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主编 李海霞 李金凤 常馨月 王延雪

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前言

当前，我国职业教育正处于提质培优、增值赋能的改革攻坚期与战略机遇期。2022年12月，中共中央办公厅、国务院办公厅印发了《关于深化现代职业教育体系建设改革的意见》，明确将深化职业教育供给侧结构性改革作为改革方向，坚持“产教融合、校企合作”，旨在系统培养“德技并修、工学结合”的高素质技术技能人才。在此背景下，为响应国家战略部署、推动服务业质效提升、夯实财经领域国际化人才根基，我们组织编写了本教材。本教材严格遵循《职业院校教材管理办法》的要求，精准锚定《高等职业教育专科英语课程标准（2021年版）》及财经商贸类专业教学标准的核心素养目标，结合财经商贸核心业务环节的岗位能力要求，经由一线教师与行业企业专家组成的编写团队多轮深度调研与精心打磨，形成了以立德树人为根本任务，将“能力培养”与“价值塑造”相结合，产教融合、内容动态优化，兼具扎实学识基础与显著职业价值的内容体系。

教材定位

本教材为学生构建从“职业认知”“语言应用”“技能提升”到“价值引领”的系统化桥梁，覆盖跨境电商、外汇交易、银行服务、会计实务、投资策略、数字营销、企业管理、创新创业、政策经济改革及国际贸易等财经商贸领域的关键业务场景，培养学生在真实工作场景中运用英语解决国际选品与平台选择、国际支付、函电及广告撰写、商业计划书制定、国际贸易交易执行等实际问题的综合技能；通过构建高度仿真的职业情境，助力学生实现从学习者到实践者的角色转换，系统完成职业能力的建构与赋能，旨在打通“专业教学”与“职业发展”的双向通道。

本教材积极响应新时代职业教育发展要求，构建了“模块—项目—任务”一体化教学体系。全书共十个教学模块，每个模块均以典型职业场景为引领，系统设计项目化学习任务。该架构适配不同专业的核心能力培养导向，充分遵循财经商贸类专业的教学规律与差异化需求，支持各专业根据人才培养方案与学时安排，对模块与项目进行灵活调用与组合，实现教学内容与岗位能力的精准对接。教材兼具系统性、开放性与适应性，旨在为深化“三教”改革、落实分类培养与因材施教提供有力支撑。

设计理念

本教材以“职业场景应用”为核心导向，基于对外贸企业、金融机构、电商平台等目标行业用人单位的深度调研，系统解构了财经商贸类岗位典型工作任务中的



语言和能力要求,并将其转化为教材中的项目与任务,确保内容“源于岗位、用于岗位”,实现教学内容与职业需求的深度融合、教学内容与岗位需求的结构性对接,以及在学生学习目标、能力维度与素养提升上的协同统一。

目标引领 (Learning Objectives) : 明确语言、技能和素养三维目标,以“职业沟通”和“业务实操”为导向,让教学目标更清晰、可衡量。

场景导入 (Warming-up) : 依托情境认知理论,借助精选的视觉素材与递进式互动任务,激活学生已有的知识储备,为学生语言内化过程构建认知桥梁。

项目细化 (Projects) : 系统构建模块化项目,每个项目均设计以学生为主体的渐进式任务链。在听、说、读、写、译的阶梯训练中,学生通过自主学习、协作讨论与思辨决策,实现从语言技能到岗位能力的融合提升。以跨境电商模块为例,学生从理解行业模式出发,逐步完成选品分析、平台选择,最终独立撰写产品描述,形成“做中学、思中悟”的完整能力发展路径。

综合应用 (Integrated Application) : 系统整合模块核心知识与关键技能,通过精心设计的“综合实战任务”,驱动学生在高度仿真的职业场景中开展项目式操练。任务要求学生以团队协作形式,完成从信息整合、项目分解、项目执行到成果展示的全流程,从而深度锤炼其在复杂、动态的业务环境中的协同执行能力、问题解决能力与专业沟通能力。

