

Sujet 2007 – Test Anglais – TREMPLIN 1

Section 1 Structure

This section tests your ability to identify appropriate forms of standard written English.

Directions: each question contains a sentence that is incomplete in some way. Beneath each sentence you will see four words or phrases, marked a/, b/, c/ and d/. Choose the one word or phrase that best completes the sentence.

Example: *John Le Carré _____ for his novels on espionage.*

- | | | | |
|----|-----------|----|---------------|
| a/ | famous | b/ | has fame |
| c/ | is famous | d/ | who is famous |

The sentence should read, “John Le Carré is famous for his novels on espionage.” Therefore c/ is the correct answer.

Now begin work on the questions.

1. *After three years in the company she decided to ask her boss for _____ salary.*

- a/ increase of
- b/ a raise of
- c/ a rise in
- d/ more

2. *Many book prizes _____ in the autumn.*

- a/ award
- b/ are awarded
- c/ are awarding
- d/ are being awarded

3. *This traffic is so slow that by the time the bus _____ the play will have started.*

- a/ will arrive
- b/ will have arrived
- c/ has arrived
- d/ is arriving

4. *Fanta, _____, is a famous brand of Coca Cola.*

- a/ a fizzy orange drink
- b/ it is a fizzy orange drink
- c/ an orange fizzy drink
- d/ what is an orange fizzy drink

5. *The new recruit is a specialist in Firewall and anti virus _____ tools to protect the computer from attacks on the internet.*

- a/ what are
- b/ they are
- c/ which are

d/ who are

6. I always feel sorry for people who _____ politicians or famous people as it must be very annoying to be pointed out all the time.

- a/ look like
- b/ are resembling
- c/ seem to
- d/ are similar than

7. _____ training they gave the apprentice, he just couldn't get the grasp of the job.

- a/ A lot of
- b/ So much
- c/ However
- d/ Whatever

8. Would you repeat that please? I'm not sure I _____.

- a/ exactly understand what are you saying
- b/ understand exactly what you are saying
- c/ understand what exactly you are saying
- d/ understand what are you saying exactly

9. John sent an email to his secretary asking her to _____ the client that the appointment would be put back by half an hour.

- a/ say
- b/ tell
- c/ talk to
- d/ inform to

10. A popular English saying suggests that if a job is to be done well it is best to do it yourself rather than _____.

- a/ have somebody do it for you
- b/ having somebody to do it for you
- c/ have somebody to do it for you
- d/ have somebody make it for you

11. _____ an essay of 200 words is difficult in that you have to be very concise in terms of the organisation and structure of your ideas.

- a/ Having written
- b/ Having write
- c/ Written
- d/ Writing

12. The company decided to hold the conference in _____.

- a/ five stars hotel
- b/ an five star hotel
- c/ a five star hotel
- d/ a five stars hotel

13. The French each _____ 140 litres of bottled water a year.

- a/ drinks
- b/ drink
- c/ are drinking
- d/ is drinking

14. Would you mind if I _____ the election campaigns?

- a/ was asking you what do you think of
- b/ asked you what you thought of
- c/ am asking you what you think of
- d/ ask you what do you think of

15. The new manager _____ a reputation as an expert on conflict resolution.

- a/ soon earned
- b/ was soon earning
- c/ was soon earned
- d/ was to soon earn

16. Nowhere is work more stressful _____ as there is pressure to achieve results and customers are not always very polite.

- a/ that in call centres
- b/ as in call centres
- c/ than in call centres
- d/ to call centres

17. Staff were not allowed to make personal calls from the office, nor _____.

- a/ were they allowed to use the internet
- b/ they were allowed to use the internet
- c/ they weren't allowed to use the internet
- d/ weren't they allowed to use the internet

18. So far cut-throat competition _____ but that may change in the future.

- a/ keeps prices relatively low
- b/ had kept prices relatively low
- c/ kept prices relatively low
- d/ has kept prices relatively low

19. They said further strike ballots were likely if the talks between the union and the companies _____.

- a/ succeeded
- b/ did not succeed
- c/ have succeeded
- d/ have not succeeded

20. I am delighted to present my third report to shareholders as Chairman _____ year of strong performance.

- a/ following another
- b/ to follow an other
- c/ follow other
- d/ followed other

