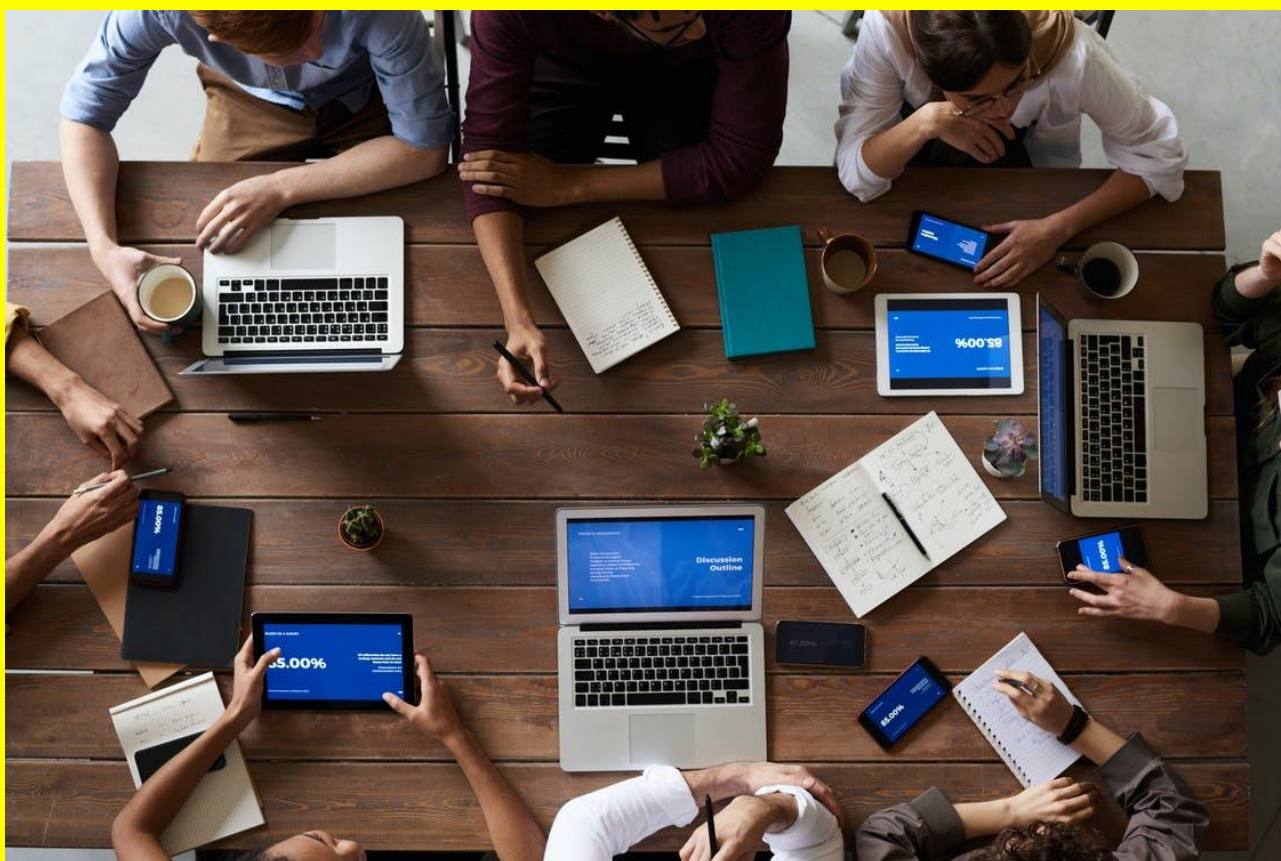


# PRACTISE BUSINESS SKILLS! (2)



This book is for B2-C1 Business English language students who want to...

- Speak confidently at work!
- Talk to clients easily!
- Do business effortlessly!

