

# FINAL PROJECT: TESL CANADA

## AREA: BUSINESS ENGLISH

### PART ONE: CLASS PROFILE

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### CLASS PROFILE

This **Final Project** is geared towards a “Business English” group. The students are all entrepreneurs working for a bank or similar for-profit company/organization (e.g., Scotiabank, TD or CIBC; or any other business). They arrived to Canada a few years ago and wish to improve all their English skills, but primarily their ability to speak and do presentations in front of co-workers and directors by using, for example, Power Point and Keynote. This, of course, involves focusing on skills beyond those of this **Final Project**, namely, pronunciation and writing as well. Students see this learning experience as their avenue for work-related promotions. They are thus, partly, extrinsically motivated. But since they LIVE in Canada, their learning English is part of their actually day-to-day living in society; therefore, they are also intrinsically motivated.

The **location** for these classes is an office at the bank/company, and the schedule is: Tuesday and Thursday from 7:00 am to 9:00 am, and Saturdays 8 am to 12. The total number of hours per week is 8. This **Final Project**, therefore, corresponds approximately to the Lesson Plans for a week in this course. However, all teachers know how variables interact in **real** classes so that Lesson Plans may be changed, prolonged or even cut short.

The specific **composition** of the class is that of people involved in business (entrepreneurs) and most of them either have a degree in Business Administration, or even an MBA. The total maximum **number of students** is 4 per class, which is representative of what business students prefer. They wish more 1-1 attention in their classes.

The **level** of these students is: **High-Intermediate**.

The **theme** of all the lesson plans for this month is “Raising Finance”. Students have purchased and have been learning to use, more and more independently, the very good business-oriented texts **Market Leader** by Pearson/Longman. (The level of both Books and Workbooks –known in Business as “Practice Files”-- is: **High-Intermediate**). Students have been looking at “Unit Nine” (**ML**, pp. 82-89), but the teacher has always sought to have students think outside their preconceptualized

“MBA box”. So, for instance, during the unit on “Marketing”, the teacher focused on Green Marketing; during the unit on “Organization”, the teacher focused on multiple “organigrams” that do not follow the traditional up/down (pyramidal) form; during the unit of “Human Resources”, the teacher focused on the nature of multiple intelligences; during the unit on Communication, the teacher focused on rhetorical strategies (and so on for the units on “Ethics”, “Leadership”, “International Marketing”, “Mergers”, etc.).

For this specific module of “*Raising Finance*” (Unit 9), the teacher has decided to focus on a specific form of raising finance, that of microfinance. Students have been given a Keynote presentation by the teacher at the beginning of the unit, primarily BECAUSE THEIR final assessment will include a Keynote /PowerPoint presentation from a set of topics from which they can choose. By seeing the T him/herself do a Keynote presentation, students become more engaged. And since business people are constantly dealing with action-oriented “Case Studies” involving real company issues and dilemmas, the students’ presentation will follow one of the “Case Study formats” to which they are already accustomed and which appear at the end of every single unit of the **Market Leader** series.

More specifically, the class during this module will be focusing on the microfinance efforts of entrepreneurs such as Jessica Jackley, founder of **KIVA**, and Yunus Muhammad, founder of **Grameen Bank**. Kiva is now the fastest growing microfinance company in the world, and Yunus is famous because in 2006 he won the Nobel Prize for peace. For them, social entrepreneurship IS part of business education. As Yunus himself famously said:

*“We have done some of these in Bangladesh. Whenever I see a problem, I immediately go and create a company. That's what I did all my life.”*

Such words clearly show the relevance of Business English for those who wonder. As mentioned, the Reading, Listening, and Speaking Lesson Plans for this **Final Project** will revolve around the specific topic of microfinance. The additional “Grammar Point” will be the presentation of a **specific** form of the **Present Perfect**, namely, its use with “for” and “since”. This is due, of course, because of the very complexity of the Present Perfect Tense in English.

**Assumptions:** As mentioned, students and teacher are using the excellent **Market Leader** books (and excellent accompanying website: <http://www.market-leader.net/>); they are accustomed, because of their education, to being assessed through “Case Studies” (if not, they can be introduced to them); they know how to use Keynote and/or PowerPoint; they expect the teacher to be able to use a projector and to be connected to The Cloud on a day-to-day basis. Finally, and this is key, students are already accustomed to being questioned by the teacher in each of the lessons presented by the texts. The teacher, who is no expert in business whatsoever, and who has never been trained but briefly in the teaching of Business English, believes in the merit of teaching entrepreneurs because they are –for better or worse– in positions that may bring about certain transformations. Because of this, the teacher prepared himself simultaneously by reading intensively and extensively about the business spirit, and also by continuously visiting interesting business-related websites (HBR, MIT Sloan, Mindtools, Fastcompany, Kickstarter, FT, ...). The teacher is particularly struck by the wisdom of Canadian writers such as McGill Professor Henry Mintzberg among whose articles one finds a) Developing Leaders? Developing Countries?, *Oxford Leadership Journal* (March 2010) [DOWNLOAD](#) and b) The Rhythm of Change (with Quy Huy) *Sloan Management Review* (summer, 2003) [LINK](#) " (<http://www.mintzberg.org/articles>). Many other texts, articles and websites have been researched as well. (For each Unit students are given a relevant article or series of articles. As part of the Appendix

of this Final Project the teacher has provided the best Websites for Business English researched over a period of time. These were already discussed with students the very first day of class in order for them to become as independent of the teacher as possible).

Finally, to connect this **Final Project** with the actual teaching experience, below are the links to the real PowerPoint Presentations given by Business students of all levels during the period 2012-2013.

The link at *Slideshare* is: <http://www.slideshare.net/EAFITBUSINESSENGLISH/presentations>

The teacher's own presentations can be found here: <http://www.slideshare.net/andrescousineau> (Unfortunately, given that these are quite dynamic, *Slideshare* cannot reproduce them adequately.)

### **Abbreviations**

T= Teacher

SS = Students

BB = Blackboard

# FINAL PROJECT

## READING LESSON PLAN: READING ONE

### BUSINESS ENGLISH

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**TOTAL CLASS TIME:** (120 minutes)

### READING ONE

**A) PRE-READING/WARM-UP:** (15 minutes)

-T writes on BB two quotes:

1) ***“We have to get out of this mindset that the rich will do the business and the poor will have the charity.”***  
Yunus Muhammad (<http://www.muhammadyunus.org/index.php/news-media/quotes>)

2) ***“A bank is place that will lend you money if you can prove that you don’t need it.”*** Bob Hope (Actual quote from Unit 9, **Market Leader, High-Intermediate.**)

-T reviews vocabulary seen in previous classes by having SS match the business-related vocabulary with the corresponding definition:

1. Default	= what you owe
2. Risk	= predict
3. Collateral	= finance
4. Lend	= loan from somebody
5. Borrow	= possess
6. Debt	= chance / probability
7. Interest	= non-payment
8. Credit	= loan to somebody
9. Own	= percentage of extra repayment on a loan
10. Forecast	= security

-Now T asks SS: “Have you ever asked for loans before in your lives?” Since SS are in the business area, they will certainly answer “yes”. Have them think about different kinds of loans (business, education, personal ...) Ask them about the basic process for getting a loan. Then ask them; “Do you think it is easy for most to get a loan? What do they think of Bob Hope’s famous words: *“A bank is place that will lend you money if you can prove that you don’t need it.* (Quote 1, above)”

-T now shows SS the well-known YouTube video **“The Power of Words”** using the projector in the classroom (21 million views, <https://www.youtube.com/watch?v=Hzgzim5m7oU>). Have the SS discuss the video in pairs

for a few minutes by focusing on its emotional impact and by discussing the question. “1) Do you think this man could get a loan? Why? Why not?, and 2) Are there advantages to lending to the poor as a business proposition?” Have SS share their ideas with the class.

-Now, ask them if they know that there is a real bank that actually gives loans to beggars. If they do not know, tell them it is the famous **Grameen Bank** founded by Nobel Prize Winner Muhammad Yunus. Read the first quote from the BB: “*We have to get out of this mindset that the rich will do the business and the poor will have the charity.*”. Tell SS we will be looking at what is known as “Social Entrepreneurship” or “Social Business” in the following lesson plans in order to further complement the really good exercises from their texts. T tells SS they we will be looking at **KIVA** and **Grameen Bank**, in particular.

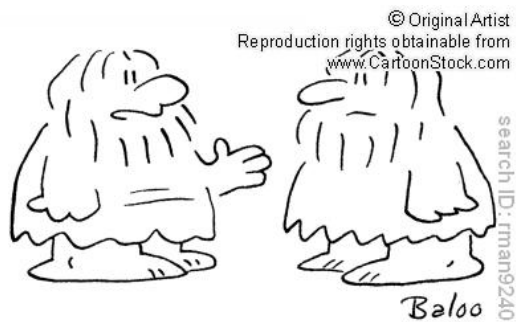
-T also tells SS that their 15 minute Keynote/PowerPoint presentations for this module involves one of several options dealing with social business; 1) the Case Study for Unit 9, which involves raising finance for a film (SS are led to **Kickstarter** website for this option in order to find other helpful examples); or 2) a presentation of the benefits and disadvantages of social entrepreneurship (**KIVA**, **Grameen**, or much **BETTER**, their OWN imagined social business company); 3) modifications to their actual company so that it becomes more socially-oriented in its business philosophy; or 4) the launch of a product similar to that of *ADIDAS' \$1 Dollar Sneakers* (see complete Lesson Plan at famous website Breaking News English: <http://www.breakingnewsenglish.com/1111/111127-sneakers.html>). **SS are told they must hand in a written draft a week prior to the Presentation.**

**(OPTIONAL WARM -UP I:** Show and discuss the following cartoons:

© Original Artist  
Reproduction rights obtainable from  
[www.CartoonStock.com](http://www.CartoonStock.com)



"To finance an ark that size  
I'll have to hold a telethon!"



"Evolution may be a good idea,  
but how will we fund it?"

**(OPTIONAL WARM -UP II:** Teacher gives own Keynote presentation mentioned above. However, this requires further elements not mentioned in this **Final Project.**)

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## READING ONE: KIVA, “loans that change lives”

**TEXT:** *Social Entrepreneurship: KIVA* ([http://emba.iba.edu.pk/News/social\\_entrepreneurship\\_kiva.pdf](http://emba.iba.edu.pk/News/social_entrepreneurship_kiva.pdf))

### **B) VOCABULARY FOR READING NUMBER ONE:** (15 minutes)

Write down the following words on BB. Go through each one individually following some of the ideas in parenthesis below, specially emphasizing the part of speech. For all words check pronunciation by modeling, then having SS repeat as a class, and then by picking out some “volunteers”!

- 1) *a beggar* (person asking for money/food on the street; contrast to homeless; connect to broader idea of “to beg”) (noun, count noun)
- 2) *microfinance* (kind of finance that provides loans to the poor in society; mention the verb) (noun, non-count noun,; also, verb)
- 3) *to lend vs. to borrow* (contrast by saying “active” and “passive” respectively; physically show going inward and outward) (verbs)
- 4) *to found* (to create a company or to build a city that was not there before; when was Apple founded? When was Toronto founded?) (verb)
- 5) *a minefield* (mention in war for defensive purposes; draw a map for idea; mention horrendous effect on Colombian soldiers) (noun, count noun)
- 6) *to be featured* (to place in the light; mention spotlight) (adjective, -ed adjective; stative passive)

7) *to be deluged with* (connect to noun “a deluge” as in a strong rainfall; infer from that) (adjective, -ed adjective; stative passive)

8) *to back off* (connect basic idea to moving back; not to put any more pressure; mention what it feels like to have someone on you back 24/7; don't you sometimes feel the teacher should “back off”!) (phrasal verb)

9) *a field partner* (go from “partner” to the idea that these are KIVA's partners in other countries; THEY select candidates for loans) (noun, count noun)

### **C) GIST QUESTION: WRITE ON THE BB**

*Why does KIVA believe in lending over charity? Why has KIVA been successful as a business proposition if its founders were not so confident at the start?*

### **D) READING:** (25 minutes)

Tell SS to use their skimming and scanning abilities. Remind SS to underline a few words they might want to look at, but not to stop with each. Rather SS ought to read until the end trying to grasp the main points of the text. They can take notes if they wish. (Text can be found at [http://emba.iba.edu.pk/News/social\\_entrepreneurship\\_kiva.pdf](http://emba.iba.edu.pk/News/social_entrepreneurship_kiva.pdf))

### **E) POST READING:** (40 minutes)

#### **E.1.) CHECK GIST QUESTION**

#### **E.2) GIVE COMPREHENSION QUESTIONS** (10 minutes: work in pairs)

1. Where did Jackley study?
2. When was KIVA founded?
3. What is KIVA's main goal? How does it achieve it?
4. What is Kiva's motto? What does KIVA mean?
5. Do lender's receive their loan back, **plus interest**?
6. Does KIVA make sense financially? Why? Why not?
7. How does KIVA pay its own staff?
8. What does KIVA mean “it offers an emotional return”?
9. As of 2008, how many partners did KIVA have? In how many countries?
10. What is the rate of success for repayment among the poor?

#### **E.3) DISCUSSION QUESTIONS** (30 minutes: in groups, and then as a class.)

1. Show students the KIVA website: <http://www.kiva.org/>. Ask them what they think generally. (you can also print out Kiva's Brochure in case Internet access is difficult: [http://media.kiva.org/KIVA\\_brochure\\_6.1.07.pdf](http://media.kiva.org/KIVA_brochure_6.1.07.pdf))
2. What potential problems could you foresee for a company such as KIVA? Can you see problematic issues related to its field partners? Which?
3. Why do you think the poor are so good at repaying their loans?
4. Would you lend money to KIVA? Why? Why not? How would you choose your borrower?

5. Do you believe “social entrepreneurship” is really entrepreneurship?
6. Is **KIVA** as simple as it seems? Why? Why not?
7. Can contact via the web truly provide “emotional return”?
8. Can change in emerging countries really come from without?
9. Show your first loan at **KIVA**: Ask for SS’s general reaction.