21. *New measures _____ and have improved efficiency in all administrative departments.*
- a/ implemented
 - b/ are being implemented
 - c/ are implementing
 - d/ have implemented
22. *Despite _____ she never considered looking for another job.*
- a/ not paying particularly well
 - b/ she is not paid particularly well
 - c/ her being paid particularly well
 - d/ not being paid particularly well
23. *They agreed to increase the size of their order _____ the 7 per cent discount.*
- a/ so as not to miss
 - b/ in order to not miss
 - c/ so that they not miss
 - d/ for them to not miss
24. *Soon after the company _____ customers about the departure of the CEO, they lost market share to their competitors.*
- a/ began the process of informing
 - b/ has begun the process of informing
 - c/ began the process to inform
 - d/ has begun the process to inform
25. *Jill has decided that _____ to go to Europe at the end of the year.*
- a/ she had left the USA
 - b/ she leaves the USA
 - c/ she will be leaving the USA
 - d/ she will have left the USA
26. *The company announced that it was transferring the data processing services which until then _____ London to India in an effort to save money.*
- a/ was based in
 - b/ had been based in
 - c/ have been based in
 - d/ based in
27. *In the school's Executive MBA programme participants remain in constant contact, learning _____ sixteen months.*
- a/ with and from each other over
 - b/ to each other during
 - c/ how from each other while
 - d/ about and to each other for
28. *A large number of managers could _____ their skills on giving instructions to subordinates.*

- a/ be able to improve
- b/ have to improve
- c/ make improve
- d/ do with improving

29. *Many of the countries where vast, untapped oil reserves _____ ethnic and religious conflicts often aggravated by the unequal distribution of oil revenues.*

- a/ to be found are ravaged by
- b/ can be found are ravaged by
- c/ found are ravaging by
- d/ finding are to be ravaged by

30. *Just as the secretary _____ the memo to the staff, the manager gave her a revised version.*

- a/ was finishing to type
- b/ finished to type
- c/ had finished typing
- d/ was finished typing

Section 2

Written expression

Directions: The following sentences have four underlined words or phrases. The four underlined parts of the sentence are marked a/ , b/ , c/ and d/. Identify the one underlined word or phrase that must be changed in order for the sentence to be correct.

Example:

Fresh, green vegetables are an excellent source vitamins.

- | | | | |
|----|-------|----|------------|
| a/ | Fresh | b/ | vegetables |
| c/ | an | d/ | source |

The sentence should read, “Fresh, green vegetables are an excellent source of vitamins”
Therefore d/ is the correct answer.

Now begin work on the questions.

31. *Helen from marketing has had her baby! He is born yesterday at 11pm.*

- a/ from
- b/ has had
- c/ is born
- d/ at 11 pm

32. *Although I love coming to London, I prefer living here in Madrid where the climate is better.*

- a/ Although
- b/ coming
- c/ the climate

d/ better

33. **Every year NGOs help ten of thousands of people throughout the world thanks to donations from the public.**

- a/ Every year
- b/ ten of thousands
- c/ throughout
- d/ donations

34. **The staff is hoping that there will be end of year bonuses to reflect their hard work and the increased profits.**

- a/ is hoping
- b/ will be
- c/ work
- d/ profits

35. **Fraudsters can use your personal data to apply for credit cards, loans and other financial products.**

- a/ Fraudsters
- b/ apply
- c/ loans
- d/ other

36. **The successful candidate should have proven record of excellent research or be able to demonstrate potential for such research.**

- a/ The
- b/ proven record
- c/ demonstrate
- d/ such

37. **The price of petrol has risen so much in France that it is almost the same than in the UK.**

- a/ price
- b/ has risen
- c/ that it is
- d/ than

38. **I recently made an appliance for a job in Hungary. I can't speak the language but I would really appreciate some international experience.**

- a/ recently made
- b/ appliance
- c/ the language
- d/ some international experience

39. **Thanks to her experience, education and qualifications she is highly considered among her colleagues.**

- a/ Thanks to her
- b/ highly
- c/ considered
- d/ among

40. Many stores install video surveillance cameras in order to prevent from shoplifting.

- a/ install
- b/ surveillance cameras
- c/ prevent from
- d/ shoplifting

41. It's high time the state makes up its mind to subsidise electric cars to contribute to the protection of the environment.