聚焦中国 (Focus on China) : 聚焦中国财经发展实践,精选素材,如中国企业产品升级、中国企业“出海”、直播助力乡村振兴、中国企业管理、中国企业家、教育供给侧与青年就业、职业教育与中国企业全球化,遵循“以故事为载体,以财经为视角,以价值为内核”的核心理念,引导学生主动思考和分析现实经济现象与政策,深入理解中国经济发展的底层逻辑与战略抉择。

教材特色

本教材立足新时代财经商贸领域对英语应用能力与专业技能深度融合的复合型人才的需求,系统构建了以职业能力为核心的特色教学体系,其鲜明特色主要体现在以下五个维度。

目标精准,能力导向: 教材确立了语言知识、实务技能与综合素养三维融合的清晰目标。所有教学活动的设计均以“职业沟通”与“业务实操”为最终落脚点,直指学生未来岗位胜任力的提升。

情境真实,认知渐进: 教材创新运用情境认知理论,通过精选的视觉化财经场景与互动式启动任务,为学生营造高参与度的学习环境,有效激活学生已有知识图式。

项目驱动,学做合一: 教材内容以模块化项目为载体,根据话题设计合理的听、



说、读、写、译等技能练习，题型多样化，使学生在综合训练中实现从单一语言学到技能综合运用的转化。

实战赋能，素养跃迁：教材通过精心设计的高阶综合实战任务，驱动学生在高度仿真的职业场景中进行项目式学习，最终实现从掌握单项技能到具备综合职业素养的关键跃迁。

价值内化，立德树人：教材独具匠心地聚焦中国财经故事，培养学生以国际通用的语言自信讲好中国财经故事的能力，树立学生在全球经济议题中的话语权与文化自信。

编写 愿景

本教材由职业院校骨干教师与行业企业专家共同开发，旨在服务财经商贸领域外语人才的系统性培养。我们期待：本教材有效赋能财经商贸类专业的高职学生与从业者，使其扎实掌握专业英语应用能力，显著增强跨文化沟通能力与岗位实践能力；同步支持教师革新教学模式、教学方法；系统化培育兼具专业视野、娴熟英语应用能力与卓越职业素养的复合型人才，为我国企业在跨境贸易、国际金融、经营管理等关键领域的全球竞争力提升提供人才支撑，积极服务并融入国家双循环新发展格局。

本教材由中山火炬职业技术学院李海霞,天津国土资源和房屋职业学院李金凤、常馨月和王延雪主编；广东美迪数字科技有限公司陈江生、中山火炬职业技术学院王晓惠、饶梅芳参与编写。李海霞负责总体策划、内容审定、体例构建以及每个模块综合运用内容的编写；李金凤负责模块 1、模块 3、模块 4、模块 8 和模块 10 的编写；常馨月负责模块 6、模块 7、模块 9 的编写；王延雪负责模块 2 和模块 5 的编写。陈江生参与模块 1 和模块 6 部分内容的编写，并提供案例介绍，为教材注入鲜活的企业实践元素。王晓惠、饶梅芳负责素材搜集与整理、配套教学资源开发建设以及稿件的校对、审核与修订等工作。

本教材的实践导向与岗位适配性得益于北京市、天津市、广东省等多地行业领军企业与机构的深度参与和鼎力支持，在此表示衷心感谢！在编写过程中，编者参阅了大量国内外有关财经职业英语的最新书刊资料和业界的研究成果。作为一项持续改进的教育工程，我们深知本教材仍有无限的提升空间。我们诚挚邀请并恳请使用本教材的各位师生、业界专家及社会各界同人不吝赐教，对书中的不足之处提出宝贵意见。鉴于编者水平有限，书中难免存在疏漏之处，敬请广大读者批评指正，以便我们不断完善和改进，更好地服务职业教育财经商贸人才培养事业。

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MODULE

Global E-commerce Operations

Learning Objectives:

- ◎ Get a practical understanding of cross-border e-commerce;
- ◎ Identify internationally viable products and select suitable sales platforms;
- ◎ Write compelling product descriptions that drive sales;
- ◎ Conduct global e-commerce with integrity and cross-cultural respect.



