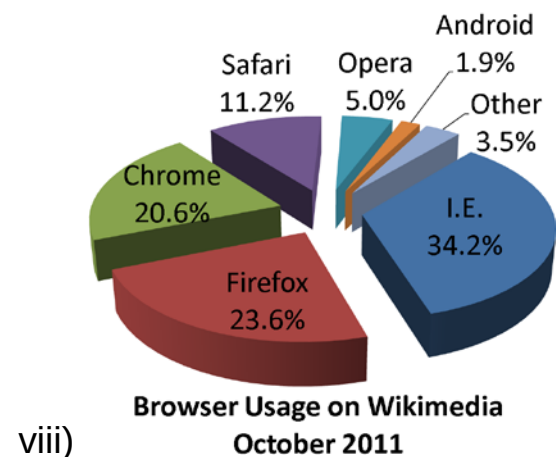
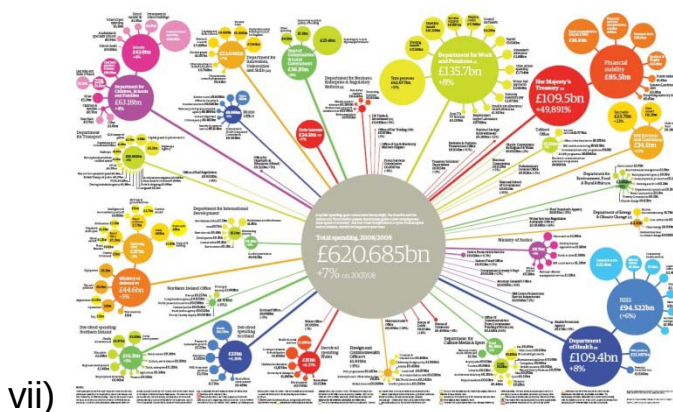
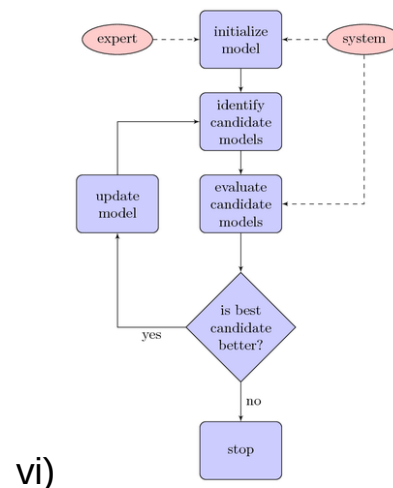
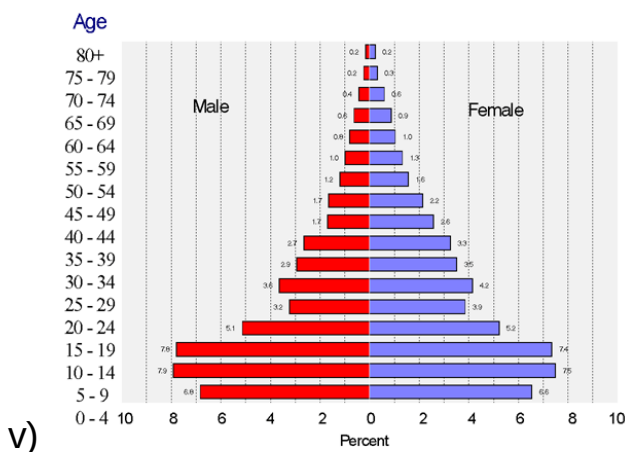
