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# day 23 budgets and auctions

Korean TOPIK 6 in 131 days
unit 4 · money & markets

**Say “quite a lot of” with N깨나, and follow money news: 가계, 감면, 감축, 강세, 경매, 관세, 급등, 급락, 결산, 거금.**

깨나 is the spoken way to say someone has quite a bit of money, trouble or talent: 돈깨나 있다, 고생깨나 했다. The day’s words are the core of every business page: budgets, prices, tariffs, auctions and public funds.

## words

| word | romanisation | meaning | example |
|---|---|---|---|
| 깨나 | kkaena | N깨나: quite a lot of, a fair bit of | 그분은 젊을 때 고생깨나 했다.<br>She had quite a hard time when she was young. |
| 가계 | gagye | household finances | 아이 학원비 때문에 가계가 빠듯하다.<br>Money is tight at home because of the children’s tutoring fees. |
| 감면 | gammyeon | reduction, exemption (of tax, fees) | 장애인은 요금을 감면받을 수 있다.<br>Disabled people can get reduced fees. |
| 감축 | gamchuk | cut, reduction | 공장은 생산을 감축했다.<br>The factory cut production. |
| 감하다 | gamhada | subtract, take off (a price) | 가게 주인이 값에서 만 원을 감해 주었다.<br>The shopkeeper took ten thousand won off the price. |
| 값어치 | gabeochi | worth, value | 이 시계는 값어치가 꽤 나간다.<br>This watch is worth quite a lot. |
| 강세 | gangse | strength, rising trend; stress (in speech) | 오늘 주식 시장은 강세를 보였다{boida-2}.<br>The stock market was strong today. |
| 거금 | geogeum | a large sum, a fortune | 그는 거금을 들여 집을 고쳤다.<br>He spent a fortune doing up the house. |
| 견본 | gyeonbon | sample | 새 제품의 견본을 받았다.<br>I received a sample of the new product. |
| 결산 | gyeolsan | settling accounts, closing the books | 연말에 한 해의 결산을 한다.<br>We close the year’s accounts in December. |
| 경매 | gyeongmae | auction | 오래된 가구가 경매에 나왔다.<br>Some old furniture came up for auction. |
| 경제권 | gyeongjegwon | economic bloc, economic zone | 두 나라는 하나의 경제권으로 묶여 있다.<br>The two countries are tied into one economic bloc. |
| 경제성 | gyeongjeseong | economic sense, cost-effectiveness | 이 계획은 경제성이 떨어진다.<br>This plan doesn’t make economic sense. |
| 고소득 | gosodeuk | high income | 고소득 직업이 꼭 행복한 직업은 아니다.<br>A high-paying job isn’t necessarily a happy one. |
| 고용 | goyong | employment, hiring | 새 공장 덕분에 고용이 늘었다.<br>Employment rose thanks to the new factory. |

| | | | |
|---|---|---|---|
| 관세 | gwanse | customs duty, tariff | 수입 자동차에 관세를 매긴다.<br>Imported cars are subject to duty. |
| 국고 | gukgo | the national treasury | 세금은 국고로 들어간다.<br>Taxes go into the national treasury. |
| 국비 | gukbi | state funds, government expense | 그는 국비 장학생으로 유학을 갔다.<br>He went to study abroad on a government scholarship. |
| 금융업 | geumnyungeop | finance, the financial industry | 그녀는 금융업에 종사한다.<br>She works in finance. |
| 급등 | geupdeung | sudden rise, soaring | 채소 값이 급등했다.<br>Vegetable prices have soared. |
| 급락 | geumnak | sudden fall, plunge | 주가가 급락했다.<br>Share prices plunged. |
| 기금 | gigeum | fund | 졸업생들이 후배들을 위한 기금을 만들었다.<br>The graduates set up a fund for younger students. |
| 다국적 | dagukjeok | multinational | 그는 다국적 기업에서 일한다.<br>He works for a multinational. |

## pattern quite a lot of: n깨나

**noun (돈, 고생, 시간, 힘, 장난 ...)** **깨나** **verb (있다, 하다, 걸리다, 치다 ...)**

깨나 sits right after a noun and means “quite a lot of, a fair amount of”: 돈깨나 있다 (have a fair bit of money), 고생깨나 했다 (went through a lot). It is spoken and a little colourful, often with a hint of irony. It replaces the object or subject particle, so say 돈깨나 있다, not 돈을깨나.

이 일은 시간깨나 걸리겠는데요. **i il eun sigan kkaena geolligenneundeyo** This is going to take quite a while.

하준이는 어릴 때 장난깨나 쳤다. **hajuni neun eoril ttae jangnan kkaena cheotda** Hajun got up to a fair bit of mischief when he was little.

그 선수는 힘깨나 쓰는 사람이라 짐을 혼자 들었다. **geu seonsu neun him kkaena sseuneun saram ira jim eul honja deureotda** He’s a strong man, so he lifted the bags on his own.

## dialogue the month’s accounts

**minjun** 안나 씨, 어서 와요. 지금 이번 달 결산 중이에요.

**anna ssi eoseo wayo jigeum ibeon dal gyeolsan jung ieyo** · Anna, come in. I'm doing this month's accounts.

**anna** 표정이 어둡네요. 무슨 일 있어요? 영문을 모르겠네요.

**pyojeong i eodumneyo museun il isseoyo yeongmun eul moreugenneyo** · You look gloomy. Is something wrong? I can't think why.

**minjun** 재료 값이 느닷없이 급등해서 이익이 거의 없어요. 이러다가는 밥벌이도 힘들겠어요.

**jaeryo gap i neudadeopsi geupdeung haeseo iik i geoui eopseoyo ireodaganeun bapbeori do himdeulgesseoyo** · Ingredient prices suddenly shot up, so there's almost no profit. At this rate I'll struggle to make a living.

**anna** 비용을 감축할 방법은 없어요?

**biyong eul gamchuk hal bangbeop eun eopseoyo** · Is there no way to cut costs?

**minjun** 그래서 중고 배달 트럭을 경매로 사려고요. 새 차는 거금이 필요하거든요.

**geuraeseo junggo baedal teureok eul gyeongmae ro saryeogo yo sae cha neun geogeum i piryo hageodeunyo** · That's why I want to buy a used delivery van at auction. A new one costs a fortune.

**anna** 경매요? 그건 경험깨나 있어야 하지 않아요?

**gyeongmae yo geugeon gyeongheom kkaena isseoya haji anayo** · At auction? Don't you need a fair bit of experience for that?

**minjun** 그래서 경매라면 전문가 뺨치는 친구한테 물어봤죠. 값어치보다 싸게 사되 상태는 꼭 직접 보래요.

**geuraeseo gyeongmae ramyeon jeonmunga ppyamchineun chingu hante mureobwatjyo gabeochi boda ssage sadoe sangtae neun kkok jikjeop boraeyo** · So I asked a friend who puts the experts to shame when it comes to auctions. He says buy below what it's worth, but always check the condition yourself.

**anna** 경제성도 각별히 잘 따져 봐요. 계약서에 빈틈은 없는지도 보고요. 수리비가 많이 들면 소용없잖아요.

**gyeongjeseong do gakbyeolhi jal ttajeo bwayo gyeyakseo e binteum eun eomneunji do bogo yo suribi ga mani deulmyeon soyongeopjanayo** · Be especially careful to work out whether it really pays. Check the contract for loopholes too. If the repairs cost a lot, there's no point.

**minjun** 판매자가 수리비만큼 값을 감해 준대요. 그리고 청년 창업 기금에도 신청했어요. 국비로 지원해 주는 거예요. 서류는 전문 업체에 의뢰했고요.

**panmaeja ga suribi mankeum gap eul gamhae jundaeyo geurigo cheongnyeon changeop gigeum e do sincheong haesseoyo gukbi ro jiwon hae juneun geo yeyo seoryu neun jeonmun eopche e uiroe haetgoyo** · The seller says he'll knock the repair cost off the price. And I've applied to a start-up fund for young people, paid for by the state. I've asked a specialist firm to do the paperwork.

**anna** 잘됐네요. 그래도 대출은 조심해요. 논리가 정연한 사업 계획이 있어야 대출 심사도 통과해요.

**jaldwaenneyo geuraedo daechul eun josim haeyo nolli ga jeongyeonhan saeop gyehoek i isseoya daechul simsa do tonggwa haeyo** · That's good. But be careful with loans. You need a well-reasoned business plan to pass the loan check.

**minjun** 대출을 받는 한이 있어도 이번 기회는 놓치고 싶지 않아요. 작을망정 제 힘으로 키운 회사니까요.

**daechul eul banneun han i isseo do ibeon gihoe neun notchigo sipji anayo jageulmangjeong je him euro kiun hoesa nikkayo** · Even if it means taking out a loan, I don't want to miss this chance. It may be small, but I built this company myself.