WARMING-UP

TASK Look and Match



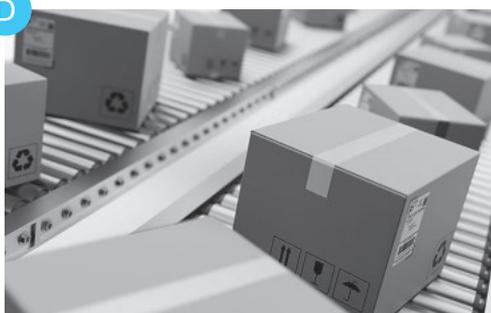
A

B



C

D



1. Transportation is a fundamental component of the cross-border logistics system. It connects all other steps and is essential for international goods movement.
2. Warehousing is a key part of cross-border logistics. Effective warehouse management helps build strong and reliable partnerships within the supply chain.
3. Cross-border packaging mainly falls into two categories—consumer packaging for the end-user and industrial packaging for shipping and protection.
4. The support and assistance provided by a business to customers before, during and after purchasing its products or services, aimed at addressing inquiries, resolving issues and ensuring satisfaction.

PROJECT 1 Understanding the Basics of Cross-border E-commerce

TASK 1 Read and Discuss

1. What are the main differences among B2B, B2C and C2C?
2. What are the risks for cross-border e-commerce?
3. Why do you think Chinese products have gained global popularity?



Cross-border E-commerce



Cross-border e-commerce refers to online trade between businesses and consumers (B2C), between businesses (B2B), as well as between individual consumers (C2C) through platforms like Amazon or eBay, and leading Chinese marketplaces such as AliExpress and Tmall Global.

As for the risks in the field of cross-border e-commerce, businesses should be aware of three main types. First, fraud remains the biggest challenge for merchants selling internationally. Therefore, selecting a payment service that understands local customer behaviour becomes crucial. Second, logistics and return management are equally important since they can directly influence local customers' perception of your business. Consistent logistics is necessary for companies that want to capitalise on cross-border opportunities. Third, local government regulations and taxation require careful examination as they might negatively affect your business.

Despite these challenges, cross-border e-commerce has become a significant driver for China's exports. China has rolled out a series of policies, including establishing cross-border e-commerce pilot zones and supporting overseas warehouse construction, to facilitate the industry's development.

Chinese cross-border platforms are growing in popularity worldwide. Many products, such as clothing, handbags, and accessories that are assumed to be European-made, actually originate from Chinese factories. Global shoppers can purchase these items directly from Chinese merchants through platforms like DHgate. On April 15, 2025, DHgate reached No. 2 in the US App Store. Sales of home appliances, outdoor sports equipment, pet supplies, healthcare and beauty products, as well as electronic devices have demonstrated robust growth overseas.

China is willing to work with all countries to strengthen cooperation and promote the healthy, sustainable development of cross-border e-commerce. With technological advances and infrastructure improvements, cross-border e-commerce has become a powerful growth engine in the field of international trade.





TASK 2 Read and Decide (T/F)

- () 1. Cross-border e-commerce is carried offline.
- () 2. There are three main types of risks for cross-border e-commerce mentioned in the passage.
- () 3. Customers are not allowed to buy products outside the borders of their countries.
- () 4. The government has no influence on local business.
- () 5. Cross-border e-commerce is a form of foreign trade.
- () 6. Some products, assumed to be European-made, actually originate from factories in China.
- () 7. On April 15, 2025, Tmall hit No. 2 in the US App Store.
- () 8. Overseas shoppers can buy products directly from DHgate.

TASK 3 Read and Complete

be aware of refer to roll out originate from as well as
as for capitalise on in the field of be assumed to work with

- 1. When writing the research paper, students are required to _____ at least three academic journals to support their arguments.
- 2. These imported goods _____ various countries, showcasing the diversity of cross-border trade.
- 3. Our company plans to _____ a new cross-border e-commerce platform in Southeast Asia next quarter, aiming to expand our market share and provide more convenient shopping experiences for local consumers.
- 4. You should _____ the factors that affect the sales of the store.
- 5. _____ e-commerce, online shopping festivals attract millions of consumers every year.
- 6. Our company _____ local logistics partners to ensure fast delivery.
- 7. This store sells clothing _____ accessories to customers overseas.
- 8. Many stores are trying to _____ lower prices for the coming holiday.
- 9. Online reviews in e-commerce _____ influence consumers' purchasing decisions significantly.
- 10. _____ the difficult client, our manager had to deal with him personally.



