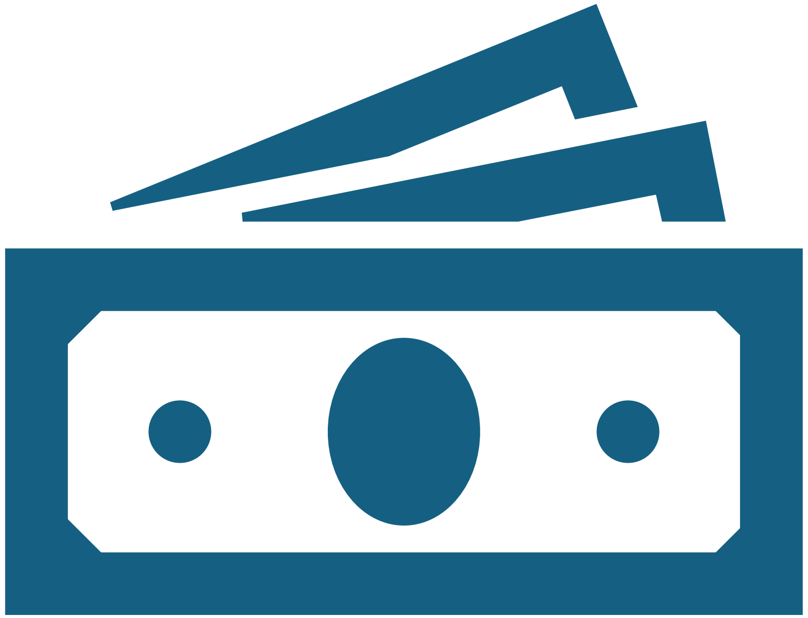

Business Finance & Investments

Let’s Talk Finance

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Welcome & Objectives

Welcome to **Let's Talk Finance: Business Finance & Investments**

Today, you will:

- Learn vocabulary for business finance and investment
- Practise **passive voice** and **comparatives**
- Design a simple budget or funding plan
- Give advice and analyse financial decisions in a business context

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Icebreaker – Business & Money

- Have you ever thought about starting a business?
- What kind of business would you start?
- What would you need money for?

Slide 3: Vocabulary – Business Finance

Discuss the following terms with your tutor:

Term	**Definition**
capital	money needed to start or grow a business
funding	external money received (from loans or investors)
revenue	income from business activity
profit	money left after costs
operating costs	money needed to run the business (e.g. rent, salaries)
break-even	when income = expenses (no profit or loss)

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Vocabulary – Types of Investment

Define and discuss the following vocabulary with your tutor:

- investor
- venture capital
- shares / stock
- equity
- return on investment (ROI)
- startup
- crowdfunding

Question: Have you heard of any of these? Which seem most common?

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Grammar – Passive Voice (Present)

Understanding the grammar rule:

We use passive voice when the focus is on the action/result, not the person.

Structure: be + past participle

Example:

“The business **is funded** by investors.”
“Salaries **are paid** monthly.”

Tip:

No need to say who does it (if not important).

Grammar Practice – Complete with Passive

Use present passive to complete the sentences below:

- The loan ______ (approve) by the bank.
- Salaries ______ (pay) every month.
- A lot of money ______ (invest) in the company.

Grammar – Passive Voice (Past)

Understanding the grammar rule:

Structure: was/were + past participle

Example:

“The company **was founded** in 2015.”

“Funds **were raised** through crowdfunding.”

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Grammar Practice – Choose the Right Form

Have a go at completing the sentences using the correct form:

- The business plan ______ (was/were) written last year.
- Shares ______ (was/were) offered to investors.
- A large office ______ (was/were) rented in London.

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Activity – Correct the Passive Errors

Correct the passive errors of the sentences below:

- “The office are opened yesterday.”
- “Money is invest by many people.”
- “Profits were pays monthly.”

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Speaking – Start-Up Budget Plan

Scenario:

Imagine you're starting a small online business (e.g. clothing, handmade goods, tech accessories, etc.) – pick any niche you like!

You need to decide how to spend your **starting budget**.

Task:

Choose **3–4 things** to spend money on and discuss how and why you will do this. Then, swap roles with your tutor.

Examples:

- Website or app
- Product stock
- Advertising / social media
- Packaging
- Shipping tools
- Logo or design
- Estimate how much you'd spend on each and explain your **priorities**.

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Vocabulary – Comparing Options

Define and discuss the following terms:

- higher risk / lower risk
- long-term vs short-term
- safer / riskier
- more profitable
- faster return
- bigger investment

Question: In your opinion, what’s a safer investment: property or cryptocurrency? Why?

Grammar – Comparatives

Understanding the grammar rule:

Type	**Example**
Short words	“This option is safer than that one.”
Long words	“That investment is more stable.”
Irregular	“This idea is better than the last.”

Note: use ‘than’ for comparatives.

Grammar Practice – Complete the Sentences

- This platform is ______ (popular) than the other one.
- The new investor is ______ (experienced) than the last.
- Venture capital is ______ (risky) than loans.

Compare Investment Options

Task: Choose two of the options from below:

- Buying shares
- Starting your own business
- Investing in real estate
- Saving in a bank account

Then, compares them using comparatives:

Example:

"Starting a business is riskier than buying shares, but it might be more rewarding."

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Reading – A Business Case

Read the passage below with your tutor:

Two friends opened a café. It was funded by a loan. After 6 months, they made a small profit. Marketing costs were high, but customer feedback was positive. They now want to expand and look for investors.

Questions:

- What challenges did the two friends face?
- What would you suggest for them to grow their business?

Activity – Pitch Your Business

Create a short business pitch and demonstrate it to your tutor, who will pretend to be an investor.

Include:

- What the business is
- What it needs funding for
- Why investors should be interested
- Use passive voice and comparatives

Then, swap roles with your tutor!

Vocabulary – Business Challenges

Define and discuss the following terms with your tutor:

- cash flow
- delayed payment
- legal costs
- unexpected expenses
- low ROI
- underfunding
- limited demand

Question:

Which of these problems do many small businesses face? Why?

Activity – Risk or No Risk?

Read each situation below. Decide:

Is it a business risk or not?

Explain your thinking in 1–2 sentences.

- Customers delay payments
- Investor leaves
- Demand increases
- Costs rise suddenly
- Product is well-reviewed

Example:

Customers delay payments

Risk, because this affects cash flow and can create financial stress.

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