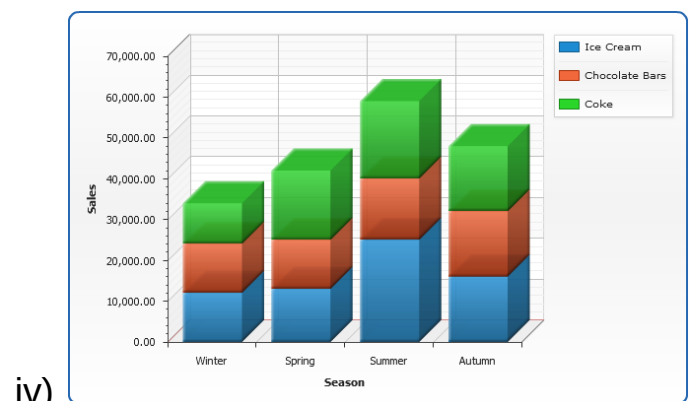
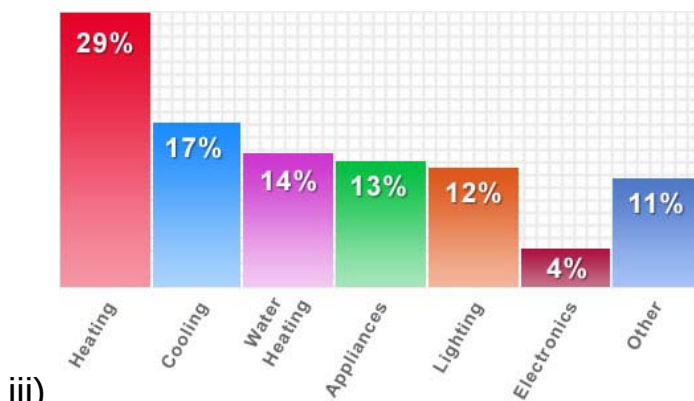
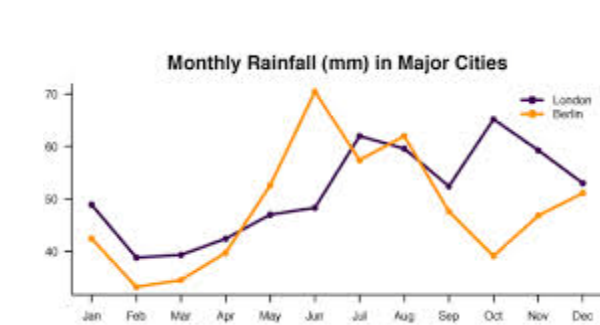
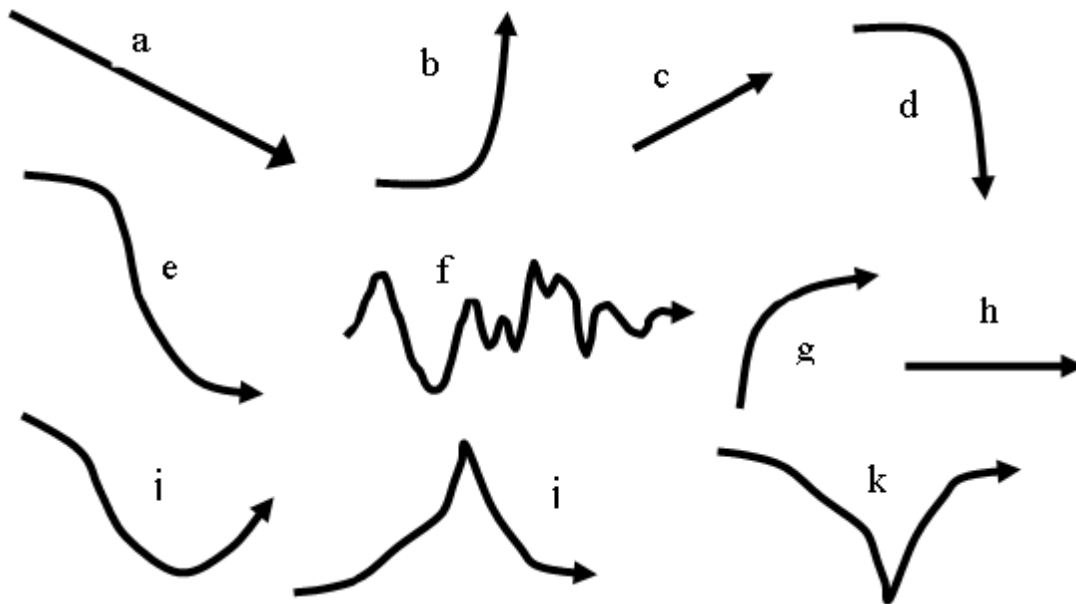


