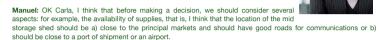
## MAKE MONEY, DO BUSINESS.- Session 01. Networking.

# Caso práctico

Cárnicas Beiro S.L is a Spanish company with a wide experience in processed meat distribution. They are considering new markets and are evaluating their needs for a challenging project: selling chicken claws to Chinese customers.

Listen to Manuel from the marketing department and Carla from the logistics department trying to decide the location of the company's new premises.

Script



Carla: Yes, that is a very relevant point for the financial department, and I would add the low cost of \_\_\_\_\_\_premises. We have to find a location in a development area or a large city with low taxes for new businesses.

Manuel: I still think that looking for a site in China would be a great idea. As I pointed out in our former meeting with the head of the management department I strongly believe that it would reduce the costs because of the availability of cheap skilled workers.

Carla: Yes, but the language and the distance are serious \_\_\_\_drawbacks. Furthermore, the company would like to operate on Spanish soil and help the country to create employment. The city of Algeciras is a good option. It is considered a trade centre and there are plenty of \_\_\_warehouses and plots of land. I have a list with a stock of available ones here. We can have a look now and pre-select some. Actually, I'm planning to visit Algeciras next week and take some pictures so that we can have a clearer idea of our choices.

Manuel: That's a great idea and it will certainly help us decide among the different options. In the meantime I'll work on the packaging and some other marketing details.

\_\_\_\_\_

#### **Autoevaluación**

Which aspects are covered by Carla and Manuel in their conversation?

Availability o	f supp	lies
----------------	--------	------

~ N
-----

#### Well done!

Iry agai

#### Solución

- 1. Opción correcta (Retroalimentación)
- 2. Incorrecto (Retroalimentación)

Availability of surrounding facilities.

O Yes.

0

No.
Not really.
The control of the co
Excellent!
Solución
1 Incorrecto (Debostimontosión)
Incorrecto (Retroalimentación)     Opción correcta (Retroalimentación)
<u></u>
Low cost of premises.
O Yes.
O No.
Well done!
Try again.
Solución
Opción correcta (Retroalimentación)
2. Incorrecto (Retroalimentación)
Nearby port of shipment.
O Yes.
O No.
Well done!
Try again.
Solución
Opción correcta (Retroalimentación)
2. Incorrecto (Retroalimentación)
Machinery included.
O Yes.
O No.
Excellent!
Not really.
Calmita
Solución
Opción correcta (Retroalimentación)
2. Incorrecto (Retroalimentación)

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icap iii	ghts for long-distance travels.	
Yes		
No.		
Not rea		
Excelle	int!	
=====		
Solu	ción	
	ncorrecto (Retroalimentación) Opción correcta (Retroalimentación)	
Yes	ty of cheap skilled workers.	
No.		
Excelle		
Not rea	ully.	
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Solu	ción	
	Opción correcta (Retroalimentación) ncorrecto (Retroalimentación)	



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Aviso Legal

## 1.- What to say. Networking.

#### Citas Para Pensar

"Call it a clan, call it a network, call it a tribe, call it a family: Whatever you call it, whoever you are, you need one."

Jane Howard.

Building up a network of diverse people is very helpful for any business. Contacts with different people will help you to have greater opportunities.

- You are at a trade fair and want to make new contacts. How can you start a conversation? How can you break the ice?
  - Is this the first time you've been to this fair?
  - Have you been to many fairs this year?
  - Have you seen that stand? It's really good.
  - That's a really nice promotional gift. Where did you get it? It's a fantastic idea.
  - How are things? It's really busy today
  - How's business? Are you having a good fair?
- Keep the conversation going... If you have met someone new and you have enjoyed talking with them, it's natural to want to talk a bit more. Here you have some questions to continue the conversation.
  - Have you found any interesting products here?
  - Have you talked to any new suppliers?
  - Can I get you a drink? It's very cold/ hot in here!
  - Have you worked in this company for many years?
  - Do you have a travel agent's?
  - ♦ Where are you from? .../ What are you doing here?
  - Do you mind if I take one of your brochures?
  - Have you been in business long?
  - Are you here to sell or two buy?
  - I saw you at the Smiths stand yesterday. What did you think of their offers?
  - What do you think of the fair?
  - Have you met the organisers?
  - Can I give you one of my cards?
  - Have you got a card?
- ▼ The real Networking: After swapping cards.
  - If I understand, the issue you have got is ...(selling a product / launching a new product, etc).... I have an article that could help you. I will send it to you.
  - Well, I think that's something we could talk about.
  - I have contacts that could help you.
  - ♦ I have some interesting links on that matter.
  - I have some ideas on ...
  - Let's keep in touch and perhaps arrange a coffee or a chat on the phone. Here's my card.