**E.4) Finally, have the class read parts of the article out-loud by having each student read a paragraph (or few sentences).** (If you like, tape them –use app on cell phone (Recorder App is excellent) if you have one-- and have them hear themselves reading. Focus more on stress, rhythm and intonation rather than pronunciation. You can even send the recording to their emails via, e.g., <https://www.wetransfer.com/>)

#### **F) READING FOLLOW UP: (Homework and other exercises)**

**F.1) OBLIGATORY READING:** Interview Jackley gave at Stanford. SS ought to write 3 questions regarding the reading: <http://www.gsb.stanford.edu/insights/jessica-jackley-stories-poverty-entrepreneurship>

**F.2) OPTIONAL READING:** *KIVA Brochure* ([http://media.kiva.org/KIVA\\_brochure\\_6.1.07.pdf](http://media.kiva.org/KIVA_brochure_6.1.07.pdf))

**F.3) OPTIONAL READING:** Article *The Profit in Non-profit* on the history of KIVA; pay special attention to the question of why Jackley chose to keep KIVA as a non-profit organization.  
[http://www.ssireview.org/articles/entry/the\\_profit\\_in\\_nonprofit](http://www.ssireview.org/articles/entry/the_profit_in_nonprofit)

**F.4) OPTIONAL READING:** Article *Catching up with KIVA*: <http://www.inc.com/esha-chhabra/catching-up-with-kiva.html>

**F.5) OPTIONAL READING:** GO to KIVA.org and look at the section “Press releases”. Choose one for next class and summarize with at least three business questions in mind.

#### **G) SOURCES**

- 1) “[http://emba.iba.edu.pk/News/social\\_entrepreneurship\\_kiva.pdf](http://emba.iba.edu.pk/News/social_entrepreneurship_kiva.pdf)
- 2) <http://www.gsb.stanford.edu/insights/jessica-jackley-stories-poverty-entrepreneurship>



3) [http://media.kiva.org/KIVA\\_brochure\\_6.1.07.pdf](http://media.kiva.org/KIVA_brochure_6.1.07.pdf)

4) [http://www.ssireview.org/articles/entry/the\\_profit\\_in\\_nonprofit](http://www.ssireview.org/articles/entry/the_profit_in_nonprofit)

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## **READING TWO: INTERNATIONAL BANK OF BOB**

**TEXT:** *Forbes* magazine article: *Q&A with Bob Harris: From a \$3 Billion Hotel to a \$25 Microfinance Loan*

(<http://www.forbes.com/sites/ashoka/2013/03/18/qa-with-bob-harris-from-a-3-billion-hotel-to-a-25-microfinance-loan/>)

**A) PRE-READING OR WARM-UP:** (OMIT, SAME AS ABOVE)

**B) VOCABULARY FOR READING NUMBER TWO:** (15 minutes)

Write down the following words on BB. Go through each one individually following some of the ideas in parenthesis below; specially emphasizing the part of speech. For all words check pronunciation by modeling, then having SS repeat as a class, and then by picking out some “volunteers”!

- 1) *soothing* (mention when you have a sunburn and apply cream; mention applicable to the mind and soul) (adjective)
- 2) *to hearten* (look at the word “heart” and mention to “take something to heart”) (verb)
- 3) *a gig* (informal for a job or musical performance that is usually temporary) (noun)
- 4) *opulent* (synonym for extreme richness; related more to public landmarks) (adjective)
- 5) *eclectic* (taking from different elements instead of a single one) (adjective)
- 6) *grassroots* (usually refers to movements that do not come from the top-down, but rather bottom-up; come from the people themselves; examples are Ukrainian and Egyptian revolutions) (noun, non-count noun)
- 7) *myriad* (synonym for multiplicity: many. The myriad of lights in December) (noun)
- 8) *lavish* (excessively rich, sumptuous; for higher level and EAP students mention “sumptuary laws”) (adjective)
- 9) *to spit out* (provide a visual example!) (verb)

10) *to pity* (feeling that you have for someone who is going through a tragic situation, a situation no in their control ) (verb)

11) *off the grid* (grid refer to the electric network; to be off the grid would mean that you use solar power; may be used for situations other than electric ) (idiomatic expression)

12) *to be bitter* (A lemon is bitter, Teacher makes faces; to be bitter means your soul is like a lemon, but worse) (adjective)

### **C) GIST QUESTION:**

*Why did Bob Harris change his life? What is the “Yes, and ...” philosophy? What was the greatest lesson Harris learned?*

### **D) READING:** (15 minutes)

Tell SS to use their skimming and scanning abilities. Remind SS to underline a few words they might want to look at, but not to stop with each. Rather SS ought to read until the end trying to grasp the main points of the text. (Text can be found at <http://www.forbes.com/sites/ashoka/2013/03/18/qa-with-bob-harris-from-a-3-billion-hotel-to-a-25-microfinance-loan/> )

### **E) POST READING:** (30 minutes)

#### **E.1.) CHECK GIST QUESTION**

#### **E.2) GIVE COMPREHENSION QUESTIONS** (work in pairs)

1. How much money has Harris won in TV shows?
2. How much did Harris invest in KIVA? Why did he do this?
3. Where did Harris work before writing his book?
4. What is the connection between charity and pity?
5. What is Harris’ reaction when the woman in Bosnia say “You have names”?
6. According to Harris why is technology so important? What is M-Pesa? What are the implications?
7. How many countries did Harris visit between 2009 and 2012?
8. Is “*Barefoot Power*” a shoe company?
9. According to Harris, what is his book about?

#### **E.3) DISCUSSION QUESTIONS** (in groups, and then as a class.)

1. What do you think about Harris jumping from job to job? What are the benefits of being eclectic? What are the disadvantages?
2. Were you moved by Harris’ words? Why? Why not?
3. In an interview with Google Harris says this: “Money has no religion”. What does Harris mean by this in the context of microfinance?
4. Do you agree with Harris that pity is always bad?
5. Would you become a fellow to KIVA?
6. What are the social responsibilities of business, if any? Can non-profit businesses be applicable in all areas? Can microfinance be for-profit?
7. Why can 5 simple words, like those at the end of the interview, mean so much?

**E.4) Finally, have the class read parts of the article out-loud by having each student read a paragraph (or few sentences).** (If you like, tape them –use app on cell phone (Recorder App is excellent) if you have one-- and have them hear themselves reading. Focus more on stress, rhythm and intonation rather than pronunciation. You can even send the recording to their emails via, e.g., <https://www.wetransfer.com/>)

## **F) READING FOLLOW UP: (Homework and other exercises)**

**F.1) OBLIGATORY READING:** excerpt from Harris' (<http://boingboing.net/2013/03/05/the-international-bank-of-bob.html>) If SS are really interested in this story tell them the book is available for the Kindle; (Note T has told SS they should try to read at least one English book per year to further their linguistic skills)

**F.2) OPTIONAL READING:** Briefly point out to SS that those interested in these issues can once again look at the concept of “Sustainable development” which was seen during the unit “Green Marketing”. See, Jeffrey Sachs’ article: [http://www.project-syndicate.org/commentary/sustainable-development-2015-by-jeffrey-d-sachs-2014-12?utm\\_content=buffer1262c&utm\\_medium=social&utm\\_source=twitter.com&utm\\_campaign=buffer](http://www.project-syndicate.org/commentary/sustainable-development-2015-by-jeffrey-d-sachs-2014-12?utm_content=buffer1262c&utm_medium=social&utm_source=twitter.com&utm_campaign=buffer)

## **G) SOURCES**

1) <http://www.bobharris.com/> and <http://www.forbes.com/sites/ashoka/2013/03/18/qa-with-bob-harris-from-a-3-billion-hotel-to-a-25-microfinance-loan/>

2) Bob Harris at Google : <https://www.youtube.com/watch?v=c2KlpUffLvo>

3) Excerpt OF Harris’s Book which is also available at Kindle, and highly recommended:  
**<http://boingboing.net/2013/03/05/the-international-bank-of-bob.html>**

3) Ask SS to watch movie **My Own Two Wheels** available at their Toronto Public Library. How can I bike make a difference?

4) Ask SS to watch the movie **The Chocolate Farmer** if they have **Netflix**. How can success among the poor bring about tragedy?

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# FINAL PROJECT

## LISTENING LESSON PLAN: LISTENING ONE

### BUSINESS ENGLISH

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TOTAL CLASS TIME: (120 minutes)

## **LISTENING ONE**

A) PRE-LISTENING OR WARM UP: (15-20 minutes)

T writes **some** of the following questions on the BB and asks SS to discuss in pairs or as a group:

What do you know about the Nobel Prize?

Who is Alfred Nobel? What did his will say?

Does your country have famous Nobel Laureates? In which area? Can you remember any Canadian Laureates?

Do you remember any Nobel Laureates in Economics? Why are Nobel laureates so important? Why is there no Nobel in Business Administration? Do you remember any Nobel you did not agree with?

What would you do if you won the Noble? <http://www.nobelprize.org/>

[http://www.nobelprize.org/alfred\\_nobel/will/](http://www.nobelprize.org/alfred_nobel/will/)

After discussing some of the questions, the T will tell SS that continuing with the topic of remaining finance, specifically, microfinance, they will be looking today at Noble Laureate Yuns Muhammad (show picture below). T asks SS if they know anything about him. T asks them what they know about Bangladesh. T asks business SS whether they know what famous company was created by Yunus. T shows the logo of the company (see below). SS discuss the logo and what it could mean. Finally T tells them it is the famous company **Grameen Bank**.  
[www.muhammadyunus.org](http://www.muhammadyunus.org)

Finally, as warm-up for listening the T reads, without SS seeing the script, **one** (or more, depending on time) of the following famous –and quite short--- quotes by Yunus:

1) *“The only place where poverty should be is in museums.”*

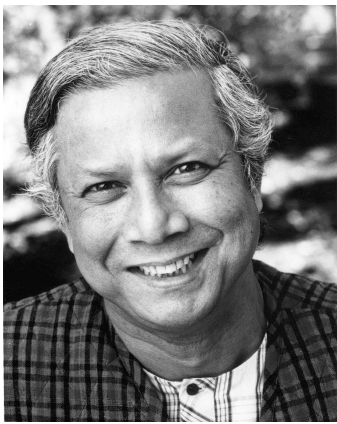
2) *“We have done some of these in Bangladesh. Whenever I see a problem, I immediately go and create a company. That's what I did all my life.”*

3) *“I should never seek a job in my life, my mission in life is to create jobs. I am not a job seeker, I am a job giver.”* <http://www.muhammadyunus.org/index.php/news-media/quotes>

**GRAMEEN BANK LOGO**



## YUNUS



### B) SOME VOCABULARY FOR LISTENING NUMBER ONE: (10-15 minutes)

Write down the following words on BB. Go through each one individually following some of the ideas in parenthesis below. For all words check pronunciation by modeling, then having them repeat as a class, and then by picking out some “volunteers”.

- 1) *to persuade* (to say things in order to convince a person; crucial rhetorical skill) (verb)
- 2) *a guarantor* (in terms of loans the guarantor will pay the debt that another cannot pay back) (noun, count noun)
- 3) *to be stuck with* (when you do not have any other options; jokingly say “you are stuck with your parents”!) (verb)
- 4) *a procedure* (the steps you take to get something/achieve some goal) (noun, count noun)
- 5) *to collapse* (when something that stands suddenly falls; remember 9/11) (verb)
- 6) *to figure out* (to analyze and find the answer; mention app for Phrasal Verbs from Cambridge) (phrasal verb)
- 7) *collateral* (property used to secure a lender that loan will be paid) (noun, non-count noun)

8) *to own* (to possess; mention possession and ask what is greatest possession ) (verb)

### C) GIST QUESTION:

*Why is **Grameen Bank** such a different kind of bank? What principles did Yunus use to create a bank for the poor? Why does this deserve a Nobel Prize?*

**D) LISTENING:** (10-15 minutes listen fully the first time, and repeat sections if time allows)

**Grameen Bank**, Yunus Mohammed Nobel Prize Laureate 2006.

[http://www.businessenglishstudy.com/?page\\_id=19&level=intermediate](http://www.businessenglishstudy.com/?page_id=19&level=intermediate)

The longer more complete interview can be found at:

[http://www.nobelprize.org/nobel\\_prizes/peace/laureates/2006/yunus-interview.html](http://www.nobelprize.org/nobel_prizes/peace/laureates/2006/yunus-interview.html)

and its even better corresponding video because it includes many images from Bangladesh at:

<http://www.nobelprize.org/mediaplayer/?id=83>

**E) POST LISTENING:** (30 minutes)

### **E.1) CHECK GIST QUESTION**

**E.2) GIVE COMPREHENSION QUESTIONS** (work in pairs)

1. How much money did Yunus lend at the very start?
2. Did Banks accept his proposal? Why not? Why do away with collateral?
3. Were people optimistic? What did Yunus respond regarding the “collapse” of his innovative bank?
4. What is the other name for **Grameen Bank**?
5. Who owns **Grameen**?
6. What were Yunus principals in creating **Grameen**? Give examples. Why are they the opposite of all banks?
7. What does it mean that **Grameen** does not look to the past?
8. What is the repayment rate at **Grameen**? Why do you think it is so high?

**E.3) DISCUSSION QUESTIONS** (in groups, and then as a class.)

1. Do we need more microfinance after financial collapses such as that of 2008?
2. Were you moved by Yunus’ project? Why? Why not?
3. Can you imagine what it means for a country like Bangladesh to have a Nobel Laureate?
4. Do you know who built the Government offices in Bangladesh capital, Dhaka? What does THAT story teach us?
4. Recently Yunus was kicked out of his own bank by Bangladesh’s governmental authorities; Why do you think this happened?
5. Why are women so good at finance, according to Yunus?

6. Analyze the following data:

- **GRAMEEN BANK** = 5.7 BILLION --- 5.1 BILLION REPAID
- RECOVERY RATE OF 98.9 %
- WOMEN = 96% OF 6.7 MILLION MEMBERS

7. How do you see the previous quotation now?

*“We have done some of these in Bangladesh. Whenever I see a problem, I immediately go and create a company. That's what I did all my life.”*

**E.4) Finally, have the class read the story out loud by having each student read a paragraph.** (If you like, tape them –use app on cell phone (Recorder App is excellent) if you have one-- and have them hear themselves reading. Focus more on stress, rhythm and intonation rather than pronunciation. You can even send the recording to their emails)

## **F) READING FOLLOW UP (OTHER EXERCISES FOR THIS, OR HIGHER LEVEL COURSE)**

### **F.1) OBLIGATORY LISTENING:**

[http://www.nobelprize.org/nobel\\_prizes/peace/laureates/2006/yunus-interview.html](http://www.nobelprize.org/nobel_prizes/peace/laureates/2006/yunus-interview.html)

Or video with pictures, better because provides images of Bangladesh)

<http://www.nobelprize.org/mediaplayer/?id=83>

**F.2) OPTIONAL LISTENING:** Listen to the profiles of other companies at **Business English Study**. Use these models for you final presentation at the end of the course. What would YOUR microfinance company be called? What would its purpose be? How would it be different from KIVA and **Grameen**?