PROJECT 2 Choosing a Product



TASK 1 Listen and Choose

- When does the conversation take place?
 - In the morning.
 - In the afternoon.
 - In the evening.
- The woman is keen on _____.
 - a leather backpack
 - a laptop backpack
 - a popular schoolbag
- The woman sends _____ to the man.
 - the product picture
 - the product link
 - nothing
- What is the laptop backpack made of?
 - Cloth.
 - Real leather.
 - Eco-leather.
- Which of the following statements is TRUE?
 - The backpack sells well.
 - The man will give the woman a 5% discount if she buys more than 6 backpacks.
 - The woman decides to buy one backpack at once.

TASK 2 Listen and Complete

- Interior Material: _____
- Measurements: _____ inches long, _____ inches wide, and _____ inches in height.
- Handle Strap Description: _____ back luggage strap, _____ top handle, and _____ backpack straps.
- Interior Details: _____ zipper pocket, _____ slide pockets, _____ elastic loops.
- Normal price: _____





TASK 3 Role-play: Product Selection Meeting

Task Description:

Your team works for a cross-border e-commerce company. You need to decide whether to sell a kind of laptop backpack. Discuss the product's strengths, risks and market potential, and then make a final decision.

Roles:

Team Leader (*Lead the meeting.*)

Market Researcher (*Talk about customers and competitor's products.*)

Finance Helper (*Talk about cost and profit.*)

Steps & Example Sentences:

1. Start the Meeting (*Kick off the discussion and introduce the product.*)

Team Leader: Let's talk about the laptop backpack. What do you think?

Market Researcher: I think students will like this backpack.

2. Discuss the Market (*Talk about customers and other sellers.*)

Market Researcher: Is this backpack different from others? Why is it special?

Finance Helper: How much does it cost? Can we make a lot of money?

3. Talk About Money (*Discuss the price, cost, and how many to buy.*)

Finance Helper: We must buy 100 bags first. Is that a good idea?

Team Leader: Is there a risk? What if the sales are not good?

4. Make a Decision (*Say yes or no to the product.*)

Market Researcher: Yes, I think we should sell it. It is a good product.

Finance Helper: Yes, if we can sell it for 125 *yuan* each.

Team Leader: OK, let's try it. We will order 100 bags.





PROJECT 3 Selecting a Sales Platform

Tmall Global is Alibaba's cross-border import retail platform, dedicated to offering Chinese consumers globally-sourced goods. It is also the preferred platform for overseas brands to reach Chinese consumers directly, build brand awareness, and gather consumer insights. Tmall Global has launched an English-language website, offering a range of solutions to streamline the process for brands joining the platform. Brands can learn about and compare the multiple solutions to enter the Chinese market. In this way, they no longer have to rely on face-to-face meetings with Tmall Global representatives to decide which strategy works for them.

Every brand is required to complete a questionnaire which describes their products and services, and within 72 hours, Tmall Global will contact the proper candidates to discuss the onboarding process. This ensures that brands do not have to wait months to find out if they are a good fit for a Tmall Global solution.

Most importantly, for brands, Tmall Global website also offers different models for them to enter China. Whether brands choose Tmall Overseas Fulfillment, Tmall Direct Import, or Tmall Global Flagship Store, they can familiarise themselves with the operational mechanism of each model prior to engaging with Tmall Global. Each of these models offers brands different solutions to help them enter China. While entering the Chinese market may seem straightforward, cross-border expansion is neither overly difficult nor overly simple.

Currently, Tmall Global hosts over 40,000 international brands from more than 90 countries and regions around the world, and it is able to attract small and medium-sized brands from other countries. Its growth rate is expected to accelerate in the coming years.