GRAPHS, TRENDS & STATISTICS

1) Which of the drawings below shows (a) a single line graph; (b) a multiple line graph; (c) a pie chart; (d) a flow chart; (e) a bubble diagram; (f) a single bar chart; (g) a paired bar chart; (h) a stacked bar chart.



DESCRIBING LINE GRAPHS



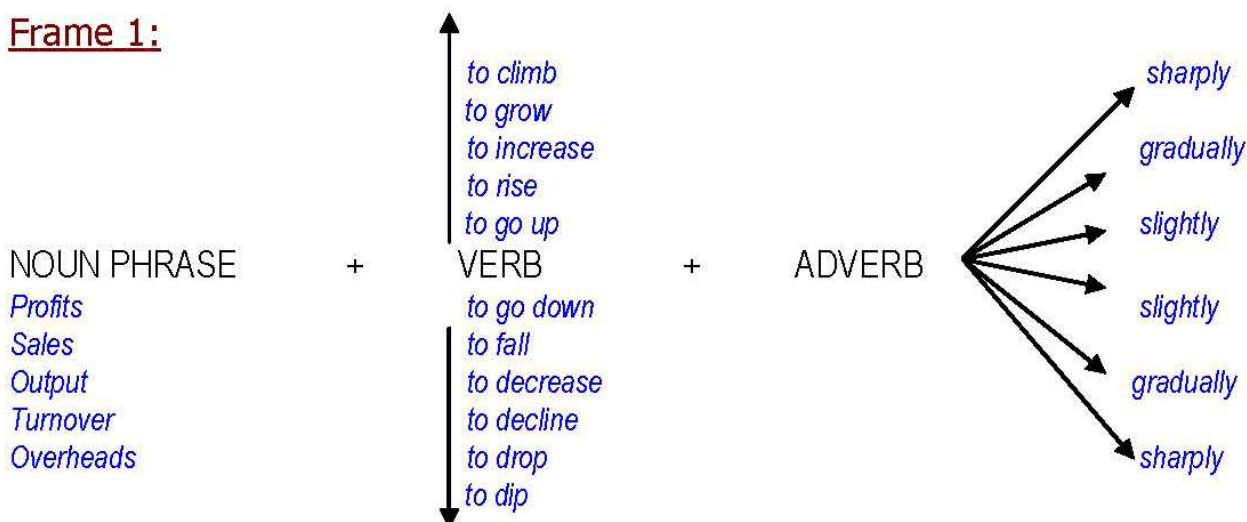
i) Complete sentences a-k with phrases i-xi.

For example, a) *Overheads fell gradually*

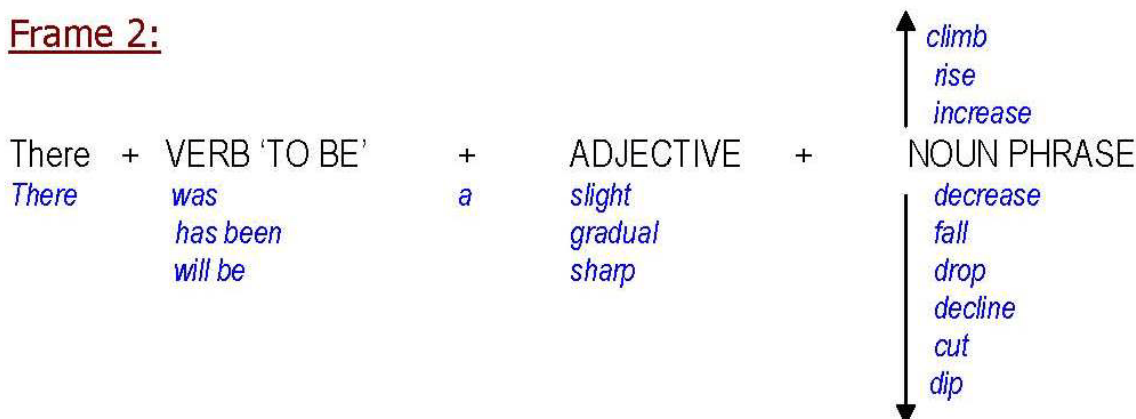
a) Overheads	i) remained constant / remained unchanged / was flat.
b) Prices	ii) fluctuated.
c) Profits	iii) reached a peak / reached a high / spiked.
d) Output	iv) reached a low / hit a trough / hit bottom.
e) Sales	v) rose sharply.
f) Prices	vi) fell sharply.
g) Costs	vii) increased gradually.
h) Supply	viii) decreased gradually.
i) Demand	ix) went up slightly.
j) Turnover	x) slumped.
k) Losses	xi) dipped and then recovered.