**F.3) OPTIONAL READING:** *Yunus Muhammad* (<http://www.pbs.org/opb/thenewheroes/meet/yunus.html>)

**F.4.) OPTIONAL LISTENING:** Listen to Bunker Roy's TED talk about the **Barefoot Movement**:

*“[The Barefoot College is] the only college where the teacher is the learner and the learner is the teacher.”*  
[https://www.ted.com/speakers/bunker\\_roy](https://www.ted.com/speakers/bunker_roy)

## **G) SCRIPT FOR LISTENING**

### **Audio 1 – Grameen Bank**

*“ All I can say is that whatever I did, probably if I can look back, I can say I was trying to do very little things. And I was not trying to persuade anybody to do anything. Just what I thought I can do that. I tried to do that and it started with a little amount of money. So little that you can laugh at it, looking back, a total loan of \$27 to 42 people. So it is not even a dollar apiece. So that's what excited me and wanted to do more of it. And I was trying to persuade the banks to do it, they wouldn't so I offered myself as a guarantor and said OK, I'll sign all your papers and take all the risk and you give the money. They are stuck with their rules and procedures so I was trying to, kind of, get over those things. And that was the beginning. Luckily it worked and continued to grow, lending money to women, tiny little money. Everybody said it's going to collapse very soon. I said, until it collapses I'll keep on doing*

*it. So, why should I stop it just because some day it is going to collapse, which we don't know if it will. That's it, and then we created a bank out of it and called it Grameen Bank or village bank."*

## **Audio 2**

*" And people ask me, how did you figure this out? All these rules and procedures that you put into it so that it can work? I said, oh I don't do very hard work, I'm an easy-going man. I just look at the conventional banks, how they do it. And once I examine how they do it, each piece, and I just do the opposite. And it works. They go to the rich people so I decided to go to the poor people. They go to man, so I decided to go to woman. They go to the city center to do business, I wanted to go to the village, the remote village. They want collateral, I said forget about collateral. Who wants collateral? If you want collateral you never get to the poor people. So, dismiss collateral. They have big lawyers in their bank, we said we don't need lawyers, so we are the only lawyer-free bank in the whole world, probably. And the banks, conventional banks, want to know what you have been doing, whether you know everything, what kind of business you have been running, everything, your past. As much details as they can get. So we said, forget about it. We are not interested in the past of our borrowers, we are interested in the future of our borrowers. And this is how we wanted to do. Conventional banks are owned by the rich people, so we reversed that too. We made this bank owned by the poor people. And not only are conventional banks owned by rich people but mostly it's owned by rich men. So we reversed that and not only make it owned by the poor people but we made it owned by poor women. So this is a bank which is owned by the borrowers themselves. Right now we have 8.3 million borrowers. 97% of them are women, and they own the bank. So this is one way to describe how the, operationally and structurally the whole bank is done. And then you can understand where we come from. It's not just the tiny size of loans that makes it Grameen Bank."*

## **G) SOURCES**

1) Yunus Muhammad: <http://www.muhammadyunus.org/>

2) See also, Jeffrey Sachs: **The End of Poverty** at **Amazon** and encourage SS to take the **Coursera** course by Sachs on Sustainable Development to further develop their linguistic skills as a whole.  
<https://www.coursera.org/course/susdev>

3) See also, Bunker **Roy Barefoot Movement** TED talk . [https://www.ted.com/speakers/bunker\\_roy](https://www.ted.com/speakers/bunker_roy)



## LISTENING TWO

**A) PRE-LISTENING OR WARM UP:** (OMIT, SAME AS FOR LISTENING ONE)

**B) SOME VOCABULARY FOR LISTENING NUMBER TWO:** (15 minutes)

Write down the following words on BB. Go through each one individually following some of the ideas in parenthesis below. For all words check pronunciation by modeling, then having them repeat as a class, and then by picking out some “volunteers”.

- 1) *to couple with* (mention couple and connect to idea of two things going together) (verb)
- 2) *to get psyched* (mention movie psycho; idea is to get extremely excited about something; to lose your mind) (verb)
- 3) *to paraphrase* (to summarize in your own words; to reword) (verb)
- 4) *a disease* (synonym, illness) (noun, count noun)
- 5) *devastation* (connect to total destruction, e.g., tsunami) (adjective)
- 6) *to tailor to the needs* (tailor asks for your measurements so that the suit fits YOU perfectly) (idiomatic expression)
- 7) *an insight* (connect to seeing and sight; to see something clearly in the mind) (noun, count noun)
- 8) *amorphous* (mention prefix “a-“ implying negative; amorphous is without form; e.g., a-political) (adjective)
- 9) *humbling* (when an experience makes you rethink how great you are; asks examples from SS; your own example, illness, among others) (adjective, -ing)
- 10) *a trajectory* (connect to path, e.g., Toronto’s famous underground “Path”; it is the way you have walked in life) (noun)

**C) GIST QUESTION:**

*What makes Jessica Jackley an entrepreneur? What are the three main reasons for Kiva’s success?*

**D) LISTENING:** (15-20 minutes; listen fully the first time, and repeat sections if time allows)

Text: **First ten minutes** of **KIVA TED TALK** by Jessica Jackley, founder of KIVA (Tell SS they can easily listen to it again at home or at a Public Library, even with the help of subtitles if need be.: [https://www.ted.com/talks/jessica\\_jackley\\_poverty\\_money\\_and\\_love](https://www.ted.com/talks/jessica_jackley_poverty_money_and_love)

**INTERACTIVE TRANSCRIPT AT:** (see below)

[https://www.ted.com/talks/jessica\\_jackley\\_poverty\\_money\\_and\\_love/transcript?language=en](https://www.ted.com/talks/jessica_jackley_poverty_money_and_love/transcript?language=en)

**E) POST LISTENING:** (30 minutes)

**E.!) CHECK GIST QUESTION**

**E.2) GIVE COMPREHENSION QUESTIONS** (work in pairs)

1. What does Jackley mean when she says that the stories we tell about each other matter?
2. What is our story about the poor? What are you stories of the poor? How did she perceive the poor?
3. What was Jackleg's dilemma about the poor?
4. What is Jackleg's link to Yunus??
5. Where di Jackley go after quitting her job?
6. What is Kiva's motto? What doe sit mean?
7. What was Jackleg's undergraduate studies in?

**E.3) DISCUSSION QUESTIONS** (in groups, and then as a class.)

1. Do you think microfinancing works? Do you know anyone who has been involved with its ideas? Would you loan using this model? Why? Why not? Do you like the kiva website? Do you trust it? Who would you lend to? Would you become a kiva fellow? (read chapter 4, **The Bank of Bob**)
2. Why do you think microfinancing is more effective than charitable work? Does microfinancing reach the poorest? What is it about our economic model that makes financing the poor so difficult? Can we progress in other ways? (think about the history of **KIVA**)
3. In Jackley's video, what does she mean that the stories we tell about others are crucially important? How is this applied to our relation to the poor? What are the general ideas we have about the poor? In contrast, what do you think of their repayment rate? Should we invest more on the poor? What do you think of Bunker Roy's barefoot ideas? (see other sources below) What do you know about Socrates?
4. Why are most lenders women? What is it about women that makes then such great candidates for loans?
5. Can we over idealize the poor? What are the political consequences? Do the poor want us to decide for them? See for example other models such as that of **Giving Directly**, that seeks to provide cash directly to the needy and have THEM decide where to spend it: <https://www.givedirectly.org/>

**E.4) Finally, have the class read the story out loud by having each student read a paragraph.** (If you like, tape them –use app on cell phone (Recorder App is excellent) if you have one-- and have them hear themselves reading. Focus more on stress, rhythm and intonation rather than pronunciation. You can even send the recording to their emails)

## **F) READING FOLLOW UP (OTHER EXERCISES FOR THIS, OR HIGHER LEVEL COURSE)**

**F.1) OBLIGATORY LISTENING:** Listen to TED TALK “An Escape from Poverty”, by Novogratz’s, founder of ACUMEN:

[https://www.ted.com/talks/jacqueline\\_novogratz\\_on\\_an\\_escape\\_from\\_poverty](https://www.ted.com/talks/jacqueline_novogratz_on_an_escape_from_poverty)

*“People really don’t want handouts, they want to make their own decisions; they want to solve their own problems.”*

**F.2) OPTIONAL LISTENING:** Watch the Netflix biography of famous entrepreneur Warren Buffet:

<http://www.netflix.com/WiPlayer?movieid=70291354&trkid=13573466&tctx=-99%2C-99%2C29c32385-5f52-4964-afe1-6eb975afdef8-10689031&evType=EV7>

**F.3) OPTIONAL LISTENING:** watch documentaries by PBS, FRONTLINE on the 2008 financial crisis:

## **G) SCRIPT FOR LISTENING:**

0:12 The stories we tell about each other matter very much. The stories we tell ourselves about our own lives matter. And most of all, I think the way that we participate in each other's stories is of deep importance. I was six years old when I first heard stories about the poor. Now I didn't hear those stories from the poor themselves, I heard them from my Sunday school teacher and Jesus, kind of via my Sunday school teacher. I remember learning that people who were poor needed something material -- food, clothing, shelter -- that they didn't have. And I also was taught, coupled with that, that it was my job -- this classroom full of five and six year-old children -- it was our job, apparently, to help. This is what Jesus asked of us. And then he said, "What you do for the least of these, you do for me." Now I was pretty psyched. I was very eager to be useful in the world -- I think we all have that feeling. And also, it was kind of interesting that God needed help. That was news to me, and it felt like it was a very important thing to get to participate in.

1:11 But I also learned very soon thereafter that Jesus also said, and I'm paraphrasing, the poor would always be with us. This frustrated and confused me; I felt like I had been just given a homework assignment that I had to do, and I was excited to do, but no matter what I would do, I would fail. So I felt confused, a little bit frustrated and angry, like maybe I'd misunderstood something here. And I felt overwhelmed. And for the first time, I began to fear this group of people and to feel negative emotion towards a whole group of people. I imagined in my head, a kind of long line of individuals that were never going away, that would always be with us. They were always going to ask me to help them and give them things, which I was excited to do, but I didn't know how it was going to work. And I didn't know what would happen when I ran out of things to give, especially if the problem was never going away. In the years following, the other stories I heard about the poor growing up were no more positive. For example, I saw pictures and images frequently of sadness and suffering. I heard about things that were going wrong in the lives of the poor. I heard

about disease, I heard about war -- they always seemed to be kind of related. And in general, I got this sort of idea that the poor in the world lived lives that were wrought with suffering and sadness, devastation, hopelessness.

2:28 And after a while, I developed what I think many of us do, is this predictable response, where I started to feel bad every time I heard about them. I started to feel guilty for my own relative wealth, because I wasn't doing more, apparently, to make things better. And I even felt a sense of shame because of that. And so naturally, I started to distance myself. I stopped listening to their stories quite as closely as I had before. And I stopped expecting things to really change. Now I still gave -- on the outside it looked like I was still quite involved. I gave of my time and my money, I gave when solutions were on sale. The cost of a cup of coffee can save a child's life, right. I mean who can argue with that? I gave when I was cornered, when it was difficult to avoid and I gave, in general, when the negative emotions built up enough that I gave to relieve my own suffering, not someone else's. The truth be told, I was giving out of that place, not out of a genuine place of hope and excitement to help and of generosity. It became a transaction for me, became sort of a trade. I was purchasing something -- I was buying my right to go on with my day and not necessarily be bothered by this bad news. And I think the way that we go through that sometimes can, first of all, disembodiment a group of people, individuals out there in the world. And it can also turn into a commodity, which is a very scary thing. So as I did this, and as I think many of us do this, we kind of buy our distance, we kind of buy our right to go on with our day. I think that exchange can actually get in the way of the very thing that we want most. It can get in the way of our desire to really be meaningful and useful in another person's life and, in short to love.

4:06 Thankfully, a few years ago, things shifted for me because I heard this gentleman speak, Dr. Muhammad Yunus. I know many in the room probably know exactly who he is, but to give the shorthand version for any who have not heard him speak, Dr. Yunus won the Nobel Peace Prize a few years ago for his work pioneering modern microfinance. When I heard him speak, it was three years before that. But basically, microfinance -- if this is new to you as well -- think of that as financial services for the poor. Think of all the things you get at your bank and imagine those products and services tailored to the needs of someone living on a few dollars a day. Dr. Yunus shared his story, explaining what that was, and what he had done with his Grameen Bank. He also talked about, in particular, microlending, which is a tiny loan that could help someone start or grow a business. Now, when I heard him speak, it was exciting for a number of reasons. First and foremost, I learned about this new method of change in the world that, for once, showed me, maybe, a way to interact with someone and to give, to share of a resource in a way that wasn't weird and didn't make me feel bad -- that was exciting. But more importantly, he told stories about the poor that were different than any stories I had heard before. In fact, those individuals he talked about who were poor was sort of a side note. He was talking about strong, smart, hardworking entrepreneurs who woke up every day and were doing things to make their lives and their family's lives better. All they needed to do that more quickly and to do it better was a little bit of capital. It was an amazing sort of insight for me.

5:30 And I, in fact, was so deeply moved by this -- it's hard to express now how much that affected me -- but I was so moved that I actually quit my job a few weeks later, and I moved to East Africa to try to see for myself what this was about. For the first time, actually, in a long time I wanted to meet those individuals, I wanted to meet these entrepreneurs, and see for myself what their lives were actually about. So I spent three months in Kenya, Uganda and Tanzania interviewing entrepreneurs that had received 100 dollars to start or grow a business. And in fact, through those interactions, for the first time, I was starting to get to be friends with some of those people in that big amorphous group out there that was supposed to be far away. I was starting to be friends and get to know their personal

stories. And over and over again, as I interviewed them and spent my days with them, I did hear stories of life change and amazing little details of change.

6:18 So I would hear from goat herders who had used that money that they had received to buy a few more goats. Their business trajectory would change. They would make a little bit more money; their standard of living would shift and would get better. And they would make really interesting little adjustments in their lives, like they would start to send their children to school. They might be able to buy mosquito nets. Maybe they could afford a lock for the door and feel secure. Maybe it was just that they could put sugar in their tea and offer that to me when I came as their guest and that made them feel proud. But there were these beautiful details, even if I talked to 20 goat herders in a row, and some days that's what happened -- these beautiful details of life change that were meaningful to them. That was another thing that really touched me. It was really humbling to see for the first time, to really understand that even if I could have taken a magic wand and fixed everything, I probably would have gotten a lot wrong. Because the best way for people to change their lives is for them to have control and to do that in a way that they believe is best for them. So I saw that and it was very humbling.

