



ENGLISCH

SERIE

1

LESEVERSTEHEN

LÖSUNGEN

KANDIDATIN
KANDIDAT

Nummer der Kandidatin / des Kandidaten

Name

Vorname

Datum der Prüfung

BEWERTUNG

Fachbereiche

Erreichte Punkte / Maximum

Task A

/ 12

Task B

/ 8

Task C

/ 5

Total

/ 25

EXPERTEN



Prüfungsdauer: ⌚ 30 Minuten

A (12 POINTS)

Read the following text and the instructions on the opposite page.



The Grameen Bank

Twenty five years ago, Muhammed Yunus, an economics teacher from Bangladesh, was visiting a village when he met a woman who made bamboo chairs. She couldn't afford to buy the bamboo to make the chairs, and she had to borrow the money from the bamboo sellers, then pay them a large part of the profit from each piece she had sold. There was so little money left for her that she couldn't afford to buy more bamboo, and she had to borrow more money. But she couldn't borrow money from friends or family because they were as poor as she was. And she couldn't borrow from the bank because she didn't own anything to guarantee that she would pay back the loan.

Yunus went around the village and found forty-two people who were in the same situation. The sum that they needed all together came to just twenty-seven dollars. He lent them the money and told them to pay it back whenever they could. Later he went to other villages and did the same thing. He always got his money back. The official banks didn't want to support Yunus, which is why he started his own bank. The Grameen Bank was born, and with it a new style of lending money – the “microcredit”.

The basic principle of the ordinary banking system is that the more you have, the more you can borrow. But Grameen lends to people who have nothing. The loans are small and repayments are made in small amounts over a year, with a built-in insurance scheme so that the family doesn't become responsible for the loan if something happens to the borrower. There is no legal contract between the bank and the borrower – the relationship is based on trust.

Repayments are very frequent for two reasons. Firstly, borrowers know that they cannot borrow again if they don't repay the first loan. And secondly, they must join a group of other borrowers who all share some responsibility for the loans of the other members of the group. They are also encouraged to make group decisions, so there is a strong expectation and support from the group to pay it all back.

Another important difference from ordinary banks is that Grameen has a social programme. The system encourages the borrowers to do practical things to improve their living conditions, health, and level of education. Ordinary banks would not think of this as any of their business.

The Grameen Bank now lends over a billion dollars to more than two million borrowers, in about half of the villages in Bangladesh. The economy of the country has improved greatly since the bank started. And the success has spread. This year there are now about 7,000 microcredit organizations in the world, lending to nearly 16 million of the poorest people.

Grameen's success in Bangladesh has also shown that the developing world has lessons to teach richer countries like the USA and Britain. Both countries have begun to encourage microcredit projects based on the Grameen model, in an effort to deal with their own levels of poverty.

(2 points for each correct answer)

Tick the best answer – A, B or C.

1. **The woman who made the bamboo chairs** 2
A didn't buy enough bamboo for her chairs.
B had little money compared to her family and friends.
C wasn't reliable enough for the bank.

2. **Yunus found people in the other villages who** 2
A borrowed twenty-seven dollars each.
B never disappointed him.
C encouraged him to start his own bank.

3. **The clients of the Grameen bank can** 2
A pay back their loan over several years.
B choose to insure the borrowed money.
C rely on the bank without a written agreement.

4. **The money is usually returned because** 2
A borrowers don't want the bank to stop trusting them.
B the loans will stop if one group member doesn't pay.
C the group might not help the borrower to pay.

5. **The Grameen bank** 2
A has a social programme that is different from that of ordinary banks.
B encourages its borrowers to think more of their business.
C cares about how its customers do in life.

6. **In Bangladesh the Grameen bank** 2
A helps villages with at least 7,000 microcredits.
B is supported by the USA and Britain.
C is active in approximately every second village.

B (8 POINTS) (1 point for each correct answer)

Read the article below. Choose the best expression (A, B or C) to fill each gap. For each answer, put the correct letter on the line on the right.

