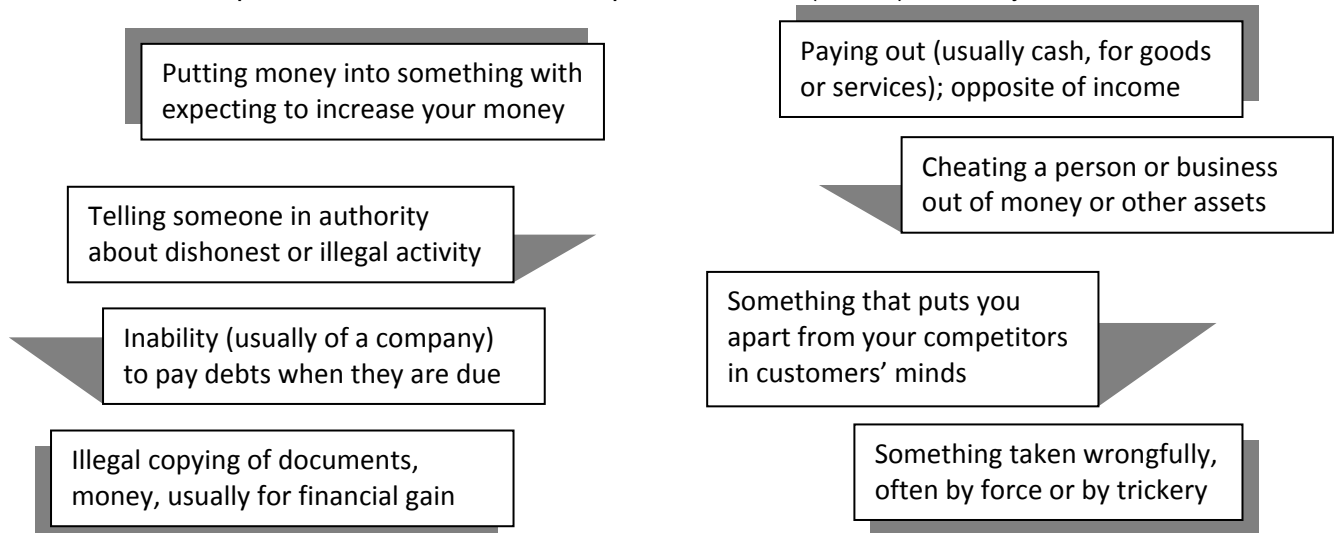


## Exercise 1

1. Match the meanings in the boxes below to the nouns in the table below them. You will need to use one of the meanings twice.
2. Are the nouns countable or uncountable? If countable, are the plurals regular?
3. Complete the columns for verbs, 'person who...' (nouns), and adjectives.



Meaning	Noun	Verb	Person who...	Adjective
Putting money into something with expecting to increase your money	investment (c/r)	invest (r)	investor	
Something that puts you apart from your competitors in customers' minds	unique selling point (USP) (c/r)			
Something taken wrongfully, often by force or by trickery	plunder (u)	plunder (r)	plunderer	
Illegal copying of documents, money, usually for financial gain	forgery (c/r)	forge (r)	forger	
Paying out (usually cash, for goods or services); opposite of income	expenditure (u)	expend (r) – rare spend		
Inability (usually of a company) to pay debts when they are due	insolvency (u)			insolvent
Cheating a person or business out of money or other assets	swindle (c/r)	swindle (r)	swindler	
Cheating a person or business out of money or other assets	fraud (c/r)	defraud (r)	fraud/ defrauder	fraudulent
Telling someone in authority about dishonest or illegal activity	whistleblowing (u)	blow (r) the whistle	whistleblower	

Note: The verb 'swindle' is more common than the noun. It is less formal than 'defraud', which has a more legalistic sense.

## Exercise 2

Use words from the table in exercise 1 to fill in the gaps in the following sentences. You may need to make changes, like use of past tense, or plural nouns.

1. We won't make any profit if expenditure continues to outstrip income like this.
2. In our whistleblower policy, we encourage staff to report any behaviour that goes against our organisational values.
3. His car was never stolen at all. The insurance claim he made was completely fraudulent.
4. He's a complete crook. He swindled/defrauded his own brothers out of everything, and left them with nothing.
5. That document may look genuine, but it's just a very good forgery.
6. While he was president, he plundered his country, moving tens of millions of dollars to private bank accounts.
7. I don't think our product really stands out yet, we need a USP.
8. I'm afraid you are unlikely to see your money. The company's insolvent.