

REVIEW TEST

PJI4A

Market Leader: Unit 7 – Finance and banking

Name:			
Teacher:		TOTAL (60 points to pass)	MARK
Number of points (max. 100 points)			
I. Listening:		III. Grammar:	
II. Vocabulary:		IV. Translation:	

I. Listening: (max. 20 points) points

II. Vocabulary: (max. 34 points) points

A. Translate the following expressions into English: (2 points each)

podat žádost o ochranu před věřiteli u konkurzního soudu – _____

předběžné výsledky zahrnuté ve finančních výkazech – _____

regulační rámce ovlivňující restrukturalizaci podniků – _____

splatit jistinu a úrok držitelům dluhopisů – _____

ochrana schválená soudem, věřiteli, akcionáři a správcem daně – _____

odečíst splatný úrok ze zisku před zdaněním – _____

odepsat dlužníkům pasiva kvůli snížení dluhu – _____

účetní hodnota zásob a odepisovaných aktiv – _____

B. Write expressions the following definitions refer to: (2 points each)

1. the relationship between the amount of money that a company owes (debts) and the value of its shares (equity):

2. something that a company has and that benefits it but does not exist physically, for example a brand or the company's reputation:

C. Complete the sentence with one of the following phrases; translate the selected phrase. (2 points each)

PROFIT AND LOSS ACCOUNT, STOCK OPTION, OVERDRAFT, ZENITH, CASHFLOW CONTROL, OPERATING PROFIT, LETTER OF CREDIT

1. Because of its bad _____, the firm doesn't have enough money available.

In Czech or Slovak: _____

2. The banks offers the possibility to use a(n) _____ if you want to withdraw more money that you have in your account.

In Czech or Slovak: _____

3. Unfortunately, this program has reached its _____ and now its quality will decrease.

In Czech or Slovak: _____

D. Complete the sentences with correct forms of the following verbs; some verbs are not used: (1 point each)

DIP – CONSERVE – WIND UP – OVERVALUE – BACKAWAY TERMINATE – CASH IN – OUTPERFORM – ACCOMPLISH

1. Many investors want to _____ their investments in a crisis period because they regard money safer than shares.

2. The hi-tech bubble was caused by irresponsible and unfounded _____ the shares of technological companies.

3. Our sales are higher than rivals' so we hope _____ them in the next quarter.

4. NBC's turnover _____ a little last year but it is expected to rise again this year.

E. Complete each sentence with a word made from the word given in brackets. (1 point each)

1. It is not wise to invest in _____; you should invest in commodities instead. (**SECURE**)

2. Deferring a payment is the last _____ our company is willing to offer to you. (**CONCEDE**)

3. The _____ show us that our profit will fall by 20% this year. (**PROJECT**)

4. Low-cost _____ have an advantage over national airlines. (**CARRY**)

III. Grammar: (max. 30 points)

points

A. Fill in the gaps with a suitable preposition or adverbial, if necessary: (1 point each)

1. Ford has staved _____ bankruptcy thanks to an additional financial help.
2. Mr Palmer is going to preside _____ the next committee meeting.
3. All out sources of money have dried _____, so we'll have to declare bankruptcy.
4. The firm's bankruptcy has wiped _____ all my investment.
5. I wonder how the annual meeting is going to determine the dividends _____ share.
6. The government pays percentage interest _____ bonds it issued.

B. Rewrite the sentences with the given words and use the passive voice: (3 points each)

1. The OAK bank will repay all its debts. It will have done it by next December.
The OAK bank's _____ by next December.
2. The company Jeff works for should have paid all his expenses.
Jeff _____ by the company he works for.
3. I think it was not necessary for the company to raise, announce publicly and postpone the labor costs.
I think the labor costs needn't _____
_____.

C. Put the **VERBS** and other words in brackets into their correct forms, add prepositions, particles or auxiliary verbs if necessary. You may need to use the passive forms of the verbs: (1 point each)

Money transfers _____ (**BELIEVE, DECREASE**) soon as the financial crisis _____ (**FORCE**, consumers, **STOP, BUY**) as many things as a few months ago. Banks _____ (late, **DECIDE, AVOID, PROVIDE**) risky credits because they _____ (**COULD, ACCUSE, BE**) reckless by their shareholders. Banks' managers think it's not worth _____ (**RISK, EXPOSE**) the lack of cash, and therefore their policy of _____ (**ENABLE**, enterprises, **ASK**) loans has become very strict. Businesspeople, on the other hand, _____ (**COMPLAIN, DENY**) financial means by banks. Some governments _____ (**MAKE**, their banks, **PROVIDE**) loans by law recently, which these banks strongly _____ (**OBJECT**).

D. Choose suitable words or phrases that can complete each sentence. The number of correct answers is 0–4. (2 points each)

1. When are you going to _____?
A: let your room painted
C: get your car repaired
B: have cleaned the jacket
D: have your new house built
2. The CEO _____ in a car accident.
A: has had his wife killed
C: might been injured
B: should have been killed
D: is going to be found dead
3. The company _____ its biggest rival.
A: is believed to have been sold to
C: is expected to be taken over by
B: was said to be bought from
D: was known to be resisting to

IV. Translation: (max. 16 points)

points

Translate the following sentences into English:

Své finanční výsledky jsou firmy povinny každoročně zveřejnit ve výroční zprávě, která se skládá z několika finančních výkazů. V současné době je však stabilní finanční situace mnoha firem ohrožená a zdá se, že některé z nich buď požádají u soudu o ochranu, nebo zbankrotují. V takovémto případě by firma začala být řízena správcem konkurzní podstaty, který by dohlížel na ukončení všech činností firmy, splacení dluhů věřitelům a zlikvidování firmy.
