

LESSON 17

Twenty thousand wall lamps, and ninety days of credit

B2B 询盘 · 主体核实、五列报价与现金转换

Textbook §2.3, §2.3.1–2.3.4, §3.3, §3.4.1 and §3.6 · a 90-minute bilingual lesson

90 minutes
一课时

English first, Chinese support
英文在前 · 中文在后

Lessons 6, 8, 16
前置知识

2026 – 2027 Semester 1
2026—2027 学年第一学期

Course · 跨境电商概论 Cross-border Ecommerce

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“The output is not yes or no. It is yes, on these conditions.”

一句话先记住：本课的答案不是接或不接，而是“在这些条件下可以接”。

12 min**Warm-up: the email from Germany**

案例开场：一封来自德国的邮件

Excitement first, verification first.

34 min**Five columns, three Incoterms, two ledgers**

五列报价、三种贸易术语、两本账

Who carries freight, duty, risk and cash.

26 min**Case: the conditional recommendation**

案例：带条件的建议

Contribution, cash and the four conditions.

18 min**Task and close**

课堂任务与收束

Six lines, at least four conditions.

Every part of this lesson answers one question: on what conditions is this order worth taking, and who carries each cost until then?

本课每个环节都在回答：在什么条件下这单值得接，以及在接到之前每一项成本由谁承担。

- 01** Judge whether an inquiry is typical B2B using the §2.3.1 criteria, and verify the counterparty before discussing price.
用 §2.3.1 的标准判断询盘是否属于典型 B2B，并在谈价前核实交易主体。
- 02** State the differences between B2B and B2C, and map the seven supply steps onto the §3.4.1 funnel.
说明 B2B 与 B2C 的差异，并把七个供货环节映射到 §3.4.1 的漏斗。
- 03** Read a five-column quotation — landed cost, lead time, MOQ, payment terms and risk — and compare alternative Incoterms schemes.
读懂五列报价——到岸成本、交期、起订量、付款条件与风险——并比较不同贸易术语方案。
- 04** Compute contribution margin and cash tied up, then write a conditional recommendation instead of a yes or a no.
算出贡献毛利与占用现金，写出有条件建议，而不是简单的接或不接。

Each objective maps to §2.3.1–2.3.4, §3.3, §3.4.1 or §3.6.

BEFORE THIS LESSON · 前置知识 (第 6、8、16 课)

- B2B and B2C as modes, and who the end user is (Lesson 6).
B2B 与 B2C 两种模式，以及终端用户是谁 (第 6 课)。
- The seven-cost ledger of an order (Lesson 8).
一份订单的七项成本账本 (第 8 课)。
- Pricing mechanisms and the two identities (Lesson 16).
定价机制与两条恒等式 (第 16 课)。

You can cost an order and price it. This lesson asks whether the buyer is real and the cash is fundable.

WHAT THIS LESSON DOES · 本课作用

- Run a comprehensive case: no new concept, only the earlier tools applied in order.
综合案例课，不是新概念课：把前几课的工具按顺序用一遍。
- Turn quotation arithmetic into a written, conditional recommendation.
把报价算术变成一份写明条件的书面建议。
- Keep margin and cash apart: contribution is a percentage, cash is an amount and a date.
把毛利与现金分开：毛利是百分比，现金是金额加日期。
A brand name is not a credit rating, and a slogan about quality is not evidence.

Lesson 16 decided who pays and how much. Lesson 17 adds the two questions a factory cannot skip: is the buyer real, and can the cash be funded?

第 16 课决定谁付钱、付多少；第 17 课加上工厂绕不开的两个问题：买家是真的吗，现金垫得起吗？

A team calling itself the procurement arm of a German hotel chain wants 20,000 guest-room wall lamps: custom colour temperature and mounting holes, 45 days delivery, three shipments, a quote that includes

一个自称德国连锁酒店采购团队的团队要 2 万套客房壁灯，定制色温与安装孔位，45 天交付，分三批出货，报价需含运费与关税，账期 90 天，中山这家工厂的厂长很兴奋，也应该警惕。

20,000

sets of wall lamps

2 万套客房壁灯

45

days, three shipments

45 天，分三批出货

90

days of credit

90 天账期

DDP?

freight and duty inside the

quote 报价含运费与关税

Element 要素 要素	What it shows 说明什么 说明什么	Consequence 结论 结论
Excitement 兴奋	The order is large, detailed and repeatable 订单大、规格细、可重复	Treat size as a reason to check, not to skip 规模是核查的理由，不是跳过的理由
Caution 警惕	Nothing in the email proves who is writing 邮件里没有任何东西能证明写信的是谁	Verify before quoting 先核实，再报价
The real question 真正的问题	Not yes or no, but on which conditions 不是接或不接，而是在什么条件下	Conditions are the deliverable 条件才是交付物

This lesson is a teaching case: the company, the buyer and every figure are fictional. What is real is the list of questions a competent supplier asks before agreeing.

