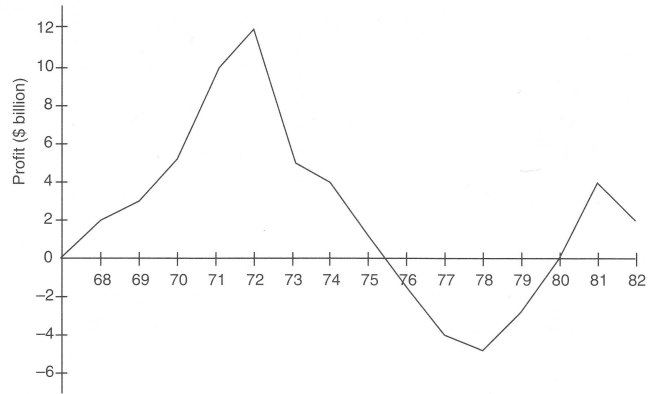


Unit 7: Describing Graphs

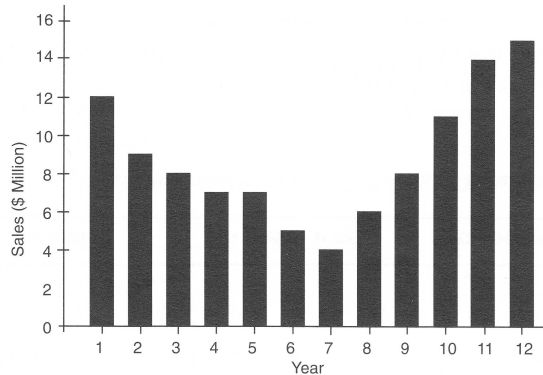
Complete the descriptions of the graphs. Several answers are possible.

GRAPH 1 Profits 1967–1982



The company came out of the red in 1968 after which there was a (1) in profits every year for four years. Profits reached (2) in 1972, but in 1973, the year of the oil crisis, there was a (3) The (4) trend in 1974 was smaller, but after that profits continued to (5) for four years. The company made a \$5 billion loss in 1978, after which the figures (6) for three years, before (7) again in 1982.

GRAPH 2 Sales Years 1–12



The year after we took over the company sales were good, at \$12m, but the second year they (1) In fact, they dropped (2) 25%. Sales (3) for another two years, (4) for one year, and then (5) again twice. Since then, there has been a (6) growth for five years. In fact in just four years, sales rose (7) \$4m (8) \$14m, an increase (9) 250%.

(from *Financial English*, p. 91)

Unit 7: FINANCE AND BANKING

Complete the sentences with the best word. Use a good dictionary to help you.

- The bulk of third world debt has been transferred to official . . . such as the International Monetary Fund and the World Bank.
 - creditors
 - underwriters
 - depositors
- Dividends are paid to . . . each year if adequate profits are made.
 - customers
 - debtors
 - shareholders
- The amount of borrowing that a company has in relation to its share capital is called
 - allocation
 - leverage
 - payout
- The value of a company's shares is called
 - equity
 - dividend
 - holding
- A . . . is an agreement by a government or organisation to pay back, with interest, money it has borrowed.
 - bond
 - portfolio
 - stock
- ' . . . ' is the British English word for 'leverage'.
 - Security
 - Gearing
 - Indenture
- As it is difficult to give an exact value to a brand, some people argue that brand equity should not be included as an asset on a company's
 - focus list
 - deposit accounts
 - balance sheets
- He offered his home as security or . . . when he borrowed from the bank.
 - warranty
 - collateral
 - deposit
- The . . . rate on the loan was 15 per cent.
 - fee
 - interest
 - charge
- We have a . . . of \$1 million to finance our three-month advertising campaign.
 - budget
 - cost
 - bill
- They have to pay the loan back over three years. The first . . . is due in August.
 - part
 - amount
 - instalment
- Our state-of-the-art machinery is our major
 - possession
 - property
 - asset
- We want to find a partner who will take a . . . in our business.
 - risk
 - stake
 - share
- Thanks to a government . . . the firm was able to move to a new location.
 - support
 - contribution
 - subsidy
- Money owed by a company to its suppliers forms part of its
 - losses
 - damages
 - liabilities

(from *Market Leader Advanced*, Practice File, p. 40)