**minjun** 아, 그리고 새 도시락 견본을 만들었는데 맛 좀 봐 줄래요? 배달의 시대가 도래한 마당에 메뉴라도 새로 만들어야죠.

**a geurigo sae dosirak gyeonbon eul mandeureonneunde mat jom bwa jullaeyo baedal ui sidae ga dorae han madang e menyu rado saero mandeureoya jyo** · Oh, and I've made a sample of a new lunchbox. Will you taste it for me? Now that the age of delivery has arrived, I have to come up with a new menu at least.

**good to know** · 급등 and 급락 are headline words: 주가 급등 (shares soar), 유가 급락 (oil prices plunge). 급 (急) means sudden; 등 rise, 락 fall. Proverb: 티끌 모아 태산 (“gather dust and you get a mountain”): small savings add up. Koreans say it about piggy banks and household budgets, 가계.

**You’ve already put in quite a bit of effort, 노력깨나 했어요. Tomorrow: bonanzas and bankruptcies.**
Do this day interactively, with audio and games, free at **wishyou.today/learning**

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# day 24 bonanzas and bankruptcies

Korean TOPIK 6 in 131 days
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**Say “even if …, what difference would it make?” with -은들 and N인들, and talk about booms and bankruptcies: 부도, 부진, 대박, 대목, 담보, 보조금, 독점.**

-은들 turns an “even if” into a shrug or a challenge: 후회한들 무슨 소용이 있겠어요? The day’s words are the ups and downs of small business, from the jackpot to the bounced cheque.

## words

| word | romanisation | meaning | example |
|---|---|---|---|
| 인들 | indeul | N인들: even (if it is) N | 부모인들 자식 마음을 다 알겠어요?<br>Can even parents know all their children’s feelings? |
| 단가 | danga | unit price | 많이 주문하면 단가가 내려간다.<br>Order in bulk and the unit price comes down. |
| 단돈 | dandon | just, a mere (sum) | 단돈 만 원으로 하루를 보냈다.<br>I got through the day on a mere ten thousand won. |
| 담보 | dambo | security, collateral | 그는 가게를 담보로 돈을 빌렸다.<br>He borrowed money against his shop. |
| 대금 | daegeum | payment, charge (for goods, work) | 물건 대금은 다음 달에 드리겠습니다.<br>We’ll pay for the goods next month. |
| 대목 | daemok | peak season; passage (of a text) | 추석 대목이라 가게가 바쁘다.<br>It’s the Chuseok rush, so the shop is busy. |
| 대박 | daebak | a big hit, the jackpot | 그 영화는 개봉하자마자 대박이 났다.<br>The film was a smash hit as soon as it came out. |
| 덤 | deom | extra, freebie | 사과를 사니까 귤을 덤으로 주셨다.<br>I bought apples, and she threw in some tangerines. |
| 독점 | dokjeom | monopoly; exclusive | 이 방송국이 그 가수를 독점 인터뷰했다.<br>This station got an exclusive interview with the singer. |
| 물리다 | mullida | return, take back (goods) | 신발이 작아서 가게에 물렸다{mullida-2}.<br>The shoes were too small, so I took them back to the shop. |
| 물자 | mulja | supplies, goods | 정부가 피해 지역에 물자를 보냈다.<br>The government sent supplies to the stricken area. |
| 번성 | beonseong | flourishing, thriving | 이 지역은 한때 상업으로 번성했다.<br>This area once thrived on trade. |
| 번영 | beonyeong | prosperity | 나라의 번영을 위해 모두가 노력했다.<br>Everyone worked for the nation’s prosperity. |
| 번창 | beonchang | prospering (of a business) | 사업이 번창하시기를 바랍니다.<br>I wish your business every success. |

| | | | |
|---|---|---|---|
| 벤처 | **bencheo** | venture, start-up (company) | 대학생들이 벤처 기업을 세웠다.<br>University students founded a start-up. |
| 보유 | **boyu** | holding, owning | 그는 집을 두 채 보유하고 있다.<br>He owns two houses. |
| 보조금 | **bojogeum** | subsidy, grant | 전기 자동차를 사면 보조금을 받는다.<br>You get a subsidy when you buy an electric car. |
| 보태다 | **botaeda** | add to, chip in | 아르바이트를 해서 생활비를 보탰다.<br>I did part-time work to help with living costs. |
| 본전 | **bonjeon** | (본전도 못 찾다) not even get your money back | 장사를 했는데 본전도 못 찾았다.<br>I tried running a stall and didn't even get my money back. |
| 부도 | **budo** | (부도가 나다) go bankrupt, bounce | 그 건설 회사가 부도가 났다.<br>The construction company went bankrupt. |
| 부도나다 | **budonada** | go bankrupt, bounce | 거래처가 부도나서 돈을 받지 못했다.<br>Our client went bust, so we never got paid. |
| 부진 | **bujin** | slump, poor results | 성적 부진으로 감독이 팀을 떠났다.<br>The manager left the team after poor results. |
| 분기 | **bungi** | quarter (of a year) | 3분기 매출이 크게 늘었다.<br>Third-quarter sales rose sharply. |

## pattern even if … (so what?): -은들 / N인들

**verb / adjective stem, or a noun** **-은들 / -ㄴ들 / N인들**

**a question or a "no use" (무슨 소용이 있겠어요?)**

-은들 means "even if …", but it expects the answer "it makes no difference": 후회한들 무슨 소용이 있겠어요? (what use would regret be?). The second part is usually a rhetorical question or a negative. After a noun, use 인들: 부모인들 (even a parent). Question words shrink: 누구 + 인들 = 누군들 (who would …?), 무엇 + 인들 = 뭔들.

누군들 실패하고 싶겠어요? **nugundeul silpae hago sipgesseoyo** Who would want to fail?

부모인들 자식의 마음을 다 알겠어요? **bumo indeul jasik ui maeum eul da algesseoyo** Can even a parent know everything in a child's heart?

가게가 아무리 번창한들 직원이 행복하지 않으면 무슨 의미가 있을까? **gage ga amuri beonchang handeul jigwon i haengbok haji aneumyeon museun uimi ga isseulkka** However well a shop does, what does it mean if the staff aren't happy?

## dialogue a bad quarter

**seoyeon** 민준아, 1분기 결산 봤어. 생각보다 부진하더라.
**minjun a bungi gyeolsan bwasseo saenggak boda bujin hadeora** · Minjun, I've seen your first-quarter accounts. They're weaker than I thought.

**minjun** 응, 누나. 거래처 한 곳이 부도나는 바람에 미리 낸 재료 대금이 남김없이 사라졌어.
**eung nuna georaecheo han got i budonaneun baram e miri naen jaeryo daegeum i namgimeopsi sarajeosseo** · Yeah. One of my suppliers went bankrupt, and every last bit of what I'd paid in advance for ingredients is gone.

**seoyeon** 어떡해. 얼마나 되는데?
**eotteokae eolmana doeneunde** · Oh no. How much?

**minjun** 삼백만 원. 지금 와서 후회한들 소용없지만 속이 쓰려. 누나한테 이렇게 하소연하는 것도 미안하고.
**sam baengman won jigeum waseo huhoe handeul soyongeopjiman sok i sseuryeo nuna hante ireoke hasoyeon haneun geot do mian hago** · Three million won. There's no point regretting it now, but it stings. And I'm sorry to pour out my troubles to you like this.

**seoyeon** 그 돈, 내가 좀 보태 줄까? 은행에서 대출받을 바에는 나한테 빌리는 게 나아.
**geu don naega jom botae julkka eunhaeng eseo daechul badeul ba e neun na hante billineun ge naa** · Shall I chip in some of that money? Rather than take out a bank loan, you're better off borrowing from me.

**minjun** 아니야. 누나도 아이 키우느라 빠듯하잖아. 누군들 그런 부탁을 쉽게 하겠어?
**aniya nuna do ai kiuneura ppadeutajana nugundeul geureon butak eul swipge hagesseo** · No. You're stretched too, bringing up a child. Who could ask for that lightly?

**seoyeon** 그럼 다음 달 설 대목을 잘 잡아 봐. 명절 도시락 주문이 많이 들어오면 대박 날 수도 있잖아. 대목 매출이 일 년 장사의 원동력이 되잖아.
**geureom daeum dal seol daemok eul jal jaba bwa myeongjeol dosirak jumun i mani deureoomyeon daebak nal su do itjana daemok maechul i il nyeon jangsa ui wondongnyeok i doejana** · Then make the most of the New Year rush next month. If lots of holiday lunchbox orders come in, you might hit the jackpot. Holiday sales are what drive the whole year's business.