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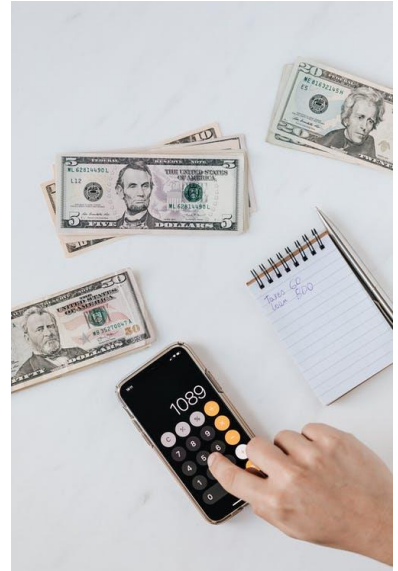
# 1. Demanding a payment!

## Discussion: Debts & loans!

Ask and answer any of the questions. If you feel that some of the questions are a bit “personal”, **just ignore or invent answers.**

### Key words

- To borrow money from someone = I borrowed some money from the bank.
- To lend / give money to someone = The bank lent me some money.
- A loan = The bank gave me a loan.
- To owe money = if you borrow money from the bank, now you owe the bank the money
- How could a company get into debt? Use these words or any others: *contract, contract cancelled, hire staff, cancel the contract, cash-flow problems...*
- Why do some companies have problems paying their bills?
- What can be done to help a client pay their bill? Use these words: *pay in instalments, pay over a period of time, split up the payment...*
- Why do some companies need loans?
- What payday loan companies are there available? What type of interest rates do they charge?
- What monthly expenses does your company or business have? (phone, electricity, mortgage, utilities, car, internet...)
- How could they cut back on any of these expenses?



### My friend (or an invented person)

- What debts does X (a friend, an invented person, etc.) have (mortgage, etc.)? When will they be paid off?
- When was the last time your “friend” had to borrow some money? What was it for? What type of interest rate did they pay?
- Where could someone go if they wanted to borrow some money?
- What loans or debts does your friend have? What about your company?
- Does your friend have a **mortgage**? When will they pay it off?
- Has anyone ever called or spoken to your friend about a debt? Has your friend ever had to speak to someone about a debt? What happened?
- Has your friend or company ever used a debt collecting agency? Why? What for?
- What are your top tips for not getting into debt?
- What are your top tips for avoiding payment issues with clients?
- How important is it to send clients any terms and conditions documents regarding paying bills? What should this document include information on?
- How important is it to ask for an upfront payment before supplying a client with goods or services?
- What do you think about discounts for the early payment of bills?
- What do you think about the public debt? How can it be reduced?
- What’s the difference between the public debt and public deficit?

**Public debt** is the total amount, including total liabilities, borrowed by the **government** to meet its development budget.

## Listening: The cheque's in the post!

In this **dialogue**, Gloria Banks, the credit controller for Masters Meat **Products** is phoning up to demand a payment for some goods that were **delivered** recently. Listen to the phone conversation and **answer** the questions. Before listening, do you know what all these meat **products** are? Which ones are your favourites? Why? How do you eat them? If you don't eat meat, what do you have instead? [so-si-giz]

*Ham, hamburger, chicken, pork, beef, ribs, sausages, lamb, steak, lamb chop, pork chop...*

1. What's the June payment that Gloria's phoning about?
2. When does **Reginald** say that he sent the cheque?
3. How does Gloria know that he's lying about this?
4. What's the next excuse he gives for not paying?
5. What does Gloria want Reginald to give her?
6. When does Reginald say that he can **guarantee** payment by?
7. How do you think Gloria feels at the end of the call: happy, **frustrated**, angry, tired...?

### Listen & read

Read over the script (see below) and make sure you understand everything. Then, listen again while reading the script at the same time. This is great for developing your listening skills.



Accountant: Reginald Smooth here.

Gloria: Oh, hello. This is Gloria Banks from Masters Meat Products, I was just phoning in **relation** to the June payment for a batch of **sausages** we **delivered** to you.

A: Ah, yes, do you have the reference number to hand?

