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ANNÉE SCOLAIRE	EVALUATION SUMATIVE	EPREUVE	CLASSE	DUREE	COEFFICIENT
2021/2022	N°2	ANGLAIS	2NDE	2H	3
Professeur: INECHIOMA			Jour:		Quantité:

Student's Name _____ Class _____ N° _____
Date : _____

Compétence Assessed : Using Language to elucidate procedures used to purchase goods and services.

Appréciation du niveau de la compétence par le professeur: Note et appréciation

<i>Notes</i>	0-10/20	11-14/20	15-17/20	18-20/20	Note totale
<i>Appréciation</i>	Not Acquired (NA)	Ongoing Acquisition (OA)	Competence Acquired (A)	Excellent (E)	
Noms & prénoms du parent :		Contact du parent :	Observation du parent :		Date & signature

Abess 05/11/2021

Instruction : Answer all questions. The use of good English neatness and orderly presentation of your work will field more credit. No cancellation or correction fluid is acceptable.

SECTION A: GRAMMAR (10 mks)

1. Use an appropriate word to complete the dialogue below. (5 mks)

Cashier: Your bill is 35000FCFA,sir. How would you like to pay?

Customer: I don't have enough Cash madam. _____ I pay by momo ?

Cashier: Do you mean mobile money transfer? It won't be possible _____ our internet connection isn't working.

Customer: Can I use a cheque instead?

Cashier : Oh yes, you can but it needs to be crossed cheque and I _____ need to see your ID card.

Customer : That's fine. I'll pay _____ cheque then.

Customer : Here you are. I _____ signed the crossed cheque

Cashier: Thank you sir. Please do visit us again. Have a nice day.

- 2) Complete the sentences with the correct form of the verb in brackets (choose form the brackets) (5marks)

- The customer said the =y liked _____ (to buy) goods at Lumia Supermarket (to buy, bought, buying)
- _____ a cheque is safe to use, you should make sure that it is Crossed (if, Since, although, also).
- The Journalist interviewed the lawyer _____ get information. (so that, in order to; so as to)
- Young girls often find window shopping _____ (interesting, most interesting, more interesting).
- Peter, Mary and Jane always contact _____ wherever they are going for a shopping (each other, one another, themselves).

SECTION B: 10 MARKS

- 1) Use the words in the tiles to complete the sentences 5marks

Deposit	Convenient	Charges	Theft	ATM	Electronic
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Cash payments are useful for low-value items as there are no extra _____ it is very convenient to draw cash from an _____ if you own a business it is not wise to store large amounts of cash on the premises, it is better to _____ it in the bank to reduce the risk of _____. Many people

these days prefer to pay by _____ means. They transfer money directly instead of using cash and cheques. This is safe and convenient, provided that the bank service is encrypted.

2) Copy and complete the paragraph using words from the box

5marks

Benefits	Protection	Compensation	
Consumer	Mislead	Safety	Complain

A person who buys and uses a product is a _____ companies manufacture goods and market products in order to make a profit.

Companies can try to increase profits by cutting down on costs, but this can also reduce quality and product _____ when advertising products and _____ consumers. Consumers who are misled by advertisements or have bought unsafe product should _____ to authorities.

Consumer _____ agencies can help customers with problems like these. Consumer protection agencies allow consumers to file charges against and receive _____ from. Un ethical companies.

SECTION C: READING COMPREHENSION 10 mks

COMPETENCE

Read this text very carefully and provide answers to the questions below.

CROSSING A CHEQUE

Many people ask the question. "Is it safe to write and accept cheque?" The answer is simple. As with all financial transactions. There are dangers and you need to be aware of these dangers. Cheques are a convenient way of dealing with transactions as many people won't like to carry a lot of Cash around and not everyone has or likes to use a credit card.

Some of the dangers are: Cheques can get lost or stolen. The Cheques can also fall into the wrong hands and cause you to lost money. So to prevent all these dangers; you have to prevent these by crossing the Cheques.

Crossing is a simple way to protect the drawer and payee of a cheque. Crossing of cheque prevents fraud and wrong payments. Crossing a cheque means drawing two parallel lines across the face of the cheque. Crossed cheque may only be deposited at the bank into the account of the payee. No body can present a crossed cheque at a bank and receive cash.

There are different ways of crossing a cheque. Generally a cheque is crossed when two parallel lines are drawn across the face of the cheque. Words such as "S Co. Not negotiable " or " A/C, payee only" can also be written between the two parallel lines.

The other danger with Cheques is that the drawer may not sufficient funds in his or her account. If this happens, the Cheque will "bounce" and the payee will not get the money. The drawer can get into trouble with the bank for writing Cheques that bounce. For example their account may be closed and they will have to pay additional bank charges. Cheque accounts need to be used in an honest and responsible way.

QUESTIONS

1) Why do people write Cheques? (2mks)

2) State two reasons why cheques should be crossed ? (2mks)

a) _____

b) _____

3) Can anybody present a crossed cheque at a bank and receive cash? Justify your answer. 2mks

- a) _____
- b) _____

- SECTION D: COMPOSITION 10mks**

1) In life everybody has a dream of becoming independent and financially stable. This can only be achieved through a successful career. Describe your future career using the following guidelines:

- 2) It is generally believe that men do better in business but studies have showed that women are more successful in business than men. In your work defend your position using the guide lines below:

- 3) The consumer as well as the producer has the rights to be protected. From your knowledge of consumer protection in class say:

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Examination Paper: Using Language to Elucidate Purchase Procedures

SECTION A: GRAMMAR (10 marks)

1. Use an appropriate word to complete the dialogue below. (5 marks)

Cashier: Your bill is 35000 FCFA, sir. How would you like to pay?