**minjun** 안 그래도 준비 중이야. 단가를 조금 낮추되 반찬 하나를 덤으로 주려고. 주문이 많으면 사람도 더 고용할 거야.
**an geuraedo junbi jung iya danga reul jogeum natchudoe banchan hana reul deom euro juryeogo jumun i maneumyeon saram do deo goyong hal geo ya** · I'm already on it. I'll cut the unit price a little, but throw in an extra side dish. If there are lots of orders, I'll hire more people too.

**seoyeon** 좋다. 한 번 먹으면 잊으려도 잊을 수 없는 맛으로 만들어. 기묘한 퓨전 요리 말고.
**jota han beon meogeumyeon ijeuryeodo ijeul su eomneun mat euro mandeureo gimyohan pyujeon yori malgo** · Good. Make it taste so good that people can't forget it, even if they try. Not some weird fusion dish, though.

**minjun** 물론이지. 큰 회사들이 시장을 독점하다시피 한 마당에 작은 회사가 살아남자면 맛밖에 없어. 사업주가 직접 요리하는 게 우리 강점이고.
**mullon iji keun hoesa deul i sijang eul dokjeom hadasipi han madang e jageun hoesa ga saranamjamyeon mat bakke eopseo saeopju ga jikjeop yori haneun ge uri gangjeom igo** · Of course. With the big firms all but monopolising the market, a small company has only its taste to survive on. Our strength is that the owner cooks himself.

**seoyeon** 맞아. 본전 생각만 하지 말고 길게 봐. 작년 매출이 이례적으로 좋았던 것도 다 네 음식 맛 덕분이잖아. 넌 잘할 거야.
**maja bonjeon saenggak man haji malgo gilge bwa jangnyeon maechul i iryejeogeuro joatdeon geot do da ne eumsik mat deokbun ijana neon jal hal geo ya** · Right. Don't just think about getting your money back: take the long view. Last year's unusually good sales were all thanks to your cooking. You'll do well.

**good to know** · 대박 (a huge hit, the jackpot) is everyday slang: 대박 나다 (strike it big), and on its own 대박! means “Wow!”. In news, use 큰 성공 instead. 번성, 번창 and 번영 all mean “thrive”: 번창 for a shop or business (사업이 번창하다), 번성 for a town, a family or plants, 번영 for a nation or an era (나라의 번영).

**Even if you stumble, 넘어진들 어때요? Get up and go on. Tomorrow: boom and bust.**
Do this day interactively, with audio and games, free at **wishyou.today/learning**

# day 25 boom and bust



**Say “if I do it …, and if I don’t …” with -자니, and talk about boom and bust: 불황, 외환, 유가, 약세, 생계, 원가, 원금, 상인, 업종.**

-자니 is the sound of a dilemma: 사자니 비싸고 안 사자니 아쉽다. The day’s words are the language of hard times and good times, from the 1997 currency crisis to today’s delivery boom.

## words

| word | romanisation | meaning | example |
|---|---|---|---|
| 분배 | bunbae | distribution, sharing out | 소득 분배 문제가 다시 논란이 되었다{doeda}.<br>Income distribution became a hot issue again. |
| 불황 | bulhwang | recession, slump | 불황에도 이 식당은 손님이 많다.<br>Even in the recession, this restaurant is busy. |
| 붐 | bum | boom, craze | 요즘 등산 붐이 일고 있다.<br>There’s a hiking boom these days. |
| 빈털터리 | binteolteori | penniless person, broke | 여행에서 돈을 다 써서{sseuda-3} 빈털터리가 됐다{doeda}.<br>I spent all my money on the trip and came back broke. |
| 사치스럽다 | sachiseureopda | extravagant, luxurious | 그 호텔은 너무 사치스럽다.<br>That hotel is far too extravagant. |
| 상거래 | sanggeorae | commerce, trade | 전자 상거래 시장이 빠르게 커지고 있다.<br>The e-commerce market is growing fast. |
| 상속 | sangsok | inheritance | 그는 부모님께 집을 상속받았다.<br>He inherited a house from his parents. |
| 상인 | sangin | merchant, trader | 시장 상인들이 일찍 가게 문을 열었다.<br>The market traders opened their stalls early. |
| 생계 | saenggye | livelihood, living | 그는 택시 운전으로 생계를 꾸린다.<br>He makes his living driving a taxi. |
| 세 | se | tax | 정부는 세{se-3}를 올리기로 했다.<br>The government decided to raise taxes. |
| 쇄도 | swaedo | flood, rush (of orders, questions) | 새 상품에 주문이 쇄도했다.<br>Orders poured in for the new product. |
| 수지 | suji | income and expenditure, balance | 가게 수지가 맞지 않아 문을 닫았다.<br>The shop didn’t break even, so it closed. |
| 약세 | yakse | weakness, downward trend | 오늘 원화는 약세를 보였다{boida-2}.<br>The won was weak today. |
| 업소 | eopso | business, establishment | 이 지역의 음식 업소들이 위생 검사를 받았다.<br>Restaurants in this area had a hygiene inspection. |
| 업자 | eopja | trader, contractor, dealer | 이사 업자에게 비용을 물어봤다.<br>I asked the removal firm how much it would cost. |

| | | | |
|---|---|---|---|
| 업종 | eopjong | type of business, industry | 요즘 인기 업종은 배달이다.<br>Delivery is the business to be in these days. |
| 영리 | yeongni | profit-making | 이 병원은 영리 목적으로 운영되지 않는다.<br>This hospital is not run for profit. |
| 외제 | oeje | foreign-made | 아버지는 외제 시계를 좋아하신다.<br>My father likes foreign watches. |
| 외환 | oehwan | foreign exchange | 외환 위기 때 많은 사람이 일자리를 잃었다.<br>Many people lost their jobs in the currency crisis. |
| 운용 | unyong | management, use (of funds) | 회사는 남은 자금을 안전하게 운용했다.<br>The company managed its spare funds safely. |
| 원가 | wonga | cost price, production cost | 이 옷은 원가보다 싸게 판다.<br>These clothes are sold below cost. |
| 원금 | wongeum | principal (sum) | 다섯 해{hae} 동안 원금과 이자를 갚았다.<br>I paid back the principal and interest over five years. |
| 유가 | yuga | oil price | 유가{yuga-2}가 오르면 물가도 오른다.<br>When oil prices rise, prices in general go up. |

## pattern when i think of doing ..., (it's hard): -자니

verb stem (what you might do) + -자니 + the problem it brings

-자니 means "if I set out to ..., then ...": you picture doing something and see the problem. It often comes in pairs that show a dilemma: 사자니 비싸고 안 사자니 아쉽다 (buy it and it's too dear, don't and I'll miss it). It is about your own intentions, so the subject is usually "I" or "we".

외제 차를 사자니 기름 값이 걱정이다. **oeje cha reul sajani gireum gap i geokjeong ida** I'd like to buy a foreign car, but the fuel costs worry me.

명품 가방을 사자니 너무 사치스러운 것 같다. **myeongpum gabang eul sajani neomu sachiseureoun geot gatda** Buying a designer bag seems too extravagant.

사실대로 말하자니 미안하고 가만있자니 답답하다. **sasil daero mal hajani mian hago gamanitjani dapdapada** If I tell the truth, I feel sorry; if I keep quiet, it eats at me.

## dialogue hard times

**jiho** 아주머니, 뉴스 보세요. 원화가 며칠째 연이어 약세래요.

**ajumeoni nyuseu boseyo wonhwa ga myeochil jjae yeonnieo yakse raeyo** · Mrs Choi, look at the news. The won has been weak for days, one day after another.

**choi** 그러게 말일세. 1997년 외환 위기 때처럼 될까 봐 걱정이네.

**geureoge marilse nyeon oehwan wigi ttae cheoreom doelkka bwa geokjeong ine** · So I see. I'm worried it'll be like the 1997 currency crisis.

**anna** 그때는 어땠어요?

**geuttae neun eottaesseoyo** · What was it like then?

**choi** 말도 말게. 하루아침에 회사가 문을 닫고, 사장들이 줄줄이 퇴진하고, 생계가 막막한 사람이 많았지. 그래도 사람들이 금 모으기 운동까지 하면서 나라 빚을 갚겠다고 나섰다네.

**mal do malge haruachim e hoesa ga mun eul datgo sajang deul i juljuri toejin hago saenggye ga mangmakan saram i manatji geuraedo saramdeul i geum moeugi undong kkaji hamyeonseo nara bijeul gapgetdago naseotdane** · Don't ask. Companies closed overnight, bosses stepped down one after another, and many people had no idea how they'd make a living. Even so, people gave their gold in a campaign to help pay the national debt.