DESCRIBING TRENDS

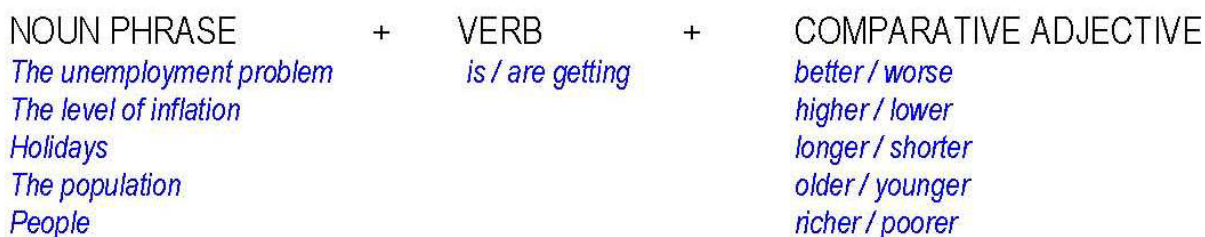
Frame 1:



Frame 2:



Frame 3:



When describing a graph, you should first explain what it refers to e.g. 'This graph shows how the price of gold rose and fell from 2004 until 2014'. When describing a trend, we usually put adverbs or adverbials describing 'when', 'where' or 'how' it occurred at the beginning of the sentence.

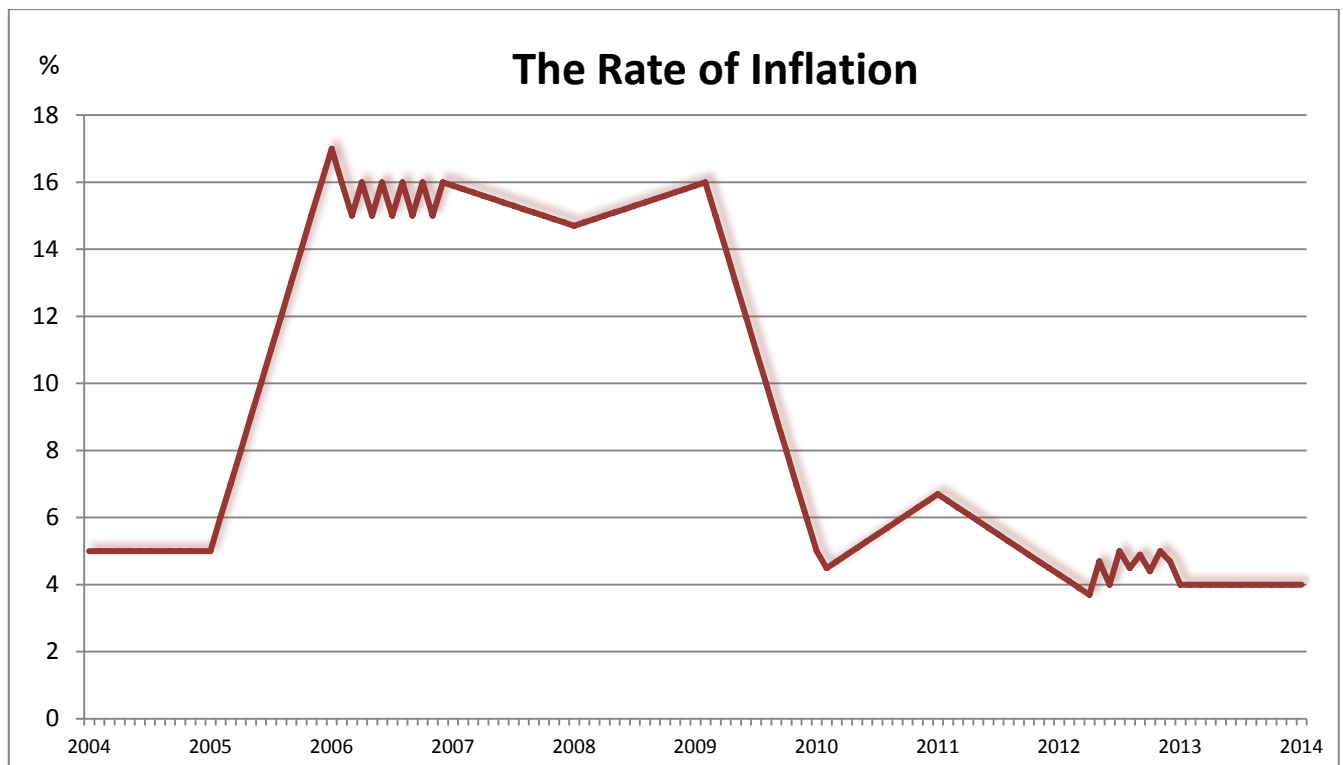
e.g. 'From 2012 to 2013, the value of PDF shares increased sharply.'