TASK 1 Read and Choose

1. Tmall Global has launched a(n) _____ language website.
A. English B. Spanish C. Japanese D. Korean
2. Successful brands can be contacted within _____ days by Tmall Global.
A. one B. two C. three D. four
3. Which of the following statements is TRUE?
A. Tmall.com only allows local Chinese to sell products.
B. Brands can understand how various models work in advance.
C. Brands attracted by Tmall Global are mostly large-sized.
D. Cross-border e-commerce is very easy.
4. How many kinds of models are mentioned for brands to enter China?
A. One. B. Two. C. Three. D. Four.
5. Tmall Global's growth rate is expected to _____ for the coming years.
A. decrease B. speed up C. reduce D. remain the same

TASK 2 Read and Translate

1. Brands can learn about and compare the multiple solutions to enter the Chinese market.
A. 品牌方可以了解并比较多种进入中国市场的解决方案。
B. 品牌方可以知道并比较进入中国市场的多种解决方案。
C. 品牌方可以了解并比较使用中国市场的多种解决方案，选择会很多。
2. Every brand is required to complete a questionnaire which describes their products and services.
A. 品牌商们需要完成一份问卷，问卷是关于他们的产品和服务细则的。
B. 各品牌需要填写一份问卷，问卷叙述了他们的产品和产品功能。
C. 每个品牌都需要完成一份描述他们的产品和服务的问卷。
3. This ensures that brands do not have to wait months to find out if they are a good fit for a Tmall Global solution.
A. 这一流程优化确保品牌无须等待数月来了解自己是否胜任天猫国际方案。
B. 这种流程优化保证品牌无须等待数月了解自己是否适合进入天猫国际。
C. 这确保了品牌方不必等待数月来确定他们是否适合天猫全球解决方案。
4. Each of these models offers brands different solutions to help them enter China.
A. 每一种模型都为品牌进入中国市场提供了不同的解决方法。
B. 每一种模式都提供了不同的解决方案以帮助品牌进入中国市场。
C. 每一种模式都为品牌进入中国市场展示了确切的解决方案。



5. Its growth rate is expected to accelerate in the coming years.
- A. 预计未来几年其增长率还会进一步加快。
 - B. 数据显示，未来几年增长幅度还有望持续上升。
 - C. 预计未来几年增速本应进一步加快。

TASK 3 Speak and Perform

1. Do you ever buy things from overseas websites? Which platforms do you use for shopping?
2. Imagine you're starting your own online business, what would make you choose one sales platform over another, and why?

Here are some tips:

Watching Your Budget

Starting a business means watching your budget. You'd probably compare setup fees, sales commissions, and other charges across different platforms to find one that fits your financial situation.

Finding Your Customers

Think about where your potential customers like to shop. A platform popular with young professionals might be perfect for tech gadgets, while handmade crafts could sell better on specialty marketplaces.

Running Your Business

Some platforms make it easier to manage your store with user-friendly tools and reliable shipping options. These features can save you time and help your business run smoothly.

Building Your Brand

If you want to create a unique shopping experience, you'll need platforms that allow store customization and offer good marketing tools to help you stand out.



