

Progress Test 5 (Units 13-15)

Complete all seven sections. There are seventy marks in total.

SECTION 1: VOCABULARY

1 Write in the missing words in this word building table.

| Verb | Noun (concept) | Adjective |
|-----------|----------------|---------------|
| (1) _____ | knowledge | knowledgeable |
| finance | (2) _____ | financial |
| regulate | (3) _____ | (4) _____ |
| (5) _____ | (6) _____ | consultative |

2 Underline the correct word in brackets.

- 7 Please don't (have/make) a habit of being late.
- 8 Can you (lend/borrow) me a couple of euros for a coffee?
- 9 They need to (increase/raise) an extra five hundred by Friday in order get this project off the ground.
- 10 I have someone on the phone who is interested in (applying/paying) for a loan.
- 11 Sorry but I (did/made) a big mistake with the calculations.
- 12 You'll need to pay a (deposit/return) to secure the loan.
- 13 What do the members at grass (roots/field) level think?
- 14 The conference (delegates/trainees) have all registered so we're ready to begin.
- 15 The lack of investment in staff training just shows the (cynicism/short-sightedness) of this management.

- 16 Forget about that and concentrate (on/with) this.
- 17 But these components don't comply (for/with) European standards.

SECTION 2: LANGUAGE

3 Which sentences below are correct? Mark them correct (C) or incorrect (I). Change the incorrect sentences.

- 18 He said that we should look into the cause of the problem before implementing change.
(_____)
- 19 Despite having received my email, he still hasn't replied. (_____)
- 20 After interview over twenty people, we still don't have the right person. (_____)
- 21 In order finish this project, we need some extra engineers on site. (_____)
- 22 Since they do a lot of their business in non-English speaking countries, it would be wise to provide language and cultural training. (_____)
- 23 She told that there had been a delay. (_____)
- 24 The study, what was carried out over twelve months, came to no firm conclusions.
(_____)

SECTION 3: READING

4 The reference words in 25-30 come from the sentences in 'Sentences B' and refer to something mentioned in 'Sentences A'. Match the sentences from A and B and write what each reference refers to. See the first example.

The former: *A rise in interest rates*

- 25 This: _____
- 26 The latter: _____
- 27 the ones: _____
- 28 Such cases: _____
- 29 that: _____
- 30 those of us: _____

Sentences A

There are two reasons for the fall in high street spending. One is a rise in interest rates and the second reason is due to lack of confidence in the economy.

Many mortgage borrowers are the reason for the main boom in lending by banks.

We are borrowing millions in our millions. It's become the norm that a large percentage of our monthly earnings are spent on paying credit card and lending companies back.

One house owner is on the point of losing his property due to over extending his debts. He blames his bank for being too happy to lend.

Most personal loans are now available to anyone with interest at around 8%.

Consumer borrowing through personal loans and credit cards rose to record levels this year to 51 billion.

Sentences B

This compares with half that amount in 2005.

The former is of course controlled by the Bank of England.

The latter is less predictable and also seems to be having an effect on business confidence as well.

They are also **the ones** at most risks of losing their homes says one analyst.

Such cases of borrowers suggesting the lenders are at fault as becoming commonplace.

Some supermarket lenders are even able to offer lower than **that** at around 6%.

And **those** who don't succeed in managing the repayments face an even worse fate.

SECTION 4: CAREER SKILLS

5 Complete the sentences with these verbs in their appropriate form.

Go / bear / take / consider / do / try / refuse / get / look / offer

31 She said she didn't feel she was suitable to take on the role. In short, she's _____ do to it.

32 _____ all things in mind I think I agree.

33 All things _____, it's the best plan.

34 If you don't _____ it this way, then we'll have to reconsider your role on the team.

- 35 Unless you're prepared to guarantee us no more than 2% over five years, we _____ to another supplier.
- 36 You get the business, you _____ the bonus!
- 37 There's a bonus and I'm _____ an additional commission to whoever...
- 38 Would you like to _____ responsibility for this?
- 39 After _____ at all sides of the argument, I've made up my mind.
- 40 What he was _____ to say was....

SECTION 5: WRITING

6 Read five comments from a meeting between a managing director of a department store and a consultant.

Manager's comments:

'Our market share has been falling by about 10% every year over the last five years.'

'This was because I failed to see the need to adjust our pricing policy in line with the competition.'

'The customer satisfaction surveys show people want more choice and lower prices.'

'We are considering selling to a local hypermarket or competing with them.'

Consultants comments:

'Don't sell! I would put up your prices and invest in advertising.'

7 Report the five comments using reported speech and the verbs in brackets.

41/42 (tell) _____

43/44 (admit) _____

45/46 (point out) _____

47/48 (explain) _____

49/50 (advise) _____

SECTION 6: LISTENING

Track 6

8 Listen to three short meetings and decide if the following reporting statements are true (T) or false (F). Listen twice.

Meeting 1

- 51 The first speaker has considered all possibilities and thinks they should move into Eastern Europe. (_____)
- 52 The company does business in southern Europe. (_____)
- 53 The company can't afford the cost on its own. (_____)
- 54 The project can only go ahead if the second speaker agrees. (_____)

Meeting 2

- 55 One of the partners doesn't think the investor should pay cash. (_____)
- 56 The investor has worked really hard in the hi-tech sector. (_____)
- 57 The two partners decide to talk to the investor.

Meeting 3

- 58 The company lost money by paying compensation. (_____)
- 59 The company's share price is inaccurate. (_____)
- 60 The last speaker thinks the lawyers may not want to take the bank to court. (_____)

SECTION 7: SPEAKING

(61-70)

9 Give a report to your teacher about a (formal or informal) meeting you recently attended at work. In your report, remember to say:

- what the aim of the meeting was
- who was present and their roles
- what issues were discussed
- what was decided

– what has happened as a result of the meeting

Your teacher will mark the report using this scorecard. The teacher circles 1 mark if a student includes the area and circles 2 marks for communicating it accurately and effectively. There is a maximum of ten marks.

The student reported

| | | |
|--|---|---|
| what the aim of the meeting was | 1 | 2 |
| who was present and their roles | 1 | 2 |
| what issues were discussed | 1 | 2 |
| what was decided | 1 | 2 |
| what has happened as a result of the meeting | 1 | 2 |