'In 2014, average personal income declined slightly.'

'In Scotland, revenue from the oil industry remained unchanged.'

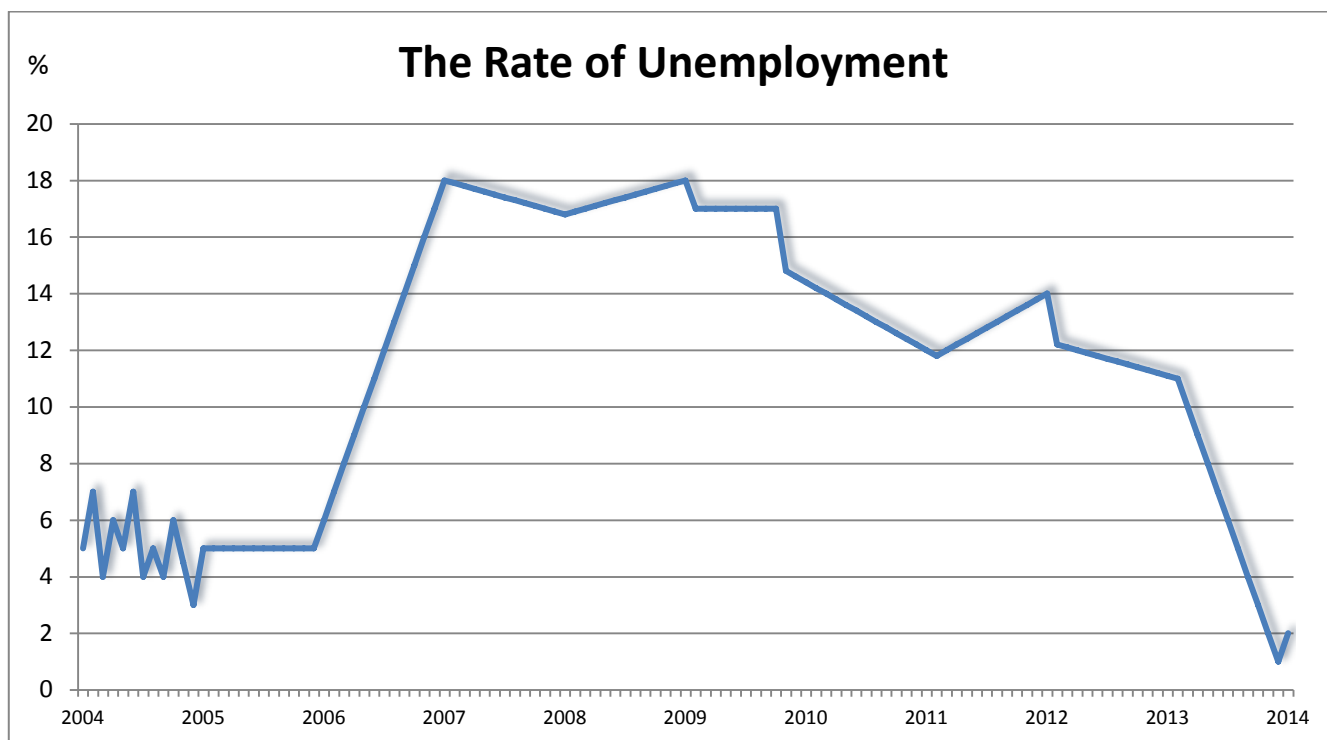
'Strangely enough, the birth rate rose gradually.'

DESCRIBING GRAPHS



1) The graph above shows the rate of inflation from 2004-2014. Now complete these sentences:

- a) From 2004 to 2005, the rate of inflation
- b) From 2005 to 2006, ...
- c) In 2006, ...
- d) From 2006 to 2007, ...
- e) From 2007 to 2008, ...
- f) From 2008 to 2009, ...
- g) In 2009, ...
- h) From 2009 until 2010, ...
- i) In 2010, ...
- j) From 2010 to 2011, ...
- k) In 2011, ...
- l) From 2011 until 2012, ...
- m) In 2012, ...
- n) From 2012 to 2013, ...
- o) From 2013 to 2014, ...