- a/ high time
- b/ makes up its mind
- c/ subsidise
- d/ protection of the environment

42. Prices of imported goods have fallen to their lower level since the survey was first introduced some ten years ago.

- a/ have fallen
- b/ lower
- c/ was first
- d/ some ten years ago

43. The contractor is going to talk to the manufacture about the defective materials.

- a/ The contractor
- b/ to talk to
- c/ manufacture about
- d/ materials

44. When the shareholders will see the new assembly line, they'll be very impressed.

- a/ the shareholders
- b/ will see
- c/ assembly line
- d/ they'll be

45. When you transport goods international several precautions must be taken to ensure proper shipment.

- a/ you transport
- b/ international
- c/ must be taken
- d/ proper shipment

46. Food retailers who do not inform to the new regulations on food storage and handling will be liable to fines.

- a/ inform
- b/ on food storage
- c/ handling
- d/ to fines

47. We'll begin reviewing the new proposals as soon as the bidding period closed.

- a/ reviewing
- b/ proposals
- c/ the

d/ period closed

48. Any further reduction in prices will inevitably cause that suppliers will see their profits reduced.

- a/ Any further
- b/ in prices
- c/ cause
- d/ reduced

49. Earnings from exports have fallen sharply because fluctuations on the international currency markets.

- a/ Earnings
- b/ have fallen
- c/ because
- d/ currency markets

50. The movie studio made the actor an extremely generous offer, but he had to turn it out.

- a/ The
- b/ made the actor
- c/ had to
- d/ turn it out

51. The latest figures show that the number of passengers travelling during off-peak periods has risen quite fastly.

- a/ latest figures
- b/ travelling
- c/ off-peak periods
- d/ fastly

52. All customers are requiring to present an identity card with payment by cheque together with a valid cheque card.

- a/ All customers
- b/ requiring to
- c/ payment by
- d/ together with

53. I have travelled extensively throughout Europe although I have never been to Croatia or Netherlands.

- a/ have travelled extensively
- b/ throughout
- c/ although
- d/ Netherlands

54. Three people have already been taken ill and the judge is considering to postpone the trial if more jury members fall ill.

- a/ taken ill
- b/ to postpone
- c/ trial
- d/ jury members

55. The senior ecologist is not agree with the findings in the environmental impact statement and has requested that the commission conduct a new study.

- a/ is not agree
- b/ in
- c/ has requested
- d/ conduct

56. Since the 9/11 terrorist attacks, security measures are much tighter than before.

- a/ the
- b/ security measures
- c/ are
- d/ tighter

57. CEOs may sound very enthusiastic in their reports, what is not surprising, but you should always insist on hard evidence before investing in companies.

- a/ sound
- b/ what
- c/ should always insist
- d/ hard evidence

58. It is easy to identify car dealers who are new to the business as they often go for the hard sale and have not yet learned to listen to the customer.

- a/ car dealers
- b/ they often go for
- c/ hard sale
- d/ yet learned

59. The Ministry of Education is determined to have all schools equipped with state-of-the-art computers within 2010.

- a/ is determined
- b/ have
- c/ equipped with
- d/ within 2010

60. Under no circumstances we should extend their credit as they have already had problems with repayments of the existing loan.

- a/ Under
- b/ we should
- c/ have already had
- d/ existing

Section 3 Vocabulary

Directions. In this section, each question is a sentence with a word or phrase underlined. Below each sentence are four choices and you should select the one that has the closest meaning to the underlined word or phrase.

Example: It was not until the nineteenth century that a bridge was built over the river at Bordeaux.

- a/ created
- b/ constructed
- c/ prepared
- d/ linked

Here the word “constructed” is closest in meaning to “built”, so b/ is the best answer.

Now begin work on the questions.

61. The journalist decided to investigate the affair of the stolen court case videos in the hope of getting to the bottom of the story.

- a/ look into
- b/ search
- c/ scan
- d/ peer into

62. It has been said that the G8 heads are on the brink of an agreement on the climate issue although no decisive measures have been taken yet.

- a/ close to
- b/ discussing
- c/ a long way from
- d/ refusing to find

63. Many British supermarkets have taken the bold step of offering a free product for each product purchased.

- a/ expensive
- b/ encouraging
- c/ daring
- d/ unusual

64. Even though she had left her career for only one year, she suffered a heavy financial penalty when she returned to work.

- a/ incurred
- b/ entailed
- c/ undertook
- d/ burdened

65. Some companies offer unusual advantages such as massages, salsa classes and plastic surgery in order to counteract the effects of stress.

- a/ goods
- b/ perks
- c/ motivations
- d/ salaries

66. There is a code of conduct which states that we are all responsible and that if we have made a decision we have to be able to explain and justify it.

- a/ reliable
- b/ involved
- c/ legitimate

d/ accountable

67. We have decided to terminate the contract with the probationary worker as he just doesn't correspond to the job profile.