G: No, I don't. Look, this is the third time we've spoken to you about this payment and...

A: ...the cheque's in the post.

G: Is it?

A: Yes, I sent it yesterday.

G: Did you?

A: Yes, I sent it **registered** post.

G: Are you sure?

A: Yes, quite sure.

G: Really, because yesterday was a public holiday...

A: OK. I'll be honest with you. We've got a few cash-flow problems.

G: Look, all I want is for you to give me a date when you will pay the money back. Frankly, I'm tired of calling up.

A: OK, I'll need to check those **figures** again...

G: Stop right there! I don't want to hear any more of that **accountant-speak**. Just give me a date.

A: OK, I can guarantee you'll receive payment... erm... by the end of the month.

G: OK... erm, which month?

A: Look, I can't be that specific. Can we offer you something in return for the payments?

G: Right! That's it. You will be hearing from our **solicitors**. Goodbye.



## Exercises

Here are some exercises with words from this lesson. Good luck!

### 1 Gap fill

Complete the sentences with the words from below.

*affect figures cash outstanding owe issues taking times*

1. There's an \_\_\_\_\_ bill to pay.
2. We'll be \_\_\_\_\_ this further.
3. We're going through tough \_\_\_\_\_.
4. This will \_\_\_\_\_ your credit rating.
5. You \_\_\_\_\_ us a total of \$40,000.
6. I'll need to check those \_\_\_\_\_ again.
7. We have a number of \_\_\_\_\_ with the bill.
8. We have been having a few \_\_\_\_\_-flow problems.



### 2 Sentence completion

Read over the sentences. Then, see if you can do the sentence completion exercise on the following page.

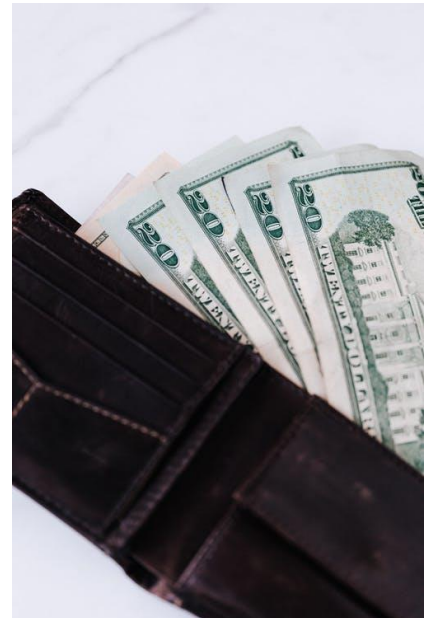
1. Please give me a **date** when you will pay the money back.
2. I'd like to discuss an **unpaid** bill you currently have with us.
3. I'd like to discuss a **pending** payment you have with us.
4. If you pay it all by the end of this month, we'll give you a 10% **discount**.
5. If it would **help**, you could pay us 5% this month, and the other 50% next month.
6. All our bills should be paid 60 days after the **invoice** is sent – as it says on the bill.
7. If you pay all future bills within 15 days, we could **give** you a 5% discount.
8. I was just phoning in **relation** to the June payment.

### 3 Gap fill

Complete the sentences with the prepositions from below.

*from as to up on in to by*

1. This is Gloria Banks \_\_\_\_\_ Masters Meat Products.
2. Do you have the reference number \_\_\_\_\_ hand?
3. This is the third time we've spoken \_\_\_\_\_ you about the payment.
4. I'm sorry about the delay, but the cheque's \_\_\_\_\_ the post.
5. I can guarantee you'll receive payment \_\_\_\_\_ the end of the month.
6. We could set \_\_\_\_\_ a payment schedule if you want.
7. I'll deal with it as soon \_\_\_\_\_ possible.
8. We're keen to carry \_\_\_\_\_ working with you in future.



## 4 Sentence completion

Read over the sentences. Then, see if you can do the sentence completion exercise on the following page.