本课全部是教学案例：企业与买家及每一个数字均为虚构。真实的是称职供应商在答应之前要问的那一串问题。

KEY POINTS · 学习重点

- B2B is defined by who trades and for what purpose, not by the size of the order; verify the counterparty first.
B2B 由交易主体与用途界定，不由金额大小界定；谈价前必须先核实对方。
- A quotation has five columns, and the Incoterm decides who carries freight, insurance, duty and risk.
报价有五列，贸易术语决定谁承担运费、保险、关税与风险。
- Margin is not cash: contribution, deposit, credit period and platform fees together decide whether a profitable order is even doable.
毛利不是现金：贡献、定金、账期与平台费合在一起，才决定一笔赚钱的订单是否可行。

COMMON DIFFICULTIES · 可能的难点

- Treating any large inquiry as B2B and skipping verification of the buyer identity and authority.
把任何大额询盘都当成 B2B，跳过对买家身份与权限的核实。
- Comparing quotations on unit price only, ignoring that Incoterms move freight, duty and risk between the two sides.
只按单价比较报价，忽略贸易术语在双方之间转移了运费、关税与风险。
- Reading high margin as success, when a 90-day term and fronted costs may make the order unfinanceable.
把高毛利当成成功，而 90 天账期与垫付成本可能让订单根本无法融资。

THE ONE-LINE RULE

Build the five columns before any calculation, and never ship a recommendation without its conditions.

The textbook defines B2B as transactions between enterprises — manufacturer with wholesaler, wholesaler with retailer — typically larger in quantity, more detailed in specification and longer in lead time, with continuing supply featured when the purchase feeds repeated production.

教科书把 B2B 定义为 B2B 企业之间的交易，如制造商与批发商、批发商与零售商之间。它通常数量更大、规格更多、交期更长，若用于重复生产，采购方还可能持续/重复。

Test 判据 判据	Evidence in this inquiry 本询盘中的证据 证据	Verdict 判定 判定
Larger quantity 数量更大	20,000 sets in one inquiry 一封询盘 2 万套	Test 1 passes 第 1 项通过
More specification 规格更多	Custom colour temperature and mounting holes 定制色温与安装孔位	Test 2 passes 第 2 项通过
Longer lead time 交期更长	45 days, shipped in three batches 45 天，分三批出货	Tests 3 and 4 pass 第 3、4 项通过

HOW TO VERIFY · 如何核实

- Check the domain, company registration, invitations to audit, and payment records — independently.
独立核实域名、公司注册信息、验厂邀请与付款记录。
- Score the inquiry on the features first, then verify, then quote.
先用特征给询盘打分，再核实，然后才报价。

is not

CONDITIONS AND LIMITS · 条件与限制

- Public registration and a platform badge are evidence, not authority or solvency.
公开注册信息与平台标识是证据，不是权限或偿付能力的证明。
- A purchase order and a deposit are stronger evidence than either.
采购订单与定金比这两者都更有力。

B2B is not a synonym for a large order. A wealthy individual buying an entire kitchen is still B2C.

B2B 不是大额订单的同义词；一位富裕个人买家买整套厨房，仍然是 B2C。

The textbook contrast is short and useful: the B2C end user is an individual buying for personal use; the B2B end user is an enterprise buying for the company.
教材的对比简洁有用: B2C 的终端用户是为个人使用而购买的个人; B2B 的终端用户是为公司采购的企业。

Axis 维度 维度	Textbook contrast 教材对比 对比	Reading 读法 读法
End user 终端用户	B2C: individuals for personal use; B2B: firms for the company B2C: 为个人使用而购买的个人; B2B: 为公司采购的企业	Who the buyer is 买家是谁
Approval 审批	Large purchases need approval by a company officer 大额采购通常需要企业负责人批准	More complex purchasing power 企业购买力更复杂
Price 价格	B2B negotiates price and terms; B2C often pays one price B2B 谈价格与付款条件, B2C 常常付同样的价	Terms are part of the price 条款就是价格的一部分
Volume 业务量	B2B business volume is far larger than B2C B2B 的业务量远大于 B2C	Fewer, larger transactions 交易更少但更大

THREE PRACTICAL QUESTIONS · 三个实务问题

- Who signs — which officer approves the order.
谁签字——哪位负责人批准这笔订单。
- Who pays — which entity and on what terms.
谁付款——哪个主体, 按什么条款。
- Who inspects — whose standard applies before shipment.
谁验货——发货前适用谁的标准。

WHAT EACH ANSWER COSTS · 每个答案的代价

- Each answer adds a person and a week to the cycle.
每个答案都会给周期增加一个人和一周。
- None of them can be skipped by a limited-time discount.
它们都不是“限时折扣”能跳过的。

Three people, three weeks, one purchase order.

Mode is decided by who trades and why, not by the size of the invoice.

模式由谁与谁交易、为何交易决定, 不由发票金额决定。

A B2B quotation is not one number. It states landed cost, the starting point of lead time, minimum order quantity, payment terms and the allocation of risk set by the Incoterm, 以及用贸易术语界定的风险分配。

Column 列	What it contains 内容	Rule 规则
Landed cost 到岸成本	Goods, packaging, domestic transport, customs, international freight, insurance, duty and after-sales 商品、包装、国内运输、报关、国际运费、保险、关税与售后	Built bottom-up 自下而上建起来
Lead time 交期	State the starting point: 45 days from order or from sample approval are two different promises 写明起算点：“下单后 45 天”与“样品确认后 45 天”是两个不同的承诺	The clock must be defined 时钟必须被定义
MOQ 起订量	Set by tooling, material purchase and line set-up 由模具、材料采购与产线调试决定	Structure can be negotiated 结构可以谈
Payment terms 付款条件	Deposit share, credit period and settlement method 定金比例、账期与结算方式	A disguised price 一种伪装的价格
Risk allocation 风险分配	Inspection standard, late delivery, quality claims, currency and freight surcharges 验货标准、延迟交付、质量索赔、汇率与运费附加费	What the Incoterm does not settle 贸易术语并不自动解决的部分