#### Example of follow-up email:

Dear Mr/Ms...

It's was really good to meet you at the trade fair. I thought the following links (attached documents / price list / suppliers'names) could be of interest.

How about a meeting some time next week? Mondays and Fridays are generally good for me

Kind regards,

#### You should know

Visit this site that offers networking tips

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Ideas for networking.

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# A step ahead

To find out more about trade fairs visit this link.

Trade Fairs.

# 1.1.- Now you put it into practice (I).

Let's practice a little networking language.

#### Think about it

Which sentences do you consider inappropriate to start a conversation at a trade fair?

- 1. Have you been to many fairs this year?
- 2. Hi, mate. How's things?
- 3. That's a really nice promotional gift. Where did you get it?
- 4. How are things? It's really busy today.
- 5. What's up?

Hi, mate. How's things?

What's up?

# Think about it

Which sentences do you consider appropriate to keep the conversation going?

- ✓ Are you here to sell or to buy?
- ✓ How much did you sell last year?
- ✓ How long have you been in business?
- ✓ Would you like a coffee while you wait?
- ✓ Did you get to know any interesting woman last year?
- Can I give you my business card?



- Are you here to sell or to buy?
- √ How long have you been in business?
- ✓ Would you like a coffee while you wait?
- √ Can I give you my business card?

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## 2.- How to say it. Passive Voice.

#### Citas Para Pensar

A book burrows into your life in a very profound way because the experience of reading is not passive. *Erica Jon* 

Did you notice how often the passive voice is used in English?

#### Study these sentences.

- The robber was caught by two policewomen when he was crossing the frontier.



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#### Think about it

- √ Who is the subject in each of these sentences?
- √ Who does the action?
- Does the subject do the action in these sentences?

We are going to try and explain these questions below.

#### FORM.

- Active: We translate a book every year. (a book: direct object).
  - Passive: A book is translated every year.
- Active: The children broke the windows. (the windows: direct object).
- ✓ Passive: The windows were broken by the children. (by the children: by agent).

So, the rules for the passive voice are:

- 1. The direct object of the active sentence becomes the subject of the passive sentence.
- The verb "to be + past participle" is used in the same verbal tense as the active verb. The verb "to be" is in accordance with the new subject.
- 3. The subject of the active sentence becomes the agent in the passive, when it is mentioned.

The passive of an active tense is formed by putting the verb "to be" into the same tense as the active verb.

We add the past participle of the active verb. The active direct object becomes the passive subject.

In the passive, we use "by + agent" to say who did the action.

#### Active and Passive voice 1

Active voice	Passive voice
My grandma writes a letter every day.	A letter is written by my grandma every day.
My grandma wrote a letter yesterday.	A letter was written by my grandma yesterday.
He has sent two parcels today.	Two parcels have been sent today.
They are drinking tea now.	Tea is being drunk now.

# **Ejercicio Resuelto**

Click to read the Spanish translation.

¿Te has dado cuenta lo frecuentemente que se usa la voz pasiva en inglés?

Mira estas oraciones.

¿Quién es el sujeto en cada una de las oraciones?

¿Quién realiza la acción?

¿Realiza el sujeto la acción en estas oraciones?

Vamos a explicar estas preguntas a continuación.

El complemento directo de la oración activa pasa a ser el sujeto de la oración pasiva.