Career Advice for Young Professionals

Go for growth. A lot of people choose companies based on their current reputation rather than their possible future growth. They do not realize that a person will receive far more career credit for being the fifth employee at a small company which is growing rapidly ①..... for being the 5000th employee at a large company before it stops growing entirely.

Don't fire back on feedback. When you put a lot of energy into your work, you usually take feedback personally – whether it's good or bad. Also, when you receive positive feedback you tend to think that you're the best marketer or salesperson ②..... the world. When your work is criticized, however, you also tend to take it to heart. That's why it's always a good idea to sleep on feedback for 24 hours. It ③..... you to think about what's true and what isn't – and how you can use this feedback to improve.

It's results that count. Far too ④..... people treat networking as a free-time activity like running or playing the guitar. In reality, the best form of networking is producing fabulous results in your job – and ⑤..... so pays dividends for the rest of your career. That's not to say networking isn't important; it really is. Just don't be so fascinated by climbing the corporate ladder that you're not delivering what it takes to get up there.

Just do your best. The most common complaint from young employees is that another person got all the credit for their work and “that's not fair.” It is incredibly frustrating when other people get credit for your blood, sweat, and tears, but life isn't always fair, and ⑥..... is work. However, with time, fortune rewards ⑦..... who deliver the results instead of focusing on getting all the credit. Concentrate on results rather than recognition and credit. Your career will thank you for it later.

It's not your manager's job to manage your career. Your boss is your manager at work – not a mind reader, fortuneteller, or psychologist. He or she can and should support you in your professional goals, but the only person in the driver's seat of your career is yourself.

Write down specific goals. Writing down specific goals works as well in your 30s as it does in your 20s. Research has clearly shown: if you write down your goals, you're much more likely to achieve them. Stating ⑧..... you want to be when you “grow up” will help you to get there.