7:16 Anyway, another interesting thing happened while I was there. I never once was asked for a donation, which had kind of been my mode, right. There's poverty, you give money to help -- no one asked me for a donation. In fact, no one wanted me to feel bad for them at all. If anything, they just wanted to be able to do more of what they were doing already and to build on their own capabilities. So what I did hear, once in a while, was that people wanted a loan -- I thought that sounded very reasonable and really exciting. And by the way, I was a philosophy and poetry major in school, so I didn't know the difference between profit and revenue when I went to East Africa. I just got this impression that the money would work. And my introduction to business was in these \$100 little infuses of capital. And I learned about profit and revenue, about leverage, all sorts of things, from farmers, from seamstresses, from goat herders. So this idea that these new stories of business and hope might be shared with my friends and family, and through that, maybe we could get some of the money that they needed to be able to continue their businesses as loans, that's this little idea that turned into Kiva.

8:18 A few months later, I went back to Uganda with a digital camera and a basic website that my partner, Matthew, and I had kind of built, and took pictures of seven of my new friends, posted their stories, these stories of entrepreneurship, up on the website, spammed friends and family and said, "We think this is legal. Haven't heard back yet from SEC on all the details, but do you say, do you want to help participate in this, provide the money that they need?" The money came in basically overnight. We sent it over to Uganda. And over the next six months, a beautiful thing happened; the entrepreneurs received the money, they were paid, and their businesses, in fact, grew, and they were able to support themselves and change the trajectory of their lives. In October of '05, after those first seven loans were paid, Matt and I took the word beta off of the site. We said, "Our little experiment has been a success. Let's start for real." That was our official launch. And then that first year, October '05 through '06, Kiva facilitated \$500,000 in loans. The second year, it was a total of 15 million. The third year, the total was up to around 40. The fourth year, we were just short of 100. And today, less than five years in, Kiva's facilitated more than 150 million dollars, in little 25-dollar bits, from lenders and entrepreneurs -- more than a million of those, collectively in 200 countries.

9:31 So that's where Kiva is today, just to bring you right up to the present. And while those numbers and those statistics are really fun to talk about and they're interesting, to me, Kiva's really about stories. It's about retelling the

story of the poor, and it's about giving ourselves an opportunity to engage that validates their dignity, validates a partnership relationship, not a relationship that's based on the traditional sort of donor beneficiary weirdness that can happen. But instead a relationship that can promote respect and hope and this optimism that together we can move forward. So what I hope is that, not only can the money keep flowing forth through Kiva -- that's a very positive and meaningful thing --but I hope Kiva can blur those lines, like I said, between the traditional rich and poor categories that we're taught to see in the world, this false dichotomy of us and them, have and have not. I hope that Kiva can blur those lines. Because as that happens, I think we can feel free to interact in a way that's more open, more just and more creative, to engage with each other and to help each other.

10:38 Imagine how you feel when you see somebody on street who is begging and you're about to approach them. Imagine how you feel; and then imagine the difference when you might see somebody who has a story of entrepreneurship and hard work who wants to tell you about their business. Maybe they're smiling, and they want to talk to you about what they've done. Imagine if you're speaking with somebody who's growing things and making them flourish, somebody who's using their talents to do something productive, somebody who's built their own business from scratch, someone who is surrounded by abundance, not scarcity, who's in fact creating abundance, somebody with full hands with something to offer, not empty hands asking for you to give them something. Imagine if you could hear a story you didn't expect of somebody who wakes up every day and works very, very hard to make their life better. These stories can really change the way that we think about each other. And if we can catalyze a supportive community to come around these individuals and to participate in their story by lending a little bit of money, I think that can change the way we believe in each other and each other's potential.

**(IMPORTANT NOTE: THE REST OF THE LISTENING CAN BE DONE AT HOME, OR IF TIME ALLOWS, AND SS ARE EXTREMELY INTERESTED, IN A LATER CLASS)**

11:48 Now for me, Kiva is just the beginning. And as I look forward to what is next, it's been helpful to reflect on the things I've learned so far. The first one is, as I mentioned, entrepreneurship was a new idea to me. Kiva borrowers, as I interviewed them and got to know them over the last few years, have taught me what entrepreneurship is. And I think, at its core, it's deciding that you want your life to be better. You see an opportunity and you decide what you're going to do to try to seize that. In short, it's deciding that tomorrow can be better than today and going after that. Second thing that I've learned is that loans are a very interesting tool for connectivity. So they're not a donation. Yeah, maybe it doesn't sound that much different. But in fact, when you give something to someone and they say, "Thanks," and let you know how things go, that's one thing. When you lend them money, and they slowly pay you back over time, you have this excuse to have an ongoing dialogue. This continued attention -- this ongoing attention -- is a really big deal to build different kinds of relationships among us. And then third, from what I've heard from the entrepreneurs I've gotten to know, when all else is equal, given the option to have just money to do what you need to do, or money plus the support and encouragement of a global community, people choose the community plus the money. That's a much more meaningful combination, a more powerful combination.

12:57 So with that in mind, this particular incident has led to the things that I'm working on now. I see entrepreneurs everywhere now, now that I'm tuned into this. And one thing that I've seen is there are a lot of supportive communities that already exist in the world. With social networks, it's an amazing way, growing the number of people that we all have around us in our own supportive communities, rapidly. And so, as I have been thinking about this, I've been

wondering: how can we engage these supportive communities to catalyze even more entrepreneurial ideas and to catalyze all of us to make tomorrow better than today? As I've researched what's going on in the United States, a few interesting little insights have come up. So one is that, of course, as we all might expect, many small businesses in the U.S. and all over the world still need money to grow and to do more of what they want to do or they might need money during a hard month. But there's always a need for resources close by. Another thing is, it turns out, those resources don't usually come from the places you might expect -- banks, venture capitalists, other organizations and support structures -- they come from friends and family. Some statistics say 85 percent or more of funding for small businesses comes from friends and family. That's around 130 billion dollars a year -- it's a lot. And third, so as people are doing this friends and family fundraising process, it's very awkward, people don't know exactly what to ask for, how to ask, what to promise in return, even though they have the best of intentions and want to thank those people that are supporting them.

14:16 So to harness the power of these supportive communities in a new way and to allow entrepreneurs to decide for themselves exactly what that financial exchange should look like, exactly what fits them and the people around them, this week actually, we're quietly doing a launch of Profounder, which is a crowd funding platform for small businesses to raise what they need through investments from their friends and family. And it's investments, not donations, not loans, but investments that have a dynamic return. So the mapping of participating in the story, it actually flows with the up and down. So in short, it's a do-it-yourself tool for small businesses to raise these funds. And what you can do is go onto the site, create a profile, create investment terms in a really easy way. We make it really, really simple for me as well as anyone else who wants to use the site. And we allow entrepreneurs to share a percentage of their revenues. They can raise up to a million dollars from an unlimited number of unaccredited, unsophisticated investors -- everyday people, heaven forbid -- and they can share those returns over time -- again, whatever terms they set. As investors choose to become involved based on those terms, they can either take their rewards back as cash, or they can decide in advance to give those returns away to a non-profit. So they can be a cash, or a cause, investor. It's my hope that this kind of tool can show anybody who has an idea a path to go do what they want to do in the world and to gather the people around them that they already have, the people that know them best and that love them and want to support them, to gather them to make this happen.

15:36 So that's what I'm working on now. And to close, I just want to say, look these are tools. Right now, Profounder right at the very beginning, and it's very palpable; it's very clear to me, that it's just a vessel, it's just a tool. What we need are for people to care, to actually go use it, just like they've cared enough to use Kiva to make those connections. But the good news is I don't think I need to stand here and convince you to care -- I'm not even going to try. I don't think, even though we often hear, you know, hear the ethical and moral reasons, the religious reasons, "Here's why caring and giving will make you happier." I don't think we need to be convinced of that. I think we know; in fact, I think we know so much, and it's such a reality that we care so deeply, that in fact, what usually stops us is that we're afraid to try and to mess up, because we care so very much about helping each other and being meaningful in each other's lives.

16:23 So what I think I can do today, that best thing I can give you -- I've given you my story, which is the best I can do. And I think I can remind us that we do care. I think we all already know that. And I think we know that love is resilient enough for us to get out there and try. Just a sec.

16:47(Applause)

16:49Thanks.

16:51(Applause)

17:01Thanks.

17:03(Applause)

17:05 For me, the best way to be inspired to try is to stop and to listen to someone else's story. And I'm grateful that I've gotten to do that here at TED. And I'm grateful that whenever I do that, guaranteed, I am inspired -- I am inspired by the person I am listening to. And I believe more and more every time I listen in that that person's potential to do great things in the world and in my own potential to maybe help. And that -- forget the tools, forget the moving around of resources -- that stuff's easy. Believing in each other, really being sure when push comes to shove that each one of us can do amazing things in the world, that is what can make our stories into love stories and our collective story into one that continually perpetuates hope and good things for all of us. So that, this belief in each other, knowing that without a doubt and practicing that every day in whatever you do, that's what I believe will change the world and make tomorrow better than today.

18:03Thank you.

18:05(Applause))

[https://www.ted.com/talks/jessica\\_jackley\\_poverty\\_money\\_and\\_love/transcript?language=en](https://www.ted.com/talks/jessica_jackley_poverty_money_and_love/transcript?language=en)

## **H) SOURCES**

1) Jackley, TED TALK: [https://www.ted.com/talks/jessica\\_jackley\\_poverty\\_money\\_and\\_love](https://www.ted.com/talks/jessica_jackley_poverty_money_and_love)

2) Novogratz, TED TALK: [https://www.ted.com/talks/jacqueline\\_novogratz\\_on\\_an\\_escape\\_from\\_poverty](https://www.ted.com/talks/jacqueline_novogratz_on_an_escape_from_poverty)



## FINAL PROJECT

### SPEAKING LESSON PLAN (+ INTRODUCING PASSIVE VOICE)

#### BUSINESS ENGLISH

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TOTAL CLASS TIME (120 minutes)

#### A) OBJECTIVE:

The Speaking Lesson Plan for this **Final Project** continues the topic of “Raising Finance”, specifically in terms of the examples provided above regarding social business. But unlike the previous Lesson Plans, it also introduces the main grammatical elements of Passive Voice (PV) in the course of the Speaking Lesson. However, given the complexity of Passive Voice, it will initially work mostly with its specific use in the simple past and simple present. Though SS will indeed practice other tenses (future, modals and present perfect), only later will they be introduced to a fuller use of PV in more complex cases such as those of past perfect and past modals. Passive Causatives will also be done later on in the course. (For the complexity of the Passive Voice refer to: Scrivener **Teaching English Grammar**, Units 60-61; **Focus on Grammar High-Intermediate Level**, 3rd Ed. Units 18-20; 20 being the unit on Passive Causatives; **Grammar in Use Intermediate**, Units 40-44; and, also, but in a much less communicative grammar text, the famous **Azar**, black version: Unit 10: 10-1 to 10-12.)

With respect to the connection to the **Market Leader** texts used during the Business English class of our **Final Project**, one can say that the T must provide a lot of extra material to complement and further allow SS to practice what are generally very simplistic explanations of very important and complex grammatical forms in those business-oriented texts. For instance, the presentation of the whole of the Passive Voice is reduced in them to 1 page! (**Market Leader Upper-Intermediate**, Unit “*Job Satisfaction*”, p.. 48) Consequently, the texts must be complemented by the teacher (Passive Voice! See below).

#### B) WARM-UP (20 minutes)

T tells SS they will continue to look at “Social Business”, in particular following the model provided by **KIVA** and **Grameen Bank**; but will now focus on speaking. T emphasizes to SS that this Lesson Plan is crucial so that they feel more comfortable with both their fluency and pronunciation in English. The Production section will include MANY exercises focused mostly on fluency.

First, T will ask his/her business-minded SS about the history of different companies. T will ask: “Who founded **Apple**?”, SS will most likely mention: “Steve Jobs founded **Apple**”. T will ask: “What year did Jobs start **Apple**?” SS might not know, but they can guess things like: “Jobs started Apple in 1989” (really it was 1976!). T asks: “What year did Jobs present the game-changing “iPhone?” SS might not know, but they can guess things like: “Jobs presented the first iPhone in 2007” (only 7 years ago!) T

asks SS: “Is Steve Jobs the current CEO at **Apple**?” SS will obviously answer: “ No”, (they will probably know it is Tim Cook).

If time allows, the T will follow the same procedure with another well-known company that has had a famous CEO/President. Of course, do not use Tim Hortons as it is too easy! : (e.g., “Who founded **Microsoft**?”, SS will immediately say “Bill Gates”. What year did Gates start Microsoft? Is Gates the current CEO? Why not? What new project did Gates found? (Still further examples are: a) Who founded **Mercedes**? If SS answer: “Mercedes”, then tell them the true story about who Mercedes was!, b) Who founded the famous Canadian company **Ubisoft**?, c) Who founded Colombia’s famous “Juan Valdez”? (You know the one with the mule!), d) Who founded **MEC**?, e) Who founded **Wheel-Trans**?, f) Who founded **Hakim Optical**? Provide accompanying reading for Hakim’s life.)

Now, briefly remind SS of the companies they have seen during the previous lessons: **KIVA** and **Grameen Bank**. T asks SS: “Who founded **KIVA**?” SS will answer: “Jessica Jackley” (if they do not remember after so much reading and listening, fail them!). And T asks: “Who founded **Grameen**?” SS answer: “Yunus founded **Grameen**”.

Of course, the purpose of this initial exercise is for SS to repeatedly use the ACTIVE VOICE (AV) in English within the context of the “Raising Finance” Lesson Plans. But soon they will see that English many times transforms those ACTIVE VOICE sentences into PASSIVE VOICE (PV).

Now, as for the main part of the “Warm Up”, have SS discuss in pairs the following three core questions regarding companies such as **Apple/Microsoft/KIVA/Grameen Bank**: 1) think about the founder of a company you admire/love: What company did he/she found?; 2) what are the most important qualities a person must have to found a company? Can these be taught? (PV); and finally, 3) what do you think is more important, the person who founded the company (Jackley) or the company itself (KIVA)? Why is this so? (To this idea we will return when presenting the specific use of PV in which the object is more important than the subject: focusing on the company over the founder; Jobs is gone, **Apple** remains. Perhaps this drive for a certain kind of immortality is at the core of entrepreneurs! Any “Business English” teacher should focus on this drive.)

T walks around listening to see whether some of the SS actually use the Passive Voice when answering these questions: This might be the case because SS already are **High-Intermediate**. Perhaps some SS will say instead of, “Jobs founded **Apple**” which is ACTIVE, the PASSIVE FORM: “**Apple** was founded by Jobs”. If so, T will simply make a note of it and copy the example. If not, the T will later move on to the presentation of the Passive Voice by providing examples him/herself.

