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| STUDENT'S NAME : | | | | F | M | CLASSE : | Seat N° : |
| TERM : | ASSESSMENT OF MODULE N° | DATE : | SUBJECT : ANGLAIS TLES | | DURATION : 2hours | | |
| EVALUATED COMPETENCE: | | | | | | | |
| STUDENT'S PERFORMANCE | | | | APPRECIATIONS | | | |
| MARK/20 : | GRADE : | CVWA 18-20 A+ | CWA 16-18 A | CA 14-14.9B | CAA 12-13.9C+ | CNA 9.5-11.9 | |
| SEAL OF THE SCHOOL | Signature, name and comments of the teacher: | | | Signature and name of parent/guardian: | | | |

Instructions :

Answer all four sections. No use of French. Any section left untouched will lead to the reduction of marks. No use of pencils. No use of correcting fluid. No copy work and no cancellation.

SECTION A : GRAMMAR 10 MARKS

1. Complete the dialogue between A and B with appropriate words of your choice. 5marks

A: what are you doing?

B: I'm _____ to figure out my budget.

A: what do you need a budget _____

B: I need to put a limit on my spending.

A: What's _____ spending limit?

B: I'm only allowed to spend 300,000frs.

A: that's not much.

B: because, I need to _____ the rest of my money in the bank.

A: what are you doing that for?

B: I have bills to _____ for too.

A; it's good that you being smart with your money.

B: it's about time that I started being smart

2. Rewrite the sentences following the instructions in brackets to answers the blank spaces
5marks

1) I have been practising time management. I started high school (join the sentences with a time – related indicator)

2) There are many online articles about time management. Here are some of the skills. They are important (rewrite using although)

Choose the best words to complete each sentence

- 3) Many people would rather _____ their money into business than _____ in banks. (to invest/ to save)
- 4) I have been a customer of this bank _____ (for/since) last year.
- 5) They have been saving money _____ (for/since) an emergency fund

SECTION B: VOCABULARY 10 MARKS

A Choose the correct form of the words in the brackets to complete each sentence. 5marks

1. I need to _____ (deposit/ withdraw) money from my account.
2. If you have projects _____ (serve, save, pay / financial) money.
3. I'm interested in applying for a _____ (mortgage / credit card).
4. The _____ (interest rate/ profit, money) on my loan is 5%
5. Etienne wanted _____ (lend/to set up) his own retail business.

B Give one word similar in meaning to the word in bold and complete the empty spaces.

5marks

- a) Mbida's shop is **less expensive**. It is always full of purchasers. _____
- b) **Shoppers** should read the labels on the food that they have to buy. _____
- c) Many people think that this project will have big **effect** on the lives of the people in this community. _____
- d) They took a **break** before they began work _____
- e) Fanta's bank account is **in the red**. She can't withdraw this amount of money. _____

SECTION C

READING COMPREHENSION

10 MARKS

Read the following passage carefully and answer the questions that follow it.

Uplifting communities

Last year, I completed my degree in economics and planned to take a short break before I began work. One day, I was reading about work being done by an NGO and I noticed that they were looking for volunteers. They wanted the volunteers to conduct research into ways of helping to uplift and regenerate some communities. The volunteers would interview people and discuss their needs with them. I felt it was time to give something back- so I signed up.

While studying, I had read about how building a road between Bamenda in Cameroon and Enugu in Nigeria had helped traders and farmers in the area. They were able to transport goods to and from the market more easily and more quickly, with less waste. They sold more and they increased their income. Of course, roads are expensive and take a long time to construct, but I went off to conduct my interviews. I felt sure that there were many smaller projects that could also achieve the same purpose.

I was able to interview about 50 men and women, old and young. I asked them about their needs and their preferences. I also asked them what support they needed to achieve their goals. What they told me was fascinating.

One woman raised the question of red tape. She explained that she ran a small business making clothes. She needed a small loan to buy new machines and materials to expand her business. "But there is so much red tape," she complained. "They need to make things easier for small business owners. I have to do everything myself and I don't have time to fill in lots of forms and get all those official documents I would rather sew than fill in forms."

Some of the younger people I interviewed, perhaps unsurprisingly said that improved internet access was important- not just for social media, but to be able to access information about the weather and markets. The young farmers wanted to be able to order supplies

online. They also wanted to be able to **use** mobile banking apps for transactions. They said they preferred mobile banking because it was cheaper and quicker.

Some people suggested that entrepreneurs who start their own business should be given interest-free loans to help them get started. Others said they would welcome advice from successful businessmen and-women- in other words, a type of business mentorship.

I was not the only person conducting the interviews. But I am pleased to say that, as a result of the research we conducted, several new projects have been set up to try and meet some of the needs and wishes that we identified. For example:

- A training programme that aims to teach people how to set up a micro-enterprise. This programme trains about 200 people (women and men) a year. The participants learn to access information via mobile phones. They also learn basic accounting and marketing skills.
- A programme that promotes farming activities among young people. They learn environmentally friendly and cost-effective ways to grow crops. In the future, they will also be given some financial support to buy seeds and equipment. I understand this will be done by means of interest-free loans.

There is more to do, of course. Personally, I would really like to see fibre optic cables being installed to connect remote villages. This is helping, but it is quite expensive. I think fast and affordable internet access will have an enormous impact on upliftment.

QUESTIONS:

1. What was the writer's reason for doing what she did? 2marks

2. Write down two of the suggestions given to the writer by the people she interviewed. 2 marks

3. Why did the younger people want improved internet access? 2 marks

4. Explain in your own words what is business mentorship 2 marks

5. What change, in the writer's view, would have the most significant benefits for the community? 1Mark

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6. What, in your opinion, would be a good way in which to uplift a community? Give a reason to support your answer.
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SECTION D

COMPOSITION

10 MARKS

N.B: No use of French word(s). Defaulters will loose marks.

Choose anymore one of the following topics and write a composition of between 250-300 words.

1. Your friends and you have just graduated from high school and are planning to run a business of your own. In your work,
 - Name the business you want to operate in.
 - State four ways in which you are going to raise the necessary capital
 - State three ways in which you are going to manage the profit from the business

2. Many people have lost confidence in the bank. As a student who knows the place of the bank, convince the people of your home town in a speech on the international Day of the Bank to save their money in banks. In your work you may:
 - Say what a bank is
 - State three reasons why you think the people have lost confidence in the bank
 - Make them see that what they think about the bank is wrong
 - State four importance of the bank
 - Say what you think about keeping money in the bank.

NB : Your name is MBANG CLETUS. Your community is Atohniebie

3. Buying articles and foodstuffs is an integral part of man. Write a composition in which you:
 - State three things to consider when buying articles (examples of articles)
 - State three things to consider when buying foodstuffs.
 - State two disadvantages of the fore mentioned things which are not considered
 - State two advantages of considering the things you mentioned earlier.

Lined writing area with horizontal lines.