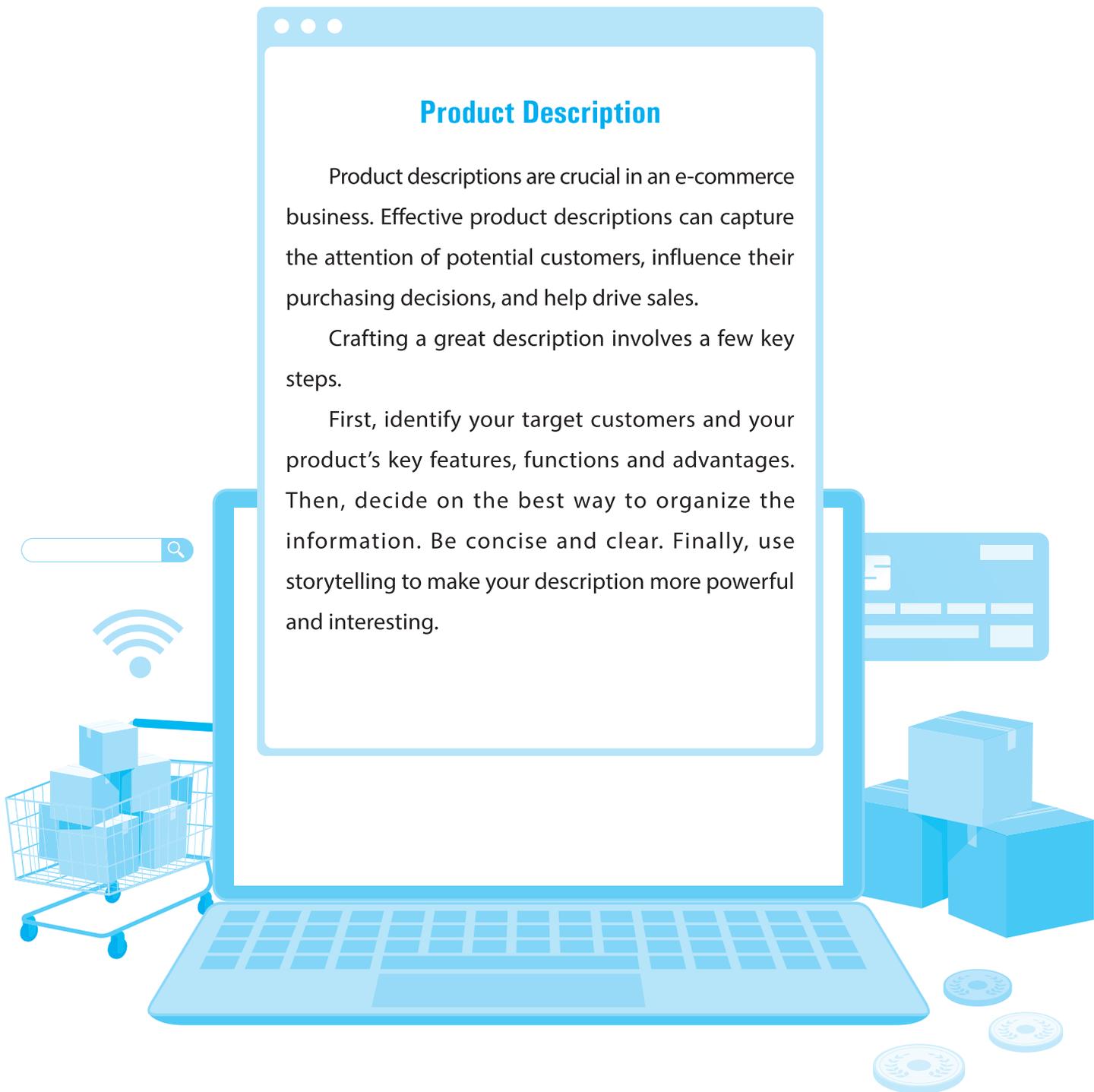
PROJECT 4 Describing a Product

Product Description

Product descriptions are crucial in an e-commerce business. Effective product descriptions can capture the attention of potential customers, influence their purchasing decisions, and help drive sales.

Crafting a great description involves a few key steps.

First, identify your target customers and your product's key features, functions and advantages. Then, decide on the best way to organize the information. Be concise and clear. Finally, use storytelling to make your description more powerful and interesting.





Sample 1:

Shoes [FASHION & ACCESSORIES]



Description

- ⦿ This ballet-inspired silhouette is designed with a rounded toe, a walkable 2-inch block heel, and an elasticized back for extra comfort.

Details

- ⦿ True to size, take your usual size
- ⦿ Leather & suede: 100% Italian leather
- ⦿ Made in Montopoli in Val d'Arno, Italy

Sample 2:

Backpack [OUTDOOR GEAR]

- ⦿ Constructed with our toughest fabric blend to withstand heavy use, the backpack offers ample space, convenience and durability you need to keep mobile when climbing long routes. Inside, an internal sleeve accommodates a hydration reservoir, while a zippered stash pocket keeps small items secure and within easy reach. The waist strap is removable for clean hauling. An external pocket fits a guidebook, hat or gloves.