SS and T discuss some of the basic thoughts for each of the questions presented in the “Warm Up”. All the while, T moves SS to feel the need for FOUNDING companies, and specially for founding companies that include some aspects of a social business mentality. Whatever use of PV is shown by SS, the T jots it down. T reminds Business SS their role as leaders, personally and in the community. (See Units on LEADERSHIP as part of the correspondingly named **Market LEADER** Business English book Series.)

Finally, T tell SS that as part of their Speaking exercises they will themselves have to market a product in a developing nation, a product of a company they have founded. (See below, EXERCISE: “ADIDAS \$1 DOLLAR SNEAKER”.)

## C) PRESENTATION (30 minutes)

If SS actually used some examples of PASSIVE, then copy some of the examples given by SS on the BB (e.g., **Ford** was founded by Henry Ford; **Tim Hortons** was founded by Tim Hortons! (but this example is too easy!); **Scotiabank** was founded by..., etc.) Separate examples with regular verbs (*was founded/started by*), from those with irregular verbs (*was begun/written/made/spoken by*).

Now, tell SS once again to look at the founding of **KIVA** and **Grameen**. Tell SS they are in for a surprise as everything they have learned in English has used something called ACTIVE Voice, but now everything is going to change! The class will FIRST look at the three main USES of the PV, and ONLY then will the T go into more details about the grammatical transformations required through speaking exercises. (Note: these three are not the ONLY uses of Passive Voice, but are the more frequent ones. For a much more detailed summary of uses, see the very good list provided by Scrivener, **Teaching English Grammar**, UNIT 60, pg. 246).

### A. USES OF PASSIVE VOICE

#### **A.1) USE ONE: OBJECT EMPHASIZED OVER/MORE IMPORTANT THAN SUBJECT**

T asks 3 questions regarding the previous lesson plans: a) who founded **KIVA**?, b) where did Yunus start **Grameen**?, and c) Who wrote the *International Bank of Bob*? T writes the answers on the BB in order to repeat the 3 core examples from the previous “Reading” and “Listening” lesson plans. T writes down the main verb in red and underlines the Direct Object of the Transitive verb required for Passive Voice. For now, the T will **not** mention the use of transitive vs. intransitive verbs.

- a) Jessica Jackley **founded** KIVA in 1997.
- b) Yunus **started** Grameen Bank in Bangladesh .
- c) Harris **wrote** The International Bank of Bob.

T asks the SS “who is doing the action?”. SS answer: “Jessica/Yunus/Harris”. T says, “Right; she founded, he started, he wrote”. T tells SS that in English there is another frequent structure that is used. Asks SS the question: “Was KIVA founded by Yunus Muhammad?” SS will answer “No”. Some SS might answer “No, it was founded by Jackley”. If SS answer by actually USING the PASSIVE VOICE, then write it down. If SS do not, provide the answer for them. Now, the T writes down the **main verb** in red, the verb to **BE** ---required for PASSIVE VOICE in green--- and keeps the Direct Object underlined, but in its new position:

- a) KIVA **was founded** by Jessica Jackley.
- b) Grameen Bank **was started** in Bangladesh.
- c) “Ten International Bank of Bob” **was written** by Harris.

Now, T asks SS if they see how the person doing the action has changed place in the sentence. Show SS how the underlined “**KIVA**” has now moved to the SUBJECT position. SS say: “Yes”. T then asks

SS: “Why do you think English does this at times?” SS might give different answers. T listens. Now T asks SS, knowing that they are entrepreneurs intent on creating companies that leave a mark in the world: “In general, what is more important; Jessica Jackley, or the company –**KIVA**--- that she created and helps millions?” Some SS might answer; “**KIVA**, the company.” T tells SS that many times in English, when the OBJECT is more important than the SUBJECT, or when you want to emphasize the OBJECT more than the SUBJECT, you use PASSIVE VOICE. If one SS immediately asks “But T, how do you form it”, T will breathe deeply and say: “Don’t worry, we will look at that in a moment.”

T quickly asks SS to think about the companies they came up with during the “Warm Up”: “Jobs founded **Apple**”. T asks SS to transform them to the Passive Voice in SPEECH (do not write these down):

Apple was founded by Steve Jobs; Microsoft was founded by Gates ... (do as many as possible to start to develop the automaticity of PV)

(Note: If time allows, go on to using other famous objects; a) PAINTINGS: The Mona Lisa was painted by .... b) BOOKS; 100 Years of Solitude was written by ....., c) INVENTIONS: The light bulb was invented by .... d) SONGS; Father and Son was sung by ....., and so on. T can even create a competition in groups. Try to use both regular and irregular Past Participles)

T repeats that PV is frequently used when the Object is more important than/emphasized over the Subject.

Before moving to the 2<sup>nd</sup> USE of PV, mention that English loves PASSIVE voice so much, that when you come into life, in English you say:

“I was born”. (Born by whom? By your mom! Contrast other languages such as Spanish where this is active: “Yo nací”)

## A.2.) USE 2: THE SUBJECT IS OBVIOUS

T asks SS, “Where was Yunus born?” T reminds SS Yunus was born in Bangladesh. Ask SS: “What is the official language of Bangladesh?” SS might have no idea. T tells them, “Bengali”. T writes down:

a) People in Bangladesh **speak Bengali**.

Now T asks SS whether they think this is grammatically correct. SS will answer “Yes”. T then goes on to ask: “Isn’t it kind of obvious that it is **the people** that speak the language, not the birds or the cows or the fish? (!)”. SS will most likely say, “Yes”. Now T asks SS to come up with the PV equivalent if they can. If not, T writes it down:

a) Bengali **is spoken** in Bangladesh.

T tells SS both are grammatically correct, but that ENGLISH prefers the PASSIVE VOICE when the SUBJECT that does the action is OBVIOUS. T quickly asks SS for the languages that are spoken in THEIR home countries or some other Canadian provinces. SS might say: (“Spanish **is spoken** in Colombia”; “Mandarin **is spoken** in most of China”; Portuguese **is spoken** in Brazil”; “French **is spoken** in Quebec”; “Inuktitut **is spoken** in Nunavut”). T can even create a competition with more difficult

languages and countries: (What language **is spoken** in Congo/Surinam/Belize/Nigeria/Laos/...) Again, if one SS immediately asks “But T, how do you form it”, T will breathe deeply once again and say: “Don’t worry, we will look at it in a moment.”.

T repeats that PV is frequently used when the SUBJECT of an action performed on a direct object is obvious.

### USE OF THE BY-PHRASE

Now T uses **this** example to introduce the issue of the “by-phrase” in PV. T asks SS whether they think the “by phrase” should always be added. T writes down these 2 previous examples and points out the differences:

Bengali **is spoken** in Bangladesh (~~by the people~~). WRONG /WEIRD

KIVA **was founded** by Jackley. MAKES SENSE / SOMETIMES NECESSARY

T repeats some of the examples that SS produced above to show the difference.

### A.3) CASE 3: YOU DON’T WANT TO MENTION/CONCEAL THE SUBJECT (politeness/friendliness)

T tells SS there is still another common use for the PV. T tells SS whether they think these examples would be very polite/friendly:

a) Teacher Andrés **made** a terrible mistake. He **will not make** a mistake again! (His employer fired him immediately and very publicly.)

b) Student Lynn **failed** the exam. The T told the class she was the only one! (All her classmates laughed.)

c) Peter **lost** the company laptop in a taxi. He had been partying that night and got drunk! (He is so embarrassed!)

T asks SS if they can come up with the PV transformation that would be more polite. If they cannot, T helps out:

a) A terrible mistake **was made**. No more mistakes **will be made**.

b) The exam **was failed**.

c) The company laptop **was lost**.

Now T asks SS: Imagine you were Andrés or Lynn or Peter: Which one would you prefer your boss or your teacher use: a) ACTIVE VOICE so that everyone knows it was YOU; or b) PASSIVE VOICE so that you can be embarrassed, but privately! SS should answer, unless masochistic: “PV, of course!”

Now T asks: Should we use the “by-phrase” here? SS answer, “Of course not, the whole point is NOT to mention the subject!” T also briefly notes the example with future: **will be made**. T says they will look at it soon.

T asks SS for examples of some major mistakes they made in their life. T asks SS to try to phrase them in SPEECH by using the PV. (T tells one of his many major mistakes/errors/mishaps! (e.g., disappearance of car; robberies; etc.,...))

After having seen the THREE major uses of PV, the T might tell the story ---as shared by a colleague-- of how the English used PV to conceal their SUBJECTS under the rule of the Normans! By concealing, they protected themselves from the French aristocracy!

(NOTE: T will copy in Chart Paper the following examples. In case SS are confused about the uses of PV, they can always take a look at it during class.)

### **PASSIVE VOICE = SUMMARY CHART FOR THREE THE MAIN USES (NON-BUSINESS STUDENTS)**

#### **USE:**

##### **1) OBVIOUS SUBJECT**

**PEOPLE SPEAK SPANISH IN COLOMBIA.**

**SPANISH IS SPOKEN IN COLOMBIA.**

##### **2) OBJECT RECEIVING ACTION MORE IMPORTANT**

**THEY KILLED PRESIDENT LINCOLN!**

**PRESIDENT LINCOLN WAS KILLED!**

##### **3) POLITENESS: DON'T WANT TO MENTION SUBJECT**

**KARL HAS MADE A SERIOUS MISTAKE.**

**A SERIOUS MISTAKE HAS BEEN MADE.**

### **B. FORMATION OF PASSIVE VOICE**

Now, T addresses the SS who is “dying to know” HOW TO FORM PV. T tells SS that they have actually used the PV, but only in the past/present and future tenses for now.

T looks at the three examples again for the three uses:

AV = Jackley **founded** KIVA

PV = KIVA **was founded** by Jackley

AV = People speak Bengali in Bangladesh.

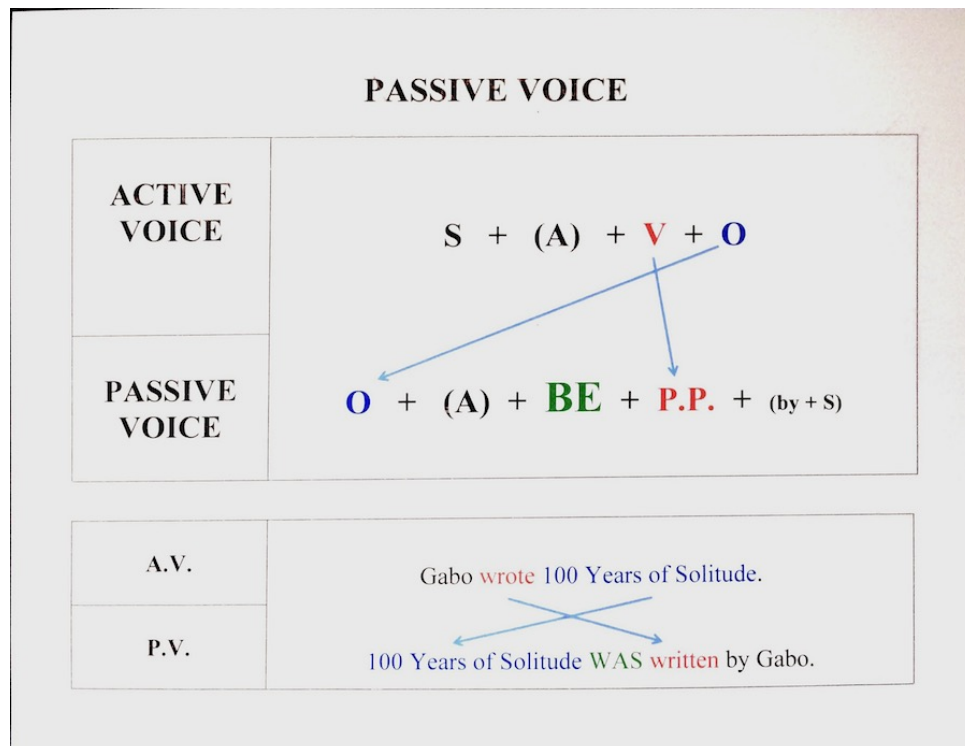
PV = Bengali **is spoken** in Bangladesh.

AV = Andrés **made** a terrible mistake.

PV = A terrible mistake **was made**. No more mistakes **will be made**.

T asks the SS if they see what is going on in the transformation. For each example, the TEACHER uses the following chart to show SS how the transformation has taken place.

**PASSIVE VOICE = CHART ON THE GENERAL TRANSFORMATION (Provide each SS with a copy of this chart)**



(Chart **was created** by T = PV!)

NOTE: For Business Students simply change the example in the chart to the one used above: “Harris **wrote** The International Bank of Bob.”

SS should understand that for the formation of the PV:

- a) The object (O) of the sentence becomes the subject (S).
- b) The subject (S) becomes part of a “by-phrase” in the complement. (in most cases optional, but it depends on SS’s intended meaning and/or context).
- c) The **main verb (wrote/founded)**, is changed into its **past participle (written/founded)** form.
- d) The verb “to be” is ALWAYS added in the same tense as the original AV sentence (sample sentence is “**wrote**” = PAST; therefore, verb to be = **was/were**)
- e) The same auxiliary (A) is used IF there was in fact an auxiliary in the original AV sentence. (e.g.; No more mistakes **WILL be made**)

Now, T provides SS with the following more specific chart that includes many of the tenses they ALREADY know as High-Intermediate SS:

### C) USE/FORMATION OF PASSIVE VOICE WITH MULTIPLE TENSES

T now tells SS that PV can be used with all the tense they already know, so long as the verb has an object. (T will not mention Transitive verbs for now, unless a SS asks) T returns to the example of Harris’ book, *The International Bank of Bob*.

T thinks of ONE example where SS can actually see ALL the transformations (NOTE: avoid the “not so good” explanation in **Grammar in Use**: Unit 41 Passive 2; Unit 40 is much better.)

- c) “The International Bank of Bob” **was written** by Harris.

T tells SS that Harris gave several interviews about his career as a writer to reporters. Some of the ideas that came out of the encounters were:

Present Progressive: I **am writing** a novel about poverty in developing countries.

Simple Present: Harris **writes** 400 emails a day

Simple Past: Harris **wrote** “Ten International Bank of Bob”

Simple Future: Harris **will write** the screenplay for a movie called **KIVA: loans that change lives**.

Present Perfect: Harris **has written** many love poems before.

Modals: Harris **should write** more political tweets.



(Do not use examples of Past Perfect or past modal auxiliaries for now.)

Have SS try to come up with the Passive Voice for each of the tenses. Have them identify the object and then proceed as previously shown. **Encourage SS NOT TO WRITE, only to do it orally.** For each example, the TEACHER uses the following chart to show SS how the transformation has taken place.

