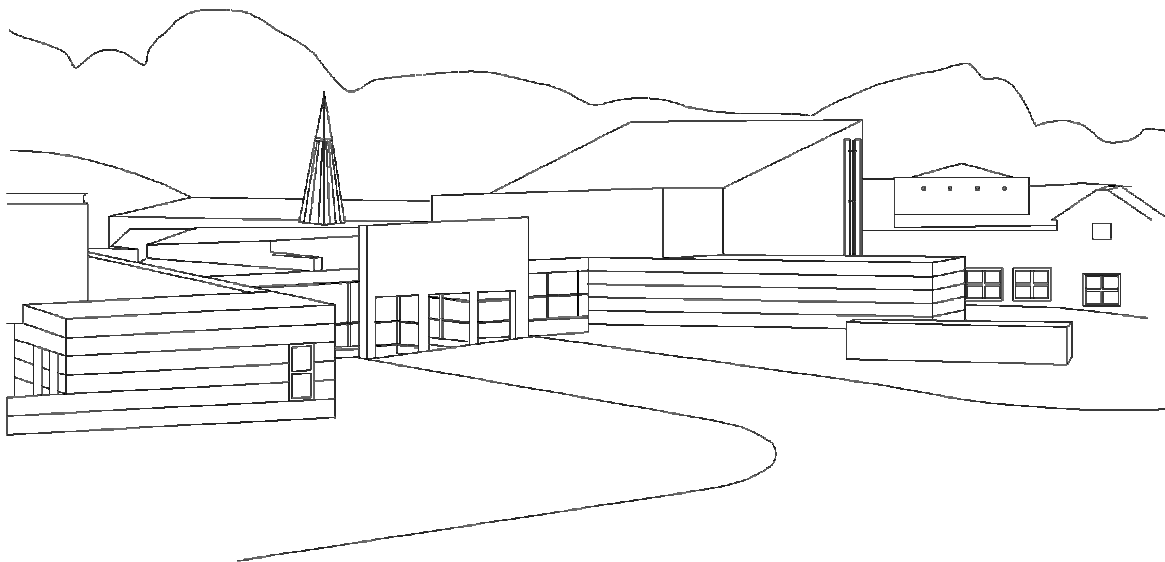


**CONCOURS D'ENTREE
EN 2^{ème} ANNEE
ANNALES 2007**



ESCIP
School of International Business
BP 60 039 - LONGUENESSE
62967 SAINT OMER CEDEX
Tél. : 03.21.38.85.34 - Fax : 03.21.38.85.21
e-mail : virginie.parenty@escip.fr
WWW.ESCIP.FR

ANGLAIS

Durée : 1 heure

Coefficient : 1

Helping the world's poor

Last week, the Nobel Peace Prize was announced to a most deserving candidate, Muhammad Yunus and the Grameen Bank, for their pioneering use of "micro-loans" to help villagers in third world countries. In a year where the finalists for the prize reportedly included Cindy Sheehan and Bono of U2, it was nice to see a great cause receive world attention. Apparently Yunus had long been championed by his friend, former president Bill Clinton.

I read about Yunus, the founder of Grameen, in an international economics class I took last year. His simple but powerful idea - that even a very small amount of money could make a disproportionate difference to a poor person - arose from the need to give villagers access to capital. After all, banks will loan to the middle- and upper-classes, but not to the poor, because there is a great risk that they will not be able to repay the loan.

Since Yunus gave out his first loan - \$27 of his own money in Bangladesh in 1974 - Grameen has been giving out small loans (typically less than \$150) at reasonable interest rates to poor villagers. To help ensure repayment, the bank lends money not to individuals but to "solidarity groups" of villagers, who apply for the loan together, act as co-guarantors together, and work together to make proper use of the funds. The idea has proved surprisingly effective - the bank reports a repayment rate of over 98%.

Another important feature of Grameen is that they predominantly lend to groups of women, helping empower them in a society where they are traditionally repressed. Over 6.5 million people have borrowed from the Grameen Bank, with over \$5.7 *billion* given out in loans. This has led to social transformation from the bottom up, in other words helping create wealth from the bottom of society.

If a client gets into difficulty, conventional banks get worried about their money, and make all efforts to recover the money, including taking over the collateral. Grameen system, in such cases, works extra hard to assist the borrower in difficulty, and makes all efforts to help her regain her strength and overcome her difficulties.

by Jay Nargundkar, Citizens Band Forum, Tuesday, October 17, 2006

micro-loan = micro-crédit loan = emprunt/prêteur

VERSION (6 points)

Traduire depuis « I read about Yunus... » jusque «... they will not be able to repay the loan. »

Le/la candidat(e) ira à la ligne pour chaque phrase traduite.

ESSAI (7 points)

What do you think about this system for helping people to get out of poverty? How else can we help the poorest in society?

(120 mots exigés +/- 10%)

Le/la candidat(e) indiquera obligatoirement le nombre de mots à la fin de l'essai.

QUESTIONNAIRE A CHOIX MULTIPLE :

Reportez vos réponses sur la grille (7 points)

1. I want tomorrow.
a. them to come
b. them coming
c. that they come
d. for them to come
2. We him last week.
a. have seen
b. saw
c. were seeing
d. seed
3. He looks my father.
a. the same that
b. the same of
c. like
d. of
4. The research now.
a. is being done
b. is being made
c. are being done
d. are being made
5. I sent it last week so it by now!
a. would be arrived
b. should have arrived
c. must to be arrived
d. should be arrived
6. We're happy we have no money.
a. even that
b. even though
c. whereas
d. well that
7. He's been in hospital 3 days now.
a. for
b. already
c. since
d. during
8. He the car fixed next week.
a. is having
b. has
c. will have made
d. is having had
9. What will they do when they home.
a. are getting
b. get
c. will get
d. be arrived

10. You haven't got any,?
 a. do you
 c. would you
 b. haven't you
 d. have you
11. You ought
 a. to tell me
 c. to tell to me
 b. to say me
 d. say me
12. I'm very interested modern art.
 a. by
 c. of
 b. to
 d. in
13. I prefer coffee tea.
 a. rather than
 c. besides
 b. to
 d. other than
14. What are you doing Saturday?
 a. on
 c. the
 b. at
 d. that
15. How long him.
 a. do you know
 c. have you been knowing
 b. have you known
 d. are you knowing
16. It depends the weather.
 a. of
 c. on
 b. to
 d. off
17.gets there first is the winner.
 a. Whoever
 c. Who
 b. She who
 d. The one to
18. They were shocked that it was bad news.
 a. a such
 c. such
 b. a so
 d. such a
19. What have you done?
 a. to now
 c. so far
 b. till here
 d. to this day
20. They arrived late.
 a. a little
 c. little
 b. a few times
 d. few
21. I in 1980.
 a. is born
 c. have been born
 b. am born
 d. was born

QUESTIONNAIRE A CHOIX MULTIPLE

Inscrivez la lettre qui convient (A B C D) dans la case correspondante

N° de candidat :

NOTE

R	x 2,5 =
W	x - 0,5 =
NA	x 0 =
Tot	=

1 -	
2 -	
3 -	
4 -	
5 -	
6 -	
7 -	
8 -	
9 -	
10 -	
11 -	
12 -	
13 -	
14 -	
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16 -	
17 -	
18 -	
19 -	
20 -	
21 -	