

Unit 13 – Mock test

H.Ančincová

A) Prepositions

- 1) Microcredit loans are not backed ____ collateral.
- 2) You don't ask for collateral ____ the loans because the poor people don't have it.
- 3) The bank made negative predictions _____ the impact of the weak yen on profits.
- 4) Analyst were uniformly positive _____ technology stocks in the late 1990s.
- 5) Microfinance institutions see the sense of investing ____ the developing world.

B) Definitions

- _____ - A new business that is started by two or more companies, often in the form of an independent company whose shares they own
- _____ – an amount of money that is lent or invested to earn interest, the original amount of a debt or investment on which interest is calculated
- _____ – to buy goods, shares, property, etc. in the hope that their value will increase so that can be sold for a profit

C) Sentences

- 1) Komerční banky nebo zúčtovací banky přijímají vklady a poskytují půjčky soukromým osobám i podnikům.

- 2) Jedinou cestou jak vyřešit problém chudoby a terorismu v dnešním světě je skrze investice _____

D) Short phrases

- a) Vedoucí osobnost ve světě mikrofinancí
- b) Hlavní zájem
- c) Platba úroků z půjčky
- d) Vydávat šekové knížky
- e) Stanovit směnný kurz

E) Grammar : „make“

- Make allowances _____
- Make a deal _____
- Make an impression _____

- 1) Collocations with LOAN and MONEY

- Secure
- Save
- Lose
- Apply for
- Raise

Key

F) Prepositions

- 6) Microcredit loans are not backed **by** collateral.
- 7) You don't ask for collateral **on** the loans because the poor people don't have it.
- 8) The bank made negative predictions **about** the impact of the weak yen on profits.
- 9) Analyst were uniformly positive **about** technology stocks in the late 1990s.
- 10) Microfinance institutions see the sense of investing **in** the developing world.

G) Definitions

- **Joint venture** - A new business that is started by two or more companies, often in the form of an independent company whose shares they own
- **Principal** – an amount of money that is lent or invested to earn interest, the original amount of a debt or investment on which interest is calculated
- **Speculate** – to buy goods, shares, property, etc. in the hope that their value will increase so that can be sold for a profit

H) Sentences

- 3) Commercial banks or clearing banks take deposits and make loans to private individuals and businesses.
- 4) The only way to solve the problems of poverty and terrorism in the world today is through investment.

I) Short phrases

- f) Vedoucí osobnost ve světě mikrofinancí – the leading figure in the world of microfinance
- g) Hlavní zájem – primary concern
- h) Platba úroků z půjčky – interest payment on the loan
- i) Vydávat šekové knížky – to issue checkbooks
- j) Stanovit směnný kurz – to fix the exchange rate

J) Grammar

- 2) „make“
 - Make allowances **FOR**
 - Make a deal **WITH**
 - Make an impression **ON**
- 3) Collocations with **LOAN** and **MONEY**
 - Secure (money, loan)
 - Save (money)
 - Lose (money)
 - Apply for (loan)
 - Raise (money)

Mock test

Unit 13

L.Bača

Complete with prepositions

The banking sector has four main types institutions.

Microfinance institutions see the sense of investing the developing world.

Microfinance institutions typically make loans amount of \$1000.

Collateral is an asset that can be used a guarantee a loan.

Poor people are unable borrow money commercial bank.

Definitions

 - an amount paid by a borrower to a lender

 - the way a central bank controls the amount of money in the economy at a particular time

 - a the part of a bank's business that involves providing services to members of the public

Translate into English

Mikropodnikatelé závisí na službách mikrofinančních institucí, které jim poskytují zdroje pro jejich podnikání, ale nemusejí podstoupit riziko a garantovat svou půjčku.

Translate into English

vydat šekovou knížku -

otevřít si vkladový účet -

zavést novou fiskální politiku -

zkorumpovaný daňový poradce -

disponibilní zůstatek (na účtu) -

Create collocations with "make"

get/produce a return on an investment -

get/produce a return on an investment -

have a positive influence on something -

to get to used to something -

carry out a transaction -

to do something wrong -

KEY

Complete with prepositions

The banking sector has four main types of institutions.

Microfinance institutions see the sense of investing in the developing world.

Microfinance institutions typically make loans in amount of \$1000.

Collateral is an asset that can be used as a guarantee for a loan.

Poor people are unable to borrow money from commercial bank.

Definitions

Interest - an amount paid by a borrower to a lender

Monetary policy - the way a central bank controls the amount of money in the economy at a particular time

Retail banking - a the part of a bank's business that involves providing services to members of the public

Translate into English

Mikropodnikatelé závisí na službách mikrofinančních institucí, které jim poskytují zdroje pro jejich podnikání, ale nemusejí podstoupit riziko a garantovat svou půjčku.

Microentrepreneurs rely on microfinance institutions services which provides resources for their business activities but they don't need to take a risk and guarantee their loan.

