

RECOUNT TEXT

Course Objectives:

1. Students are able to learn and understand recount text
2. Students are able to learn or get inspired by the profile of Muhammad Yunus of Grameen Bank.
3. Students are able to get the basic ideas by knowing Muhammad Yunus of Grameen Bank.
4. Students are able to use regular and irregular verbs correctly.

Pre-reading:

1. Have you ever heard Muhammad Yunus?
2. What comes in your mind if we discuss about Muhammad Yunus of Grameen Bank?

LET'S READ

MUHAMMAD YUNUS: THE NOBEL LAUREATE OF ECONOMICS



Muhammad Yunus, the bank's founder, earned a doctorate in economics from Vanderbilt University in the United States. He was inspired during the terrible Bangladesh famine of 1974 to make a small loan of US\$27.00 to a group of 42 families so that they could create small items for sale without the burdens of **predatory lending**. Yunus believed that making such loans available to a wide population would have a positive impact on the **rampant rural poverty** in Bangladesh.

The Grameen Bank (literally, "Bank of the Villages", in Bengali) is the **outgrowth** of Yunus' ideas. The bank began as a research project by Yunus and the Rural Economics Project at Bangladesh's University of Chittagong to test his method for providing credit and banking services to the rural poor. In 1976, the village of Jobra and other villages surrounding the University of Chittagong became the first areas **eligible** for service from Grameen Bank.

The Bank was **immensely** successful and the project, with support from the central Bangladesh Bank, was introduced in 1979 to the Tangail District (to the north of the capital, Dhaka). The bank's success continued and it soon spread to various other districts of Bangladesh. By a Bangladeshi government **ordinance** on October 2, 1983, the project was transformed into an independent bank. Bankers Ron Grzywinski and Mary Houghton of Shore Bank, a community development bank in Chicago, helped Yunus with the official incorporation of the bank under a grant from the Ford Foundation. The bank's repayment rate was hit following the 1998 flood of Bangladesh before recovering again in **subsequent** years. By the beginning of 2005, the bank had loaned over USD 4.7 billion and by the end of 2008, USD 7.6 billion to the poor.

The Bank today continues to expand across the nation and still provides small loans to the rural poor. By 2006, Grameen Bank branches numbered over 2,100. Its success has inspired similar projects in more than 40 countries around the world and has made World Bank to take an initiative to finance Grameen-type schemes.

The bank gets its funding from different sources, and the main contributors have shifted over time. In the initial years, donor agencies used to provide the **bulk** of capital at very cheap rates. In the mid-1990s, the bank started to get most of its funding from the central bank of Bangladesh. More recently, Grameen has started bond sales as a source of finance. The bonds are implicitly subsidized as they are guaranteed by the Government of Bangladesh and still they are sold above the bank rate.

Taken from: <http://www.grameen-info.org/>
Picture by <http://wikipedia/grameenbank-info.org/>

Glossaries:

Predatory lending (n): pinjaman yang memberatkan

Rampant rural poverty (n): kemiskinan masyarakat desa yang meluas, merajarela

Outgrowth (adj): perkembangan

Eligible (adj): yang memenuhi syarat

Immensely (adv): sangat

Ordinance (n) : peraturan

Subsequent (adj): berikutnya

Bulk (n): bagian terbesar

Bulk (adj): yang menonjol

Exercise 1

Answer the following questions based on the passage above.

1. Who is Muhammad Yunus—try to answer it with your own words?
2. How do you explain Grameen Bank?
3. Why did Muhammad Yunus come up with an idea of bank for villagers?
4. What was the impact he—Muhammad Yunus—shared to the villagers?
5. What did inspire him to found the Grameen Bank of Bangladesh?
6. What kind of service was, is, and will always be given by the Grameen Bank for the villagers of Bangladesh?
7. How many branches by 2006 do the Grameen Bank have across the nation?
8. Where does the bank have its funding?
9. How did Grameen Bank become an independent bank in 1983?
10. How can the poor villagers pay their bank loans to Grameen Bank?

LET'S SPEAK

Great Ideas

A. Which of the following statements do you agree with? Which do you disagree with? Why?

1. There are no new ideas.
2. Most of the best ideas are discovered by accident.
3. Research and development is the key to great business ideas.
4. There is nothing wrong with copying and improving the ideas of others.
5. The best way to kill an idea is to take it to a meeting.