- a/ end
- b/ complete
- c/ resign
- d/ fire

68. What the trainers try to demonstrate is that the most complicated and sophisticated networking solution is not always the most efficient.

- a/ show
- b/ explain
- c/ prove
- d/ exemplify

69. There has been a lot of press coverage concerning top managers who leave their posts with huge sums of money.

- a/ resign
- b/ dismiss
- c/ quit
- d/ abandon

70. In addition to giving a large press conference, they issued numerous press releases.

- a/ Moreover
- b/ Nevertheless
- c/ Furthermore
- d/ On top of

71. The financial services department eventually decided to take on another secretary as their workload had increased so much that there was too much for one person to do.

- a/ finally
- b/ possibly
- c/ probably
- d/ definitely

72. Many companies have gone bankrupt because of their inability to deliver a reliable and efficient service.

- a/ over
- b/ under
- c/ above
- d/ below

73. Most people in top management fear for their jobs in the wake of the buyout by a multinational.

- a/ elevated jobs
- b/ upper posts
- c/ senior positions
- d/ high hierarchy

74. Experts predict that financial and technological capital will lose ground to human capital in the coming years.

- a/ preview
- b/ envisage
- c/ believe
- d/ forecast

75. The customer decided to settle for the second offer that the salesman made as he didn't believe that he would come down any further.

- a/ refuse
- b/ accept
- c/ renegotiate
- d/ think over

76. Many more businesses will get on line providing access costs are brought down.

- a/ unless
- b/ otherwise
- c/ whether
- d/ so long as

77. I really appreciate Helen as she is always so considerate towards others.

- a/ helpful
- b/ thoughtful
- c/ reliable
- d/ reasonable

78. I don't know how the new recruit can have made such a mistake as the instructions were quite clear.

- a/ implicit
- b/ complicit
- c/ explicit
- d/ straightforward

79. It is said that girls regularly do better than boys at school but that this difference disappears as the years go by.

- a/ outsmart
- b/ outnumber
- c/ go past
- d/ outperform

80. After a year of private coaching the young tennis player felt confident enough to challenge the club champion.

- a/ take on
- b/ take through
- c/ undertake
- d/ take out

81. Shirley has been with the company for a number of years and is an efficient worker so she is sure to get the promotion.

- a/ destined

- b/ bound
- c/ positive
- d/ definite

82. The man was a very popular speaker and always attracted a large crowd at seminars and conferences.

- a/ drew
- b/ held
- c/ brought
- d/ appealed

83. Amnesty International is one of the many NGOs which are devoted to the respect of human rights and freedom of thought for all.

- a/ involved in
- b/ committed to
- c/ focused on
- d/ concerned with

84. The marketing department has decided to allocate more money to advertising in magazines aimed at retired people as they have more purchasing power than many workers these days.

- a/ contribute
- b/ spend
- c/ assign
- d/ design

85. By modifying our plans for expansion, we'd be in a better position to negotiate with the subcontractors.

- a/ alternating
- b/ altering
- c/ restating
- d/ moving

86. Professor Muhammad Yunus, who has pioneered in the field of microcredit, has been awarded one of the highest accolades for his work.

- a/ created
- b/ invented
- c/ trailblazed
- d/ ventured

87. It is important to have company premises inspected regularly for fire hazards and to be sure that all extinguishers are in correct working order.

- a/ controlled
- b/ policed
- c/ overseen
- d/ checked

88. There was a terrible road accident due to adverse weather conditions and the emergency services announced that there were at least 7 deaths.

- a/ injuries

- b/ wounded
- c/ casualties
- d/ deplored

89. The child was given so many sweets when trick or treating that the mother decided to share them out among several children.

- a/ divide them into
- b/ split them up
- c/ cut them in
- d/ part them up

90. I have just bought some wallpaper but realised when I got home that not all the rolls belonged to the same set.

- a/ batch
- b/ lot
- c/ party
- d/ source

Section 4 Reading comprehension

In this part you will read passages on various topics then answer questions about them. Choose the answer (a), (b), (c) or (d) which best answers the question or completes the given sentence.

Questions 91-97

The Frenchman Louis Lumiere is sometimes credited as the inventor of the motion picture camera in 1895. Other inventors preceded him, and Lumiere's achievement should always be considered in the context of this creative period. Lumiere's portable, suitcase-sized “*cinematographe*” served as a camera, film processing unit, and projector all in one. He could shoot footage in the morning, process it in the afternoon, and then project it to an audience that evening. His first film was the arrival of the express train at Ciotat. Other subjects included workers leaving the factory gates, a child being fed by his parents, people enjoying a picnic along a river. The ease of use and portability of his device soon made it the rage in France. *Cinematographes* soon were in the hands of Lumiere followers all over the world, and the motion picture era began. The American Thomas Alva Edison was a competitor of Lumiere's, and his invention predated Lumiere's. But Edison's motion picture camera was bulky and not portable. In addition Lumiere's ability to promote his product made the difference in this competition.