**CHART TWO: PV, SPECIFIC TRANSFORMATION** (Provide each SS with a copy of this chart: have SS come up with their own CORE example for the next class.)

(NOTE: T will copy in Chart Paper the following examples. In case SS are confused about the uses of PV, they can always take a look at it during class.)

PASSIVE VOICE		
TENSE	ACTIVE VOICE	PASSIVE VOICE
PRESENT/PAST PROGRESSIVE (A)	IS/WAS WRITING	IS/WAS BEING WRITTEN
SIMPLE PRESENT	WRITES	IS/ARE WRITTEN
SIMPLE PAST	WROTE	WAS/WERE WRITTEN
PRESENT PERFECT (A)	HAS WRITTEN	HAS/HAVE BEEN WRITTEN
PAST PERFECT (A)	HAD WRITTEN	HAD BEEN WRITTEN
FUTURE/PRESENT AUXILIARIES (A)	WILL/SHOULD/MUST/MIGHT WRITE	WILL/SHOULD/MUST/MIGHT BE WRITTEN
PAST AUXILIARIES (A)	SHOULD HAVE/MIGHT HAVE WRITTEN	SHOULD HAVE/MIGHT HAVE BEEN WRITTEN

(Chart was created by T = PV!)

(VERY IMPORTANT NOTE: Remind SS –as you have done in the presentation of all previous tenses-- that in English auxiliaries are not generally stressed, and that this is the reason they are contracted in speech. In the case of PV, the verb to BE is likewise not stressed, so really the stress is mainly placed on the past participle. For this reason, some SS might not see much of a difference between “founded”/”have founded” (AV) and “has founded”/”have been founded” (PV). This particular issue

should not be new to SS if it has been constantly emphasized by the T in previous presentations of other tenses and topics involving stress, rhythm and fluency.

Now, remind SS that because they are **High-Intermediate**, they should pay special attention to the **PAST PARTICIPLE** form of English verbs. T points out that one of the keys to using the Passive Voice is, well, to actually know the past participles! Give SS the sheet of paper containing the most familiar Past Participles and show SS how they are divided into regular and irregular. Point out that “regular” simply means that the past form and the past participles forms are identical. Remind students that although this makes it easy in one sense, yet still they have to remember the pronunciation of the regular pasts that were practiced when the Simple Past was introduced a few weeks/months ago (namely the three groups: /t/, /d/ and /id/)

First thing NEXT CLASS, have a few SS read the regular past particles and check for pronunciation. Tell them that IN THE NEXT CLASSES you will dedicate more time to a review of the pronunciation. SS must review their lists as homework. During the next classes work on the three groups for regular verb pronunciation; /t/, /d/ and, SPECIALLY, the /id/ group; paying special attention to the need that some interference from L1 occurs in linguistic groups that need to add a syllable at the end so that the three groups are magically reduce to the /id/ group! (e.g., Spanish). Check for fossilization.

Now, have SS look at the sheet with the irregular Past Participles. Tell them not to panic! Give them the specific photocopy that tries to group these participles into groups so that it will be easier for them to recall (CCA photocopy). Briefly check some of the more used ones. Tell SS you will work on the pronunciation of most relevant irregular past participles and pasts quite a lot so that they are clear about how to differentiate both in speaking and listening (begin began begun ... teach taught, taught, ..... run ran run, ....) . Remind SS what you have told them throughout the course: namely, pronunciation involves not so much mental activity but physical activity! It is like going to the gym. During the next classes the T goes ahead and pronounces the three forms of several irregular verbs and has SS repeat. Since SS are High-Intermediate, they will know many, but still, T checks for pronunciation. Now point out that as part of the course they will have to present a “Virtual Log”. Tell SS you will call them over the phone to their offices and have a specific quiz regarding this grammar point. It will consist of three points (see below, “Grammar Lesson Plan for Present Perfect” for a basic example of a “Virtual Log”)

## **D) PRACTICE** (30 minutes)

### **EXERCISE ONE FOR SPEAKING:**

In order to use PV in the Simple Present, SS will have to think about a manufacturing process in a company that they have worked at, or that they know. An example of this is the harvesting of coffee grains in Colombia (or other coffee producing countries!): “Coffee beans **are harvested**; the beans **are cleaned**; the beans **are dried**; The beans **are sold** ...”. Given that social business is the concern of these lesson plans, T talks about “Fair Trade”. Ask SS if they know what it is. (Show images of the amazing **La Victoria** Coffee Farm and/or Coffee Zone + Coffee Park + Panaca, Colombia)

### **EXERCISE TWO FOR SPEAKING:**

In order to use the PV in the Present Progressive, SS will talk about the current issues regarding the tensions between business and environmental issues. Guiding question: “Can we have sustainable development?” First, SS will come up with some generally agreed to ideas about climate change (if possible!), and then think about ways their company is acting on these issues. First, talk about environmental problems caused by different businesses. Remind SS about all the ideas the class shared as part of the Unit on “Green Marketing”: “e.g., The air is **being polluted**, The rainforest is **being cut down**, The water is **being wasted**: (adapted from Scrivener p. 245). Discussion on Alberta’s **Tar Sands** is welcome, but should be moderated wisely. Once again, encourage SS to take the **Coursera** Course on Sustainable Development: free and given by famous professor Jeffery Sachs. Learn and practice your English at the same time!

### EXERCISE THREE FOR SPEAKING:

In order to practice PV for speaking in the Present Perfect, SS are given a photographs of the Head Office of their company/bank. It has **been broken into** and **robbed**. SS are to describe the scene of the crime: the windows have **been broken**, ...

As further discussion, SS might discuss the issue of industrial spying as it pertains to the raising of finance by companies in countries such as China, the USA etc. Have them think about the complexity of security over the internet alone and the implications for the debate between privacy/public security. Mention the podcasts of Twit.tv, specially as they pertain to business and security. (Adapted from Scrivener)

### EXERCISE FOUR FOR SPEAKING:

In order to practice PV for speaking in ALL TENSES, SS will participate in the retelling of the story behind one of the imagined “fellows” at KIVA, **The Virunga Reserve** of Congo. The reserve is currently seeking to raise finance for the protection of their gorillas. In order to do this, they will be bringing Naboko, a rescued Gorilla which was found at an early age, to Canada. Tell SS that you will tell the story about Kaboko in the ACTIVE voice and that they should retell it in the PASSIVE VOICE as you move along. Make sure SS do not take notes but **ONLY** try to do it by **speaking**. Of course, make the story of Naboko engaging!



1. They captured a gorilla in Congo Belgae.
2. They took the gorilla to America.
3. They will show the gorilla in Miami Zoo.
4. They have fed the gorilla very well.
5. Somebody should have locked the gorilla's cage.
6. They have to publish the news in the Miami Herald.
7. They have to give a name to the gorilla.
8. They are analyzing the gorilla's behavior.
9. They are going to bring a female gorilla to him.
10. People can see the gorilla from 9 to 5.
11. They put the gorilla in a huge cage.
12. They took a lot of pictures about the capture.
13. They have shown some of the pictures on T.V.
14. Somebody is going to write an article about the gorilla.
15. They will separate the gorilla from the rest of the animals.
16. Somebody is giving some medicine to the gorilla now.
17. Somebody will teach some tricks to the gorilla.
18. Some scientists from Berlin are going to study the gorilla.
19. Some zoologists have classified the gorilla.
20. Some people have criticized the government because of this.
21. You can compare this gorilla to a Borneo orango.
22. They must clean the cage every day.
23. They might exhibit the gorilla in Madison Square Garden.
24. They will sell the tickets at \$2,000 each.
25. People are going to know the gorilla all over the world.
26. 25 visitors are watching the gorilla now.
27. Somebody is going to give a lecture about the gorilla.
28. We will see the gorilla on T.V. next Friday.
29. They might have taken the gorilla to a vet too late.
30. They buried the gorilla yesterday.

(Note: Exercise shared by the same colleague who told the story about PV under the Normans: used in a class **co-taught** by both.)

Now, tell the SS the TRUE story about Naboko, the real history behind the National Park Virunga.. Naboko lost both his parents to poachers (explain what a “poacher” is). Tell them that around 200 rangers have been killed protecting it. Tell SS that in 2007 the greatest massacre of Gorillas took place in the Park. Finally, have them watch the documentary **Virunga** (easily accessible to many through the innovative company **Netflix**) in which the whole striking history of the dynamics of raising finance and the protection of the environment is portrayed.

As an additional exercise, have SS download the absolutely BEAUTIFUL and FREE WWF (World Wildlife Fund) APP. Have SS pick an endangered species to present by using some passive voice for next class.

Famous photo of the massacre in 2007:



Photograph by Brent Stilton, Reportage by Getty Images

### **EXERCISE FIVE: FIND SOMEONE WHO:**

In order to practice PV for speaking in ALL TENSES, have SS do this variation of the game “Find Someone Who”. Cut the paper into each of the FOUR sections and give one to each SS. Have them mingle and find someone who can answer “yes” to the questions. All questions will be done in the PV. Have SS take notes about interesting answers. Remind SS how important intonation and the correct stresses are in the formulation of Y/N and INF questions. (Later on, modify the exercise to gear it more towards a Business class.)

Example:

\_\_\_ has **been given** a medal.

Question: Have you **been given** a medal?

GROUP A

Find someone who:

1. Has been robbed by someone with a deadly weapon
2. Has been hypnotized before
3. Will be kissed passionately tonight
4. Was arrested by a police officer.

GROUP B

Find someone who:

1. Was fired from his/her first job
2. Will be given a new position at work this year
3. Was deceived by his/her first girlfriend or boyfriend
4. Has been involved in a car accident before

GROUP C

Find someone who:

1. Has been seduced by a beautiful man/woman
2. Is woken up by his/her mother every day.
3. Was frightened by a terrible nightmare
4. Was embarrassed by a good friend

GROUP D

Find someone who:

1. Is frequently tempted to undertake illegal activities.
2. Will be manipulated by his/her future wife or husband
3. Has been written a love poem by someone
4. Was terrified by a horror movie.

Once done, share the stories without interrupting the sharing of the stories. T shares his/her own. General or OBVIOUS mistakes can be pointed out.

(Exercise created by T.)

**EXERCISE SIX FOR SPEAKING:**

In order to practice PV for speaking in ALL TENSES, SS will look at the changes that a company has undergone during the last year. Have SS come up with examples of the transformation using only PV sentences.

## 4. Changes

There were a lot of changes at Modern Reader Magazine this year. Read the notes for an article for the employee newsletter and then complete the article. Use the passive form of the words in the box.

Last Year	This Year
20 employees	40 employees
10 computers	20 computers
one floor	two floors
English only	English, Spanish, and Japanese
print and recorded editions	print only
John Crandon, managing editor	Nora Gilbert, managing editor
hours: 9:00-6:00	hours: 9:00-5:00
vacation: 10 days	vacation: 14 days

Example: 10 more computers **were purchased**.

(Focus on Grammar Exercise, High Intermediate; modify and an expand for a real class)

**E) PRODUCTION** (30+ minutes: dedicate as much time as necessary to ensure SS feel more and more comfortable with their production; specially their fluency and overall confidence over and against the general anxiety felt by most SS in terms of speaking the English language. For this reason T should dedicate a complete class just for this production section.)

EMPHASIZE TO SS that they should: a) try to come up with at least TWO examples of PASSIVE VOICE FOR EACH of the exercises, and b) to try to use DIFFERENT TENSES BEYOND SIMPLE PAST AND SIMPLE PRESENT

(Note: these exercises **were presented** as part of the first submission of the **Final Project** and are also included in this second submission.)

### A) EXERCISE ONE

Hand out the following photocopy to SS. Assign a number to each of the four SS. Tell students to think of ways in which they have “raised finance” for each of the categories. Tell them also that the symbol “+” means they should think of a case in which they were successful at raising finance; a minus symbol “-“, refers to situations in which they were unsuccessful. T provides own preferred examples: (In my case: a) Education = 1<sup>st</sup> university working as doorman, b) object loved = camera, and so on). Give SS about 5 minutes to try to fill it out individually.

<p style="text-align: center;"><u>EDUCATION/ PREPARATION</u></p> <p>STUDENT 1) + or -</p> <p>STUDENT 2) + or -</p> <p>STUDENT 3) + or -</p> <p>STUDENT 4) + or -</p>	<p style="text-align: center;"><u>OBJECT LOVED/TRAVEL/ GIFT</u></p> <p>STUDENT 1) + or -</p> <p>STUDENT 2) + or -</p> <p>STUDENT 3) + or -</p> <p>STUDENT 4) + or -</p>
<p style="text-align: center;"><u>BUSINESS/WORK</u></p> <p>STUDENT 1) + or -</p> <p>STUDENT 2) + or -</p> <p>STUDENT 3) + or -</p> <p>STUDENT 4) + or -</p>	<p style="text-align: center;"><u>MICRO/MACRO</u></p> <p>STUDENT 1) + or -</p> <p>STUDENT 2) + or -</p> <p>STUDENT 3) + or -</p> <p>STUDENT 4) + or -</p>

-Now have SS share an example for each of the categories. The purpose of the exercise is primarily fluency rather than accuracy, so take some notes as SS speak and correct only at the end some of the general mistakes, or more serious mistakes you overheard as the conversation developed.

-After this, have SS think in entrepreneurial terms in order to answer the following questions: A) What are three successful strategies in order to RAISE FINANCE? B) Which are the worst three strategies? C) Why is it so important to learn from both?

-Do not worry about any time constraints; if the exercise goes well, extend it.

### **B) EXERCISE ONE**

Cut out the following “SEVEN PRINCIPLES OF SOCIAL BUSINESS” according to YUNUS and have each SS pick one at random. Tell SS they have exactly 2 minutes to prepare a 2 minute presentation which includes: a) an explanation, b) a defense, and c) a critique of the principle. Use the countdown feature of your smartphone, or any watch, to exactly monitor the time. (NOTE: Since the objective is for each individual to have more and more time to speak it is best to do it individually; but T can also experiment in pairs (e.g., one person critiques, the other defends). This is the greatest advantage to the smaller size of business classes.

*“SEVEN PRINCIPLES OF SOCIAL BUSINESS”*



- 1) *Business objective will be to overcome poverty, or one or more problems (such as education, health, technology access, and environment) which threaten people and society; not profit maximization.*
- 2) *Financial and economic sustainability.*
- 3) *Investors get back their investment amount only. No dividend is given beyond investment money.*
- 4) *When investment amount is paid back, company profit stays with the company for expansion and improvement.*
- 5) *Environmentally conscious.*
- 6) *Workforce gets market wage with better working conditions.*
- 7) *... do it with joy.*

After each presentation ask fellow SS to give their corrective feedback not only in terms of accuracy but more importantly in terms of fluency (stress, rhythm, intonation). Finally, provide brief opinions on each. DO NOT OVERWHELM SS with detailed corrections. Finally, provide your own analysis of one of the Principles.