**jiho** 아주머니도 그때 고생깨나 하셨겠어요.

**ajumeoni do geuttae gosaeng kkaena hasyeotgesseoyo** · You must have had a pretty hard time back then too.

**choi** 다들 그랬지. 학교를 중도에 그만둔 아이들도 많았고. 다시 일어서리라는 믿음 하나로 버텼다네.

**da deul geuraetji hakgyo reul jungdo e geumandun aideul do manatgo dasi ireoseoriraneun mideum hana ro beotyeotdane** · Everyone did. Lots of children left school halfway, too. We held on with nothing but the belief that we'd get back on our feet.

**anna** 지금도 그런 불황이 올까요?

**jigeum do geureon bulhwang i olkkayo** · Could a recession like that come again?

**choi** 누가 알겠나. 불황에는 작은 가게부터 문을 닫기 일쑤야. 우리 하숙집도 요즘 수지가 잘 안 맞네. 손해가 뻔히 보여도 문을 닫을 수는 없지.

**nuga algenna bulhwang e neun jageun gage buteo mun eul datgi ilssu ya uri hasukjip do yojeum suji ga jal an manne sonhae ga ppeonhi boyeodo mun eul dadeul su neun eopji** · Who knows? In bad times the small shops are always the first to close. Even this boarding house barely breaks even these days. I can see the losses plainly, but I can't just close up.

**jiho** 그럼 하숙비를 올리셔야 하는 거 아니에요?

**geureom hasukbi reul ollisyeoya haneun geo anieyo** · Then shouldn't you raise the rent?

**choi** 올리자니 자네들한테 미안하고, 안 올리자니 내가 힘들고. 적당히 타협할 방법이 없나.

**ollijani jane deul hante mian hago an ollijani naega himdeulgo jeokdanghi tahyeop hal bangbeop i eomna** · If I raise it, I feel bad for you two; if I don't, it's hard on me. Is there no sensible compromise?

**anna** 아주머니, 저희는 괜찮아요. 다들 어려운 마당에 아주머니만 힘드시면 안 되죠. 조금 올려도 아주머니 밥에 걸맞은 값이에요.

**ajumeoni jeohui neun gwaenchanayo da deul eoryeoun madang e ajumeoni man himdeusimyeon an doejyo jogeum ollyeo do ajumeoni bap e geolmajeun gap ieyo** · Mrs Choi, we're fine with it. With times this hard for everyone, you shouldn't be the only one struggling. Even a little more would be a price worthy of your cooking.

**choi** 고맙네. 대신 반찬 수는 절대 줄이지 않겠네. 가끔 과일도 덤으로 주고.

**gomamne daesin banchan su neun jeoldae juriji ankenne gakkeum gwail do deom euro jugo** · Thank you. In return, I will never cut the number of side dishes. And now and then there'll be some fruit thrown in.

**good to know** · 외환 위기 (the 1997–98 currency crisis) is often called "the IMF" in Korea: IMF 때 means "during the crisis", because Korea took an emergency loan from the International Monetary Fund. 사자성어: 고진감래 (苦盡甘來), "bitter ends, sweet comes": hard times are followed by good ones. Older people say it to anyone going through a slump.

**Torn between two choices? 하자니 힘들고 안 하자니 아쉽다면, try it. Tomorrow: assets, rent and taxes.**
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# day 26 assets, rent and taxes

Korean TOPIK 6 in 131 days
unit 4 · money & markets

**Say “when it comes to …” with N(이)라면, and talk about property, rent and public money: 임대료, 점포, 전셋값, 자산, 재정, 지원금, 절감, 창출.**

N이라면 is how Koreans name someone’s strong point or their own: 요리라면 자신 있어요. The day’s words cover the money side of running a shop and a country: rent, assets, taxes, subsidies and market share.

## words

| word | romanisation | meaning | example |
|---|---|---|---|
| 이라면 | iramyeon | N(이)라면: when it comes to N | 운동이라면{iramyeon} 우리 형이 최고예요.<br>When it comes to sport, my brother is the best. |
| 유치 | yuchi | attracting, hosting (an event, investment) | 그 도시는 올림픽 유치에 성공했다.<br>The city won the bid to host the Olympics. |
| 유흥비 | yuheungbi | money spent on nights out | 월급의 대부분을 유흥비로 써{sseuda-3} 버렸다.<br>He blew most of his salary on nights out. |
| 이윤 | iyun | profit, margin | 가게는 이윤보다 손님의 건강을 먼저 생각한다.<br>The shop puts customers’ health before profit. |
| 이해 | ihae | interests, gain and loss | 서로의 이해{ihae-2}를 따지다 보니 협상이 길어졌다.<br>The talks dragged on as each side weighed its own interests. |
| 인출 | inchul | withdrawal (from an account) | 은행에서 돈을 인출했다.<br>I withdrew money at the bank. |
| 임대료 | imdaeryo | rent (for a shop, an office) | 가게 임대료가 매년 오른다.<br>The shop’s rent goes up every year. |
| 자산 | jasan | assets | 건강이 가장 큰 자산이다.<br>Health is your greatest asset. |
| 재무 | jaemu | finance (of a company) | 그녀는 재무 팀에서 일한다.<br>She works in the finance team. |
| 재원 | jaewon | funds, source of revenue | 복지 정책에는 큰 재원이 필요하다.<br>Welfare policy needs large funds. |
| 재정 | jaejeong | finances (public or household) | 도시의 재정 상태가 나빠졌다.<br>The city’s finances have got worse. |
| 재테크 | jaetekeu | money management, investing | 요즘 젊은 사람들도 재테크에 관심이 많다.<br>Young people are keen on investing these days too. |
| 전셋값 | jeonsetgap | jeonse deposit (housing) | 전셋값이 올라서 이사를 가야 한다.<br>The deposit has gone up, so we have to move. |

| | | | |
|---|---|---|---|
| 절감 | jeolgam | cutting, saving | 에너지 절감을 위해 불을 껐다.<br>We turned off the lights to save energy. |
| 점유율 | jeomyuyul | (market) share | 그 회사는 점유율 1위를 지켰다.<br>The company kept the top market share. |
| 점포 | jeompo | shop, store (premises) | 이 은행은 점포 수{su-2}를 줄이고 있다.<br>This bank is cutting the number of its branches. |
| 조세 | jose | taxation, taxes | 조세 부담이 너무 크면 경제가 어려워진다.<br>If the tax burden is too heavy, the economy suffers. |
| 중소 | jungso | small and medium(-sized) | 중소 도시의 인구가 줄고 있다.<br>The population of small and mid-sized cities is falling. |
| 증정 | jeungjeong | presenting (a gift) | 구매 고객에게 사은품을 증정합니다.<br>Customers who buy receive a free gift. |
| 지원금 | jiwongeum | subsidy, grant | 학생들은 정부 지원금을 받았다.<br>The students received a government grant. |
| 직거래 | jikgeorae | direct trade (with no middleman) | 농산물 직거래 시장이 열렸다.<br>A market where farmers sell straight to the public has opened. |
| 진열 | jinyeol | display (of goods) | 새 옷을 가게 앞에 진열했다.<br>We put the new clothes on display at the front of the shop. |
| 창출 | changchul | creation (of jobs, value) | 정부는 일자리 창출을 약속했다.<br>The government promised to create jobs. |

## pattern when it comes to …: n(이)라면

**noun (a field, a skill, a topic)** **이라면 / 라면**

**who or what is best, or how you feel about it**

N(이)라면 picks out a topic and makes a strong claim about it: 요리라면 자신 있어요 (when it comes to cooking, I'm confident), 커피라면 이 집이 최고예요. Use 이라면 after a consonant and 라면 after a vowel. It looks like "if it is N", but here it singles out a field where someone shines or a topic you care about.

커피라면 이 집이 최고예요. **keopi ramyeon i jip i choego yeyo** When it comes to coffee, this place is the best.

돈 문제라면 걱정하지 마세요. **don munje ramyeon geokjeong haji maseyo** If it's about money, don't worry.

숫자라면 우리 누나가 전문가예요. **sutja ramyeon uri nuna ga jeonmunga yeyo** When it comes to numbers, my sister is the expert.

## dialogue a shop of his own

**minjun** 안나 씨, 이 점포 어때요? 배달만 하자니 손님 얼굴을 볼 수가 없어서 작은 가게를 내려고요.

**anna ssi i jeompo eottaeyo baedal man hajani sonnim eolgul eul bol su ga eopseoseo jageun gage reul naeryeogoyo** · Anna, what do you think of this place? With delivery only, I never see my customers' faces, so I want to open a little shop.