El verbo "to be" + participio de pasado" se usa en el mismo tiempo verbal que en la oración activa.

El verbo "to be" concuerda con el nuevo sujeto en número.

El sujeto de la oración activa se convierte en complemento agente en la pasiva, cuando se menciona en la frase.

La pasiva de un tiempo activo se forma poniendo el verbo "to be" en el mismo tiempo que el verbo activo.

Añadimos luego el participio de pasado del verbo activo.

El objeto directo de la frase activa se convierte en sujeto pasivo.

En la pasiva, usamos el complemento agente para decir quién hizo la acción.

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# 2.1.- Passive voice: Formal aspects.

We are going to see formal aspects of the passive voice.

#### √ TWO OBJECTS.e

When there are two objects (direct and indirect), two passives are possible:

Pobert sent her some flowers. Her: Ind. Object Some flowers: Dir. Object.

#### Passive:

- 1.- Some flowers were sent to her.
- 2.- She was sent some flowers. This form (Ind. Object as a subject) is more frequent.
- They made me lots of questions. Me: Ind Object Lots of questions: Direct Object

#### Passive:

- Lots of questions were made to me.
- I was made lots of questions. (More frequent).

#### Summarising:

When there are two objects, it is more frequent to begin the passive sentence with the person (Indirect Object).

#### **<b>▼** INTERROGATIVE AND NEGATIVE PASSIVE FORMS.

In the negative form we use the verb to be in the negative.

- America wasn't discovered in 1495.
- The best wines aren't produced in Denmark.

For the interrogative form, we use Wh-question + Aux (be) + subj + verb?

- When did Columbus discover America?
  - Passive: When was America discovered?
- Where have they found the jewels?
  - Passive: Where have the jewels been found?

#### ✓ MODAL AND AUXILIARY VERBS IN THE PASSIVE VOICE

When there is a modal verb, we use the modal verb + be + past participle.

- ♦ We must close this door after 10:00 pm.
  - This door must be closed after 10:00 pm.
- He should explain the lesson again.
  - The lesson should be explained again .

#### Active and Passive voice 2

Active voice	Passive voice			
They will open a new restaurant soon.	A new restaurant will be opened soon.			
A little boy can drive this car.	This car can be driven by a little boy.			
We mustn't make noise at night.	Noise mustn't be made at night.			
They should tell him the truth.	He should be told the truth.			

# **Ejercicio Resuelto**

Click to read the Spanish translation.

Voz pasiva. Algunos aspectos formales.



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#### DOS COMPLEMENTOS.

Cuando en la oración hay dos objetos (directo e indirecto), son posibles dos formas pasivas:

Esta forma (Objeto directo como sujeto) es más frecuente.

#### En resumen:

Cuando hay dos objetos en la oración activa, es más frecuente empezar la oración pasiva con la persona

FORMAS INTERROGATIVAS Y NEGATIVAS PASIVAS.

Par la forma interrogativa, usamos:

Particular interrogativa (Wh-word) + Verbo auxiliar (be) + sujeto +verbo?

VERBOS MODALES EN VOZ PASIVA.

Cuando hay un verbo modal, en la pasiva usamos: el verbo modal + verbo to be + participio de pasado.

# 2.2.- Passive voice: Use.

What are the main differences in use between the passive and the active voice?

We normally use the passive:

- When the subject in the active (the person who does the action) is not known, unimportant or is obvious from the context.
- - Obama was elected president of the <u>USA</u> in November, 2008. (By the Americans; it is obvious that only Americans voted for Obama).
- When it is more important to stress the thing done than the doer of it, that is to say, the action is more important than the subject of the action.
  - My car was stolen last night is more usual than Thieves stole my car last night.
  - He was killed in the war is more usual than The enemy killed him in the war.
  - New roads have been made is more usual than Workers have made new roads.
- √ The passive voice is often translated into Spanish by the "se" expression or by the third person plural.
- English is spoken here is normally translated "Se habla inglés aquí".
- ✓ He was killed in the war is normally translated "Lo mataron en la Guerra".
- √ The concert has been cancelled "Han cancelado el concierto" / "El concierto se ha cancelado".