A variation may include taping SS, and having them listen to themselves in order to continue learning about self-assessment. For this to be a possibility, SS must already trust the T.

### **C) EXERCISE TWO**

Have SS watch the silent, yet quite revealing **YouTube** video: “**Four Million Microloans Visualized in Four Minutes**”. (<http://mashable.com/2011/09/08/kiva-visualization/>) Once finished, give them 30 seconds to prepare, and each SS ONLY 1 minute to speak about their overall reaction to the video itself. (Use countdown feature.)

Then as a class, discuss the power of today’s technology and its connection to the amazing capacity to provide loans over huge distances in the modern world. Can it be improved? Are there inherent perils?

### **D) EXERCISE THREE**

T prints out each of the 8 tenets KIVA lives by with the included picture: “WE BELIEVE: 8 TENETS KIVA LIVES BY: (<http://blog.kiva.org/kivablog/2014/07/30/we-believe-8-tenets-kiva-lives-by>) T explains “tenets” means “principles”. Each SS must then write down 3 questions regarding his/her principle. At least one of the questions must use a specific grammar topic has been previously seen; for instance, irregular simple past forms. One by one, the T reads modeling pronunciation and has a SS repeat. Then the class discusses what each may mean via the questions each SS has written down. Have SS vote in terms of the importance of the tenets (Which is the most important? Which is the least?) Finally SS look at ways to implement these tenets in a “for-profit” working environment.

1. WE BELIEVE: ONE SMALL ACT CAN CREATE CAN CREATE RIPPLES OF CHANGE



2. WE BELIEVE: FREEDOM FROM POVERTY IS A BASIC HUMAN RIGHT

3. WE BELIEVE: TALENT IS EQUALLY DISTRIBUTED ACROSS THE HUMAN FAMILY, BUT OPPORTUNITY IS NOT

4. WE BELIEVE: MICROFINANCE CAN, AND SHOULD, EMPOWER PEOPLE WITH FAIR AND DIGNIFIED SERVICES

5. WE BELIEVE: TECHNOLOGY CAN FOSTER UNDERSTANDING, KNEADING TO EMPATHY AND ULTIMATELY GENEROSITY

6. WE BELIEVE: THE ENTREPRENEURIAL SPIRIT IS ALL AROUND US, FROM THE LARGEST CITY TO THE MOST REMOTE VILLAGE

7. WE BELIEVE: ALL PEOPLES DESERVE THE CHANCE TO BUILD BETTER LIVES FOR THEIR FAMILIES

8. WE BELIEVE: WE ARE ALL MEMBERS OF THE GLOBAL COMMUNITY

#### **E) EXERCISE FOUR**

Each SS receives a copy of the **KIVA Brochure** (see above; [http://media.kiva.org/KIVA\\_brochure\\_6.1.07.pdf](http://media.kiva.org/KIVA_brochure_6.1.07.pdf)). All SS are part of a **Sales Team** that has to pitch the idea of their innovative social business company to an interested investor (i.e., the teacher or fellow classmate). This is their chance to get the company going. It is now all or nothing for their innovative “Start-up”. SS must be able to sell their idea. Give them a maximum of 10 minutes to prepare. The have SS begin their pitch. As the investing party, repeatedly ask questions so that SS must go beyond the mere memorization of their script. You are investing a lot of money and the project needs to be worth it. At the end of the class, ask SS what they felt was the most difficult aspect in terms of presenting and selling the idea. Find ways to work on these difficulties so that when SS do their final presentation they will feel more confident and ready for unexpected turns. (All this requires having developed a certain connection to your SS beyond mere technique).

## **F) EXERCISE FIVE**

Have SS get into pairs. Give each SS from each pair a role in one of the following role-play situations. Cut and give ROLE A to STUDENT A (THE BORROWER), and ROLE B to STUDENT B (THE BANK MANAGER). Do not let SS read/see the other's role. Tell them the FIRST role play involves "repayment issues. Tell SS they need to come up with different options and solutions. Also, have them role play the difference between a) a Manager at **Grameen Bank**, and b) one from a normal for-profit bank to have a feel for the different possible reactions to the situation.

### **ROLE PLAY No. 1: REPAYMENTS PROBLEMS:**

STUDENT A: You are **the borrower** and have defaulted on your loan, missing two repayments. This is because you changed your job. You have received an official letter from the bank. Try to find a realistic solution. STUDENT B: **You are the Bank Manager** The borrower is angry and trying not to show it but is very close to shouting. You must use all your diplomatic powers to keep the situation calm. Try to find a solution.

-Now T provides Role Play No. 2, "Trade and not Aid", which can also be used as a guide for SS's final PowerPoint Presentation of the course. If time allows, also do it in the classroom setting.

### **OPTIONAL ROLE PLAY No. 2: TRADE AND NOT AID**

In small groups, think of ways to provide **Trade not Aid**. This can include:

- Ways to create jobs, educate, introduce new skills etc.
- Develop your idea into a short presentation (5-10 minutes).
- Present your vision to the class and take questions.

(Adapted from Business English Study website)

### **OPTIONAL No. 3: ADIDAS' \$1 dollar sneaker**

SS look at the launch of *ADIDAS' \$1 Dollar Sneaker* (<http://www.breakingnewsenglish.com/1111/111127-sneakers.html>). and present this product or another they can imagine for themselves as a pitch in favor of Social Business at their company.

Other amazing examples of such products that can be used for these Lesson Plans, are:

- 1) Marc Koki's TED TALK on the reinvention of the syringe:  
([http://www.ted.com/talks/marc\\_koska\\_the\\_devastating\\_toll\\_of\\_syringe\\_reuse](http://www.ted.com/talks/marc_koska_the_devastating_toll_of_syringe_reuse))
- 2) Michael Pritchard's TED TALK on a water purification bottle:  
([http://www.ted.com/talks/michael\\_pritchard\\_invents\\_a\\_water\\_filter](http://www.ted.com/talks/michael_pritchard_invents_a_water_filter))

## **G) EXERCISE SIX:**

Have SS get into pairs. Tell them they are going to read very short articles that is critical of microfinance. Have them read in pairs (silently or out loud as they wish). Have SS write down the basic points and, when ready, present the **summary** of their article to the class as whole. The 2 articles are:

1) From the Guardian; *Is microfinance a neoliberal fairy-tale*

(<http://www.theguardian.com/global-development/poverty-matters/2011/mar/09/microfinance-neoliberal-fairy-tale>)

2) From the excellent Fastcompany website: *Has microfinance lost its mission*

(<http://www.fastcoexist.com/3036212/has-microfinance-lost-its-mission>)

T provides SS with dictionaries and is attentive to any questions SS might have.

## **H) EXERCISE SEVEN: MENTIONING OF FINAL PROJECT EXERCISE TO BE DONE SECOND TO LAST CLASS (POWER POINT/KEYNOTE PRESENTATION)**

**As mentioned above**, T also reminds SS that their 15 minute Keynote/PowerPoint presentations for this module involves one of several options dealing with social business; 1) the Case Study for Unit 9, which involves raising finance for a film (SS are led to **Kickstarter** website for this option to find other examples); or 2) a presentation of the benefits and disadvantages of social entrepreneurship (**KIVA**, **Grameen**, or much BETTER, their OWN imagined social business company); 3) modifications to their actual company so that it becomes more socially-oriented in its business philosophy; or 4) the launch of a product similar to that of ADIDAS' \$1 dollar sneakers (see complete Lesson Plan at famous website Breaking News English: <http://www.breakingnewsenglish.com/1111/111127-sneakers.html>). **SS must hand in a written draft a week prior to the Presentation.**

## **I) FOLLOW-UP EXERCISE: HOMEWORK**

### **EXERCISE ONE:**

Have SS go to the **Wordle** website (<http://www.wordle.net/>) in order to create a “word cloud” with the words they have learned in all the past three lesson plans regarding microfinance. A minimum of 15 words should be used. Personalize the “word cloud” with your own colors and graphics. Print it and bring to class. An example is:

A word cloud centered around the main title 'SOCIAL IMPACT SUMMIT'. The words are arranged in a roughly circular shape, with 'SOCIAL' and 'IMPACT' being the largest and most prominent. 'SUMMIT' is at the bottom in a large green font. Other words include 'Unreasonable', 'Leaders', 'Planet', 'Entrepreneurs', 'Sustainability', 'Green', 'People', 'Profit', 'Innovation', 'Strategy', 'Approach', 'Technology', 'Challenges', 'Business', 'Efficiency', 'Engineering', 'Employment', 'Community', 'Revolutionary', 'Economic', 'Measurable', 'Unique', 'World', 'Collaboration', 'Financial', 'Swaggerjacked', 'Perspective', 'BAM', 'Service', and 'Practical'. The colors used are primarily green and blue.

**SOCIAL**  
**IMPACT**  
**SUMMIT**

Unreasonable  
Leaders  
Planet  
Entrepreneurs  
Sustainability  
Green  
People  
Profit  
Innovation  
Strategy  
Approach  
Technology  
Challenges  
Business  
Efficiency  
Engineering  
Employment  
Community  
Revolutionary  
Economic  
Measurable  
Unique  
World  
Collaboration  
Financial  
Swaggerjacked  
Perspective  
BAM  
Service  
Practical

# FINAL PROJECT

## GRAMMAR POINT LESSON PLAN

### TOPIC: PRESENT PERFECT

#### BUSINESS ENGLISH

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TOTAL CLASS TIME (120 minutes)

#### A) OBJECTIVE:

Given the complexity of the Present Perfect Tense in English, this Grammar Lesson Plan will work exclusively with the specific use of Present Perfect for actions beginning in the past and continuing in the present; and even more specifically, those which involve the use of the time expressions “for” (duration of an action; *He has lived in Canada **for** three years*) and “since” (start of an action; *He has lived in Canada **since** 2011*). Therefore this Lesson plan will NOT focus on other, also very important uses of the Present Perfect, such as: 1) those involving time expressions such as “yet” and “already”, 2) those which refer to the finished actions in the recent past (just), and 3) cases of actions which have never happened in the past (never/ever) or are set at an indefinite point in the past (before). (see Appendix at the end of the Grammar Lesson for a chart created by T for different time-expressions related to the Present Perfect). These other forms of the Present Perfect will be introduced in future classes, so as not to overwhelm SS with what all teachers know from experience, is a highly complex tense. (For the complexity refer to: Scrivener **Teaching English Grammar**, Units 38-43; **Focus on Grammar Intermediate Level**, Units 11-16; **Grammar in Use Intermediate**, Units 7-13; and, also, but in a much less communicative Grammar text, the famous **Azar**)

(IMPORTANT NOTE: With respect to the connection to the **Market Leader** texts used during the Business English class of our **Final Project**, one can say that the T must provide a lot of extra material to complement and further allow SS to practice what are generally very simplistic explanations of very important and complex grammatical forms in those business-oriented texts. For instance, the presentation of the whole of the Present Perfect can be reduced in them to 2/3 pages!).

#### B) WARM-UP (20 minutes)

T will ask SS about previous job interviews. Write down some of these questions on the BB: “What was your first interview ever like? Were you nervous? How did you prepare? How did it go? Did you improve in later interviews? How come?” (IMPORTANT NOTE: Of course, as T, be sensitive to questions dealing with any interviews by SS regarding the company SS are currently working at!). T may provide one striking example of an interview if he/she has one, as a kind of ice-breaker (e.g. interview for Business English!)

Now, have SS discuss in pairs the following two basic questions: 1) what are the most important elements for a successful interview?, and 2) what are the worst mistakes you can ever make?

T listens to the pairs and checks to see if SS actually use the Present Perfect in their dialogues. Since they are High-Intermediate SS, it is likely they may be using it, although perhaps at times incorrectly. Write down any present perfect example you hear, and try to separate regular and irregular past participles accordingly.

### C) PRESENTATION (20 minutes)

Copy some of the examples given by students on the BB (e.g., I **have had** 3 interviews since May/ I **have worked** here for 2 months), and separate examples with regular verbs (*have worked*) from those with irregular verbs (*have had*). If SS did not produce many examples, come up with some of your own.

Now tell SS about three of your friends: Gilly, and Luis and Jorge. Bring a pic of Gilly and post it on the BB. Tell your story slowly and focus as much as possible on the Present Perfect without altering normal rhythm.

*“This is Gilly everyone. He is one of my friends. Gilly **has lived** in Canada **for** 30 years. He arrived in 1984. He **has worked** in a major film company **since** 2006. He **has photographed** all his life. He specially loves to photograph landscapes. He **has loaned** to KIVA members for many years. Gilly is Indian, but he was educated as a Christian. He went to India last winter.”*

Do the same for Luis and Jorge. Bring a pic of Luis and Jorge and post it on the BB.

*“This are Luis and his partner Jorge. They are my friends. Both **have lived** in Canada **since** 1998. They arrived in 1992. They **have worked** for the YMCA **for** 15 years. They currently live in Little Portugal. Luis **has always loved** Toronto, but Jorge not so much. Luis wants to learn about **Grameen Bank** equivalents in Mexico. Luis is Mexican and loves Mariachis. Jorge is Colombian and loves Cumbia. He thinks business is only for-profit. They visited Mexico last month.”*

Now ask SS the following questions:

1) “When did Gilly arrive to Canada?. SS answer; “He arrived in 1984”. “Does he still live here?”, SS answer “Yes.” Now, T introduces the question “How long **has** Gilly **lived** in Canada? Some SS might answer “**for 30 years**”. T tells SS that when you want to express an action in English that begins in the past and continuous in the present you usually use the Present Perfect Tense. Teacher asks once again: “Does Gilly still live in Canada?” SS should answer “yes”.

T writes down the example on the BB: “Gilly **has lived** in Canada **for** 30 years”.

T uses a different color for the Auxiliary “has” (blue) and still another for the past participle form of the verb (orange). T also underlines the time expression “**for**”. The T then proceeds to draw a timeline to express the idea of an action starting in the past and continuing in the present. (See Scrivener, p. 164, example 3; T can also provide a photocopy of Azar’s overall **very good** graphic timelines.)

T emphasizes that the time-expression “**for**” refers to **the duration** of the action that began in the past and continuous in the present.

2) T repeats the same model with the example of Luis.

T writes down: “*Luis and Jorge **have lived** in Toronto **since** 1998.*”

T emphasizes that the time expression “**since**” refers to the moment in time for **the start** of the action that began in the past and continuous in the present.