**anna** 위치는 좋네요. 건물에 결함은 없어요? 임대료는 얼마예요?

**wichi neun jonneyo geonmul e gyeolham eun eopseoyo imdaeryo neun eolma yeyo** · The location is good. Are there any defects in the building? How much is the rent?

**minjun** 한 달에 이백만 원이요. 처음 1년은 이윤이라고는 거의 없을 거예요.

**han dal e i baengman won iyo cheoeum nyeon eun iyun iragoneun geoui eopseul geo yeyo** · Two million won a month. For the first year there'll be next to no profit at all.

**anna** 그럼 무리 아니에요? 계산에 착오가 있으면 큰일이에요. 숫자라면 서연 씨가 전문가니까 꼭 보여 줘요.

**geureom muri anieyo gyesan e chago ga isseumyeon keunil ieyo sutja ramyeon seoyeon ssi ga jeonmunga nikka kkok boyeo jwoyo** · Isn't that too much, then? A mistake in the sums would be a disaster. When it comes to numbers, Seoyeon is the expert, so be sure to show her.

**minjun** 누나한테 벌써 혼났어요. 예금을 다 인출해서 쓰면 절대 안 된대요. 외환 위기 때 그러다 망한 사람이 많았대요.

**nuna hante beolsseo honnasseoyo yegeum eul da inchul haeseo sseumyeon jeoldae an doendaeyo oehwan wigi ttae geureoda manghan saram i manatdaeyo** · She's already told me off. She says I must never withdraw all my savings and spend them. Lots of people went under that way in the currency crisis, she says.

**anna** 맞는 말이에요. 건물 주인은 자기 이해부터 따질 테니까 계약서도 꼼꼼히 봐요. 한쪽에 치우친 조건이 없는지.

**manneun mal ieyo geonmul juin eun jagi ihae buteo ttajil tenikka gyeyakseo do kkomkkomhi bwayo hanjjok e chiuchin jogeon i eomneunji** · She's right. The landlord will look after his own interests first, so read the contract carefully, in case any terms lean one way.

**minjun** 네. 대신 농가와 직거래를 해서 재료비를 절감하려고요. 가게 앞에는 반찬을 진열해서 팔고요. 공장 공산품 말고 다 직접 만든 거예요.

**ne daesin nongga wa jikgeorae reul haeseo jaeryo bi reul jeolgam haryeogo yo gage ap e neun banchan eul jinyeol haeseo palgo yo gongjang gongsanpum malgo da jikjeop mandeun geo yeyo** · I will. To make up for it, I'll buy straight from farms to cut ingredient costs. And I'll display side dishes for sale at the front, all home-made, not factory goods.

**anna** 좋다. 작을망정 손님이 직접 찾아오는 가게가 되겠네요. 시골 반찬의 순수성을 그대로 지키면 좋겠어요.

**jota jageulmangjeong sonnim i jikjeop chajaoneun gage ga doegenneyo sigol banchan ui sunsuseong eul geudaero jikimyeon jokesseoyo** · Nice. It may be small, but it'll be a shop people come to in person. It would be good to keep the unspoilt character of country side dishes.

**minjun** 업종을 막론하고 처음 1년이 제일 힘들대요. 유흥비 같은 건 아예 끊었어요. 대수롭지 않게 생각했는데 꽤 나가더라고요.

**eopjong eul mangnonhago cheoeum nyeon i jeil himdeuldaeyo yuheungbi gateun geon aye kkeuneosseoyo daesuropji anke saenggak haenneunde kkwae naga deoragoyo** · Whatever the business, they say the first year is the hardest. I've cut out going out completely. I didn't think it was a big deal, but it added up.

**anna** 하하, 민준 씨가 언제 놀러 다녔다고요. 그래도 그렇게 각성한 건 잘했어요. 지금 망설인들 무슨 소용이에요? 한번 해 봐요.

**haha minjun ssi ga eonje nolleo danyeotdagoyo geuraedo geureoke gakseong han geon jalhaesseoyo jigeum mangseorindeul museun soyong ieyo hanbeon hae bwayo** · Ha! As if you ever went out. Still, good for you for waking up to it. What's the use of hesitating now? Give it a go.

**good to know** · 전세 is Korea's unusual way of renting: instead of monthly rent, you lend the landlord a large deposit (전셋값, often half the home's price or more) and get it back in full when you leave. 재정 is public or household finances (나라 재정); 재무 is a company's finances (재무 상태, 재무팀); 재원 is where the money comes from (복지 재원).

**When it comes to keeping at it, 꾸준함이라면, you're already good. Tomorrow: the market rises and falls.**
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# day 27 the market rises and falls

Korean TOPIK 6 in 131 days
unit 4 · money & markets

**Read and report market news with pairs of opposites: 폭등 / 폭락, 호황 / 침체기, 흑자 / 적자, 호조, 회복세, and talk about speculation, limits and spending.**

Market reports are built from a handful of word pairs, and once you know the parts (폭- sharply, 등 up, 락 down, 호- good, 황 conditions) you can read any economy headline. No new grammar today: we bring back -기 짝이 없다, -으려도 and -자니.

## words

| word | romanisation | meaning | example |
|---|---|---|---|
| 총액 | chongaek | total amount, sum total | 이번 공사의 총액은 10억 원이다.<br>The total for the building work is a billion won. |
| 침체기 | chimchegi | slump, recession (period) | 그 회사는 침체기를 잘 견뎠다.<br>The company came through the slump well. |
| 통상 | tongsang | trade, commerce (between countries) | 두 나라는 통상 문제로 갈등을 겪고 있다.<br>The two countries are at odds over trade. |
| 통용 | tongyong | being in use, circulation | 이 말은 젊은 세대{sedae-2}에서만 통용된다.<br>This expression is only used by the younger generation. |
| 투기 | tugi | speculation | 땅 투기로 돈을 번{beolda} 사람들이 비판을 받았다.<br>People who made money from land speculation were criticised. |
| 틈새 | teumsae | gap; niche | 작은 회사는 틈새시장을 찾아야 한다.<br>Small companies have to find a niche. |
| 판촉 | panchok | sales promotion | 주말마다 마트에서 판촉 행사를 한다.<br>The supermarket runs promotions every weekend. |
| 폭등 | pokdeung | soaring, skyrocketing | 가뭄으로 채소 값이 폭등했다.<br>Vegetable prices soared because of the drought. |
| 폭락 | pongnak | crash, plunge | 그날 주가가 폭락했다.<br>Share prices crashed that day. |
| 풍족하다 | pungjokada | plentiful, well off | 어린 시절에는 풍족하지 않았지만 행복했다.<br>We weren't well off when I was a child, but we were happy. |
| 한도 | hando | limit, ceiling | 이 카드는 한도가 낮다.<br>This card has a low limit. |
| 한몫 | hanmok | a share; (한몫하다) play a part | 그의 노력도 성공에 한몫했다.<br>His hard work also played a part in the success. |
| 한탕 | hantang | a quick killing, one big score | 한탕을 바라다가 큰돈을 잃었다.<br>He lost a lot of money hoping for a quick killing. |

| | | | |
|---|---|---|---|
| 해약 | haeyak | cancelling (a contract) | 보험을 해약하면 손해를 볼 수 있다.<br>Cancelling your insurance can cost you. |
| 헐값 | heolgap | rock-bottom price | 이사 가면서 가구를 헐값에 넘겼다.<br>When we moved, we let the furniture go for a song. |
| 헤프다 | hepeuda | wasteful, free-spending | 그는 돈 씀씀이가 헤프다.<br>He's careless with money. |
| 호조 | hojo | good progress, upturn | 올해 수출이 호조를 보이고{boida-2} 있다.<br>Exports are doing well this year. |
| 호황 | hohwang | boom, good times | 그 시절 건설 업계는 호황을 누렸다.<br>The building trade enjoyed a boom back then. |
| 회계 | hoegye | accounting, accounts | 언니는 회사에서 회계 일을 한다.<br>My sister does the accounts at her company. |
| 회복세 | hoebokse | recovery (trend) | 관광객 수{su-2}가 회복세를 보이고{boida-2} 있다.<br>Tourist numbers are recovering. |
| 회수 | hoesu | recovery, collection, recall | 결함이 있는 제품을 모두 회수했다.<br>All the faulty products were recalled. |
| 효용 | hyoyong | usefulness, utility | 비싼 물건이라고 효용이 큰 것은 아니다.<br>Expensive things aren't necessarily more useful. |
| 흑자 | heukja | surplus, being in the black | 가게가 처음으로 흑자를 냈다.<br>The shop made a profit for the first time. |

## pattern markets up and down: 폭등 / 폭락, 호황 / 불황, 흑자 / 적자

**폭- / 급- (sharply, suddenly)** **등 (rise) / 락 (fall)** **호- (good) / 불- (bad) + 황 / 호조, 회복세**

Economy news runs on pairs. 등 (騰) is a rise and 락 (落) a fall; add 급- (sudden) or 폭- (explosive) for strength: 급등 / 급락, 폭등 / 폭락. 호황 (a boom) and 불황 (a slump) share 황 (conditions); 침체기 is a period of slump, 회복세 a recovery, 호조 good progress. 흑자 (black ink) is a surplus, 적자 (red ink) a deficit.