For the first twenty years of motion picture history most silent films were short--only a few minutes in length. At first a novelty, and then increasingly an art form and literary form, silent films reached greater complexity and length in the early 1910s. Films such as ‘*Birth of a Nation*’, ‘*The Last Laugh*’ and ‘*Sunrise*’ represent the greatest achievements of the silent era, which ended--after years of experimentation--in 1929 when a means of recording sound that would be synchronous with the recorded image was discovered. Few silent films were made

in the 1930s, with the exception of Charlie Chaplin, whose character of the Tramp perfected expressive physical moves in many short films in the 1910s and 1920s. When the silent era ended, Chaplin refused to go along with sound; instead, he maintained the melodramatic Tramp as his mainstay in *City Lights* (1931) and *Modern Times* (1936). The trademarks of Chaplin's Tramp were his ill-fitting suit, floppy over-sized shoes and a bowler hat, and his ever-present cane. A memorable image is Chaplin's Tramp shuffling off, penguin-like, into the sunset and spinning his cane whimsically as he exits. He represented the little guy, the underdog, someone who used wit and whimsy to defeat his adversaries.

91. According to the text, who was the first person to invent a cinema camera?

- a/ Louis Lumiere
- b/ Charlie Chaplin
- c/ Contemporaries of Louis Lumiere
- d/ Thomas Alva Edison

92. What was Louis Lumiere's contribution to the art known as cinema today?

- a/ He built the first film equipment which could be carried
- b/ He was an example of cameramanship for his contemporaries
- c/ He was able to produce images within a short space of time
- d/ His choice of subject for film made him popular worldwide

93. Which of the following would you not expect to have been filmed by Louis Lumiere?

- a/ A family walking past a bandstand in a park
- b/ A scene set up by a director
- c/ Children playing hopscotch in a street
- d/ The Eiffel Tower at its beginnings

94. The word "bulky" in line 12 is closest in meaning to:

- a/ Of small capacity
- b/ Huge
- c/ Unknown
- d/ Unwieldy

95. Which of the following is not mentioned as being a characteristic of the films from 1895 until 1929?

- a/ They did not last very long
- b/ People watched them for information
- c/ People watched them for their art form
- d/ People watched them for entertainment

96. How did Charlie Chaplin react to sound in films?

- a/ He did not want to change his style
- b/ He perfected his character 'the Tramp'
- c/ He changed his outfit
- d/ He used sound to show that he could beat his opponents

97. The word "mainstay" in line 23 (para. 2) is closest in meaning to:

- a/ winning style
- b/ remaining role
- c/ support

d/ linchpin

Questions 98- 106

Gasoline prices have reached their highest mark ever in the United States, just as some oil companies have slashed their petroleum reserve estimates by 20 per cent. While soaring prices at the pump have the public worried about another 1970s-style oil crisis, waiting in line might ultimately be the least of our concerns. An increasing number of prominent petroleum geologists have warned that official estimates of available global oil reserves are dangerously exaggerated. For energy companies, proven oil and gas reserves are their primary indicator of economic health and they have every incentive to boost reserve estimates in that the more oil they can claim, the more competitive and attractive to shareholders they appear. Private companies, however, are not the only ones with an incentive to inflate estimates. In the mid-1980s, global oil reserve estimates jumped overnight, but this wouldn't have been the case if OPEC had not decided to factor in member states' reserves when determining their market share. Today the more oil a country can claim – the methods each uses to determine this are a closely guarded secret – the more influence it has on the global energy scene.

As a result, say the geologists, there may be considerably less oil in the world than the oil-producing countries and energy companies claim, and it would be logical to expect that global oil production could peak far sooner than predicted. If that happened, then getting at the remaining oil will become increasingly difficult and expensive. For an economy still reliant on fossil fuels, the effects would be catastrophic. As the oil supply shrinks, essential petroleum-dependent products (that is to say nearly everything in modern society, from transportation to electricity to basic foodstuffs) are rendered either unavailable or unaffordable. Eventually, as companies employ even more complex and invasive drilling techniques, the energy required to extract a barrel of oil exceeds the amount it can generate, and oil ceases altogether to be an energy source.