T reminds SS that the General Information (INF ?) question for this type of examples is:

*How long **have** you **lived** in Canada?*

Once again, tell SS that when you have an action that started in the past and continues in the present you usually use Present Perfect in English. Ask them if they can see what the auxiliary is for this tense. SS should answer: “**has/have**”. Now, ask SS if they know what form of the verb follows the auxiliary. Some SS might know it is called the **past participle** (e.g., **lived, taught, begun, been, ...**).

Now, under the previous examples on the BB, the T makes clear each part of the tense that corresponds to each word in the sentences, and writes the general form for affirmative sentences in Present Perfect Tense:

**PRESENT PERFECT = HAVE/HAS + PAST PARTICIPLE**

Now have SS ask each other using the question form “How long + Present Perfect”. Have SS gently throw a ball to select the next “volunteer”, so that SS may not think too much about the whole process. (note: see difference declarative and procedural memories.)

1. How long / study English?
2. How long/ live in Toronto?
3. How long/ work at Scotiabank?
4. How long/ be married?
5. How long/ be an accountant (etc., ...)?

(Think of further examples for a real class).

VERY IMPORTANT NOTE: Remind SS –as you have done in the presentation of all previous tenses-- that in English auxiliaries are not generally stressed, and that this is the reason they are contracted in speech. Review the contraction forms for “I have eaten. = I’ve eaten.” or “She has worked. = She’s worked.”. SS **should already be accustomed** to this issue from previous presentations of other tenses.

Now, remind SS that because they are **High-Intermediate**, they should pay special attention to this tense. T points out that one of the keys to using the Present Perfect is, well, to actually know the past participles! Give SS the sheet of paper containing the most familiar Past Participles and show SS how they are divided into regular and irregular. Point out that “regular” simply means that the past form and



the past participles forms are identical. Remind students that although this makes it easy in one sense, yet still they have to remember the pronunciation of the regular pasts that were practiced when the Simple Past was introduced a few weeks/months ago (namely the three groups: /t/, /d/ and /id/)

(NOTE: Have a few SS read the regular past participles and check for pronunciation. Tell them that IN THE NEXT CLASSES you will dedicate more time to a review of the pronunciation. SS must review their lists as homework. During the next classes work on the three groups for regular verb pronunciation; /t/, /d/ and, SPECIALLY, the /id/ group; paying special attention to the need that some interference from L1 occurs in linguistic groups that need to add a syllable at the end so that the three groups are magically reduce to the /id/ group! (e.g., Spanish)

Now, have SS look at the sheet with the irregular Past Participles. Tell them not to panic! Give them the specific photocopy that tries to group these participles into groups so that it will be easier for them to recall (CCA photocopy). Briefly check some of the more used ones. Tell SS you will work on the pronunciation of most relevant irregular past participles and pasts quite a lot so that they are clear about how to differentiate both in speaking and listening (begin began begun ... teach taught, taught, ..... run ran run, ....) . Remind SS what you have told them throughout the course: namely, pronunciation involves not so much mental activity but physical activity! It is like going to the gym. During the next classes the T goes ahead and pronounces the three forms of several irregular verbs and has SS repeat. Since SS are High-Intermediate, they will know many, but still, T checks for pronunciation. Now point out that as part of the course they will have to present a “Virtual Log”. Tell SS you will call them over the phone to their offices and have a specific quiz regarding this grammar point. It will consist of three points (see below for a basic example of a “Virtual Log”)

Finally for the NEXT CLASS, T should build the following chart paper for SS so that SS can appreciate the formation of the Present Perfect in all its forms; Affirmative, Negative, Y/N Questions and Information Questions. Given the importance of multiple intelligences, this will help visual and more mathematically-oriented students, and will provide an easy way to review when students have difficulties in remembering. T can simply say: check the chart in the corner of the room!

AFFIRMATIVE	NEGATIVE	YES/NO QUESTIONS	INFORMATION QUESTIONS
Gilly <b>has lived</b> in Canada <b>for</b> 30 years.	To be completed for real class.	To be completed for real class.	To be completed for real class.
<i>Luis and Jorge <b>have lived</b> in Toronto <b>since</b> 1998.</i>	To be completed for real class.	To be completed for real class.	To be completed for real class.

Begin your practice exercises.

**D) PRACTICE** (40 minutes)

**D.1) CONTROLLED** (20 minutes)

### **EXERCISE ONE:**

Tell SS to read the following situations and decide whether they are correct or not.

Example: Luis lived in Canada for 10 years. (W) CORRECT = has lived

1. Luis is a friend of mine, I know him well. (C)
2. Luis is a friend of mine. I know him for 10 years. (W)
3. I love your house. How long are you living there? (W)
4. Gilly is working in that film for the past 6 months. (W)
5. What a gorgeous motorcycle. How long do you have it? (W)

(Add at least 5 more examples for a real class)

### **EXERCISE TWO:**

Write the appropriate question for the situation:

Example: A SS is speaking to a classmate. He asks:

(How long /live/ Canada)

ANS: How long have you lived in Canada?

1. A friend is taking piano lessons. You ask:  
(How long / take /piano lessons)
2. Luis drives a very old car. You ask:  
(How long / have / that car)
3. Your co-worker is not happy at work. You ask:  
(How long / work / here)
4. Your brother's friend move to Costa Rica. You ask:  
(How long / be / there)
5. You are at an interview for KIVA. The director asks you:  
(How long / teach / microfinance)

(Add at least 5 more examples for a real class)

### **D.2) SEMI-CONTROLLED/ FREE (20 minutes)**

#### **EXERCISE ONE:**

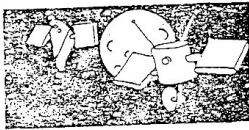
Look at the pictures in the following photocopy. Ask SS to work in pairs and to do the numbers in disorder so that they cannot prepare beforehand. (You can also ONLY use the pictures if SS are doing well because they are a bit more advanced). Go around the classroom checking for good rhythm, stress and intonation in the questions. Remind students that affirmative auxiliaries in English do not generally receive the stress and this is the reason why we have contractions. Also, pay particular attention to the pronunciation of the Past Participles. Check as a class and have SS come up with their own personal examples.



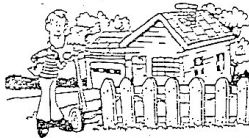
3. How long has Tommy liked girls?  
*last year*



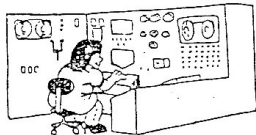
5. How long has Diane had the measles?  
*five days*



7. How long have there been satellites in space?  
*1957*



9. How long has John owned his own house?  
*1981*



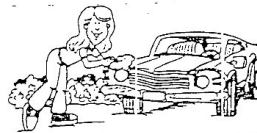
11. How long has Lucy been interested in computer technology?  
*a long time*



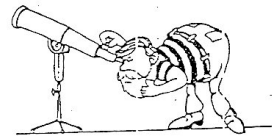
4. How long have you had a headache?  
*ten o'clock this morning*



6. How long has Mrs. Brown been a teacher?  
*thirteen years*



8. How long have you owned this car?  
*five and a half years*



10. How long have you been interested in astronomy?  
*many years*



12. How long have you been here?  
*1963*

## EXERCISE TWO:

Look at the following resume ---and interviewer notes in green – in order to write the corresponding interview dialogue:

Sergio Rodriguez  
265 King Street West  
Toronto, Ontario  
Cell: (416) – 111- 1111

### Education

2000 Certified Public Accountant

1999 M.B.A. (York University)

Interviewer Notes; Moved to Toronto in 1996

### **Employment**

1999- present Scotiabank

1997-present Salsa Instructor at Lula Lounge

Interviewer Notes; I need to dance more!

### **Skills**

Speak Spanish and French; Intermediate English

Volunteer wok at Habitat for Humanity

Interviewer Notes; Started at Habitat 2 months ago

### **Awards**

2000 Employee of the Year Scotiabank; Human Resources Department

1999 Runner up at World Salsa competition Toronto

### **Memberships**

1995- present: member of the Liberal Parry of Canada

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EXERCISE: WRITE THE QUESTIONS AND ANSWERS FOR THE FOLLOWING INTERVIEW

EXAMPLE: 1) How long /live in Toronto?

Interviewer: How long have you lived in Toronto?

Sergio: I've lived in Toronto for 18 years.

2) How long have your MBA degree?

Interviewer: \_\_\_\_\_

Sergio: \_\_\_\_\_

3) have more training since your MBA?

Interviewer: \_\_\_\_\_

Sergio: \_\_\_\_\_

4) How long be in the Human Resources Department?

Interviewer: \_\_\_\_\_

Sergio: \_\_\_\_\_

5) How long dance salsa?

Interviewer: \_\_\_\_\_

Sergio: \_\_\_\_\_

(Add at least 5 more examples for a real class)

Have SS act out the interview itself without looking at their papers and let them know that something similar will be part of the Virtual Log you spoke about earlier.

### **E) PRODUCTION** (30 minutes)

**EXERCISE ONE:** ROLE PLAY: INTERVIEW AT KIVA or GRAMEEN BANK. ROLE PLAY: STUDENT A: You read an ad on the paper that says KIVA is looking for new Fellows desiring to work either in Canada or abroad. You really want this job. STUDENT B: You are seeking a new Fellow for KIVA, but this person has got to be a unique individual willing to travel to some distant regions under some tough conditions. Interview your partner and ask a minimum of 10 questions (at least 6 using the Present Perfect tense). Check specifically for good intonation, stress and rhythm.

### **F) FOLLOW UP**

Tell SS that during the next few weeks each will receive a call at a convenient time either at home or at their office. This call will last approximately 30 to 45 minutes. It will be wholly dedicated to a specific grammatical point, in this case, the Present Perfect. Tell them the Virtual log will have three sections: 1) SS will hear a verb and will have to provide the three forms of the verb with adequate pronunciation (repeat each one twice); 2) SS will be asked either Yes/No, or Information Questions and must respond appropriately using exclusively the Present Perfect; and finally, 3) they will be part of a telephone interview for a specific promotion at their workplace. The Virtual Log is more of an opportunity than a test; SS should know this, after having had one for each Unit of the **Market Leader** texts.

**SAMPLE BASIC VIRTUAL LOG** (used for over a year as part of Business Programs taught)

## **VIRTUAL LOGS**

## **PRESENT PERFECT**

### SECTION I

1. CHARGE
2. SUNG
3. SEEK
4. WATCH
5. FLOWN
6. END
7. HEAR
8. BOUGHT
9. STOLE
10. COOK

### SECTION II

1. HAVE YOU ALREADY WRITTEN YOUR CASE STUDY?
2. HOW LONG HAVE YOU STUDIED ENGLISH?
3. HAS YOUR BEST FRIEND EVER COOKED FOR YOU?
4. SINCE WHEN HAVE YOU WORKED AT YOUR PRESENT JOB?
5. WHERE'VE YOU DANCED IN BOGOTÁ?

### SECTION III

**SPEAKING:** Tell the SS that they are actually going to be interviewed for a job right now. Work your way through at least 5 questions for the position and let the SS develop the ideas as fully as possible.

**OBJECTIVE/CHALLENGE:** Review, understanding and use of Present Perfect.

**TIME:** 30-45 minutes

**RESULTS:** provide immediate feedback.

### **F) GRAMMAR APPENDIX:**

Form created by T for the use of time-expressions with Present Perfect:

EXPRESSION	IDEA	POSITION	OTHER
for	DURATION	end	PRES PERF
since	STARTING POINT/ STARTING CLAUSE (S + V)	end	PRES PERF
already	FINISHED/ IN ? = GENERAL PAST/ RECENT PAST	end/between	
still	CONTINUED ACTION	before verb	NOT PRESENT PERFECT
anymore	END OF ACTION	end	NEGATIVE VERB
before	IN THE GENERAL PAST	end	FREQUENT IN ?
never	HASN'T/DIDN'T/WON'T ..... HAPPEN	between	
ever	NEGATIVE AUXILIARY/ IN ? = GENERAL PAST	between	FREQUENT IN ?
just	RECENTLY/CLOSE TO THE PRESENT	between	
finally	EXPECTATION/ CLOSE TO PRESENT	between	
ago	FINISHED/SPECIFIC ACTION	end	PAST
yet	DID NOT HAPPEN UP TO NOW/ IN ? = GENERAL PAST	end	FREQUENT IN BOTH
recently	NEAR PRESENT	end/between	
lately	CONTINUOUS IN RECENT PAST	end	

# FINAL PROJECT

## APPENDIX

### BUSINESS ENGLISH

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#### APPENDIX 1

##### BEST WEBSITES FOR BUSINESS

**BUSINESSENGLISHSTUDY.COM** (MUST; companies) \*\*\*

**BBC.CO.UK + UIOWA.EDU** (MUST; pronunciation + IOWA app) \*\*\*

**THEFREEDICTIONARY.COM** (MUST; + app)

**FASTCOMPANY.COM** (MUST; articles) \*\*\*

**TED.COM** (MUST; inspirational + app + scripts) \*\*\*

**MINDTOOLS.COM** (MUST; business skills + app) \*\*\*

**BUSINESSENGLISHPOD.COM** \*\*\*

**KICKSTARTER.COM** (entrepreneurial projects) \*\*\*

**ECONOMIST.COM** (listening + app) \*\*\*

**KINDLE.AMAZON.COM** (free eBooks + app) \*\*\*

**SPEAK BUSINESS ENGLISH I AND II** (kindle eBook + app) \*\*\*

**MINTZBERG.ORG** (leading business professor) \*\*\* + **COACHINGOURSELVES.COM**

**STEELCASE.COM** (360 research; case studies) \*\*\*

**HBR.COM** (academic + blogs) \*\*\*

**PBS.ORG** (specially: "Frontline") \*\*\*

**BTNA.COM** (negotiations)



**MACLEANS.CA** (Canada)

**WSJ.COM**

**WASHINGTONPOST.COM** (specially: on leadership)

**MYBEONLINE.COM** (BE pod; skills 360)

**TWIT.TV** (specially: “The Tech Guy” + “five for the iphone5”)

**MARKET-LEADER.NET** (your books!) + **FT.COM** (works with your books)!

**OWL.ENGLISH.PURDUE.EDU** (writing lab) + **SIXMINUTES.COM** (speaking skills)

## **APPENDIX 2**

### **APPS FOR BUSINESS**

**(Already developed but to be added to Final Project later on)**

## **APPENDIX 3**

### **EAFIT STUDENTS: BUSINESS ENGLISH PowerPoint PRESENTATIONS**

[http://www.slideshare.net/EAFITBUSINESSENGLISH?utm\\_campaign=profiletracking&utm\\_medium=sssite&utm\\_source=ssslideview](http://www.slideshare.net/EAFITBUSINESSENGLISH?utm_campaign=profiletracking&utm_medium=sssite&utm_source=ssslideview)