유가가 급등하자 주가는 급락했다. **yuga ga geupdeung haja juga neun geumnak haetda** When oil prices shot up, share prices plunged.

호황에는 지갑이 풍족하지만 불황에는 가계가 빠듯하다. **hohwang e neun jigap i pungjokajiman bulhwang e neun gagye ga ppadeutada** In a boom wallets are full; in a slump household budgets are tight.

그 회사는 3년 만에 적자에서 흑자로 돌아섰다. **geu hoesa neun nyeon man e jeokja eseo heukja ro doraseotda** The company went from loss to profit for the first time in three years.

## dialogue tom does the numbers

**doyun** 톰 씨, 오늘은 경제 뉴스도 맡아 줘요. 담당 기자가 휴가라서요. 취재진도 부족하고요.
**tom ssi oneul eun gyeongje nyuseu do mata jwoyo damdang gija ga hyuga raseo yo chwijaejin do bujok hagoyo** · Tom, can you take the economy news today too? The economy reporter is on holiday, and we're short of crew as well.

**tom** 경제요? 정치라면 자신 있는데, 숫자는 아직 생소해요.
**gyeongje yo jeongchi ramyeon jasin inneunde sutja neun ajik saengsohaeyo** · The economy? Politics I can do, but numbers are still new to me.

**doyun** 걱정 마요. 핵심은 세 가지예요. 수출 호조와 일자리 창출, 미국과의 통상 문제, 그리고 한 대기업의 회계 문제예요.
**geokjeong mayo haeksim eun se gaji yeyo suchul hojo wa iljari changchul miguk gwa ui tongsang munje geurigo han daegieop ui hoegye munje yeyo** · Don't worry. There are three main points: exports doing well and the jobs they create, trade issues with the US, and accounting problems at a big company.

**tom** 주식 시장은요? 오늘 폭락해서 거금을 잃은 사람이 많다는 얘기가 있던데요.
**jusik sijang eunyo oneul pongnak haeseo geogeum eul ireun saram i manta neun yaegi ga itdeonde yo** · What about the stock market? I heard it crashed today and lots of people lost a fortune.

**doyun** 아니에요. 오히려 회복될 조짐이 보여요. 그러니까 출처는 꼭 두 군데 이상 확인해요.
**anieyo ohiryeo hoebok doel jojim i boyeoyo geureonikka chulcheo neun kkok du gunde isang hwagin haeyo** · No, it's actually showing signs of recovery. That's why you always check at least two sources.

**tom** 네. 그런데 사람들은 왜 이렇게 투기에 빠지는 걸까요? 집값도 비정상적으로 올랐잖아요.
**ne geureonde saramdeul eun wae ireoke tugi e ppajineun geolkkayo jipgap do bijeongsangjeogeuro ollatjanayo** · Got it. But why do people get so caught up in speculation? House prices have gone up abnormally, too.

**doyun** 한탕으로 빨리 부자가 되고 싶은 거죠. 월급만으로는 집을 사려도 살 수가 없으니까요. 그러다 하루아침에 빈털터리가 되기도 하고요.
**hantang euro ppalli buja ga doego sipeun geo jyo wolgeup man euro neun jip eul saryeodo sal su ga eopseunikka yo geureoda haruachim e binteolteori ga doegi do hagoyo** · They want to get rich quick. On a salary alone, you can't buy a home however hard you try. And then some of them end up penniless overnight.

**tom** 그렇군요. 저도 적금을 해약할까 고민이에요. 해약하자니 이자가 아깝고, 안 하자니 급한 돈이 필요하고요.
**geureokunyo jeo do jeokgeum eul haeyak halkka gomin ieyo haeyak hajani ija ga akkapgo an hajani geupan don i piryo hagoyo** · I see. I'm wondering whether to cancel my savings plan too. If I cancel it, I lose the interest; if I don't, I can't get at money I need now.

**doyun** 톰 씨는 씀씀이가 헤퍼서 그래요. 판촉 행사만 보면 다 사잖아요. 화장품 견본만 받아도 좋아하고.
**tom ssi neun sseumsseumi ga hepeoseo geuraeyo panchok haengsa man bomyeon da sajanayo hwajangpum gyeonbon man bada do joahago** · That's because you spend too freely. You buy everything as soon as you see a promotion. You're happy just to get a free cosmetics sample.

**tom** 하하, 인정해요. 그래도 덕분에 경제에 한몫하고 있잖아요.
**haha injeong haeyo geuraedo deokbun e gyeongje e hanmok hago itjanayo** · Ha, I admit it. But at least I'm doing my bit for the economy.

**doyun** 말은 잘하네요. 자, 기사 세밀하게 정리해서 여섯 시까지 넘겨요.
**mal eun jalhaneyo ja gisa semilhage jeongni haeseo yeoseot si kkaji neomgyeo yo** · You've got an answer for everything. Right, write your story up carefully and hand it in by six.

**good to know** · 흑자 and 적자 come from old account books: profits were written in black ink, losses in red. 적자가 나다 = make a loss; 흑자로 돌아서다 = move into profit. Proverb: 소 잃고 외양간 고친다 ("fix the barn after losing the cow"): acting too late. Headlines use it when rules come in only after a market crash.

**Markets go up and down; your Korean only goes up, 회복세도 필요 없어요. Next: the unit 4 mission, Minjun's pitch to investors.**
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# day 28 mission: minjun's pitch to investors

Korean TOPIK 6 in 131 days
unit 4 · money & markets

**Follow a business pitch and the talk around it, and discuss costs, profits, markets and investment with this unit's words and grammar.**

A pitch puts all of this unit's money language to work: costs and margins, booms and slumps, grants and loans, plus the grammar for firm promises and hard choices.

## chapter 1 a rehearsal

**seoyeon** 민준아, 발표 자료 다 됐어? 내일 투자자들 앞에서 떨지 마.
**minjun a balpyo jaryo da dwaesseo naeil tujaja deul ap eseo tteolji ma** · Minjun, is your presentation ready? Don't get nervous in front of the investors tomorrow.

**minjun** 응, 누나. 숫자는 누나가 다 봐 줬으니까 걱정 없어. 회계라면 누나가 전문가잖아.
**eung nuna sutja neun nuna ga da bwa jwosseunikka geokjeong eopseo hoegye ramyeon nuna ga jeonmunga jana** · Yeah. You went through all the numbers, so I'm not worried. When it comes to accounts, you're the expert.

**anna** 민준 씨, 한번 연습해 봐요. 제가 투자자라고 생각하고요.
**minjun ssi hanbeon yeonseup hae bwayo jega tujaja rago saenggak hagoyo** · Minjun, give it a try. Imagine I'm an investor.

**minjun** 좋아요. 저희 회사는 꿈과 열정으로 가득한, 세상에서 가장 따뜻한 회사입니다!
**joayo jeohui hoesa neun kkum gwa yeoljeong euro gadeukan sesang eseo gajang ttatteutan hoesa imnida** · All right. Our company is the warmest company in the world, full of dreams and passion!

**anna** 잠깐만요. 처음부터 그렇게 사치스러운 표현은 빼요. 투자자들은 숫자를 보고 싶어 해요.
**jamkkanmanyo cheoeum buteo geureoke sachiseureoun pyohyeon eun ppaeyo tujaja deul eun sutja reul bogo sipeo haeyo** · Hang on. Drop the fancy words from the start. Investors want to see numbers.

**seoyeon** 맞아. 분기마다 매출이 얼마나 늘었는지, 언제 흑자가 났는지부터 보여 줘. 매출 총액도 꼭 넣고.
**maja bungi mada maechul i eolmana neureonneunji eonje heukja ga nanneunji buteo boyeo jwo maechul chongaek do kkok neoko** · Right. Show them first how much sales grew each quarter and when you moved into profit. And put in total sales, too.

**minjun** 1분기는 부진했지만 설 대목 덕분에 2분기에 처음 흑자를 냈어. 반찬 하나를 덤으로 준 게 대박이 났거든.
**bungi neun bujin haetjiman seol daemok deokbun e bungi e cheoeum heukja reul naesseo banchan hana reul deom euro jun ge daebak i natgeodeun** · The first quarter was weak, but thanks to the New Year rush I made my first profit in the second quarter. Throwing in an extra side dish was a huge hit.