Translate into English

vydat šekovou knížku - **to issue a checkbook/chequebook**

otevřít si vkladový účet - **to open a deposit account**

zavést novou fiskální politiku - **implement a new fiscal policy**

zkorumpovaný daňový poradce - **corrupted tax adviser**

disponibilní zůstatek (na účtu) - **available bank balance**

Create collocations with "make"

get/produce a return on an investment - **make a profit**

get/produce a return on an investment - **make money**

have a positive influence on something - **make a difference**

to get to used to something - **make a habit**

carry out a transaction - **make a deal**

to do something wrong - **make a mistake**

Unit 13 mock test

L.Hurbanová

Exercise 1

1. We hope to make a huge profit ___ the deal.
2. I hope I will be able to pay ___ the loan on time.
3. Our business partner suddenly pulled ___ the deal.
4. Now all we need to provide is a collateral ___ the loan.
5. Employees should not make a habit ___ coming late to work.

Exercise 2

1. _____ - an amount of money that is lent or invested to earn interests, the original amount of a debt or investment on which interest is calculated
2. _____ - property or something valuable that you promise to give somebody if you cannot pay back money that you borrow
3. _____ - the price on which one currency can be bought with another

Exercise 3

Centrální banky zavádějí měnovou politiku vlád a určují úrokové míry pro ostatní banky.

Komerční banky přijímají vklady a poskytují půjčky soukromým osobám nebo firmám.

Exercise 4

Uložit peníze na spořicí účet - _____
Půjčit si peníze od komerční banky - _____
Provést bankovní transakci - _____
Zapůsobit na mikropodnikatele - _____
Přesvědčivý mluvčí - _____

Exercise 5

1. I told you I don't like them? They are _____ who stole my bicycle last month.
2. I will deposit my money in a savings account and in a current account, _____ has a high interest rate and _____ allows me to get my money whenever I want.
3. He is very ambitious and _____ people usually get what they want.
4. She is a microfinance manager, _____ involves for example calculating interest rates.
5. Their new software is both user-friendly and professional, _____ are exactly the features their customers were asking for.

Key

Ex1

1. ON 2. OFF 3. OUT OF 4. ON/FOR 5. OF

Ex2

1.principal 2.collateral 3.exchange rate

Ex3

Central banks implement the monetary policies of governments and fix interest rates for other banks.
Commercial banks take deposits and make loans to private individuals and businesses.

Ex4

Deposit money in a savings account, borrow money from a commercial bank, carry out a banking transaction, make an impression on a microentrepreneur, persuasive spokesperson

Ex 5

1. The ones 2. The former-the latter 3. Such 4. this 5. these

MOCK TEST

J.Kadlec

Prepositions

We scared _____ our competitors by our unbeatable price offer. Then they pulled _____ the tender. In business we just cannot make allowances _____ the competition. But we are aware of the fact that it is not possible to outbid them every time and that we should not make a habit _____ it.

Definitions

Asset used for backing a loan: _____

Bank for individuals: _____

Institution providing small loans: _____

Translation

Banka vystupuje jako finanční poradce v oblasti fúzí a akvizic a poskytuje analytické služby.

Daňový odhadce je podezřelý ze střetu zájmů.

Phrases

Dosáhnout vrcholu: _____

Žádat odškodné: _____

Splatit jistinu a úrok: _____

Zajistit půjčku: _____

Stanovit směnný kurz: _____

Grammar

Correct mistakes:

I borrow you £5. _____

Microcredit loans are backed by colaterral. _____

You are such friendly. _____

Some banks are so big to fail. _____

If you'll mix red and blue, you'll get purple. _____

KEY:

away/out of/for/of

collateral/retail bank/microcredit bank

Bank acts as a financial advisor in mergers and acquisitions and provides analysis service.

Assessor is suspected of conflict of interest.

to peak/to seek damages/to repay principal and interest/to secure a loan/to fix an exchange rate

will lend/collateral/so/too/you mix

prepositions

1. After looking at all sides ___ the argument ...
2. They seek to promote their client ___ giving favourable information
3. make a profit ___ the form of interest payments ___ the loans
4. his team arrive ___ a country
5. the commercial bank refuse to lend money ___ financial guarantees

definitions

1. _____ - property or something valuable that you promise to give somebody if you cannot pay back money that you borrow
2. _____ - a new business that is started by two or more companies, often in the form of an independent company whose shares they own
3. _____ - the way a central bank controls the amount of money in the economy at a particular time, for example by changing interest rates

sentences

1. Dnes 90 procent lidí žijících v chudobě není schopno si půjčit peníze od komerční banky, které odmítají půjčovat peníze bez finančních záruk.

2. Společnost tvrdí, že banka se k nim chovala úmyslně a systematicky nespravedlivě v průzkumu akcií kvůli střetu zájmů.

short phrases

1. obvinít někoho z dávání falešných zpráv -
2. často cestuje na zajímavá místa, to je to co si nejvíc užívá -
3. mužou vložit peníze na spořicí účet -
4. zemřeli by, aby ti mohli vrátit peníze -
5. centrální banka provádí měnovou politiku země -

grammar

1. Max is the tax consultant. He's the ___ i was telling you about earlier.
2. I've found six mistakes so far in the report, and ___ are just the ones in the introduction.
3. We've spoken to Intex, RTL Associates and Maxi about merging. ___ seems the most likely.
4. The second applicant made the best impression ___ me.
5. Martina has just finished studying business studies. ___ includes administration, HR and finance.