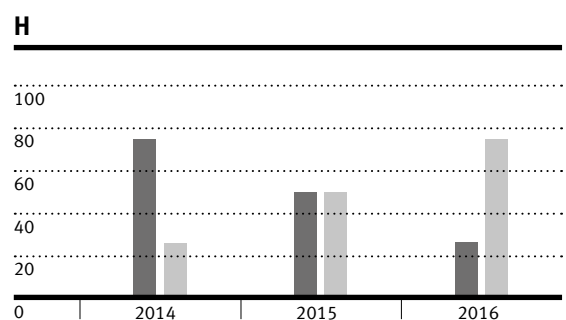
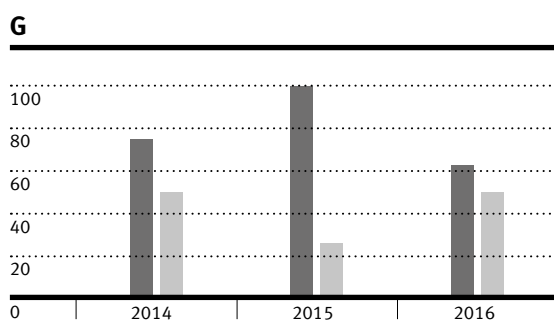
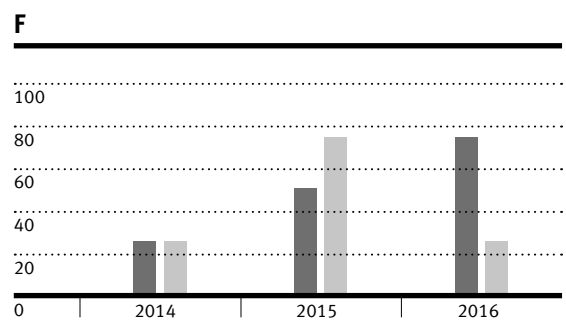
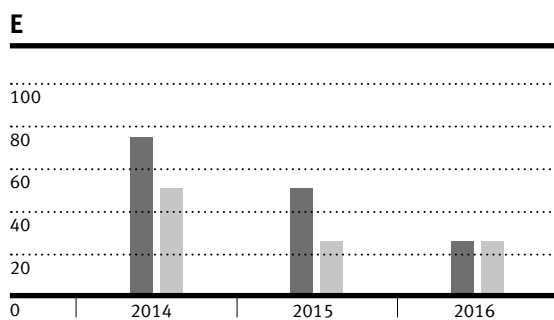
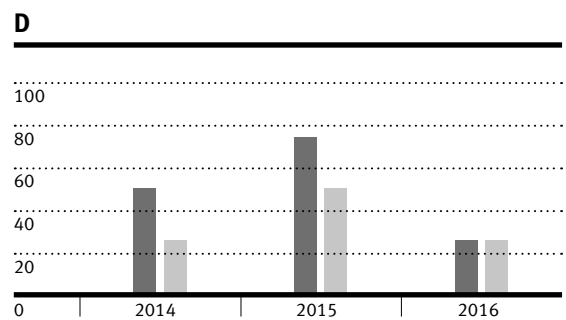
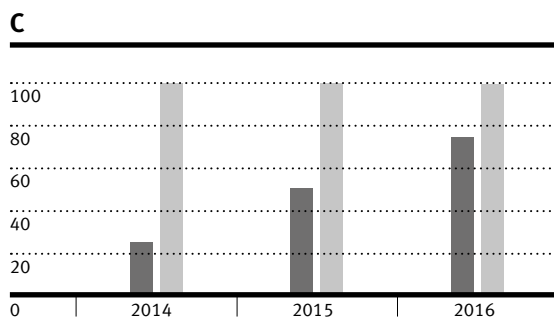
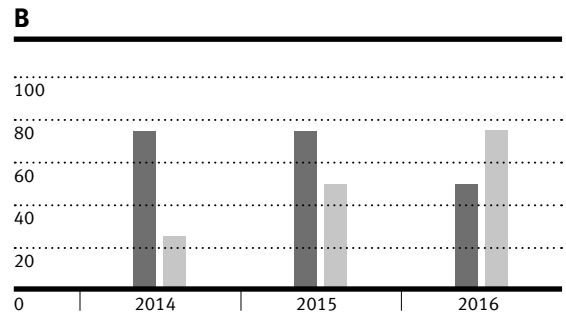
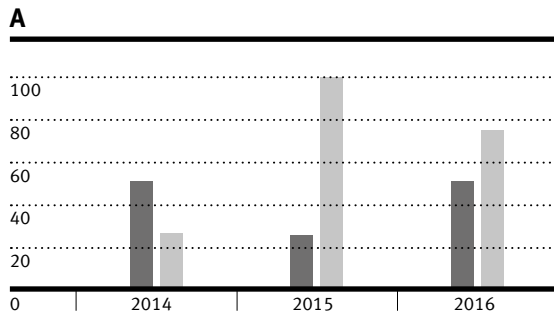
			Put the letter here ↓		
①	A like	B than	C as	B	1
②	A on	B in	C of	B	1
③	A makes	B lets	C allows	C	1
④	A much	B little	C many	C	1
⑤	A doing	B done	C does	A	1
⑥	A so	B neither	C also	B	1
⑦	A this	B they	C those	C	1
⑧	A that	B which	C what	C	1



C (5 POINTS) (1 point for each correct answer)

Look at the charts below. They show how eight different companies used job agencies or the internet to recruit their staff over a three-year period.

■ Job agencies ■ Internet



**Which company does each statement (1–5) below describe?
Match them with the correct graph (A–H). Use the letters only once.**

		Put the letter here ↓	
1	While recruitment through the internet rose steadily over the whole period, recruitment through job agencies only fell in the last year.	B	1
2	Recruiting via job agencies kept rising whereas recruitment through the internet fluctuated.	F	1
3	The number of staff recruited through job agencies constantly declined while recruitment through the internet first declined and then remained at the same level.	E	1
4	Recruitment through job agencies peaked in 2015, only to drop to the same level as recruitment via internet in the following year.	D	1
5	While recruitment via job agencies kept rising, recruiting through the internet remained steady.	C	1