**anna** 그거예요! 그리고 직거래로 원가를 절감한 것도 꼭 말해요.
**geugeo yeyo geurigo jikgeorae ro wonga reul jeolgam han geot do kkok mal haeyo** · That's it! And be sure to mention how you cut costs by buying straight from the farms.

**minjun** 알겠어요. 밤을 새우는 한이 있어도 오늘 안에 자료 수정을 다 해 치울게요.
**algesseoyo bam eul saeuneun han i isseo do oneul an e jaryo sujeong eul da hae chiulgeyo** · Got it. I'll get all the slides fixed tonight, even if it means staying up all night.

**seoyeon** 밤은 새우지 마. 내일 빈털터리 같은 얼굴로 가면 투자 못 받아.
**bam eun saeuji ma naeil binteolteori gateun eolgul ro gamyeon tuja mot bada** · Don't stay up. If you turn up tomorrow looking like you haven't a penny, you won't get the money.

## chapter 2 minjun's pitch

**minjun** 안녕하십니까. 도시락 배달 회사 대표 민준입니다. 오늘 이 자리에 서기까지 고생깨나 했습니다.

**annyeong hasimnikka dosirak baedal hoesa daepyo minjun imnida oneul i jari e seogikkaji gosaeng kkaena haetseumnida** · Good morning. I'm Minjun, head of a lunchbox delivery company. It took quite a lot of hard work to stand here today.

**minjun** 저희 회사는 단돈 오백만 원으로 시작한 작은 벤처 기업입니다. 할머니의 반찬 맛을 살린 건강한 도시락을 배달합니다. 가격은 낮게, 값어치는 높게가 저희 원칙입니다.

**jeohui hoesa neun dandon o baengman won euro sijak han jageun bencheo gieop imnida halmeoni ui banchan mat eul sallin geongang han dosirak eul baedal hamnida gagyeok eun natge gabeochi neun nopge ga jeohui wonchik imnida** · We are a small start-up that began with a mere five million won. We deliver healthy lunchboxes that keep the taste of a grandmother's cooking. Low prices, high value: that is our rule.

**minjun** 인터넷 상거래가 늘면서 지금 배달 업종은 붐이라고 할 만큼 경쟁이 심합니다. 큰 회사들이 시장을 독점하다시피 한 마당에 중소 기업이 살아남자면 틈새시장을 찾아야 합니다.

**inteonet sanggeorae ga neulmyeonseo jigeum baedal eopjong eun bum irago hal mankeum gyeongjaeng i sim hamnida keun hoesa deul i sijang eul dokjeom hadasipi han madang e jungso gieop i saranamjamyeon teumsaesijang eul chajaya hamnida** · With online commerce growing, delivery is booming and competition is fierce. With the big firms all but monopolising the market, a small business must find a niche to survive.

**minjun** 저희가 찾은 틈새는 직장인을 위한 건강한 점심입니다. 농가와 직거래를 하여 원가를 20% 절감했고, 덕분에 단가도 낮추었습니다.

**jeohui ga chajeun teumsae neun jikjangin eul wihan geongang han jeomsim imnida nongga wa jikgeorae reul hayeo wonga reul jeolgam haetgo deokbun e danga do natchueotseumnida** · The niche we found is healthy lunches for office workers. Buying straight from farms cut our costs by 20%, which let us lower our unit price too.

**minjun** 1분기에는 거래처가 부도나는 바람에 미리 낸 대금을 돌려받지 못해 실적이 부진했습니다. 그러나 설 대목에 주문이 쇄도하면서 2분기에는 처음으로 흑자를 냈습니다.

**bungi e neun georaecheo ga budonaneun baram e miri naen daegeum eul dollyeobatji mot hae siljeok i bujin haetseumnida geureona seol daemok e jumun i swaedo hamyeonseo bungi e neun cheoeum euro heukja reul naetseumnida** · In the first quarter our results were weak: a supplier went bankrupt, and we never got back what we had paid in advance. But orders flooded in over the New Year rush, and in the second quarter we made our first profit.

**minjun** 시장 점유율은 작을망정, 한 번 주문한 고객의 70%가 다시 주문합니다.

**sijang jeomyuyul eun jageulmangjeong han beon jumun han gogaek ui ga dasi jumun hamnida** · Our market share may be small, but 70% of customers who order once order again.

**minjun** 투자를 받으면 대학 근처에 작은 점포를 열고 직원 다섯 명을 고용하겠습니다. 임대료와 인건비는 이미 꼼꼼히 계산했습니다. 지역 일자리 창출에도 한몫하고 싶습니다.

**tuja reul badeumyeon daehak geuncheo e jageun jeompo reul yeolgo jigwon daseot myeong eul goyong hagetseumnida imdaeryo wa ingeonbi neun imi kkomkkomhi gyesan haetseumnida jiyeok iljari changchul e do hanmok hago sipseumnida** · With investment, we will open a small shop near a university and hire five staff. We have already worked out the rent and labour costs carefully. We also want to play our part in creating local jobs.

**minjun** 투자받은 돈은 주방 설비와 배달 트럭, 판촉에 쓰겠습니다. 정부 보조금과 청년 창업 기금도 함께 운용할 계획입니다.

**tuja badeun don eun jubang seolbi wa baedal teureok panchok e sseugetseumnida jeongbu bojogeum gwa cheongnyeon changeop gigeum do hamkke unyong hal gyehoek imnida** · The investment will go on kitchen equipment, delivery vans and promotion. We also plan to manage a government grant and a youth start-up fund alongside it.

**minjun** 물론 위험도 있습니다. 유가나 재료 값이 폭등하거나 원화가 약세를 보이면 수지가 맞지 않을 수 있습니다. 그래서 계약 농가를 늘려 이에 대비하겠습니다.

**mullon wiheom do itseumnida yuga na jaeryo gap i pokdeung hageona wonhwa ga yakse reul boimyeon suji ga matji aneul su itseumnida geuraeseo gyeyak nongga reul neullyeo i e daebi hagetseumnida** · Of course

there are risks. If oil or ingredient prices soar, or the won weakens, the books may not balance. So we will add more partner farms to prepare for that.

**minjun** 저희는 한탕을 꿈꾸는 회사가 아닙니다. 오래 번창하는 회사를 만들겠습니다. 감사합니다.

**jeohui neun hantang eul kkumkkuneun hoesa ga animnida orae beonchang haneun hoesa reul mandeulgetseumnida gamsa hamnida** · We are not a company dreaming of a quick killing. We will build a company that thrives for a long time. Thank you.

## chapter 3 how did it go?

**anna** 민준 씨, 어땠어요?
**minjun ssi eottaesseoyo** · Minjun, how did it go?

**minjun** 질문이 쏟아졌어요. 한 분은 재무 상태를 꼼꼼히 물어봤는데, 자산이라고는 트럭 한 대랑 주방 설비뿐이라서 좀 부끄러웠어요.
**jilmun i ssodajeosseoyo han bun eun jaemu sangtae reul kkomkkomhi mureobwanneunde jasan iragoneun teureok han dae rang jubang seolbi ppun iraseo jom bukkeureowosseoyo** · The questions came pouring in. One person asked all about our finances, and since our only assets are one van and the kitchen equipment, I was a bit embarrassed.

**seoyeon** 담보 얘기도 나왔어?
**dambo yaegi do nawasseo** · Did collateral come up too?

**minjun** 응. 은행 대출은 집을 담보로 잡혀야 하는데 나는 집도 없잖아. 전셋값도 아직 못 모았고.
**eung eunhaeng daechul eun jip eul dambo ro japyeoya haneunde na neun jip do eopjana jeonsetgap do ajik mot moatgo** · Yeah. For a bank loan you have to put up a house, and I don't have one. I haven't even saved up a rental deposit.

**minjun** 인건비를 감축할 계획이 있는지 물어서, 오히려 고용을 늘리겠다고 했어요. 또 한 분은 정부 재원에만 기대지 말래요. 지원금에는 한도가 있으니까요.
**ingeonbi reul gamchuk hal gyehoek i inneunji mureoseo ohiryeo goyong eul neulligetdago haesseoyo tto han bun eun jeongbu jaewon e man gidaeji mallaeyo jiwongeum e neun hando ga isseunikka yo** · When they asked whether I'd cut labour costs, I said I'd actually hire more. Another told me not to rely only on government funds, because grants have limits.