HOW IT RUNS · 如何运作

- Cost it bottom-up, choose the Incoterm, define the clock, then list the payment nodes.
自下而上建成本，选定贸易术语，写明时钟起点，再列出付款节点。

CONDITIONS AND LIMITS · 条件与限制

- Freight rates, tax rates and exchange rates all move; a fixed price with no index clause transfers every risk to the seller.
运费、税率与汇率都会变；没有指数条款的固定价把全部风险转给卖家。

A quotation is an offer, not a contract. With only a price and none of the other four columns, it is not a quotation at all.

报价是要约，不是合同；只有价格而没有另外四列，就不是报价。

Known, simulated: goods and packaging 12.00 a set, domestic transport and customs 0.40, international freight and insurance 1.60, duty 1.00 where the seller bears it, after-sales reserve 0.30.
已知（模拟）：商品与包装每套 12.00 美元，国内运输与报关 0.40，国际运费与保险 1.60，若由卖家承担则关税 1.00，售后预留 0.30。

DDP contribution
DDP 单位贡献

2.70 USD

18.00 – 15.30, 占 15.0%

CIF contribution
CIF 单位贡献

2.50 USD

16.80 – 14.30, 占 14.9%

FOB contribution
FOB 单位贡献

2.90 USD

15.60 – 12.70, 占 18.6%

Incoterm 术语 术语	Cost build 成本构成 成本构成	Seller cost 卖家成本 卖家成本	Quote 报价 报价	Contribution 贡献 贡献
DDP 卖家完税交付	12.00 + 0.40 + 1.60 + 1.00 + 0.30 12.00 + 0.40 + 1.60 + 1.00 + 0.30	15.30 15.30	18.00 18.00	2.70 2.70
CIF 卖家承担运费保险	12.00 + 0.40 + 1.60 + 0.30 12.00 + 0.40 + 1.60 + 0.30	14.30 14.30	16.80 16.80	2.50 2.50
FOB 买家承担运费保险关税	12.00 + 0.40 + 0.30 12.00 + 0.40 + 0.30	12.70 12.70	15.60 15.60	2.90 2.90

The seller earns most per unit under FOB. The buyer may still refuse it, because the ranking depends on whose numbers are used.
卖家在 FOB 下每套赚得最多，买家却可能拒绝它，因为排序取决于用谁的数字。

THE NEGOTIATION IS ABOUT ALLOCATION · 谈判争的是分配

Who carries freight, duty and risk — not who is more reasonable. Same goods, same costs, three different promises.

Ranking depends on whose numbers are used. Comparing total cost, the buyer pushes toward CIF; comparing contribution, the seller prefers FOB.
排序取决于用谁的数字。比较总成本的买家会推向 CIF，比较贡献的卖家会偏好 FOB。

Scheme 方案 方案	Seller cost 卖家成本 卖家成本	Contribution 卖家贡献 卖家贡献	Who pays the rest 其余由谁付 其余由谁付	Buyer landed 买家到岸 买家到岸
DDP DDP	15.30 15.30	2.70 · 15.0% 2.70 · 15.0%	Seller pays duty, nothing extra for the buyer 卖家承担关税，买家无额外支出	18.00 18.00
CIF CIF	14.30 14.30	2.50 · 14.9% 2.50 · 14.9%	Buyer pays duty of about 1.00 买家自付约 1.00 的关税	17.80 17.80
FOB FOB	12.70 12.70	2.90 · 18.6% 2.90 · 18.6%	Buyer pays freight, insurance and duty 买家承担运费、保险与关税	≈ 18.20 约 18.20

BUYER VIEW · 买家视角

- Cheapest landed cost is CIF at about 17.80, against 18.00 for DDP and about 18.20 for FOB.
到岸最便宜的是 CIF 约 17.80，DDP 为 18.00，FOB 约 18.20。
- A buyer comparing only unit price would rank FOB first and be wrong.
只比单价的买家会把 FOB 排第一，那就错了。

SELLER VIEW · 卖家视角

- Highest contribution is FOB at 2.90, but the buyer landed cost rises to about 18.20 and will be resisted.
卖家贡献最高的是 FOB 的 2.90，但买家到岸成本升到约 18.20，必然被抵制。
- CIF is the compromise both sides can defend.
CIF 是双方都能辩护的折中。

The argument is not about who is right. It is about which cost and which risk each side carries.

谈判争的不是谁更有道理，而是各自承担哪一项成本与哪一项风险。

An order can be profitable on paper and impossible in practice: the seller pays for materials and freight weeks before the buyer pays. What limits annual profit is often working capital, not margin.
订单可以在纸面上赚钱、在现实中做不了！卖家在买家付款前数周就要支付材料和运费，因此限制年利润的往往是营运资金，而不是毛利率。

DDP order value
DDP 订单额

360,000 USD
18.00 × 20,000 套

DDP cash tied up
DDP 占用现金

198,000 USD
成本 30.6 万，定金 10.8 万

FOB cash tied up
FOB 占用现金

160,400 USD
成本 25.4 万，定金 9.36 万

Scheme 方案 方案	Order value 订单额 订单额	Cost 成本 成本	Deposit 30% 定金 定金	Cash tied 占用现金 占用现金	Balance 余款时点 余款时点
DDP DDP	360,000 360,000	306,000 306,000	108,000 108,000	198,000 198,000	90 days after delivery 交付后 90 天
FOB FOB	312,000 312,000	254,000 254,000	93,600 93,600	160,400 160,400	Before shipment 发货前付清

WHAT THE CASH NUMBER MEANS · 现金数字意味着什么

- A factory with 200,000 of working capital can run only one such DDP order at a time; its annual profit is capped by cash, not margin.

