

**b** Complete the text with the words in the box.

aside   budget   debit   debt   donations   finance  
grant   income   investment   living   pay   rate

John Roberts made a <sup>1</sup> living as a fisherman working for a big fishing company. However, John always wanted to have his own boat and business so he put <sup>2</sup> \_\_\_\_\_ savings for years and when the interest <sup>3</sup> \_\_\_\_\_ was low he went to a bank. The bank checked the <sup>4</sup> \_\_\_\_\_ which John had prepared showing sales vs. costs and then agreed to <sup>5</sup> \_\_\_\_\_ the project. This meant John now had a very large <sup>6</sup> \_\_\_\_\_, but he considered the boat as a sound <sup>7</sup> \_\_\_\_\_. Unfortunately, business became more difficult because of over-fishing and environmental damage. John's <sup>8</sup> \_\_\_\_\_ dropped lower and lower and he was struggling just to <sup>9</sup> \_\_\_\_\_ off the interest on his loan. Before long the bank was starting to <sup>10</sup> \_\_\_\_\_ his account with penalties for missed payments. John was desperate and he wrote about his situation on a website for start-up companies. This worked. The local council immediately awarded John a <sup>11</sup> \_\_\_\_\_ and <sup>12</sup> \_\_\_\_\_ came in from people in the area. Thanks to this, John's business survived.