가지만 할 거예요. 나머지 물품은 여기서 도매로 사고, 적게 필요한 건 소매로 만 원어치씩 살게요.

ne pummok do cheoeumen daseot gaji man hal geo yeyo nameoji mulpum eun yeogiseo domae ro sago jeokge piryo han geon somae ro man won eochi ssik salgeyo · Yes. I'll start with just five items, too. The rest I'll buy wholesale here, and anything I need only a little of I'll buy retail, ten thousand won's worth at a time.

choi 이 시장 사람들은 우량 업체가 어디인지 다 알아요. 단골집을 개척하면 배달 차도 무상으로 빌려주고요. 다만 명절 같은 성수기에는 값이 오르니까 미리 사 둬요.

i sijang saramdeul eun uryang eopche ga eodi inji da arayo dangol jip eul gaecheok hamyeon baedal cha do musang euro billyeojugoyo daman myeongjeol gateun seongsugi e neun gap i oreunikka miri sa dwoyo · People in this market know where all the best suppliers are. Once you've found your regular stalls, they'll even lend you a delivery van for free. But prices go up in peak seasons like the holidays, so buy ahead.

subin 와, 실속 있다! 그럼 반찬은 공장에서 제조한 걸 써요?

wa silsok itda geureom banchan eun gongjang eseo jejo han geol sseoyo · Wow, that's good value! So will you use side dishes made in a factory?

minjun 김치만 지난번 그 공장 제품을 애용하려고요. 나머지 반찬은 제가 직접 만들어요. 고품질이 제일 중요하니까요.

gimchi man jinanbeon geu gongjang jepum eul aeyong haryeogo yo nameoji banchan eun jega jikjeop mandeureoyo gopumjil i jeil jungyo hanikkayo · Only the kimchi: I'll stick with that factory we visited. I'll make the other side dishes myself. Top quality matters most.

choi 잘 생각했어요. 원산지를 속이는 가게는 손님이 먼저 알아요. 정성껏 만들면 손님은 따라오게 마련이에요.

jal saenggak haesseoyo wonsanji reul sogineun gage neun sonnim i meonjeo arayo jeongseongkkeot mandeulmyeon sonnim eun ttaraoge maryeon ieyo · Good thinking. Customers are the first to notice a shop that lies about origins. If you cook with care, customers are bound to follow.

chapter 5 honest opinions, please

minjun 자, 오늘은 맛 평가하는 날이에요. 먹어 보고 솔직하게 말해 주세요. 만족도 조사 종이도 있어요.

ja oneul eun mat pyeongga haneun nal ieyo meogeo bogo soljikage mal hae juseyo manjokdo josa jongi do isseoyo · Right, today is tasting day. Try them and be honest. There's a satisfaction survey sheet too.

tom 와, 맛있어요! 복권에 당첨된 기분이에요. 반찬이 명품이네요. 고가품 같은 맛인데 판매가는 얼마예요?

wa masisseoyo bokgwon e dangcheom doen gibun ieyo banchan i myeongpum ineyo gogapum gateun mat inde panmae ga neun eolma yeyo · Wow, delicious! I feel like I've won the lottery. These side dishes are luxury class. It tastes like something expensive. What's the price?

minjun 칠천 원이에요. 저가 도시락보다는 비싸지만 제값은 한다고 생각해요. 호화 도시락보다 실속 있는 도시락이 목표예요.

chil cheon won ieyo jeoga dosirak boda neun bissajiman jegap eun handago saenggak haeyo hohwa dosirak boda silsok inneun dosirak i mokpyo yeyo · Seven thousand won. More than the cheap lunchboxes, but I think it's worth the price. I'm aiming for good value, not luxury lunchboxes.

yuki 구매자 입장에서 말할게요. 요즘 직장인들은 기호가 다양해서 메뉴를 고를 수 있으면 선호도가 높을 거예요.

gumaeja ipjang eseo mal halgeyo yojeum jikjangin deul eun giho ga dayang haeseo menyu reul goreul su isseumyeon seonhodo ga nopeul geo yeyo · I'll speak as a customer. Office workers' tastes vary a lot these days, so being able to choose the menu would make it more popular.

jiho 간호사들은 체력 소모가 커서 든든한 밥이 필요해요. 병원 사람들은 바빠서 미리 주문하는 걸 좋아하고요. 한 달 도시락값을 선불로 내면 우대 가격을 주는 건 어때요?

ganhosa deul eun cheryeok somo ga keoseo deundeunhan bap i piryo haeyo byeongwon saramdeul eun bappaseo miri jumun haneun geol joahagoyo han dal dosirak gap eul seonbul ro naemyeon udae gagyeok eul juneun geon eottaeyo · Nurses burn a lot of energy, so they need a filling meal. And people at the hospital are busy, so they like ordering in advance. How about a special price if you pay for a month up front?

seoyeon 개업하는 날에는 선착순 오십 명에게 사은품을 주고 경품 추첨도 하자. 1등은 한 달 도시락 상품권!

gaeeop haneun nal e neun seonchaksun osip myeong ege saeunpum eul jugo gyeongpum chucheom do haja deung eun han dal dosirak sangpumgwon · On opening day, let's give a free gift to the first fifty customers and have a prize draw. First prize: a month of lunchbox vouchers!

anna 좋아요! 응모한 사람들한테 새 메뉴 이름을 지어 달라고 해요. 손님이 직접 참여하면 브랜드를 기억하기 쉬우니까요.

joayo eungmo han saramdeul hante sae menyu ireum eul jieo dallago haeyo sonnim i jikjeop chamyeo hamyeon beuraendeu reul gieok hagi swiunikkayo · Great! Let's ask everyone who enters to name a new dish. When customers take part, they remember the brand more easily.

tom 파격 할인은 첫 주 한정으로만 하세요. 계속 싸게 팔다가는 남는 게 없을걸요.

pagyeok harin eun cheot ju hanjeong euro man haseyo gyesok ssage paldaganeun namneun ge eopseulgeol yo · Keep the huge discounts to the first week only. If you keep selling cheap, you won't make anything.

seoyeon 그리고 가게 이름은 상표 등록부터 해. 맛이 없으면 전액 환불해 준다고 보증하는 것도 좋고.

geurigo gage ireum eun sangpyo deungnok buteo hae mat i eopseumyeon jeonaek hwanbul hae jundago bojeung haneun geot do joko · And register the shop name as a trademark first. Guaranteeing a full refund if it doesn't taste good would be nice, too.

minjun 다들 의견이 좋길래 열심히 적었어요. 결국 장사는 하기 나름이니까, 한번 해 볼게요!

da deul uigyeon i jokillae yeolsimhi jeogeosseoyo gyeolguk jangsa neun hagi nareum inikka hanbeon hae bolgeyo · Your ideas were so good I wrote them all down. In the end, business is what you make it, so I'm going to give it a go!

Minjun has a plan, a shop, suppliers and a crowd of advisers, and you followed every word. Next unit: the news, and Tom's first weeks in a TV newsroom.
Do this day interactively, with audio and games, free at **wishyou.today/learning**