



Course: English Language.
Teacher: MEKHLLOUFI Rania
Grade: M1 Finance and International Commerce

**4th Course: - Methods of Payment Used in International Trade
- Structure of a Paragraph**

I. Terminology: Methods of Payment Used in International Trade

EXERCISE 1

This exercise concerns methods of payment used in international trade.

Match the first half of the sentence on the left with the second half on the right:

- | | |
|---|--|
| 1. A pro-forma invoice is the first draft of an exporter's bill to an importer | a. (usually an importer) to pay someone else (usually an exporter) a certain sum on a given date. |
| 2. A commercial bill or a bill of exchange is a written order instructing someone | b. containing estimated prices, according to which the importer will decide whether to buy or not. |
| 3. The opposite is a letter of credit – a paper issued by a buyer's bank as proof that the seller will be paid; | c. giving loans to developing countries so that they can (eventually) buy their exports. |
| 4. Exporters can also sell their bills of exchange, at a discount, | d. shippers can use them as security when discounting bills of exchange. |
| 5. A bill of lading is a document giving title to goods that acts as a receipt and a contract to ship them; | e. that either give loans to exporters awaiting payment or guarantee exporters against bad debts. |
| 6. Most industrialized countries, eager to increase their exports, have government agencies | f. the seller can then sell the letter (at a discount) on the commercial paper market. |
| 7. Some countries go even further, | g. to accepting houses or other merchant banks (if the bank believes that the debtor will pay up). |
| 5. A company short of liquidity and with a lot of "receivables" can sell them at a discount | h. to someone who will try to collect the debt (at full value); this is known as factoring. |

II. Written Expression: Structure of a Paragraph

In English, a paragraph is structured basing on three main parts:

1- Topic Sentence

A topic sentence is usually the first sentence of the paragraph which introduces an overall idea that will be discussed in it.

➤ Example:

The topic: How should a good boss be? \ What are the characteristics of a good boss?...

The topic sentence: There are several important characteristics necessary in a good boss

2- Supporting Sentences = support + details

Supporting sentences come after the topic sentence. They “support” or explain the topic sentence by giving reasons, examples, facts, statistics or quotation...

➤ Example:

1st Supporting Sentence: The most significant quality is fairness (**support**). When the boss is fair, he treats workers equally. This guarantees them that their work will be appreciated and their efforts will be rewarded (**detail 1**). So, workers will increase their job skills and get promoted (**detail 2**).

2nd Supporting Sentence: Further, another important trait in a good boss is leadership (**support**). the boss must use efficient management skills (**detail 1**). He should be a teacher who leads his workers to the right destination through setting out the direction, building an inspiring vision and creating something new (**detail 2**).

3rd Supporting Sentence: Also, the boss should act with consistency. This way employees will know what to expect each day. They will be aware of how they are going to be treated and what their share of workload will be.

3- Concluding Sentence

A concluding sentence is the last sentence of a paragraph which re-states the main idea using different words.

➤ Example:

These three factors describes the main qualities that would hire a good boss.

Practice: read the following paragraph, then extract out its topic sentence, supporting sentences, and concluding sentence

Marketing means the movement of goods and services from manufacturer to customer to fulfil aims of the company and requirements of the customer. It is divided into four main elements. The first element is “Product”. It refers to the good and service that the company wants to sell. Further, this often involves developing a new product, researching of a market, testing its quality and then introducing it to the market. The second element is “Price”. Notably, the company may take: above, with, or below the prices that its competitors are charging. Next, the third element is “Placement”. It involves getting the product to the customer. Accordingly, this takes place through the channel of distribution from manufacturer to wholesaler then to retailer to reach customer. Finally, “Promotion” represents the last element of marketing. It includes the communication about the product between the buyer and the seller. Promotion occurs through personal selling, as in a department store. Also, it occurs through advertising, as in newspaper and magazine. In short, product, price, placement and promotion work together to develop a successful marketing operation that satisfies customer and achieves the company’s objectives.