只有 20 万营运资金的工厂，一次只能跑一单这样的 DDP 订单。

WHY TERMS BEAT MARGIN · 为什么条款胜过毛利

- The same margin with better terms is worth more than a better margin with worse terms; early-payment discounts are often cheaper than a bank loan.
同样的毛利配上更好的条款，比更好的毛利配上更差的条款更值钱。

Margin is a percentage of price. Cash is an amount and a date. A quotation that reports one and hides the other is incomplete.

毛利是占价格的百分比；现金是金额加日期。只报一个、藏起另一个的报价是不完整的。

The textbook notes that Alibaba.com charges sellers a commission of up to 150,000 RMB a year depending on category, on top of advertising revenue. At about 7.1, that is roughly 21,000 US dollars — an annual cost that has to be allocated to the orders.

教材提到，阿里巴巴国际站向卖家收取的佣金最高可达每年 15 万元人民币，因品类而异，此外还有广告收入。按约 7.1 折算，约 2.1 万美元——这是一笔必须在订单中分摊的年度成本。

Allocation 分摊方式 分摊方式	Arithmetic 算式 算式	Per set 每套 每套	Effect on DDP 对 DDP 的影响 影响
All on this order 全部摊到本单	21,000 ÷ 20,000 21,000 ÷ 20,000	1.05 1.05	DDP contribution falls from 2.70 to 1.65 DDP 贡献从 2.70 降到 1.65
Across 60,000 a year 按全年 6 万套	21,000 ÷ 60,000 21,000 ÷ 60,000	0.35 0.35	DDP contribution falls from 2.70 to 2.35 DDP 贡献从 2.70 降到 2.35
The fee itself 费用本身	Unchanged at about 21,000 dollars 始终是约 21,000 美元	— —	Only the allocation base changed 只有分摊基础变了

WHY IT CHANGES THE ANSWER · 为什么它会改变答案

- Allocating the whole fee to one order can turn an acceptable order into a marginal one.
把整笔年费摊到一单上，会把本来可接受的订单变成勉强。
- The base must be written down, because it decides whether the order is worth taking.
分摊基础必须写明，因为它决定这单值不值得接。

WHAT THE PLATFORM OWNS · 平台掌握的是什么

- Inquiries answered inside a platform are rented demand until they become a verified direct contact.
在平台里回复的询盘，在变成与已验证买家的直接联系之前，都是租来的需求。
- Allocation to a single order is a management choice, not an accounting truth.
把年度平台费分摊到单笔订单是管理选择，不是会计真理。

One fee, two bases: 1.05 or 0.35 a set. The fee did not change; the decision does.

一笔费用，两种分摊：每套 1.05 或 0.35。费用没变，结论变了。

Section 3.4.1 describes the funnel as awareness, interest, consideration, intent, evaluation and purchase. In B2B supply, the inquiry is awareness and interest; audit and sampling are consideration and evaluation; quotation and contract are intent; production and delivery are purchase; reorders are repeat purchase.

Element 要素	Funnel stage 漏斗阶段	B2B step 供货环节	Note 说明
Funnel stage 漏斗阶段	Awareness, interest 认知、兴趣	Inquiry arrives 询盘到达	
Consideration, evaluation 考虑、评估	Audit and sampling 验厂与打样	The narrowest step, and paid before any revenue 最窄的一环，且在任何收入之前就要花钱	
Intent 意向	Quotation and contract 报价与合同	Where the five columns are written 五列在这里写清	
Purchase 购买	Production and delivery 生产与交付	Where contribution becomes cash 贡献在这里变成现金	
Repeat purchase 复购	Reorder 返单	Where 90-day terms decide the next order 90 天账期在这里决定下一单	

THE COST OF EVIDENCE · 证据成本

- Third-party audit about 1,200 dollars; five samples about 425 — small against a 360,000 dollar order, not small against a year of inquiries that go nowhere.
一次第三方验厂约 1,200 美元，五套样品约 425 美元。

WHO PAYS FOR SAMPLES · 样品该谁付费

- A free sample is a price concession, not a marketing strategy; a buyer who will not pay for samples or give an inspection standard is often not a buyer.
免费样品是价格让利，不是营销战略。

Record conversion at each step and the cost of one won order; then charge for samples or narrow the entrance.

逐环记录转化率与单笔成交成本，再决定是收样品费还是收窄入口。

After-sales reserve is 0.30 a set, so 6,000 dollars across the order. If 3 per cent fail and each replacement costs 9 dollars including air freight, claims come to 5,400. The reserve covers expected claims and only just. A batch defect is not covered.