The consequences of overestimating the global supply would be devastating. In the best-case scenario, industry would recover by turning to less efficient and more polluting fuels, accelerating the already noticeable effects of global warming. But if the worst came to the worst, there would be a total economic collapse, with today's rising gas prices and sporadic blackouts across China merely the mildest previews of what is to come. Granted, global reserves may be healthy enough to last until well after a replacement energy source is discovered. However, given that those responsible for measuring the supply have a vested interest in making it appear high, the accuracy of their estimates cannot be taken for granted.

98. What is the main point of the text?

- a/ The economies of some countries are growing fast and will require greater quantities of energy
- b/ New sources of energy will only be developed once petroleum becomes scarce
- c/ If no alternative supply is found to replace petroleum, many everyday products will become prohibitively expensive
- d/ The fact that levels of petroleum reserves may not be as high as petroleum companies say they are could have devastating consequences

99. Which of the following statements is not true of oil companies?

- a/ It is in their interest to declare high oil reserves
- b/ They recently announced a cut in the amount of oil they can exploit
- c/ They may have a fifth less oil to exploit than was previously estimated

d/ They increased prices at the pump in the USA

100. What should the public be most concerned about, according to the author?

- a/ Waiting in a queue to buy petrol
- b/ An oil crisis similar to that in the 1970s
- c/ The long term impact of lack of oil resources
- d/ Developing countries using up the oil reserves

101. The word “they” in line 8 (para.1) refers to which of the following:

- a/ Members of the public
- b/ Private companies
- c/ Shareholders
- d/ Prominent petroleum geologists

102. According to the text, which of the following will not be the case as oil supplies run low?

- a/ Extracting the remaining oil sources will be far more complex
- b/ Consumers will run out of oil earlier than expected
- c/ The methods employed to extract oil will disturb consumers
- d/ The cost of extracting oil may soar

103. Which of the following is not mentioned as being affected as oil becomes less available?

- a/ The price of transport
- b/ Costs related to energy sources
- c/ The fluctuation in price of consumer goods
- d/ Those responsible for measuring the supply of oil

104. At what point will oil no longer be worth extracting?

- a/ When it costs more to produce than it brings in
- b/ When the public turn their attention to renewable sources of energy
- c/ When the oil companies become invasive
- d/ When consumers refuse to pay the prices demanded for petroleum dependent products

105. Which of the following is most likely to be the first impact of oil supplies diminishing earlier than expected?

- a/ China will have more frequent blackouts
- b/ Petrol prices will rise dramatically
- c/ Manufacturers will use traditional methods of energy production
- d/ There will be no major impact as a different source of energy will be offered before oil supplies disappear

106. The word “granted” in line 28 (para. 3) is closest in meaning to:

- a/ One could admit that
- b/ It is most probable that
- c/ One can but believe that
- d/ With additional investment

Questions 107-112

An international investment banker, who co-owns a corporate bank by name of BlueOrchard Finance in Geneva, is one of the leading figures in the world of microfinance. His firm manages a fund that currently makes about \$50 million in short-term loans to microcredit lending institutions in more than 20 developing countries around the world and he is a firm believer that the only way to solve the problems of poverty and terrorism in the world is through investment. The firm and its investors, which are not totally philanthropic, make a profit in the form of interest payments on the loans that they make, which are typically of \$1,000 or less to poor people who are ignored by commercial banks.

As a rule, microcredit loans are not backed by collateral, leaving no means of financial recovery if they are not repaid. In spite of the risk, leading microcredit institutions claim that only five per cent of the loans they make are never repaid. This compares with five to ten per cent in the consumer finance industry for borrowers with bad credit histories. Indeed the locals who require these loans cannot be asked for any form of security as they have nothing with which they can vouch for their ability to repay. Such people, who will use the funding for something as basic as a watering system in order to grow vegetables, will however make it a question of honour to repay the firms that lend them money as it is a matter of pride, and because this money will enable them to transform villages into production sites and to grow and sell produce that will then enable them to live decently.

Such companies charge two to seven percentage points more than Libor, the international benchmark for interest rates, for loans to local microcredit institutions, which then charge rates to their borrowers based on assessments of risk factors. Although this figure may seem high, it remains lower than other forms of locally available credit which can be five times higher than this figure. Professionals believe that 80 per cent of the potential for microfinancing remains untapped, and that the industry could easily be able to absorb more than \$10 billion.