Customer: I don't have enough cash, madam. _____ I pay by momo?

Cashier: Do you mean mobile money transfer? It won't be possible; our internet connection isn't working.

Customer: Can I use a cheque instead?

Cashier: Oh yes, you can, but it needs to be a crossed _____, and I need to see your ID card.

Customer: That's fine. I'll pay _____.

Customer: Here you are, I _____ signed the crossed cheque.

Cashier: Thank you, sir. Please do visit us again. Have a nice day.

Answers:

1. Can
2. cheque
3. by cheque
4. have

2. Complete the sentences with the correct form of the verb in brackets. (5 marks)

a) The customer said they liked _____ goods at Lumia Supermarket. (to buy, bought, buying)

b) _____ a cheque is safe to use, you should make sure that it is crossed. (if, since, although, also)

c) The journalist interviewed the lawyer _____ get information. (so that, in order to, so as to)

d) Young girls often find window shopping _____. (interesting, most interesting, more interesting)

e) Peter, Mary, and Jane always contact _____ wherever they are going for shopping. (each other, one another, themselves)

Answers:

1. to buy
2. Since
3. in order to
4. interesting
5. one another

SECTION B: VOCABULARY (10 marks)

1. Use the words in the tiles to complete the sentences. (5 marks)

Words: Deposit, Convenient, Charges, Theft, ATM, Electronic

- Cash payments are useful for low-value items as there are no extra _____.
- It is very _____ to draw cash from an _____.
- If you own a business, it is not wise to store large amounts of cash on the premises; it is better to _____ it in the bank to reduce the risk of _____.

Answers:

1. charges
2. convenient, ATM
3. deposit, theft

2. Copy and complete the paragraph using words from the box. (5 marks)

Words: Benefits, Protection, Compensation, Consumer, Mislead, Safety, Complain

A person who buys and uses a product is a _____. Companies manufacture goods and market products in order to make a profit. Companies can try to increase profits by cutting down on costs, but this can also reduce quality and product _____ when advertising products and consumers. Consumers who are _____ by advertisements or have bought unsafe products should _____ to authorities. Consumer _____ agencies can help customers with problems like these. Consumer protection agencies allow consumers to file charges against and receive _____ from unethical companies.

Answers:

1. consumer
2. safety
3. misled
4. complain
5. protection
6. compensation

SECTION C: READING COMPREHENSION (10 marks)

Text: Crossing a Cheque (Summary for Context)

The passage explains the safety and dangers of using cheques, emphasizing the importance of crossing them to prevent fraud and theft. It describes how crossing a cheque (drawing two parallel lines) ensures it can only be deposited into the payee's account, not cashed directly. It also mentions the risk of bounced cheques due to insufficient funds.

Questions:

1. **Why do people write cheques? (2 marks)**

Answer: People write cheques because they are a convenient way to handle transactions without carrying large amounts of cash, and not everyone likes or has a credit card.

2. **State two reasons why cheques should be crossed? (2 marks)**

Answer:

- (a) To prevent fraud by ensuring the cheque can only be deposited into the payee's account.
- (b) To protect against wrong payments or theft if the cheque is lost or stolen.

3. **Can anybody present a crossed cheque at a bank and receive cash? Justify your answer. (2 marks)**

Answer: No, a crossed cheque cannot be cashed by anybody at a bank. It must be deposited into the payee's account because the crossing (two parallel lines) restricts it to bank deposits only.

4. **Give two dangers of crossing a cheque? (2 marks)**

Answer:

- (a) If the cheque gets lost or stolen, it can still be deposited into the wrong account if the thief has access to a bank account.
- (b) The drawer may not have sufficient funds, leading to a bounced cheque, which doesn't guarantee payment despite crossing.

5. **According to the text, what should people do in order not to have a bounced cheque? (2 marks)**

Answer: People should use cheque accounts honestly and responsibly, ensuring they have sufficient funds in their account before writing a cheque.

SECTION D: COMPOSITION (10 marks)

Example Response to Topic 1: Future Career (250 words)

A career is a person's chosen profession or occupation that they pursue for a significant part of their life, often to achieve financial stability and personal fulfillment. Examples include being a doctor, teacher, or engineer. My future career is to become a banker. This career requires three key characteristics: attention to detail, trustworthiness, and strong communication skills. Attention to detail ensures accurate handling of financial transactions, trustworthiness builds confidence with clients, and communication skills help explain banking services clearly.

To succeed as a banker, I will need three competences: financial literacy, customer service, and problem-solving. Financial literacy will allow me to understand banking products like loans and savings accounts. Customer service skills will help me assist clients with their needs, such as opening accounts or depositing cheques. Problem-solving will enable me to resolve issues like payment disputes efficiently.

I chose this career because I enjoy working with numbers and helping people manage their money. Growing up, I saw how my parents struggled with finances, and I want to assist others in achieving financial security. Banking also offers opportunities for growth and stability, which align with my dream of becoming independent. By mastering the procedures of purchasing goods and services through banking—such as issuing crossed cheques or managing mobile money—I can contribute to a safer and more efficient financial system. This career combines my strengths and values, making it the perfect path for my future.