1. You'll be hearing **from** our solicitors very soon.
2. There's a late payment charge if the invoice isn't paid **on** time
3. Could you confirm that **in** writing, please?
4. We normally ask **for** a part of the payment upfront.
5. We could offer you an early payment discount **in** future.
6. We could offer you a 3% discount in future **for** any early payments.
7. You could pay it **in** instalments if you want.
8. You'll be hearing **from** our debt collection service.
9. I think it's **in** our interests to resolve this as **amicably** as possible.
10. I'll need to check those figures. Can I get back **to** you tomorrow?



## Test 2 Sentence completion

1. Please give me a **da** \_\_\_\_\_ when you will pay the money back.
2. I'd like to discuss an **unp** \_\_\_\_\_ bill you currently have with us.
3. I'd like to discuss a **pe** \_\_\_\_\_ payment you have with us.
4. If you pay it all by the end of this month, we'll give you a 10% **di** \_\_\_\_\_.
5. If it would **hel** \_\_\_\_\_, you could pay us 5% this month, and the other 50% next month.
6. All our bills should be paid 60 days after the **in** \_\_\_\_\_ is sent – as it says on the bill.
7. If you pay all future bills within 15 days, we could **gi** \_\_\_\_\_ you a 5% discount.
8. I was just phoning in **re** \_\_\_\_\_ to the June payment.



## Test 4 Sentence completion

1. You'll be hearing \_\_\_\_\_ our solicitors very soon.
2. There's a late payment charge if the invoice isn't paid \_\_\_\_\_ time.
3. Could you confirm that \_\_\_\_\_ writing, please?
4. We normally ask \_\_\_\_\_ a part of the payment upfront.
5. We could offer you an early payment discount \_\_\_\_\_ future.
6. We could offer you a 3% discount in future \_\_\_\_\_ any early payments.
7. You could pay it \_\_\_\_\_ instalments if you want.
8. You'll be hearing \_\_\_\_\_ our debt collection service.
9. I think it's \_\_\_\_\_ our interests to resolve this as **amicably** as possible.
10. I'll need to check those figures. Can I get back \_\_\_\_\_ you tomorrow?

## Speaking: role play: Debt collection!

Where possible, use the words and expressions from this lesson. Feel free to add in any new or different information – improvise whenever you want.

### Student A – The supplier (demanding payment)

You work in a **sausage** factory. You're calling up a customer to ask about an unpaid bill. Try to get a firm payment date. Good luck!

**Start the conversation:** *Hi, I was just calling to ask about an unpaid bill. Do you have a moment to talk about it?*

#### Here are some things you could say:

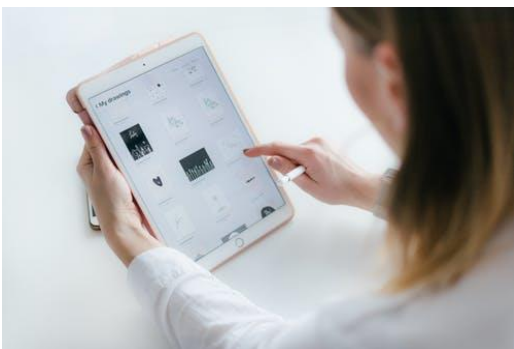
- We're tired of **constantly** calling you to...
  - We need the payment by...
  - You signed a contract with us to...
  - You agreed to... / You promised to...
  - This is the third time I've called you about...
  - If you don't make the payment, we'll have to...
  - If you want, you could pay the amount in **instalments**.
  - If you do this, we'll have to charge you an interest rate of...
  - I'd just like to remind you that...
  - Please give me a date when you can pay...
- 

### Student B – The customer (with an outstanding bill)

You recently received shipment of some sausages that you sell on to retailers. The bill was due a while ago, but you still haven't paid it. The supplier has just called to ask about a payment date. Try to distract and confuse them as much as possible, or make some vague promises about when it will be made.