**anna** 재테크 질문은 없었어요?
**jaetekeu jilmun eun eopseosseoyo** · No questions about investing your money?

**minjun** 있었죠. 요리라면 자신 있지만 재테크는 잘 모른다고 솔직하게 말했어요.
**isseotjyo yori ramyeon jasin itjiman jaetekeu neun jal moreundago soljikage mal haesseoyo** · There were. I told them honestly that when it comes to cooking I'm confident, but I don't know much about investing.

**anna** 다른 질문은요?
**dareun jilmun eunyo** · What else did they ask?

**minjun** 왜 하필 지금이냐고요. 그래서 불황에 사업을 키우자니 위험하고, 안 키우자니 기회를 놓친다고 했어요.
**wae hapil jigeum inyago yo geuraeseo bulhwang e saeop eul kiujani wiheom hago an kiujani gihoe reul notchindago haesseoyo** · Why now, of all times. So I said that growing in a slump is risky, but not growing means missing the chance.

**seoyeon** 잘 대답했네.
**jal daedap haenne** · Good answer.

**minjun** 그리고 한 분이 도시락 견본을 혼자 다 먹어 치웠어요.
**geurigo han bun i dosirak gyeonbon eul honja da meogeo chiwosseoyo** · And one of them polished off a whole sample lunchbox by himself.

**anna** 하하, 그게 제일 좋은 신호예요!
**haha geuge jeil joeun sinho yeyo** · Ha! That's the best sign of all!

**minjun** 그래도 지금 걱정한들 뭐 하겠어요. 결과를 기다려야죠.
**geuraedo jigeum geokjeong handeul mwo hagesseoyo gyeolgwa reul gidaryeoya jyo** · Still, what good is worrying now? I just have to wait for the result.

**seoyeon** 그래. 오늘 점심은 내가 살게. 고생깨나 했잖아.
**geurae oneul jeomsim eun naega salge gosaeng kkaena haetjana** · Right. Lunch is on me today. You've been through a lot.

## chapter 4 tom's view

**tom** 안나, 민준 씨 발표 어땠대?

**anna minjun ssi balpyo eottaetdae** · Anna, how did Minjun's pitch go?

**anna** 잘했대. 결과는 다음 주에 나온대. 요즘 투자 분위기는 어때? 너 경제 뉴스도 했잖아.

**jal haetdae gyeolgwa neun daeum ju e naondae yojeum tuja bunwigi neun eottae neo gyeongje nyuseu do haetjana** · Well, he says. The result comes next week. What's the mood for investment these days? You did the economy news, after all.

**tom** 작년까지는 벤처 붐이었는데 올해는 침체기래. 금융업 쪽에서도 투자자들이 돈을 회수하고 있대.

**jangnyeon kkaji neun bencheo bum ieonneunde olhae neun chimchegi rae geumnyungeop jjok eseo do tujaja deul i don eul hoesu hago itdae** · Until last year there was a start-up boom, but this year it's a slump, they say. In finance, too, investors are pulling their money out.

**tom** 외환 시장도 흔들리고, 관세 때문에 통상 문제도 커졌어. 호황일 때는 다국적 기업들도 작은 회사에 투자했는데 말이야.

**oehwan sijang do heundeulligo gwanse ttaemun e tongsang munje do keojeosseo hohwang il ttae neun dagukjeok gieop deul do jageun hoesa e tuja haenneunde mal iya** · The currency market is shaky, and tariffs have made trade problems worse. In the good times even multinationals invested in small companies.

**anna** 그럼 민준 씨한테는 안 좋겠네.

**geureom minjun ssi hante neun an jokenne** · That's bad news for Minjun, then.

**tom** 꼭 그렇지도 않아. 경기가 회복세로 돌아서면 작은 회사부터 다시 주목을 받거든. 그리고 사람들은 불황에도 밥은 먹잖아.

**kkok geureochi do ana gyeonggi ga hoebokse ro doraseomyeon jageun hoesa buteo dasi jumok eul batgeodeun geurigo saramdeul eun bulhwang e do bap eun meokjana** · Not necessarily. When the economy turns towards recovery, small companies are the first to get attention again. And people still eat in a recession.

**anna** 하하, 맞아.

**haha maja** · Ha, true.

**tom** 오히려 투기 같은 한탕이 위험하지. 집값이 폭락했을 때 빈털터리가 된 사람이 많았잖아.

**ohiryeo tugi gateun hantang i wiheom haji jipgap i pongnak haesseul ttae binteolteori ga doen saram i manatjana** · It's quick-money schemes like speculation that are risky. Lots of people were left penniless when house prices crashed.

**anna** 응. 민준 씨는 그런 걸 싫어해. 씀씀이도 전혀 헤프지 않고.

**eung minjun ssi neun geureon geol sireo hae sseumsseumi do jeonhyeo hepeuji anko** · Yes. Minjun hates that kind of thing. And he's not a big spender at all.

**tom** 나랑 다르네. 나는 지난주 판촉 행사에서 또 외제 커피 기계를 샀어. 돈을 모으려도 모을 수가 없어.

**na rang dareune na neun jinanju panchok haengsa eseo tto oeje keopi gigye reul sasseo don eul moeuryeodo moeul su ga eopseo** · Unlike me. Last week I bought another foreign coffee machine at a promotion. I can't save, however hard I try.

**anna** 너 적금 해약한다며! 일단 지갑부터 닫아.

**neo jeokgeum haeyak handamyeo ildan jigap buteo dada** · You said you were cancelling your savings plan! Close your wallet first.

## chapter 5 not yet, but not no

**minjun** 안나 씨! 방금 투자자들한테서 연락이 왔어요.
**anna ssi banggeum tujaja deul hanteseo yeollak i wasseoyo** · Anna! The investors have just been in touch.

**anna** 어떻게 됐어요?
**eotteoke dwaesseoyo** · What happened?

**minjun** 바로 투자하기는 어렵지만, 다음 분기 결산을 보고 다시 만나자고 했어요.
**baro tuja hagi neun eoryeopjiman daeum bungi gyeolsan eul bogo dasi mannajago haesseoyo** · They can't invest straight away, but they want to meet again after seeing next quarter's accounts.

**anna** 그럼 기회가 아직 있는 거네요!
**geureom gihoe ga ajik inneun geo neyo** · So there's still a chance!

**minjun** 네. 사업의 경제성은 인정하지만 아직 규모가 너무 작대요. 고소득 직장인을 위한 도시락도 생각해 보래요. 다행히 이번 분기는 벌써 호조를 보이고 있어요.
**ne saeop ui gyeongjeseong eun injeong hajiman ajik gyumo ga neomu jakdaeyo gosodeuk jikjangin eul wihan dosirak do saenggak hae boraeyo dahaenghi ibeon bungi neun beolsseo hojo reul boigo isseoyo** · Yes. They accept the business makes sense, but they say it's still too small. They told me to think about lunchboxes for high earners, too. Luckily this quarter is already going well.

**anna** 그럼 다음 분기에 보여 주면 되죠.
**geureom daeum bungi e boyeo jumyeon doejyo** · Then show them next quarter.

**minjun** 가게를 열면 개업 기념으로 도시락을 증정하고, 반찬은 가게 앞에 진열할 거예요. 시장 상인들한테 물자를 싸게 받는 방법도 알아봤어요.
**gage reul yeolmyeon gaeeop ginyeom euro dosirak eul jeungjeong hago banchan eun gage ap e jinyeol hal geo yeyo sijang sangin deul hante mulja reul ssage banneun bangbeop do arabwasseoyo** · When I open the shop, I'll give away lunchboxes to mark the opening and display side dishes at the front. I've also looked into getting supplies cheaply from the market traders.

**minjun** 누나가 자기 생활비를 보태 주겠다는 걸 말렸어요. 제 생계는 제 힘으로 꾸려야죠.
**nuna ga jagi saenghwalbi reul botae jugetdaneun geol mallyeosseoyo je saenggye neun je him euro kkuryeoyajyo** · My sister offered to chip in from her own living costs, but I stopped her. My living is my responsibility.

**anna** 역시 민준 씨예요. 본전 생각만 하지 말고 길게 봐요.
**yeoksi minjun ssi yeyo bonjeon saenggak man haji malgo gilge bwayo** · That's so you. Don't just think about getting your money back: take the long view.

**minjun** 고마워요. 결과가 어떻든 저는 이 일이 정말 좋아요.
**gomawoyo gyeolgwa ga eotteoteun jeo neun i il i jeongmal joayo** · Thanks. Whatever happens, I really love this work.

**anna** 그럼 축하하는 뜻으로 다음 주에 우리 팀 점심 도시락 열 개 주문할게요!
**geureom chukha haneun tteut euro daeum ju e uri tim jeomsim dosirak yeol gae jumun halgeyo** · Then, to celebrate, I'll order ten lunchboxes for my team next week!

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