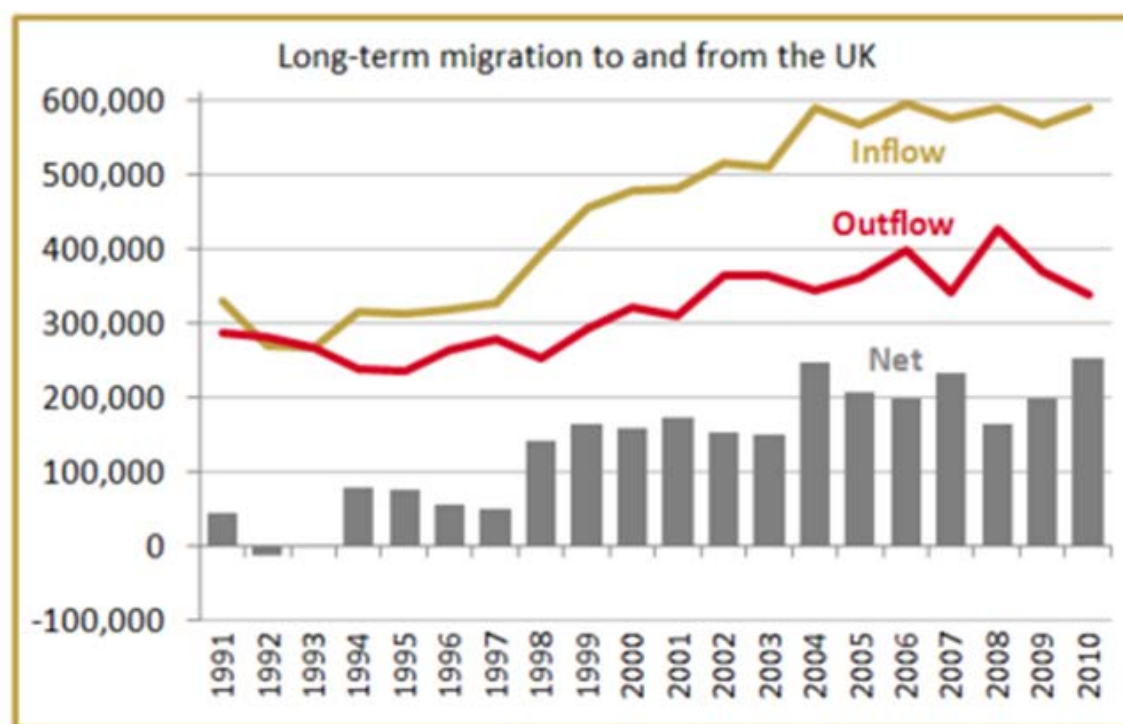
2) The graph above shows the rate of unemployment from 2004-2014. Now complete these sentences:

- a) From 2004 to 2005, the rate of unemployment
- b) In 2005, ...
- c) From 2005 to 2006, ...
- d) From 2006 to 2007, ...
- e) In 2007, ...
- f) From 2007 to 2008, ...
- g) From 2008 to 2009, ...
- h) In 2009, ...
- i) From 2009 until 2010, ...
- j) From 2010 to 2011, ...
- k) From 2011 until 2012, ...
- l) In 2012, ...
- m) From 2012 to 2013, ...
- n) From 2013 to 2014, ...
- o) In December 2013, ...

3) Now describe the trends shown in each of these graphs:



a) The price of copper.



Source: ONS

b) The inflow of immigrants to the UK.

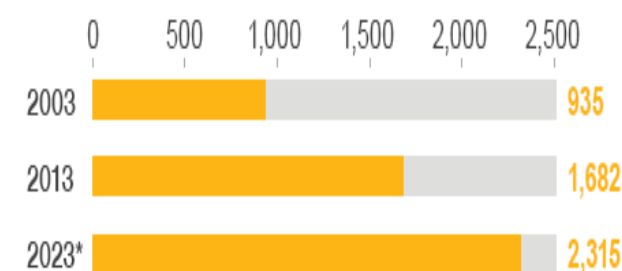
c) The outflow of emigrants from the UK.

d) The net inflow of immigrants to the UK.