保修预留每套 0.30 美元，整单 6,000 美元。若 3% 的产品失效，每次更换含空运成本 9 美元，索赔为 5,400 美元。预留刚好够，但仅够而已；一次批量缺陷并不被覆盖。

Item 项目 项目	Arithmetic 算式 算式	Reading 读法 读法
Reserve 保修预留	$0.30 \times 20,000 = 6,000$ $0.30 \times 20,000 = 6,000$	Planned, priced into the quote 已计划，已计入报价
Expected claims 预期索赔	$3\% \times 20,000 \times 9 = 5,400$ $3\% \times 20,000 \times 9 = 5,400$	Covered, with 600 to spare 覆盖，余 600
Batch defect 批量缺陷	Not covered by a per-unit reserve 单位预留覆盖不了	Needs a claim window and spares clause 需要索赔窗口与备件条款

WHAT MUST BE WRITTEN · 必须写进条款的内容

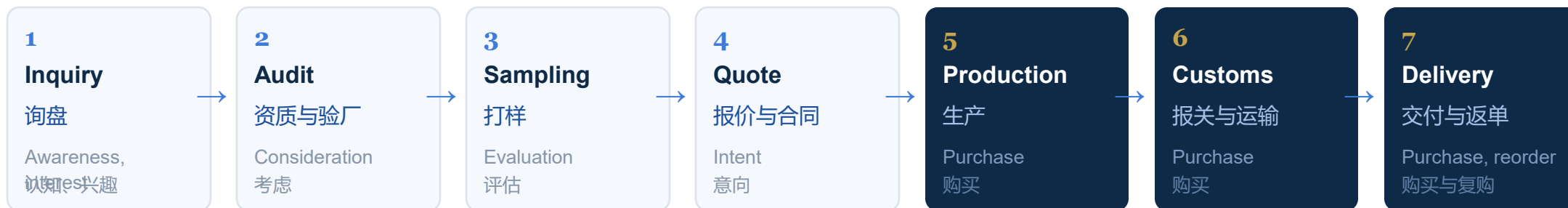
- The claim window, who pays return freight, whether spares ship with the batch.
索赔窗口、退货运费由谁承担、备件是否随批发出。
- What happens when the buyer installs the product incorrectly.
买家安装错误时怎么处理。

WHY IT MUST BE WRITTEN EARLY · 为什么要早写

- In cross-border B2B the seller usually cannot inspect an installed product.
跨境 B2B 中卖家通常无法检查已安装的产品。
- So the standard has to be set before production, not argued afterwards.
因此标准必须在生产前写清，而不是事后争论。

Spare parts and a claim window are part of the price, not extras given away after the negotiation.

备件与索赔窗口属于价格的一部分，不是谈判结束后额外赠送的东西。



ONE LINE THROUGH THE CHAIN · 贯穿全链的一句话

The first four steps decide whether the order is won; the last three decide whether it makes money and reorders. Sampling and credit terms are the two costs most often underestimated.

WHERE THE CASE SITS ON THIS CHAIN · 案例停在这条链的哪一环

- The email is step 1. Nothing has been verified, no sample exists, and no standard has been agreed.
邮件只到第 1 环：没有核实、没有样品、也没有约定标准。
- Most inquiries die between steps 2 and 4, where the seller spends money before earning any.
多数询盘死在第 2 到第 4 环，卖家在这里先花钱，后赚钱。

Teaching illustration of a supply process; it does not correspond to any real factory workflow.

供货流程的教学示意，不对应任何真实工厂的流程。

01 Read left to right: the first four steps are the upper funnel, and most inquiries are eliminated there.

从左往右读：前四环是漏斗的上半段，多数询盘在这里被淘汰。

Do not spend money on step 1 evidence you cannot use at step 4.

不要把钱花在第 4 环用不上的第 1 环证据上。

02 Sampling is the narrowest step and the most expensive one before revenue; its cost belongs in the acquisition budget.

打样是最窄的一环，也是收入到来前最贵的一环；它的成本应计入获客预算。

Charge for samples or narrow the entrance — pick one and say why.

收样品费或收窄入口，选一个并说明理由。

03 The last three steps look like operations but are where contribution becomes cash, and where a 90-day term can stall a profitable order.

后三环看似运营细节，实际是贡献变成现金的地方，也是 90 天账期能拖住一笔赚钱订单的地方。

Count the cash and the date, not only the margin.

要数现金与日期，不只是毛利。

The funnel is a description, not a law: some buyers skip steps, and a reorder may arrive without a new inquiry.

漏斗是描述，不是定律：有些买家会跳阶段，返单也可能不经过新的询盘。

DDP is quoted at 18.00 with the seller paying duty, so cost is 15.30 and contribution 2.70. FOB is quoted at 15.60 with seller cost only 12.70, so contribution is 2.90 — but the buyer landed cost rises to about 18.20. CIF at 16.80 sits in between: 2.50 to the seller, about 17.80 to the buyer, the cheapest landed cost of the three.