Sample 3:

Hand Sanitiser [CLEANING]

Our hand sanitiser is made from 100% natural cold-pressed orange oil, which gently cleans your hands while keeping them moisturised. The food-grade formula is free from artificial fragrances—featuring only a light, refreshing orange scent. Turn your daily hand-washing routine into a fresh and delightful experience!



TASK 1 Read and Match

A

1. features
2. size
3. leather
4. convenience and durability
5. moisturised
6. scent

B

- a. 方便耐用
- b. 滋润的
- c. 皮革
- d. 产品特点
- e. 尺寸、大小
- f. 香味

TASK 2 Simulate and Compose

材 质: 100% 真丝, 面料柔软舒适, 易于携带。

尺 寸: 70 cm × 50 cm, 日常可作颈部装饰, 夜间可裹发。

颜色及包装: 多种颜色可供选择; 每条围巾都装在扁平的塑料拉链袋中。

洗 涤: 使用中性洗涤剂在低于 30° 的水中手洗或干洗。



Material:

Size:

Colour and packages:

Wash:





INTEGRATED APPLICATION Selling Your Product to the World

Workplace Scenario:

As a new intern at “Global Bridge Digital”, your team’s mission is to launch a Chinese product into the global market. You will go through the complete process—from selecting a winning product and creating its online listing to choosing the right sales platform—and present your launch strategy.

Your Project Roadmap:

Step 1 Brainstorm & Select Your “Winning” Product

- ◎ Form small groups of 3~4 students.
- ◎ Hold a team meeting to brainstorm and choose a product with strong cross-border sales potential (e.g. a silk scarf, a smart gadget, a special snack).

Step 2 Craft Your Compelling Product Listing

- ◎ Collaborate to write engaging and professional product descriptions in English. Be sure to highlight key features, materials, functions and benefits.
- ◎ Draft a complete product listing page that is both attractive and informative, convincing shoppers to click “Add to Cart”.

Step 3 Platform Analysis & Choose Your Sales Channel

- ◎ Research and compare at least two different global sales platforms (e.g. Amazon, AliExpress, eBay). Consider factors such as costs, target audience and competitive landscape.
- ◎ Decide which platform best suits your chosen product. Be prepared to justify your choice with clear and logical reasoning.

Step 4 The Final Pitch—Present Your Strategy

- ◎ Summarize your team’s decision-making process throughout the project.
- ◎ Deliver a presentation to the class.





FOCUS ON CHINA

How China's Cross-border E-commerce Redefines Global Brand Identity

In recent years, China's cross-border e-commerce has won the hearts of global consumers with high-quality products and innovative services. From smart home appliances to intangible cultural heritage crafts, from fashion apparel to green technology, "Made in China" is redefining global market standards with excellent quality. This is not only a commercial success but also a vivid reflection of China's cultural confidence.

Chinese cross-border enterprises have achieved comprehensive upgrades through rigorous (严格的) quality control, original design, and technological innovation. For instance, Shenzhen's 3C brands dominate Western markets with military-grade durability, Yiwu's eco-friendly homeware meets EU certifications, while Jingdezhen's ceramics grace (使增光) overseas museums.

Cross-border e-commerce showcases the modern vitality (活力) of Chinese culture: Hanfu merchants demonstrate ancient weaving techniques via livestreams, Dunhuang-inspired digital accessories fuse tradition with innovation, and TCM brands package Eastern wisdom for global audiences. These products transcend functionality to become cultural bridges. A French buyer remarked, "Chinese tea sets taught me the philosophy of 'harmony between man and nature.'"

This success stems from dual strengths: rigorous adherence to ISO standards, while transforming cultural heritage into competitive edges. The "quality + culture" formula is reshaping China's brand identity.

As the "Digital Silk Road" expands, China's cross-border e-commerce will continue to showcase a multidimensional national image—a modern civilization that respects global norms while radiating cultural innovation.

Read and Discuss

When we're selling cultural products like traditional Chinese tea sets or silk scarves to a global audience, how do we stay true to their authentic roots while also ensuring they truly appeal to international customers?