The Next Billionaires

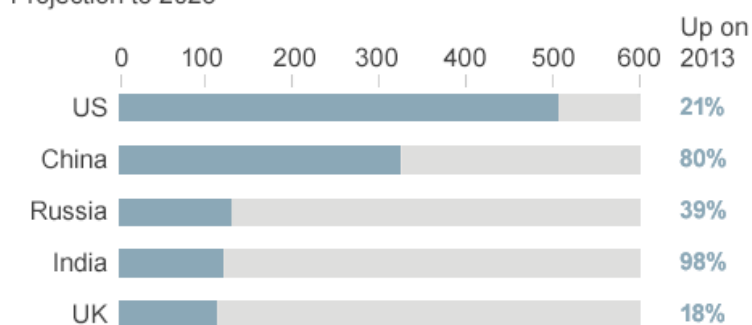
What do we know about the next generation of the mega-wealthy ? Well, the rich are growing in numbers and entire industries are being created to identify and satisfy their desires but where are the individuals who are amassing vast fortunes based ? Now, there are websites that track and analyse the names, numbers and needs of the mega-wealthy. You can even get a daily update on who today's richest man (yes, it's always a man) is. So what can we tell from all of this analysis about the wealthy and the kind of world their rise is creating ? The number of billionaires is forecast to grow by 38% to 2,315 in the decade to 2023, according to Knight Frank's annual Wealth Report compiled by the research company Wealth Insight.

How many billionaires are there in the world?



*Projection
Source: Knight Frank

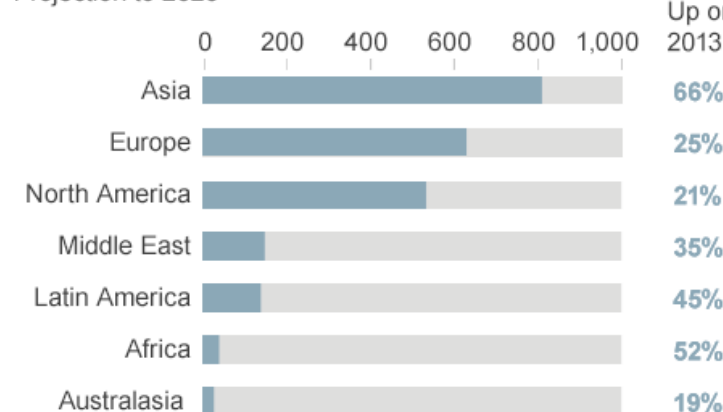
Countries with the most future billionaires Projection to 2023



Source: Knight Frank

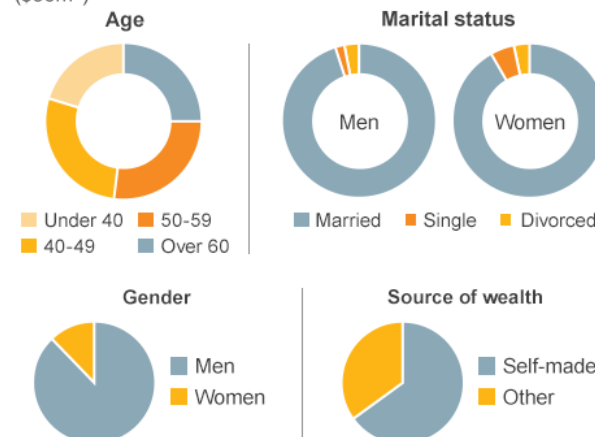
The total number of billionaires may not be very high but the report forecasts growth among those with \$30m (£18m) or more (also known as "Ultra High Net Worth Individuals") to reach 215,000 by 2023, a rise of 28%. While the numbers of the super-rich will climb in all regions of the world, the rate of growth in emerging economies is forecast to be much stronger in the coming decade. Asia, according to the study, will have a lot more billionaires and the growth will be considerably greater than in North America and Europe. However, we should remember that this reflects a larger population in general. Another thing worth noting is that, with inflation rising, a billion today is not going to be worth the same as a billion in 10 years' time.