The passive voice is commonly used in newspapers headlines and boards. In these cases the verb "to be" is frequently omitted.

- √ Popular politician found guilty means Popular politician was found guilty.
- √ Three shot at nightmeans Three people have been shot or were shot at night.
- √ 3 year old boy rescued from a wellmeans 3 year old boy was rescued from a well.

# **Ejercicio Resuelto**

Click to read the Spanish translation.

Voz pasiva. Uso:

¿Cuáles son las principales diferencias entre la voz pasiva y la activa?

Normalmente usamos la pasiva:

- Cuando el sujeto de la oración activa (la persona / cosa que realiza la acción) no se conoce, no es importante o es obvio por el contexto.
- √ Cuando es más importante enfatizar la cosa hecha que quién la hizo, es decir, la acción es más importante que el sujeto.
- √ La voz pasiva se traduce normalmente en español por "se" o por la tercera persona del plural.
- La voz pasiva se usa mucho en titulares de periódicos y carteles. En estos casos se omite el verbo "to be" con frecuencia.

## 2.3.- Now you put it into practice (II).

Now we are going to find out if you understand passive voice. This should be very easy.

Autoevaluación	
Make passive sentences.	
1. Ann invited Peter to a night party.	
1. Peter by Ann to a night pa	arty.
2. Somebody stole my purse while I was eating of	out.
2. My purse while I was eating	gout.
3. My uncle makes bread every night.	
3. Bread by my uncle every night.	
4. Someone has washed this shirt.	
4. This shirt .	
Enviar	
Ann invited Peter to a night party.	
1. Peter was invited by Ann to a night party.	
2. Somebody stole my purse while I was eating	g out.
2. My purse was stolen while I was eating out	
My uncle makes bread every night.	
Bread <b>is made</b> by my uncle every night.	
Someone has washed this shirt.	

# Autoevaluación

Make passive sentences. Remember the subject must agree with the verb.

5. Teachers used chalk in the classroom in the past.

5. Chalk (by teachers) in the classroom in the past.

Enviar

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All flights have been cancelled because of the storms. √ They serve hot sausages until 4:00 pm.

Hot sausages are served until 4:00 pm.

People in Spain drink the best coffee.

√ The best coffee is drunk by people in Spain.

Somebody has cleaned my room today.

My room has been cleaned today.

Teachers used chalk in the classroom in the past.

Chalk was used (by teachers) in the classroom in the past.

#### Think about it

Make passive sentences with two objects. You must think of the two possible answers for each sentence.

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They have sent her some flowers.

✓ They didn't offer Tim the job.

✓ My brother gave me 600 euros for my old car.

The company will pay us a good salary next year.

She has asked me a lot of questions.

✓ Some flowers have been sent to her. / She has been sent some flowers.

The job wasn't offered to Tim. / Tim wasn't offered the job.

√ 600 euros were given to me by my brother for my old car. / I was given 600 euros by my brother for my

A good salary will be paid to us next year. / We will be paid a good salary next year.

A lot of questions have been asked to me. / I have been asked a lot of questions.

#### **Autoevaluación**

Make passive sentences. Future and modal verbs

√ The mechanic will repair my car very soon.

My car (by the mechanic) very soon.

√ They will organise next Olympic Games in London. Next Olympic Games

in London. ✓ Some people can type lots of letters in one day.

Lots of letters in one day.

✓ Somebody should warn Peter about the risks of smoking.

◆ Peter □ about the risks of smoking.

√ The mechanic will repair my car very soon.

My car will be repaired (by the mechanic) very soon.

They will organise next Olympic Games in London.

Next Olympic Games will be organised in London.

✓ Some people can type lots of letters in one day. Lots of letters can be typed in one day.

Somebody should warn Peter about the risks of smoking.

Peter should be warned about the risks of smoking.