DDP 报 18.00，因卖家承担关税，成本 15.30，贡献 2.70。FOB 报 15.60，卖家成本仅 12.70，贡献 2.90，但买家到岸成本升到约 18.20。CIF 报 16.80 居中：卖家 2.50，买家约 17.80，是到岸最便宜的方案。

Scheme 方案 方案	Seller arithmetic 卖家算式 卖家算式	Seller contribution 卖家贡献 卖家贡献	Buyer landed 买家到岸 买家到岸
DDP DDP	18.00 – 15.30 18.00 – 15.30	2.70 2.70	18.00 18.00
CIF CIF	16.80 – 14.30 16.80 – 14.30	2.50 2.50	17.80 17.80
FOB FOB	15.60 – 12.70 15.60 – 12.70	2.90 2.90	≈ 18.20 约 18.20

WHY THE RANKINGS REVERSE · 为什么排序相反

- The seller ranks by contribution and prefers FOB; the buyer ranks by landed cost and prefers CIF.
卖家按贡献排序偏好 FOB；买家按到岸成本排序偏好 CIF。
- Both rankings are correct inside their own arithmetic.
两个排序在各自的算术里都是对的。

WHAT TO PUT IN THE QUOTATION · 报价里要写什么

- Quote all schemes on the same five columns, then compare seller contribution and buyer landed cost together.
所有方案都按同样五列报价，然后同时比较卖家的贡献与买家的到岸成本。
- A price without the other four columns cannot be compared at all.
没有另外四列的价格根本无法比较。

The negotiation is about which cost and which risk each side carries, not about who is more reasonable.

这个例子的教训：谈判争的是谁承担哪项成本与哪项风险，而不是谁更有道理。

Fictional teaching case; the factory, the buyer and all figures are invented and correspond to no real order. Zhongshan lighting factory receives an inquiry: 20,000 guest room wall lamps, two colour temperatures, custom mounting holes, 45 days delivery time, FOB, quote including freight and duty, 00 days of credit.

教学虚构案例，工厂、买家与全部数字均为虚构，不对应任何真实订单。中山一家灯具厂，收到询盘：2万套客房壁灯，两种色温，定制安装孔位，45天交付，FOB，报价含运费和关税，00天账期。

KNOWN COSTS, SIMULATED · 已知成本（模拟）

- Goods and packaging 12.00 a set; domestic transport and customs 0.40.
商品与包装每套 12.00 美元；国内运输与报关 0.40。
- International freight and insurance 1.60; duty 1.00 where the seller bears it.
国际运费与保险 1.60；若由卖家承担则关税 1.00。
- After-sales reserve 0.30; platform membership about 21,000 a

THREE POSITIONS IN THE FACTORY · 工厂里的三种立场

- The manager wants the order; finance wants cash; production wants a lead time counted from sample approval.
厂长想要订单，财务想要现金，生产想要一个从样品确认起算的交期。
- All three are right, so the answer has to be conditional.
三方都对，所以答案必须是有条件的。

Item 项目 项目	Arithmetic 算式 算式	Note 提醒 提醒
Audit and samples 验厂与样品	Third-party audit about 1,200; five samples about 425 第三方验厂约 1,200；五套样品约 425	1,625 per order won 每拿下一单约 1,625 美元
Warranty reserve 保修预留	$0.30 \times 20,000 = 6,000$ against expected claims of 5,400 $0.30 \times 20,000 = 6,000$ ，对应预期索赔 5,400	Covers expected claims only 只覆盖预期索赔
Platform fee 平台年费	About 21,000 dollars a year, to be allocated consciously 约每年 21,000 美元，必须有意识地分摊	The base must be stated 分摊基础必须写明

Before any calculation: is this typical B2B, and has the counterparty been verified? Everything else comes after those two answers.

在任何计算之前：这是典型 B2B 吗，交易主体核实过了吗？其余的一切都排在这两个答案之后。

Scheme 方案 方案	Landed cost 到岸成本 到岸成本	Contribution 贡献 贡献	Buyer landed 买家到岸 买家到岸	Cash tied 占用现金 占用现金
DDP	15.30	2.70 15.0%	18.00	198,000
DDP	15.30	2.70 15.0%	18.00	198,000
CIF	14.30	2.50 14.9%	17.80	—
CIF	14.30	2.50 14.9%	17.80	—
FOB	12.70	2.90 18.6%	≈ 18.20	160,400
FOB	12.70	2.90 18.6%	约 18.20	160,400

Step 步骤 步骤	Arithmetic 算式 算式	What it removes 扣掉什么 扣掉什么	Result 结果 结果
Contribution, then evidence 贡献，再扣证据成本	$2.70 \times 20,000 = 54,000$ $2.70 \times 20,000 = 54,000$	Less audit and samples 1,625 扣验厂与样品 1,625	≈ 52,375 约 52,375
Then the platform fee 再扣平台年费	All on this order: 1.05 a set 全部摊到本单：每套 1.05	21,000 off the order contribution 从本单贡献中扣 21,000	≈ 31,375 约 31,375
Warranty check 保修核对	Reserve 6,000 against 5,400 of claims 预留 6,000 对索赔 5,400	Covers expected claims, not a batch defect 覆盖预期索赔，不覆盖批量缺陷	Add 2% spares 加 2% 备件

A DEFENSIBLE ANSWER · 一个站得住脚的回答

Accept FOB at 15.60, on condition that: 45 days runs from sample approval; 30 per cent deposit with the balance paid before shipment; a surcharge clause triggers if freight moves more than 5 per cent; pre-shipment inspection uses an agreed sampling plan; warranty covers the drive and bearings only, with 2 per cent spares. 30% 定金且余款发货前付清；运费波动超过 5% 触发附加费；以约定抽样方案做发货前验货；保修只覆盖驱动与配件并附 2% 备件。

Change any one condition and the recommendation changes with it.