#### Here are some things you could say:

- I spoke with your boss last week and he/she said...
- I think there was a problem with the bill because...
- We've been having a few cash-flow problems.
- The sausages aren't selling very well.
- It was an inferior batch of sausages.
- The economy isn't very strong at the moment.
- We weren't sure whether the total amount was correct because...
- I think we made the payment yesterday.
- I put the cheque in the post two days ago.
- We'll try to make the payment on / in...  
Etc.



## 2. The project!

### Discussion: projects

Ask and answer any of the questions on projects. The balance / do tests / legal firms

- What projects have you worked on?
- What problems have you had while working on any projects?
- How can projects start to go badly? What can be done to prevent this?
- What are your top tips for managing a project or other people successfully?



Think about the **last project** you were involved in and answer any of the questions below:

- What was the project all about? Who was the client? Who was involved? What was it for?
- How did you define the success of the project? What would the implications have been if the project hadn't succeeded? Why was the project so important?
- What were the most important dates for the project? What were the key milestones for the project? What were some of the most important decisions that needed to be taken? What were the biggest obstacles to getting this done?
- Who were the key stakeholders in the project? [the people with the most to gain or lose] What was the benchmark for the success of the project? How regularly were there meetings about the project? How effective were they?
- What problems arose during the project? How realistic were the deadlines? With hindsight, how would you have done things differently?





## Listening activity! Project problems! (track 26)

### Listen 1

Charles is working on a **project** for a client. His company has been contracted to **develop** an online learning platform. However, the project has run into a number of difficulties, and he needs to **renegotiate** the deal. He's speaking to the client manager, Nicole. Listen once. Do they reach a general agreement?

### Listen 2

Listen again and answer these questions.

1. How many issues does Charles want to discuss?
2. How much were they paid up front?
3. How many months has the project gone over schedule?
4. How much does Charles need to cover wages and expenses?
5. How much are they going to have to increase the bill by?
6. How many programmers does Nicole say they could lend Charles' company?
7. How long can they loan them for and at what price?



### Listening 3

Read over the script (see below) and make sure you understand everything. Then, listen again while reading the script at the same time. This is great for developing your listening skills.

Charles: So, thanks for agreeing to meet up. We know you're busy, but there are some urgent matters we need to discuss.

Nicole: No problem, we'd like to see if we can help in any way. And I know you're working hard on the project.

C: Yes, well that's what we need to talk about. So, we've been running into a few difficulties and there are 2 main issues that I'd like to go through: payments and billing, and the launch date.

N: All right.

C: So, firstly, payments and billing. We originally agreed to receive 20% up front, which you paid in advance. But as the project has already gone 3 months over schedule, we're... we're going to have to ask for some more funds to cover the work we've done so far.

N: OK, how much more?

C: Probably another 20% of the total amount to cover wages and ongoing expenses. The extended work schedule is creating cash flow issues, and we can't keep paying our collaborators indefinitely.

N: OK, we can certainly look at that.

C: But, as the actual amount of work we're doing has increased substantially, we're also going to need to increase the overall amount we bill for.

N: Ah-huh.

C: As you know, a number of features have been added in that go beyond the original spec. And we're going to have to charge for that.

N: OK.

C: By our calculation, the amount of work has already gone up over 30%, so we're going to need to increase our bill by that amount too.

N: So, you need another 20% up-front payment. Plus, you want to increase the total amount you bill for by 30%.

C: That's it.

N: Mmm... this project has already gone way over budget, but anyway, before we look at that, there's something I'd like to run by you.

C: OK, what's that?

N: Well, I was thinking that you could take advantage of some of our staff.

C: In what way?

N: Well, we've just finished a big project. So, while we wait for the next one to start, we could loan you 3 of our **programmers** at no extra expense.

C: Mmm... That could be interesting. It would certainly **alleviate** some of the financial pressure as we wouldn't have to hire any external help.

N: OK, so, if in **principle** that works for you, could you look at possibly reducing the extra amount you're thinking about requesting?

C: Of course, if it works for us, we'll certainly look at the total bill amount, but until then I think we need to...

*[fades out]*