1- Composition:

**A-Guided writing**

**Write an assay about( -- ) using the notes below**

**Guided words**

……………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………

…

B-Free Writing

**Write an assay about ( --------------)**:

……………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………

2-Grammar:

**A-Choose the correct answers:**

1-

2- -

3- -

4-

5-.

**B-Do as shown between brackets:**

1-

2-

3-

4-.

5-



**3- Vocabulary:**

**A-Match between the words and their pictures:**

1-

1-

( ) ( ) ( ) ( )

2**- Match the words with the meanings**:

1. **? 2- 3- 4- 5-**

( ) ( ) ( ) ( )

**3- Circle the Odd words** :

a-  b-

**4-Give the antonyms for the words:**

a- #..................................... b**-** #...............................

**4-Comprehension**:

**Read the following passage and answer the questions below:**

Muhammad Yunus is a Bangladeshi banker and economist. Formerly, a professor of economics, he is most famous for his successful application of the concept of microcredit, the extension of small loans to entrepreneurs too poor to qualify for traditional bank loans. He is the founder of Grameen Bank, and he and the bank were jointly awarded the Nobel Peace Prize for their efforts to create economic and social development among the poor people.

During his visits to the poorest households in the village of Jobra near Chittagong University, Yunus discovered that very small loans could make a disproportionate difference to a poor person . He made a loan of **USD 27.00** from his own pocket to **42** women in the village, who made a net profit of **USD 0.02** each on the loan. He eventually managed to secure a loan from the Janata Bank to lend it to the poor in Jobra in December **1976**.

By July **2007**, the Grameen Bank had issued **USD 6.38** billion to **7.4** million borrowers

ensure repayment, the bank uses a system of solidarity groups. These small informal groups apply together for loans and its members act as co-guarantors of repayment and support each other's efforts at economic advancement.

1. **Answer these question:**

1 – Who is the founder of the Grameen Bank ?

………………………………………………………………………………………………………………………………………………………………………………

2 - Which prize did Muhammad Yunus award ?

………………………………………………………………………………………………………………………………………………………………………………

3- Why did he award for the prize?

……………………………………………………………………………………………………………………………………………………………………………

4- Does the bank use the objectivity system?

…………………………………………………………………………………………………………………………………………………………………………

**B- Write [ T ] for True or [ F ] for False :**

|  |  |
| --- | --- |
| 1. Muhammad Yunus is a Bangladeshi banker and economist. |  |
| 1. Muhammad Yunus helped the rich people in the village of Jobra . |  |
| 1. 42 women had a loan of USD 27.00 from their families . |  |
| 1. He secured a loan from Janata Bank o lend it to the poor in Dhaka . |  |

**C- Choose the right answer :**

1. Grameen Bank had issued …………………………billion to 7.4 million borrowers

**a- USD 6.38 b- USD 27.00 c- USD 0.02**

2. Muhammad Yunus is a :

**a- politician b- economist c- household**

**D-Find the antonym** :

****a- rich #..................................... b- formal #......................