B. What should companies do to encourage new ideas?

VOCABULARY

Verb and Noun Combination

A. Match the verbs and nouns below to make word partnerships about the benefits companies get from great ideas.

Verbs	Nouns
1. Exploit (b)	a. An award
2. Extend	b. An opportunity
3. Win	c. A range
4. Make	d. A market
5. Enter	e. An opening
6. See	f. A breakthrough

B. Match the verbs and nouns below to make word partnerships about the benefits customers get from great ideas.

Verbs	Nouns
1. Save (f)	a. Waste
2. Fill	b. Status
3. Meet	c. A gap
4. Solve	d. A problem
5. Protect	e. A need
6. Enhance	f. Time
7. Reduce	g. The environment

C. Complete the extract from a talk by the head of a Research and Development Department with the correct form of words from Exercise A and B.

Great ideas are generated in different ways. Sometimes an idea may simply when a company 1. exploits an opportunity to 2. _____ the product range, to offer more choice to existing customers. Or a great idea could allow a company to 3. _____ a market which was closed to it before.

Companies which are prepared to spend a lot on R & D may 4. _____ a breakthrough by having an original idea for a product which others later copy, for example Sony and the Walkman.

On the other hand, some products are developed in response to customer research. They come from customer ideas. These products 5. _____ a real need. Or the product does something similar to another product, but faster, so it 6. _____ time. Some people will buy new products because the product 7. _____ their status — make them feel more important. Other people will buy any ‘green’ product which 8. _____ waste or 9. _____ the environment, even if it is more expensive.

If an idea is really good—perhaps the product 10. _____ a gap in the market—it may even 11. _____ an award for innovation.

LET’S READ AND WRITE



Reading: Developing new ideas.

Dr. Tim Cook is Managing Director at Isis Innovation, which is owned by Oxford University.

Read to the extract part of the interview and answer these questions.

Isis Innovation is a company owned by the University of Oxford, and our job is to take the ideas that have developed in the university’s research laboratories and help the researchers turn them into commercial opportunities, and we do this by either negotiating licenses or by helping researchers to start new companies. Some off companies that we have recently started, for example, there is one company which uses technology developed in the engineering department to make car bodies more quickly and therefore more economically. Another company we’ve started makes houses for bees to help people who grow fruit in orchards to grow fruit more efficiently because the bees help the trees be more productive. A third idea is we’ve started a company for archeologists which trains archeologists in the use of computer techniques, but also sells them the software that they need to do this.

1. Isis helps people to make money from new ideas.
 - a) Where do the ideas come from?
 - b) How does Isis turn them into commercial opportunities?
2. Which of the following companies has Isis started? A company which:
 - a) Uses technology developed in the university’s Engineering Department to make cars go faster.
 - b) Makes houses for bees in order to grow fruit more efficiently.
 - c) Sells computers to archaeologists.

Writing: Three Great Ideas

A. Work in group of three. Student A reads article 1; Student B reads article 2; Student C reads article 3.

B. Complete the parts of the chart which relate to your article.

	Herta Herzog	Richard Sears	Vodafone
Job/ Industry	He was an Austrian psychologist who was working for ads company, Jack Tinker		
Where idea was created			It was made or created in U.K
Date of Idea(s)			

Result of Idea			

C. Exchange information and complete all the sections of the chart.

D. When they had their great ideas, what were the following doing?

- Herta Herzog
- Richard Sears
- Vodafone

Article 1

Double your money



In the 1970s Herta Herzog, an Austrian psychologist, was working for the Jack Tinker advertising agency in New York. One of their clients was Alka-Seltzer, which manufactured a product for acid indigestion, sour stomach and headaches. At that time the advertising for the product showed a hand dropping one tablets into a glass of water. Herzog made a suggestion. She said that the hand in photograph should drop two tablets into the glass. The advertising was changed and sales of Alka-Seltzer doubled. After the success of the campaign, other manufacturers began to use similar ideas to boost sales.

Buying without shops.



In 1891, when American farmers were complaining about high prices in shops in countryside, Richard Sears had an idea. Sears was an agent of a railway company and at that time he was selling watches with his partner Alvah Roebuck, a watchmaker. His idea was to use the new national railway system and post office to create a new way of selling: mail order. Sears bought in bulk and so kept prices low. He was also good at attracting customers with advertising. By 1895 the Sears catalogue had 532 pages. The company was expanding fast, so it moved to a huge building in Chicago. Finally the company developed the first automated warehouse. This improved the capacity of the business by 1,000 percent.

Pay before you talk



By the 1990 many people were using mobile phones for both business and pleasure. They had a contract and received a bill for calls they had made in the previous month. Vodafone, a successful UK mobile phone company, was already making good profits when it introduced its new Pay As You Talk service in 1997. This allowed customers to have a phone without a contract and monthly bills. Instead, they have a 'top up' card to extend calling and service

credit. The advantage for customers was that they could carefully budget the amount of money

spent very useful for parents who gave phones to their children. Vodafone's great idea was to get people to pay in advance for their calls. Thanks to this, sales increased.