01 COMMON SAYING 常见说法

B2B is just B2C with a bigger amount.

B2B 就是金额更大的 B2C。

WHAT TO SAY INSTEAD 修正说法

The test is that both sides are enterprises buying for operations. A large personal purchase is still B2C, and a large inquiry still needs verification.
判断标准是双方均为企业、采购用于经营。大额个人采购仍是 B2C，大额询盘仍需要核实。

03 COMMON SAYING 常见说法

More inquiries mean more orders.

询盘多就代表订单多。

WHAT TO SAY INSTEAD 修正说法

Audit and sampling eliminate many inquiries and their cost is real. Record conversion at each step and the cost of one won order.
验厂与打样会淘汰大量询盘，其成本真实存在。要逐环节记录转化率与单笔成交成本。

05 COMMON SAYING 常见说法

Platform inquiries are my own customers.

平台询盘就是自己的客户。

WHAT TO SAY INSTEAD 修正说法

The platform controls traffic and rules. Only a verified direct contact becomes your customer.
平台掌握流量与规则。只有核实过的直接联系人，才会变成你的客户。

02 COMMON SAYING 常见说法

A quotation is a price.

报价就是一个价格。

WHAT TO SAY INSTEAD 修正说法

A quotation has five columns: landed cost, lead time, MOQ, payment terms and risk allocation. With a price alone there is nothing to compare.
报价有五列：到岸成本、交期、起订量、付款条件与风险分配。只有价格，无法比较。

04 COMMON SAYING 常见说法

High margin means no loss.

毛利高就不会亏。

WHAT TO SAY INSTEAD 修正说法

Margin is not cash. Fifteen per cent contribution with 198,000 tied up for 90 days may simply not be financeable.
毛利不是现金。15% 的贡献配上 19.8 万垫资与 90 天账期，可能根本融不到资。

06 COMMON SAYING 常见说法

The lowest quote wins the order.

报价最低就能拿下订单。

WHAT TO SAY INSTEAD 修正说法

Buyers compare landed cost, lead time, MOQ, terms and risk. A low FOB unit price can be the most expensive once freight and duty are added.
买家比较到岸成本、交期、起订量、条款与风险。FOB 下的低单价，加上运费与关税后可能最贵。

B2B

企业对企业

Transactions between enterprises,
~~made for business purposes~~
企业之间以经营为目的的交易。

Inquiry

询盘

A buyer first, informal request for
~~prices and terms~~
买方向卖方发出的初步采购询问。

Factory audit

验厂

An on-site check of a supplier
~~conditions and compliance~~
买方向第三方对供应商生产条件与合规的现场核查。

Sampling

打样

Making samples to confirm
~~specification and workmanship~~
按客户要求制作样品以确认规格与工艺。

Quotation

报价

A written offer stating price, cost
~~build and terms~~
列明价格、成本构成与交易条件的书面要约。

Incoterms

国际贸易术语

Rules defining delivery point, cost
~~bearing and risk transfer~~
界定交付地点、费用承担与风险转移的规则。

MOQ

起订量

The smallest quantity a supplier
~~will accept for an order~~
供应商接受订单的最低数量。

Payment terms

付款条件

Deposit share, credit period and
~~settlement method~~
定金比例、账期与结算方式的约定。

Landed cost

到岸成本

All unit costs once goods arrive
~~and clear customs~~
商品抵达目的地并完成清关后的全部单位成本。

Contribution margin

贡献毛利

What remains of price after all
~~variable costs~~
售价减去全部变动成本后的余额。

Landed cost and contribution margin are the pair that makes two quotations comparable — one from each side of the table.

到岸成本与贡献毛利是让两份报价可比的一对——一个站在买家一侧，一个站在卖家一侧。

- 01** An email claims to be the procurement team of a hotel chain. Which three things do you verify first, in what order, and what would make you stop?
- 一封邮件自称是连锁酒店采购团队。你会先核实哪三件事？顺序如何？什么情况会让你停下？

Answer with evidence and conditions, not with the size of the order.

- 02** Should samples be free or charged? Argue from screening and cost control, and say what you would do with a buyer who has already passed an audit.
- 样品该免费还是收费？请从筛选与成本控制两方面论证，并说明面对已通过验厂的买家你会怎么做。

Answer with evidence and conditions, not with the size of the order.

- 03** Would you accept 15 per cent contribution with 90 days of credit? What else do you need to know, and what terms would you counter with?
- 15% 的贡献配 90 天账期，你会接受吗？还需要知道什么？你会反提什么条款？

Answer with evidence and conditions, not with the size of the order.

- 04** The buyer wants DDP because it is convenient. What would you propose instead, and how would you explain the trade-off without losing the order?
- 买家因为省事而要 DDP。你会改提什么方案？如何在不丢单的前提下解释这个权衡？

Answer with evidence and conditions, not with the size of the order.

Refuse answers built on the buyer brand name. Ask what was verified, what was costed, and which conditions were written down.

拒绝建立买家品牌名之上的答案：要问核实了什么、算了什么成本、写下了哪些条件。

3

min

Fill the five columns for DDP, CIF and FOB, including the lead-time starting point and the MOQ.
填出 DDP、CIF、FOB 的五列，包括交期起算点与起订量。

OUTPUT · 产出

Three complete columns sets.