107. Which of the following is true of BlueOrchard Finance according to the text?

- a/ It makes profits of \$50 million thanks to short-term loans
- b/ It lends money to governments for local people
- c/ It is one of the top institutions in the field of microfinance
- d/ It makes money by lending to groups who make loans to people in developing countries

108. What, according to the text, is true of microcredit loans?

- a/ 20% of the potential for microfinancing is currently being exploited
- b/ They are less likely to be paid back than other high-risk loans
- c/ The money is used to grow vegetables
- d/ They are written off more often than traditional loans

109. The main aim of microfinancing is which of the following?

- a/ To make profits by charging poor people for lending them money
- b/ To improve the standard of living in developing countries by supporting local initiatives
- c/ To lend \$10 billion by means of microcredit in the coming years
- d/ To give people a feeling of honour with regards to their work

110. The word "security" in line 13 (para.2) is closest in meaning to:

- a/ safety
- b/ assessment
- c/ assets
- d/ credit

111. Which of the following is not involved in the fixing of interest rates for microcredit?

- a/ Libor
- b/ Companies which decide to invest in microfinance
- c/ Microcredit institutions in developing countries
- d/ Risk factors of repayment possibilities

112. Which of the following is not true of microcredit lending rates in developing countries?

- a/ The rates are lower than those available in the developing countries
- b/ The rates for microcredit are higher than those listed as standard
- c/ The rates take into account the borrowers ability to pay back
- d/ The rates are two to five times higher than commercial rates

Questions 113-120

With sales of 600m units a year, mobile phones are simultaneously the world's most widespread communications devices, computing devices and consumer electronics products. Almost everybody in the developed world has one, and growth is booming in the developing world too. China is the world's largest market for mobile phones and Africa is the fastest-growing. In the least developed parts of the world, entrepreneurs such as Bangladesh's "telephone ladies" rent out mobiles by the minute, putting phones into the hands of even the poorest.

The fact of the matter is that the mobile-telecoms industry is becoming a victim of its own success in that it will not be able to rely on subscriber growth for much longer. As a result, the industry is frantically looking for new sources of growth. Hence the logic of certain companies such as a start-up in Arizona whose latest brainchild is a mobile phone for pets in the shape of a bone, or, more sensibly, but still of questionable necessity, mobile phones for the four- to eight-year-old market in the UK or a similar device which has been developed in South Korea which goes so far as to contain a tracking device. The marketing potential would seem to be endless as, even once everybody has a mobile phone, cars, laptop computers, household appliances and industrial machinery can be equipped with similar devices so that they can contact mechanics before they even break down. The possibilities would appear to be inexhaustible, particularly as Japan's leading operator estimates that the potential market for such devices in the country is at least five times the number of people.

Another source of revenue is the third-generation network offering greater capacity, lower prices and therefore more calls. 'Fixed-mobile convergence' which is a new technology that enables people to call with their mobile handsets over fixed-line networks together with extended coverage will also encourage people to use their mobile phones more and boost profits. Do telecom professionals anticipate the saturation of the mobile phone market? At this stage research and development teams are already working on plans to stream music, video and other downloads to mobile phones in the dead of night when the networks are almost empty, so it would appear that the industry is far from calling it a day as far as our ability to call goes.

113. An appropriate title for the text would be:

- a/ New technology in mobile telecommunications
- b/ Exploitation of developing countries by the telecommunications industries
- c/ The relentless march of the mobile phone industry
- d/ Mobile phones are going global

114. Which of the following countries named in the passage is the odd one out?

- a/ China
- b/ The United Kingdom
- c/ Japan
- d/ Bangladesh

115. In what way is the mobile-phone industry a victim of its own success?

- a/ People will no longer want to pay for the services
- b/ Mobile phones are so popular that the market will be saturated if there is no innovation
- c/ Poor people cannot afford to buy their own phone so will not boost sales
- d/ Mobile phones are three devices in one therefore limiting sales

116. The word "Hence" in line 10 (para. 2) is closest in meaning to:

- a/ Such is
- b/ Moreover
- c/ However
- d/ Thus

117. The word "brainchild" in line 11 (para.2) is closest in meaning to:

- a/ creation
- b/ research
- c/ innovation
- d/ creator

118. Which of the following is not likely to be equipped with some form of mobile phone device?

- a/ A washing machine
- b/ A sink
- c/ A vehicle
- d/ A crane

119. Which of the following is not true in terms of the increase in use of mobile phones?

- a/ Mobile phone technology will equip five times as many devices as there are people in Japan
- b/ People are going to telephone more thanks to new technology
- c/ People are going to download music and videos in the middle of the night
- d/ People are going to be able to telephone from places which have been inaccessible until now

