

## Unit 13

### الأعمال التجارية Business

#### 1- Getting a Loan: الحصول على قرض

A modest businessman wants to expand his business. He is talking to a bank manager for the purpose of getting a loan.

**Businessman:** Good morning, sir.

**Manager:** Good morning. Can I help you?

**Businessman:** I'd like you to submit the required documents for a loan from your bank.

**Manager:** How much do you need?

**Businessman:** I need a loan of 5 million pounds.

**Manager:** The bank needs some sort of security as twice as the loan you need.

**Businessman:** Well, sir. I have a small factory established on an area of 10,000 square meters of land. I produce a number of plastic tools and I want to expand the business by adding some production lines.

**Manager:** I'll take the documents and send a committee to visit your factory. You can get the loan in one month.

**Businessman:** I'm really thankful and look forward to receiving the committee.

#### 2- A Cairo Agent: وكيل بالقاهرة

A Korean exporter is in Cairo looking for an agent to distribute his products. Ayman is talking to the Korean.

**Ayman:** Good afternoon, sir.

**Exporter:** Good afternoon. Did you read my advertisement إعلان in A Ahram?

**Ayman:** Yes, I read it. I'm here to offer my services لتقديم خدماتي as an agent كوكيل for distributing your products in Egypt and the middle East if you wish. إذا رغبت في ذلك

**Exporter:** We'll see. As you know we sell automobile spare parts. قطع غيار السيارات. Our cars now run on your roads in great numbers بأعداد كبيرة.

**Ayman:** Yes, I'm sure. And I'm ready to develop your sales through من خلال providing easy access قطع الغيار. الحصول بسهولة على

**Exporter:** Could you please show me your place of business? مقر عملك التجاري?

**Ayman:** Yes, sure. It's in the business center of the city المركز التجاري للمدينة. You can see it at your convenience. الوقت المريح لك.

**Exporter:** Let it be 10.00 a.m. tomorrow.

**Ayman:** I'll pick you half an hour earlier. سأتي لأصطحبك بالسيارة

### 3- Shop Security: الأمن في المحل

A businessman who owns يمتلك a clothes shop محل بيع ملابس is talking to the manager of a company which sells منتجات required for shop security.

**Businessman:** Hello, is that the Delta Company?

**Manager:** Yes, sir. Can I help you?

**Businessman:** Well, I'm just opening a supermarket and I want to guard against ضد بالحراسة shop-lifting السرقة من المحلات. What kind of security do you have available لكم متوفر?

**Manager:** Well, we sell cameras and monitors جهاز مراقبة.  
This enables you to have a display عرض of all the  
corners أركان of your shop. We also sell mirrors  
and lighting systems أنظمة إضاءة.

**Businessman:** It's a clothes shop محل بيع ملابس.

**Manager:** Well, we can sell you بطاقة magnetic tags نبيع لك  
مغنطة which must be removed تزال before the  
customer leaves the shop. If it is not removed it  
sets an alarm إنذار جهاز at the doorway.

**Businessman:** Can you send someone to my shop to see  
the place and then we both decide what is required  
المطلوب.

**Manager:** Right away, sir. حالاً يا سيدي.

#### **4- Packaging Exports: تغليف الصادرات**

A Dutch مستورد فاكهة fruit importer هولندي is talking to  
Ashraf the Egyptian fruit exporter. They're sitting in the  
Hilton Cafeteria.

**Ashraf:** Good morning, sir. I'm here to see you according  
to the fax الفاكس I received from you yesterday.

**Importer:** Yes, I arrived yesterday evening وصلت مساء  
أمس and I'll have to leave tomorrow morning. I'm  
here to sort things out لإيجاد حلول with regard to  
packaging التغليف and times أوقات of delivery.

**Ashraf:** Well, I understand these problems مشاكل and I  
promise to provide أقدم solutions to each.

**Importer:** Oh, yes, there are things that are absolutely  
important هامة تماماً and they have top priority ولها  
المعاملات القادمة in our future dealings المكان الأول.

**Ashraf:** Well, packaging will definitely بالتأكيد be much  
better أفضل كثيراً and times of delivery will be exact  
مضبوط. We'll employ نستخدم someone to look after

this كل شئ سيكون على ما يرام at the airport. Everything will be all right.

**Importer:** I hope so.

#### 5- *Facilities for Investment:* التسهيلات للاستثمار

A foreign investor is at the Ministry of Economy. He is inquiring about التسهيلات granted عن يستفسر عن the facilities to newly - established factories. المنشأة حديثاً to newly - established factories.

**Official:** Good morning, sir. How can I help you?

**Investor:** Good morning. Well, I read about the facilities Egypt gives to foreign investors. I've come to Egypt so as to make plans for my future investments الاستثمارية in your country.

**Official:** Oh, yes. Investors setting up in business الذين في التجارة في the new cities are granted تمنح many facilities.

**Investor:** What are the most important ones?

**Official:** They're sold تباع لهم the required pieces of land at low prices. The factories they establish التي كهرباء are supplied with cheap electricity رخيصة. The most important thing is the tax exemption الإعفاء الضريبي they are granted.

**Investor:** This is very encouraging مشجع. I'll ask my agent وكيلي المالي in Cairo to do the required study للمشروع for the project الدراسة.

**Official:** I'm always at your service. في خدمتك