3

min

Compute unit contribution and the cash tied up under DDP and FOB.
算出单位贡献，以及 DDP 与 FOB 下需垫付的现金。

OUTPUT · 产出

Contribution plus two cash figures.

4

min

Add audit and sample cost, allocate the platform fee, and state the allocation base.
加入验厂与样品成本，分摊平台费，并写明分摊基础。

OUTPUT · 产出

A stated base, not a hidden one.

2

min

Write the recommendation in six lines, with at least four conditions.
用六行写出建议，至少包含四个条件。

OUTPUT · 产出

Six lines, four conditions.

STUDENT OUTPUT · 学生产出

A five-column quotation table plus a six-line recommendation carrying at least four conditions.

Q1

Is this a typical B2B inquiry? List the criteria it meets and three verifications you would run before quoting.

这是典型 B2B 询盘吗？列出它满足的判据，以及报价前你会做的三项核实。

Q2

Compare DDP, CIF and FOB by seller contribution and buyer landed cost, and explain why the two rankings reverse.

同时按卖家贡献与买家到岸成本比较三个报价，并解释排序为何相反。

Q3

How much cash must the seller fund under DDP and under FOB, and how long? How many such orders a year with 200,000 of working capital?

DDP 与 FOB 下卖家各需垫付多少现金、垫多久？只有 20 万营运资金时一年能跑几单？

Q4

The platform fee is about 21,000 a year. What is it per set on this order, and across 60,000 sets? What does it do to DDP contribution?

平台年费约 21,000 美元。摊到本单每套多少？按全年 6 万套呢？它把 DDP 贡献变成多少？

Q5

Write four conditions you would attach before accepting FOB at 15.60.

写出接受 FOB 15.60 之前你会附上的四个条件。

A correct answer gives the arithmetic, names the allocation base, and attaches conditions to every recommendation.

正确的答案会给出算式、写明分摊基础，并给每条建议附上条件。

THE ARGUMENT · 本课的结论

- B2B is defined by who trades and why; verify the counterparty before discussing price.
B2B 由交易主体与用途界定；谈价前必须先核实对手方。
- A quotation has five columns, and the Incoterm decides who carries freight, insurance, duty and risk.
报价有五列，贸易术语决定谁承担运费、保险、关税与风险。
- Margin is not cash: contribution, deposit, credit period and platform fees decide whether the order is doable.
毛利不是现金：贡献、定金、账期与平台费决定这笔订单是否可行。

WHAT TO DO WITH IT · 怎么用

- Build the five columns before any calculation.
在任何计算之前先建五列。
- Count the cash and name the date, not only the margin.
数现金并写出日期，不只是毛利。
- State the allocation base whenever an annual fee is spread over an order.
把年度费用摊到订单时，必须写明分摊基础。

Scheme 方案 方案	Numbers 数字 数字	Verdict 判定 判定
DDP DDP	Contribution 2.70; cash 198,000 贡献 2.70；占用现金 198,000	Cheapest for the buyer, heaviest for the seller 买家最省，卖家最重
CIF CIF	Contribution 2.50; buyer landed 17.80 贡献 2.50；买家到岸 17.80	The compromise both sides can defend 双方都能辩护的折中

A supplier writes conditions; a hopeful exporter writes enthusiasm. Lesson 18 turns to the other side of the counter: launching a consumer product with the same discipline.

供应商写条件，满怀希望的出口商写热情。第 18 课转向柜台的另一侧：用同样的纪律做一次消费品上市。

Source 来源 来源	Section 位置 位置	What it states 原文内容 内容	Used for 用途 用途
SRC-002 §2.3.1	B2B as transactions between enterprises; larger quantity, more specification, longer lead time, continuing supply B2B 是企业之间的交易; 数量更大、规格更多、交期更长、可能需持续供货	Criteria applied to the inquiry 用于判断询盘的判断据	
SRC-002 §2.3.4	B2C end user is an individual for personal use; B2B end user is an enterprise; approval and negotiated price B2C 终端用户是为个人使用而购买的个人; B2B 终端用户是企业	The B2B / B2C contrast B2B 与 B2C 的对比	

Number 数字 数字	Status 性质 性质	Warning 提醒 提醒
20,000 sets, 90 days 2 万套、90 天账期	Teaching case, invented for this lesson 为本课虚构的教学案例	Not a real order 不是真实订单
Costs 12.00, 0.40, 1.60, 1.00, 0.30 五项单位成本	Simulated inputs stated as simulated 已标明为模拟输入	Never quote as a price list 不可当价目表引用
21,000 dollars a year 每年 21,000 美元	150,000 RMB converted at about 7.1 15 万元人民币按约 7.1 折算	State the rate when quoting 引用时写明汇率

Teaching simulations and illustration figures must be labelled as such every time they are quoted.

教学模拟与示意数字每次被引用时必须写明性质。

LESSON 17 · A B2B INQUIRY

Verify first, quote second, then count the cash.

先核实，再报价，最后数现金。

NEXT: LESSON 18 · 下一课

Launching a 29-dollar tumbler: form, funnel and unit economics.

29 美元保温杯上市：运作形式、漏斗与单位经济。

跨境电商概论 · Cross-border Ecommerce · Guilin Tourism University

授课教师 宋友开 · 2026—2027 学年第一学期

“A brand name is not a credit rating, and a slogan about quality is not evidence.”

收束一句话：品牌名不是信用评级，质量的宣传语也不是证据。