Continents with the most future billionaires Projection to 2023



Source: Knight Frank

Who are the world's richest people? (\$30m+)



Source: UBS/Wealth-X/CapGemini/Bank of Canada

When you analyze the situation country by country, the US is still expected to have the most billionaires in 2023 but China, Russia and India will be close behind, with far higher rates of growth. One surprising result from the research is that the number of self-made multi-millionaires far exceeds those who inherited their money or built a fortune on a substantial inheritance, by roughly two to one. The dilemma for those who make their own fortune is whether to pass their wealth on to their children or to give most of it away. Multi-billionaire Edward Zhu, who moved to China from the United States two decades ago, says talented people should start from nothing, and that is what he wants for his children. When it comes to gender, nine out of 10 of all billionaires are men. Perhaps less surprisingly, the ultra-rich don't find it hard to find a partner. Both male and female billionaires are virtually guaranteed to be married.

Part 2. (10 marks: 1 point for each correct answer; 0 for each incorrect or non-answer).

Read the article on the opposite page, taken from *The European* of August 25th 2014. Now give short answers (1-16 words only) to the following questions, according to the information in the text.

- 1) What is 'Wealth Insight' ?
- 2) How many billionaires were there in the world in 2003 ?
- 3) How many billionaires will there be in the world in 2023 ?
- 4) What is an 'Ultra High Net Worth Individual' ?
.....
- 5) Will \$1bn be worth less or more, in real terms, in the next decade ?
- 6) If there were 1,682 billionaires in 2013, how many of them were women ?
- 7) What does Edward Zhu intend to leave to his children when he dies ?
.....
- 8) How many American billionaires will there be in 2023 ?
- 9) Will the new generation of billionaires inherit their first billion dollars or will they create it themselves ?
.....
- 10) Are most billionaires older or younger than 40 ?



1. 2. 3. 4. 5. 6.



7. 8. 9. 10. 11.

Paying-in slip

Date _____

Cashier's Stamp _____

Bank **HSBC Bank plc/first direct**

Account Holding Branch
18 North Street, Bishops Stortford, CM23 2LP

Customer's Name
Quasar Electronics Limited

Paid in by
Put your name here

Address
Put your address here

Sorting Code Number
4 0 12 03

Account Number
91387642

Number of cheques
1

Please do not write or mark below this line or fold this voucher

£50 Notes
£20 Notes
£10 Notes
£5 Notes
S & 1 Notes
£2 Coin
£1 Coin
50p
20p
Silver
Bronze
Total Cash
Cheques, POs etc.

£

Handyman Hardware Store
27 Olifants Road
Emmentia
Johannesburg
2195

ABC Bank – Registered Bank
PO Box 111
Johannesburg
2000

Bank Statement No. 5 Page 1 of 1

Date of Statement: 01 April 2005

Bank Statement for the period 01 March 2005 to 31 March 2005

Date	Transaction Description	Ref. No.	Debit	Credit	Balance
01 March 2005	Balance brought down				3 193.00
01 March 2005	Deposit	D5000		5 000.00	8 193.00
16 March 2005	Deposit	D5001		3 000.00	11 193.00
31 March 2005	Cheque	106	342.00		10 851.00
31 March 2005	Cheque	107	570.00		10 281.00
31 March 2005	Cheque	108	750.00		9 531.00
31 March 2005	Cheque	109	150.00		9 381.00
31 March 2005	Cheque	110	285.00		9 096.00
31 March 2005	Cheque	111	100.00		8 996.00
31 March 2005	Service Fee	SF	45.00		8 951.00

Definition of Codes	Deposits	Interest Received	Cheques	Unpaid Cheques	Other Debits	Bank Charges
CO Commission	8 000.00	0.00	2 197.00	0.00	0.00	45.00
DO Debit Order						
INT Interest						
SF Service Fee						
UC Unpaid Cheque						

IMPORTANT NOTICE
Statements are accepted as correct unless queried within 30 days. Any cheques reflected on this statement, which are not attached will be included with your next statement.

Standing Order Mandate

I/We wish to set up a new standing order.

Regular monthly contributions of £ _____

Please begin my/our contributions on the _____ day of every month until further notice commencing in the Month _____ Year _____

FROM _____

Current Savings Account Name _____

Sort Code _____ Account Number _____

TO _____

Lloyds Bank Account Name **Mata Nanaki Foundation**

Sortcode 30 – 99 – 36 Account Number 1261526

Make a one off payment of:

£ 500.00 ☐ £250.00 ☐ £150.00 ☐ £100.00 ☐ £50.00 ☐

From our above Account to Mata Nanaki Foundation

Signature (1) _____ Date _____

Signature (2) _____ Date _____

Please complete sign and send to your Bank
(£150.00 will give someone higher right again)

12. 13. 14.