120. The expression "calling it a day" in the last line is closest in meaning to:

- a/ deciding to stop
- b/ deciding on a date for the launch of new products
- c/ exploiting phone lines at their most expensive time

d/ refusing to continue with its innovations

Answers

- 1 c/ a rise in
- 2 b/ are awarded
- 3 c/ has arrived
- 4 a/ a fizzy orange drink
- 5 c/ which are
- 6 a/ look like
- 7 d/ Whatever
- 8 b/ understand exactly what you are saying
- 9 b/ tell
- 10 a/ have somebody do it for you
- 11 d/ Writing
- 12 c/ a five star hotel
- 13 b/ drink
- 14 b/ asked you what you thought of
- 15 a/ soon earned
- 16 c/ than in call centres
- 17 a/ were they allowed to use the internet
- 18 d/ has kept prices relatively low
- 19 c/ did not succeed
- 20 a/ following another
- 21 b/ are being implemented
- 22 d/ not being paid particularly well
- 23 a/ so as not to miss
- 24 a/ began the process of informing
- 25 c/ she will be leaving the USA
- 26 b/ had been based in
- 27 a/ with and from each other over
- 28 d/ do with improving
- 29 b/ can be found are ravaged by
- 30 c/ had finished typing
- 31 c/ is born
- 32 Answer b/ coming
- 33 b/ ten of thousands
- 34 a/ is hoping
- 35 b/ applicate
- 36 b/ proven record
- 37 d/ than
- 38 b/ appliance
- 39 c/ considered
- 40 c/ prevent from
- 41 b/ makes up its mind
- 42 b/ lower
- 43 c/ manufacture about
- 44 b/ will see
- 45 b/ international
- 46 a/ inform

- 47 d/ period closed
- 48 c/ cause
- 49 c/ because
- 50 d/ turn it out
- 51 d/ fastly
- 52 b/ requiring to
- 53 d/ Netherlands
- 54 b/ to postpone
- 55 a/ is not agree
- 56 c/ are
- 57 b/ what
- 58 c/ hard sale
- 59 d/ within 2010
- 60 b/ we should
- 61 a/ look into
- 62 a/ close to
- 63 c/ daring
- 64 a/ incurred
- 65 b/ perks
- 66 d/ accountable
- 67 a/ end
- 68 a/ show
- 69 c/ quit
- 70 d/ On top of
- 71 a/ finally
- 72 b/ under
- 73 c/ senior positions
- 74 d/ forecast
- 75 b / accept
- 76 d/ so long as
- 77 b/ thoughtful
- 78 Answer c/ explicit
- 79 Answer d/ outperform
- 80 a/ take on
- 81 b/ bound
- 82 a/ drew
- 83 b/ committed to
- 84 c/ assign
- 85 b/ altering
- 86 c/ trailblazed
- 87 d/ checked
- 88 c/ casualties
- 89 b/ split them up
- 90 a/ batch
- 91 c/ Contemporaries of Louis Lumiere
- 92 a/ He built the first equipment which could be carried
- 93 b/ A scene set up by a director
- 94 d/ Unwieldy
- 95 b/ People watched them for information
- 96 a/ He did not want to change his style

- 97 d / linchpin
- 98 d/ The fact that levels of petroleum reserves may not be as high as petroleum companies say they are could have devastating consequences
- 99 d/ They increased prices at the pump in the USA
- 100 c/ The long term impact of lack of oil resources
- 101 b/ Private companies
- 102 c/ The methods employed to extract oil will disturb consumers
- 103 d/ Those responsible for measuring the supply of oil
- 104 a/ When it costs more to produce than it brings in
- 105 c/ Manufacturers will use traditional methods of energy production
- 106 a/ One could admit that
- 107 Answer d/ It makes money by lending to groups who make loans to people in developing countries
- 108 a/ 20% of the potential for microfinancing is currently being exploited
- 109 b/ To improve the standard of living in developing countries by supporting local initiatives
- 110 c/ assets
- 111 a/ Libor
- 112 d/ The rates are two to five times higher than commercial rates
- 113 c/ The relentless march of the mobile phone industry
- 114 d/ Bangladesh
- 115 b/ Mobile phones are so popular that the market will be saturated if there is no innovation
- 116 d/ Thus
- 117 a/ creation
- 118 b/ A sink
- 119 c/ People are going to download music in the middle of the night
- 120 a/ deciding to stop