Autoevaluación Make passive sentences. Future and modal verbs. ✓ We must leave the bicycles at the university entrance. The bicycles at the university entrance. Amodóvar will make a new film this year. A new film by Amenabar this year. ✓ Only adult people can drive this car. This car only by adult people. Students mustn't write poems on the classroom walls. ◆ Poems ( on the classroom walls. They are going to build a new sports pavilion. A new sports pavilion is going to We must leave the bicycles at the university entrance. The bicycles must be left at the university entrance. Amodóvar will make a new film this year. A new film will be made by Amenabar this year. Only adult people can drive this car. This car can only only be driven by adult people. Students mustn't write poems on the classroom walls. Poems musn't be written on the classroom walls. They are going to build a new sports pavilion. A new sports pavilion is going to be built.

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# 2.3.1.- Now you put it into practice (III).

# Autoevaluación Make passive sentences. Interrogative. When did Columbus discover America? When America (by Columbus)? Why did they shoot him? Why he ? When did they build that old church? When old they build that old church? Where do people make the best leather bags? Where the best leather bags ? Do they make these bags in Ubrique? Where in Ubrique? Yes, they are.

#### **Autoevaluación** Make passive sentences. Negative. Use contractions when possible. ✓ We don't pay the electricity bill every month. The electricity bill ( People don't grow the best oranges in England. The best oranges in England. √ They didn't discover America in 1592. America ( in 1592. ✓ Did anybody call the police? the police ✓ Did many students pass that exam? the exam ✓ We don't pay the electricity bill every month. The electricity bill isn't paid every month. People don't grow the best oranges in England. The best oranges aren't grown in England. √ They didn't discover America in 1592. America wasn't discovered in 1592. Did anybody call the police? Were the police called? ✓ Did many students pass that exam? Was the exam passed by many students?



Someone is cleaning the rooms now.

↑ The rooms

↑ They were listening to the radio for two hours.

↑ The radio

↑ My workmate was using my computer yesterday.

↑ My computer was being used by my workmate yesterday.

↑ Don't turn off the tv because they are watching it.

↑ Don't turn off the tv because it is being watched.

↑ Someone is cleaning the rooms now.

↑ The rooms are being cleaned now.

↑ They were listening to the radio for two hours.

↑ The radio was listened to for two hours.

#### Autoevaluación Make active sentences. If there is no "by agent", we use the word people or someone as the subject in the active sentence ✓ English is spoken here. People ( The robber was seen when he was leaving the bank. Someone ( when he was leaving the bank. √ The trade fair will be opened next Friday. People ☐ the trade fair next Friday. Barack Obama president of the USA in 2008. A bag has been found in the office by the cleaner. a bag in the office. People speak English here. The robber was seen when he was leaving the bank. Someone saw the robber when he was leaving the bank. The trade fair will be opened next Friday. People will open the trade fair next Friday. ✓ Barack Obama was elected president of the USA by Americans in 2008. Americans elected Barack Obama president of the USA in 2008. A bag has been found in the office by the cleaner. The cleaner has found a bag in the office.

# Autoevaluación Translate into English using the passive voice. 1. Lo encontraron en otra ciudad con otra familia. 2. Se venden ordenadores de segunda mano. 3. Se reparan coches.

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ptan tarjetas de ci	édito v cheque						
	cuito y oricque	s de viaje.					
ros deben ser dev	ueltos en 15 día	as.					
		ther family.					
	ers are sold.						
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j.	was found in anoth cond-hand compute s are repaired. was made a lot of c jects are typed at a	was found in another city with and cond-hand computers are sold. s are repaired. was made a lot of questions.	s are repaired.  was made a lot of questions. jects are typed at a very good price.	was found in another city with another family. cond-hand computers are sold. s are repaired. was made a lot of questions. jects are typed at a very good price.	was found in another city with another family. cond-hand computers are sold. s are repaired. was made a lot of questions. jects are typed at a very good price.	was found in another city with another family. cond-hand computers are sold. s are repaired. was made a lot of questions. jects are typed at a very good price.	was found in another city with another family. cond-hand computers are sold. s are repaired. was made a lot of questions. jects are typed at a very good price.