KEY:

Prepositions

1. of
2. by
3. in, on
4. in
5. without

definitions

1. collateral
2. joint venture
3. monetary policy

sentences

1. Today, 90 per cent of people living in poverty are unable to borrow money from commercial banks, which refuse to lend money without financial guarantees.
2. The company claims that the bank was deliberately and systematically unfair to them in stock research because of the direct conflict of interest.

Phrases

1. to accuse sb of giving false report
2. he often travels to interesting places, it is the one he enjoys most
3. they can deposit money in a savings account
4. they will die to pay your money back
5. central bank implement the monetary policy of a country

grammar

1. one
2. these
3. the latter
4. on
5. this

MOCK TEST 13

M. Vlasáková

1. Prepositions

- a. My colleague approached me _____ the failed deal with Intel.
- b. The team was made _____ the company's employees.
- c. I didn't want to fire you! Our boss coerced me _____ dismissing you! I know that it was unfair _____ you! ☹

2. Definitions

- a. _____ an amount of money paid by a borrower to a lender
- b. _____ an amount of money from which the „a“ is calculated
- c. _____ describing adjective of people who are benevolent and interested in people's well – being

3. Translation

- a. Směnný kurz je cena za kterou může být nakoupena jedna měna druhou.
- b. Jestli to neuděláš takhle, pak zapomeň na náš obchod.

4. Phrases

- a. mračit se na koho = _____
- b. prezentovat/přednést co = _____
- c. úvěrové krytí = _____
- d. účtovat si o 2-7 procentních bodů více = _____
- e. správa klientských účtů = _____

5. Grammar

- a. Hodnota našich akcií stále klesá. Takový trend nemůžeme nechat pokračovat.
- b. Chce zahájit podnikání v USA nebo v UK. Druhá možnost mu připadá lákavější.
- c. V USA je několik typů bank jako třeba mikrokreditní nebo investiční banky.
- d. Chystám se investovat nebo si otevřít spořicí účet. První možnost je více riskantní.
- e. Investoval jsem do průmyslu. To by mohlo přinést slušný zisk.

KEY

1. about up of into to
2. interest principal philanthropic
3. Exchange rate is the price at which one currency can be bought with another.
If you don't do it this way then forget about our deal.
4. to frown on sb - to put forward st - credit backing - to charge two to seven percentage points more - client management
5. The value of our stocks keeps decreasing. We cannot allow such a trend to continue.
He wants to set up a business in the US or in the UK. The latter seems more tempting for him.
There are several kinds of banks: these are for example microcredit or investment banks.
I am going to invest or open a savings account. The former option is more risky.
I have invested in industry. That could turn a tidy profit.

Mock test – Unit 13

M.Štěpánek

a) prepositions

How long does it take to repay the principal and the interest ___ this loan?

He has made a big mistake ___ stealing that money. Don't make allowances ___ him.

She is very smart. She made a good impression ___ me.

We are not used to smoke inside. Go out and don't make a habit ___ this.

It was a difficult negotiation, but made a deal ___ our Japanese supplier.

His only source ___ credit is Polish BRE-Bank.

High taxes have negative influence ___ private sector

b) definitions (with a missing key term)

Man that lands money, often at high interest rates.

Institutions, which make loans to poor people without backing in developing countries

Central bank in United Kingdom.

A term often used for the poorest countries in the world.

Money which are invested in high-risk businesses

c) sentences (Cz into E)

Investiční banky poskytují podnikům rady a služby specialistů.

Celosvětově zůstává v mikrofinancování nevyužito 80% potenciálu

Vesničané v rozvojových zemích nejsou schopni zajistit půjčku zálohou.

d) short phrases (Cz into E)

Platba úroků z úvěru

Rizikový kapitál

Úvěrové zdroje

Správa soukromého majetku

Daňový poradce

Spravovat fond

Zpráva z burzy

e) grammar: items (optional exercise format)

Austria and German are members of EC. _____ since 1995, the latter since 1957.

A)The one b)The former c)First

Microfinance institutions make loan without backing. _____ may seem very risky.

A)That b)The one c)Such

I have smashed my glasses. I hope I will buy

A)the one b)such c)the same

This fund charges 7% . Other forms of available credit a three time higher than

A)such b)the one c)that

I have just finished my homework, _____ includes translation and grammar.

A)Which b)the one c)whose

KEY

on, with, for, on, of, with, of, on

moneylender, microfinance institutions, Bank of England, developing countries, venture capital

Investment banks provide advice and specialist services to businesses.

80 per cent of the potential for microfinancing worldwide remains untapped.

Villagers in developing countries are not able to secure a loan by collateral.

Interest payment on a loan

Venture capital

Sources of credit

Private asset management

Tax advisor/ adviser/ consultant

Manage a fund

Stock report

b,a,c,c,a