

NAME:

DATE:

## TEST- UNIT 5

### BUSINESS PARTNER A2+

#### READING

1) Read the article and decide if the sentences are (T) or FALSE (F).

#### It's the data, stupid.

The 1992 U.S. presidential campaign was won by candidate Bill Clinton, who had the slogan 'It's the economy, stupid.' These days, in modern business, 'It's the data, stupid.'

The most successful companies in the world have a business model based on data. Facebook and WeChat, for example, give you a service that's impossible not to like – the ability to connect and share with friends and family. The service is free, but these companies know your personal profile, your interests and all the words in your posts. Advertisers pay them for this data. Google and Baidu offer powerful search engines, and it's hard to imagine life without them. Again, their services are completely free, but the companies have very high revenues. Every word you type into the search engine is recorded, and this means that companies can pay for that data and then give you personalised ads at the top of your search results.

This trend to put data at the heart of business is going to grow and grow. Let's take the example of finance, with 'fintech' (financial technology) one of the hottest new industries. In the future, to get a loan to buy a new car, you might use fintech rather than a regular bank. A fintech app could use data to find people all over the world who can lend you money, perhaps at different rates of interest. How would the lender trust you to repay? Easy. Artificial intelligence would calculate the level of risk using data. This data would come from your bank of course, but might also come from unusual places like your star rating on eBay, your career history on LinkedIn, the kind of people you have as connections on social media, etc.

Data, about you, is one of the world's most precious resources, perhaps more important than oil, diamonds or gold. And yes, privacy may be an issue, but users of websites and apps are happy to exchange their personal data for the free service they get. In fact, many see the personalised ads as a bonus, not a negative.



1. Facebook and Google use data from your internet activity to help advertisers give you personalised ads. But they don't collect every word you type – it would be too complicated as there are so many words. \_\_\_\_\_
2. Companies do not make any money from the data you give them. \_\_\_\_\_
3. Advertisers pay companies to show you ads. \_\_\_\_\_
4. Fintech uses only traditional data from banks to make decisions. \_\_\_\_\_
5. Privacy is never a problem when people share personal data. \_\_\_\_\_
6. People often get personalised ads because of the data they share online. \_\_\_\_\_

## LISTENING

2) [BP\_A2+\_Test\_05\_02.mp3] You will hear eight short recordings twice. For questions 1–8 choose the correct answer.

1. What does the woman spend most of her income on?



2. How does the man pay at the hotel?

- a by credit card
- b by mobile phone payment
- c in cash

3. How is the man going to save more money?

- a walk to work every day
- b take his lunch to work
- c rent a room in his home

4. Why does the woman like paying by credit card?

- a She doesn't need different currency.
- b It's light to carry when travelling.
- c She doesn't need receipts.



5. What does the man think he is best at in his job?

- a public speaking
- b working with numbers
- c managing his time

6. How much have the company's sales increased over the year?

- a about 10 percent
- b nearly a quarter
- c roughly a third

7. Who is going to be the lead presenter?

- a Francisco
- b Luis
- c Gaston

8. How was the budget for the project divided?



## GRAMMAR AND VOCABULARY

### 3) Complete the dialogues with the correct form of the verb in brackets to make sentences in the FIRST CONDITIONAL.

A: How is your savings plan going?

B: OK. But if interest rates <sup>1</sup> \_\_\_\_\_ (increase), I <sup>2</sup> \_\_\_\_\_ (save) more quickly.

A: What <sup>3</sup> \_\_\_\_\_ (change) in your life if you <sup>4</sup> \_\_\_\_\_ (get) a new job?

B: That's a good question! I don't know yet.

A: Do you think Vilma and Ari will move house soon?

B: If they <sup>5</sup> \_\_\_\_\_ (save) enough money, they <sup>6</sup> \_\_\_\_\_ (buy) a small flat next year.

A: Everything is so expensive these days!

B: Well, we <sup>7</sup> \_\_\_\_\_ (have) more money soon if the economy <sup>8</sup> \_\_\_\_\_ (improve).

A: I <sup>9</sup> \_\_\_\_\_ (not spend) too much if I <sup>10</sup> \_\_\_\_\_ (go) shopping this weekend.

B: You always say that!

### 4) Choose the correct option a, b, c or d.

1. Life is easier with a mobile ..... on my phone.

a currency    b payment    c system    d wallet

2. Harry ..... cash from the bank so he spends less on his credit card.

a pays    b withdraws    c uses    d finances

3. Small businesses must pay attention to cash .....

a payments    b flow    c currency    d crunch

4. For business travellers, ..... by credit card is more convenient.

a delivery    b withdraw    c payment    d tax

5. They use ..... cash to pay for small office items.

a petty    b mobile    c financial    d short

6. When I shop at the local market, I pay in .....

a currency    b wallet    c dispenser    d cash

7. Tax ..... supply money to healthcare and education in our country.

a economy    b revenues    c system    d flow

8. You can pay in dollars or the local .....

a currency    b cash    c tax    d system





## FUNCTIONAL LANGUAGE

### 5) Write one word which best fits each space.



OK, everyone, have a <sup>1</sup> \_\_\_\_\_ at this table, which <sup>2</sup> \_\_\_\_\_ the age groups of our customers. As you can <sup>3</sup> \_\_\_\_\_, most of them are in the 35–44 age group. The most surprising <sup>4</sup> \_\_\_\_\_ is that we don't have many younger customers – only 10 percent are under 25. So, in <sup>5</sup> \_\_\_\_\_, we need to focus on marketing to this age group more.

### 6) Choose the correct option a, b or c.

<sup>1</sup>..... Mr Sato,

As you know, we have not raised our accountancy <sup>2</sup>..... in the last five years. However, because of rising costs, we have to <sup>3</sup>..... our fees by 5 percent next year. Quality is important to us and we want to continue to give our customers good service.

I <sup>4</sup>..... a new list of prices for our services with this letter. We appreciate your business and I hope you understand the situation.

Yours <sup>5</sup>.....,

Chris Davis



- |                |             |           |
|----------------|-------------|-----------|
| 1 a Dear       | b Hey       | c Hi      |
| 2 a cost       | b prices    | c bill    |
| 3 a rise       | b increase  | c improve |
| 4 a remain     | b keep      | c enclose |
| 5 a faithfully | b sincerely | c kindly  |