# 2.4.- Impersonal passive.

#### Think about it

Have you ever used the Spanish expression "Se dice que ..." or "Se sabe que ...."?

Look at these sentences and try and make any difference between them.

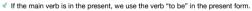
- ✓ People say that he has 3 jobs.
- It is said that he has 3 jobs.
- - It is known that she is a millionaire.
- 1. Is there any difference in meaning?
- 2. Which is the impersonal passive?
- 3. How do we form the impersonal passive?
- 1. There is no difference in meaning.
- 2. The second sentences are in the impersonal passive.
- 3. We form the impersonal passive with the expression:

It is + past participle + that + subordinate clause.

The impersonal passive is commonly used in official or formal reports and newspapers.

When we talk about what other people think, know, say, expect, ... we normally use this passive form.

We normally use this construction with verbs of perception and saying: Say, think, know, expect, believe, report, consider, claim.



- They believe English is here to stay.
- It is believed English is here to stay.
- ✓ If the main verb is in the past, the impersonal construction changes to the past.
  - People said that the best vines are grown in the south of France.
- It was said that the best vines are grown in the south of France.
- √ The same happens with any other tenses.
  - People have always known that Chinese people eat a lot of rice.
  - It has always been known that Chinese people eat a lot of rice.
  - They will think my two cousins are lovers.
  - It will be thought my two cousins are lovers.

Note how we can drop the word "that" with no change in meaning.

# **Ejercicio Resuelto**

Click to read the Spanish translation.

¿Alguna vez has usado la expresión española "Se dice que ..." or "Se sabe que ...."?

Mira estas frases e intenta ver las diferencias que hay entre ellas.

¿Hay alguna diferencia en significado? ¿Cuál es la pasiva impersonal? ¿Cómo la formamos?

No hay diferencia de significado.

Las frases segundas son las de pasiva impersonal.

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#### It is + participio pasado + que + frase subordinada

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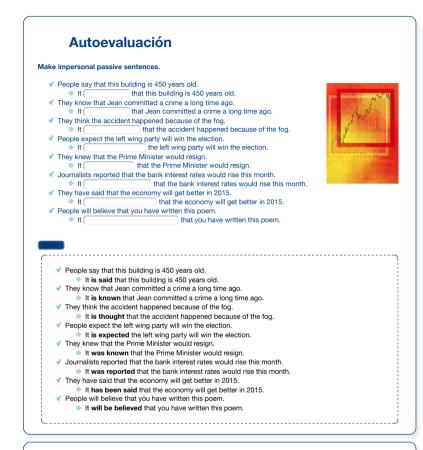
Se usa mucho en informes oficiales y periódicos. Cuando hablamos de lo que otra gente piensa, sabe, dice, espera,....normalmente usamos esta forma de pasiva. Normalmente usamos esta construcción con verbos de percepción y dicción: Say, think, know, expect, believe, report, consider, claim.

- √ Si el verbo principal está en presente, usamos el verbo "to be" en presente.
- √ Si el verbo principal está en pasado, la construcción impersonal cambia al pasado.
- Lo mismo ocurre con cualquier otro tiempo.

Fíjate cómo podemos eliminar la palabra "that" sin que cambie el significado.

# 2.4.1.- Now you put it into practice (IV).

We are going to do some practice on the impersonal passive now.



# **Autoevaluación**

Translate these sentences into English.

- 1. Se sabe que estos relojes son los mejores del mundo.
- 2. Se informó que había una reunión muy importante por la tarde.
- 3. Se esperaba que este producto fuese un gran éxito.

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- <del>-</del>
- 1. It is known that these watches are the best in the world
- 2. It was reported that there was an important meeting in the afternoon.

3. It was expected that this product was a success.

# 2.5.- The passive infinitive construction.

We are going to study now the passive infinitive.

Can you have a look at these sentences?

- People say prices will go up next summer.
  - It is said prices will go up next summer.
- Prices are said to go up next summer.
- People know that lots of secretaries earn a low salary.
  - It is known that lots of secretaries earn a low salary.
  - Secretaries are known to earn a low salary.

