

ANSWER KEY**I. READING COMPREHENSION (10 marks)****A. Choose the appropriate title a, b, c or d for the text. (0.5 mark)**

A-c

B. Read the text and answer the questions. (02 marks:0.5/correct answer)

1. Sabina improved her business thanks to a \$ 1,500 loan from Grameen Bank.
2. Grameen Bank has been successful because it has found fertile ground.
3. Boston community Capital has launched its programme to buy foreclosed houses from banks and resell them to the original owners.
4. They launched a programme called Bank On San Francisco which tried to getto open accounts.

C. True or false statements and justification from the text. (02 marks:0.5/correct answer)

5. False " There are no other fees or collateral required ".
6. False" Its mission is to help poor people buy houses.....to become homeowners.
7. False" A report by the Federal Deposit Insurance.....bank services."
8. False" Some wonder that the most common reason given by unbanked.....needed one "

D. List two ways of solving housing problems for the poor in this text. (0.5 marks:0.25/correct answer)

9. Self- Help makes mortgage loans to low-income and low-wealth customers to develop property for affordable houses.
10. BBC buys foreclosed houses from banks and resells them to the original owners with 30-year fixed rate mortgages.

E. Table completion (02 marks)**i- Complete the table (01 mark:0.25/correct answer)**

11. 7,300 borrowers
12. Self-Help.
13. mortgage loans
14. original owners.

ii- Complete the table (01 mark:0.25/correct answer)15: *Loan sharks*; 16: *BCC*; 17: *Not enough money*; 18: *Bank on San Francisco***F. Gap-filling exercise (01 mark: 0.25/correct answer)**

19. lent 20. loan 21. repayment 22: low-income

G. Problem solving: (01.5 mark: 0.5/correct answer)23- Mr. Eduardo Maria GONZALES: Suggested bank: *BCC*24- Miss Salimata DIALLO: Suggested bank: *Self Help*25- Mr. John JOB: Suggested bank: *Bank On San Francisco***H. References: (0.5 mark: 0.25/correct answer)**26. that refers to *400%* 27. them refers to *poor Bostonians*.**.II. LINGUISTIC COMPETENCE (04.5 marks)****I. Reformulation. (03 marks: 0.25/correct answer)**

28. Unless the poor get loans, they won't be able to buy houses.
29. If they had not been using non-bank services they would be able to open a bank account in a microfinance institution.
30. Despite the efforts they made, many borrowers couldn't pay their loans back.
31. The poor are thought to be ready to accept any repayment rate.
32. 53% Mexican immigrants were found without bank accounts.
33. Instead of just getting the poor into homes, Boston Community Capital keep them there.

J. **Verb tense and form:** Put the verbs into bracket in the right tense or form. **(01.5 mark: 0.25/correct answer)**

34.think

35.was made

36.he had already withdrawn.

37.he has been given.

38.would have opened

39.using.

III.WRITING (05.5 marks)

40.a) **Essay writing:** consider the following:

Topic comprehension: **(1marks)**

Sentences building: (coherence, cohesion ideas and grammar use): **(4,5marks)**

b). Letter writing.

Letter layout : **(1pt)**

Topic comprehension:**(1pt)**

Letter contents: **(3,5marks)**

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