GRAMMAR SESSION

Regular and Irregular Verbs

1. Regular Verbs

A regular verb is a verb that follows this rule:

Past form of the verb = Present form of the verb + ed/d

Example, **work** is a regular verb because: Past form of **work** -- work + ed → worked

Dance is a regular verb too because: Past form of **dance** -- dance + d → danced

We call the present form a **base form**, or **V1** (Verb 1).

We call

the past form **V2** (Verb 2).

There is another form called **V3** (Verb 3) used in the Perfect Tenses.

These are examples of Regular Verbs:

V1	V2	V3
help	helped	helped
open	opened	opened
stop	stopped	stopped
change	changed	changed

2. Irregular Verbs

An irregular verb is a verb that does not follow that rule.

Example, **drink** is an irregular verb because its past form is **drank**, and not "drinked".

Go is an irregular verb too. That is because its past form is **went**, and not "goed".

These are examples of Irregular Verbs:

V1	V2	V3
take	took	taken
buy	bought	bought
eat	ate	eaten
give	gave	given
leave	left	left
am	was	been

Source: <http://www.really-learn-english.com/irregular-verbs.html>

LANGUAGE REVIEW

Past simple and past continuous

Study these examples.

- a) *Yesterday afternoon, the CEO **was meeting** the research team in Dublin.*
(past continuous)
- b) *We **were having** a successful negotiation when suddenly they **made** new demands.*
(past continuous) (past simple)
- c) *The advertising agency **started** in 1982, and Wieden **came up with** the 'Just Do It' slogan for Nike in 1988.* (past simple) (past simple)

Now read through these rules.

- We use the **past continuous** to talk about something that was going on around a particular time in the past, as in example a).
- We often use the **past continuous** to describe an action which was already in progress when something else happened, as in example b).
- We use the **past simple** to talk about actions or events that we see as completed, as in example c).

Read the Laszlo Biro story and choose the correct form of the verbs.

People wrote/**were writing** with quills, pens and pencils long before Laszlo Biro invented/was inventing his biro in 1938. While he worked /was working as a journalist in Hungary, He noticed/was noticing that the ink used in newspaper printing dried quickly. But this ink would not flow into the tip of a fountain pen. In 1938, he developed/was developing a new tip using a ball that was free to turn in its socket. He died/was dying in Buenos Aires in 1985.

In pairs, take it in turns to tell your partner that you saw them doing these things at work. Your partner has to think of a good reason why they were doing it.

EXAMPLE:

Student A: When I saw you, you were putting a pack of paper in your bag.

Student B: Oh my boss asked to print out a long report at home tonight.

When I saw you, you were:

- looking at Facebook during office hours.
- studying Japanese instead of working.
- talking with friends in the staff restaurant.
- playing games on your mobile phone.
- reading a book.
- collecting money from your colleagues.

Which of these statements do you agree with? Why?

1. The best number for a meeting is six people or fewer.
2. Never have food or drink during a meeting.
3. Always start and finish a meeting on time.
4. You should sit round a table when you have a meeting.
5. A meeting must always have a leader.
6. At a formal meeting, each person should speak in turn.

TEXT REVIEW

(RECOUNT)

Example 1

**Earthquake
Orientation**

I was driving along the coast road when the car suddenly lurched to one side.

Event 1

At first I thought a tyre had gone but then I saw telegraph poles collapsing like matchsticks.

Event 2

The rocks came tumbling across the road and I had to abandon the car.

Event 3

When I got back to town, well, as I said, there wasn't much left.

Note that young writers often indicate temporal sequence with “and then, and then, and the...” Alternatives can be modeled and used when the teacher and students jointly construct Recounts.

Example 2

Penguin In The Park

Orientation

Once, a man was walking in a park when he came across a penguin.

Event 1

He took him to a policeman and said, “I have just found this penguin. What should I do?” The policeman replied, “Take him to the zoo.”

Event 2

The next day the policeman saw the same man in the same park and the man was still carrying the penguin with him. The policeman was rather surprised and walked up to the man and asked, “Why are you still carrying that penguin about? Didn't you take it to the zoo?” “I certainly did,” replied the man.

Twist

“And it was a great idea because he really enjoyed it, so today I'm taking him to the moviest!

Note: that the ‘twist’ in this particular text is related to the circumstances of place the penguin is taken to and to the man's misinterpretation of the policeman's (unspoken) reason for taking the penguin to the zoo.