You already know how to form the impersonal passive construction It is + past participle ...

What about the third sentences in each group above? How do we form the passive infinitive construction?

Let's take the first example.

Prices are said to go up next summer.

The subject of the subordinate clause (prices) becomes the subject of the main sentence. The verb of perception or main verb (say) is put into the passive voice. The rest of the sentence is added using an infinitive construction (to go up).

The two passive structures mean exactly the same.

Let's see another example:

- √ They think that a famous pop star lives in the house on the corner.
  - It is thought that a famous pop star lives in the house on the corner.
  - A famous pop star is thought to live in the house on the corner.

If the main verb is in the past, we use the passive construction in the past.

- √ They thought Peter and Kim were abroad.
  - It was thought Peter and Kim were abroad.
  - Peter and Kim were thought to be abroad.
- ✔ People expected that Hillary would win the primary elections.
  - It was expected that Hillary would win the primary elections.
  - Hillary was expected to win the primary elections.

#### BE SUPPOSED TO.

This passive construction has two possible meanings:

- ✓ Said to
- I want to see that film; It is supposed to be brilliant. (People say it is brilliant).
- Duty, obligation, rule or timetable:
  - She is supposed to finish all her work by 7:00 pm.
  - The train is supposed to arrive at 5:20.

# **Ejercicio Resuelto**

Click to read the Spanish translation.

La construcción de infinitivo y pasiva.

Vamos a estudiar la pasiva con infinitivo.

¿Puedes echarle un vistazo a estas frases?

Ya conoces como se forma la pasiva impersonal It is + participio de pasado  $\dots$ 

¿Qué tal las frases de arriba? ¿Cómo se forma esta construcción de pasiva con infinitivo?

Cojamos el primer ejemplo. El sujeto de la frase subordinada se convierte en el sujeto de la frase principal.

El verbo de percepción o verbo principal se coloca en voz pasiva. El resto de la frase se añade usando una construcción de infinitivo.



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# 2.5.1.- Now you put it into practice (V).

Time for exercises again! Do you think you can use the impersonal passive?

Time for exercises again!

Do you think you can use the impersonal passive?

7.12.00	valuación	
lake impersonal pass	ive sentences. Use the passive infinitive in the second option.	
eople say that the w	ather will be warmer in the future.	
	at the weather will be warmer in the future.	
2. The weather	warmer in the future.	
eople think that lang	ages are too difficult to learn.	
<b>√</b> It (	that languages are too difficult to learn.	
Languages	difficult to learn.	
√ It { √ Car factories (  Enviar)	hat car factories make a lot of money.  a lot of money.	
Car factories  Envia:  People say that the	a lot of money.	
Car factories  People say that the  1. It is said that t	a lot of money.  weather will be warmer in the future.	
People say that the  1. It is said that t  2. The weather is	a lot of money.  weather will be warmer in the future.  the weather will be warmer in the future.	
People say that the  1. It is said that t  2. The weather is	a lot of money.  weather will be warmer in the future.  se weather will be warmer in the future.  said to be warmer in the future.	
People say that the  1. It is said that 2. The weather is  People think that la	a lot of money.  weather will be warmer in the future.  said to be warmer in the future.  said to be warmer in the future.  guages are too difficult to learn.	
People say that the  1. It is said that t  2. The weather is  People think that lat  It is thought ti  Languages are	a lot of money.  weather will be warmer in the future.  se weather will be warmer in the future.  said to be warmer in the future.  guages are too difficult to learn.  at languages are too difficult to learn.	
People say that the  1. It is said that t 2. The weather is  People think that lat  It is thought the Languages are  They know that car	a lot of money.  weather will be warmer in the future.  said to be warmer in the future.  said to be warmer in the future.  guages are too difficult to learn.  at languages are too difficult to learn.  thought to be difficult to learn.	

# Autoevaluación

Make impersonal passive sentences in the past. Use the passive infinitive in the second option.

They knew that this course would be a little difficult.

✓ It ( that this course would be a little difficult.
 ✓ This course ( a little difficult.

People thought that the train would arrive earlier.

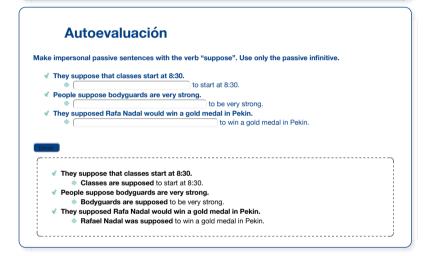
People reported that the strike would go on for one more week.



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# They knew that this course would be a little difficult. It was known that this course would be a little difficult. This course was known to be a little difficult. People thought that the train would arrive earlier. It was thought that the train would arrive earlier. The train was thought to arrive earlier. People reported that the strike would go on for one more week. It was reported that the strike would go on for one more week. The strike was reported to go on for one more week.

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# 3.- Words you need. Banking products and services.

#### Think about it

Think of one or two characteristics for each type of account.

- Current account.
- ✓ Deposit account.
- Money market account.

We already talked about banking vocabulary on Unit 4. Let's revise some words and learn new ones.

There are two main types of bank accounts: a **current account** and a **savings account**. You can use a current account for your day-to-day banking needs. Your bank might give you a **cheque book**, which allows you to **withe cheques** to pay for goods and services. You'll probably also have a **bank card** which allows you to **withdraw cash** from **cash machines** (also known as atm or "hole in the wall" machines) and to pay for goods in shops. You get a secret **pin number** (personal identification number) that you use when you withdraw cash.



If you receive a cheque, you can pay it in or deposit it at your bank. You can also pay in cash (money). If you want to convert your cheque into cash, you can cash the cheque. Some companies can also pay money into your account via a direct bank transfer.

A savings account should **pay** you **interest**. Most banks give you a different **rate of interest** depending on how much you are saving, and how much **notice** you give before withdrawing money. In the UK, people traditionally use banks for a range of services. As well as an **overdraft facility** (where you borrow money from the bank), people also get a **mortgage** (loan to buy a house), **personal loan**, and **insurance** from their banks. **High street banks** (the sort of banks which you can find on any high street) are also good places to **change money**.

Many banks now offer **telephone banking** and **internet banking**. This means that you can manage your finances without going to the local **branch** (office) of your bank.

Adapted from http://www.english-at-home.com/business/banking/

	Autoevaluación
hoos	se the right word from the list to complete each sentence.
	$overdraft \rightarrow facility \rightarrow loans \rightarrow bonds \rightarrow standing \rightarrow order \rightarrow pension$
4	We offer for buying cars and homes.
4	To help a customer cover expenses without any worries, we recommend a/an .
4	
4	To help a customer cover expenses without any worries, we recommend a/an .

#### You should know

Enviar

Watch the video to find out more about banking and financial services in the  $\underline{\text{UK}}.$ 

Opening a bank account. Text summary

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# A step ahead

Here you have site with a lot of vocabulary on banking.

Vocabulary of banking and stocks.

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# **Appendix.- Licenses of Resources.**

#### Licencses of Resources used in session 01. "Networking".

	Licencies of nesources used	ed in session or. Networking .			
Resource (1)	Resource information (1)	Resource (2)	Resource information (2)		
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	By: Stockbyte.  License: Uso educativo no comercial para plataformas públicas de Formación Profesional a distancia.  From: CD-DVD Num. 165.	Albert .	By: jeffsmallwood. License: CC by-nc-sa. From: w.flickr.com/photos /jeffsmallwood/240110592/.		
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11.	By: John Morgan. License: CC by. From: http://www.flickr.com/photos/aidanmorgan/2976665993/		By: Stocklib. License: Uso educativo no comercial para plataformas públicas de Formación Profesional a distancia. From: CD-DVD Num. ECD001.		
	By: Barack Obama. License: CC by-nc-sa. From: http://www.flickr.com/photos/barackobamadotcom/2938623979/		By: Stockbyte.  License: Uso educativo no comercial para plataformas públicas de Formación Profesional a distancia.  From: CD-DVD Num. SD174.		
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