3 Applying for a job

A A job ad

••• C' FDR BANK Cargers Branches About Us Contact

Customer Service Assistant

Do you have excellent **communication skills** and a genuine **passion for**¹ customer service? Are you looking for a **challenging**² role within a **fast-paced**³ working environment?

FDR Bank has several new **openings**⁴ for Customer Service Assistants. **Reporting to**⁵ the Customer Service Manager, you will be responsible for dealing with customer enquiries on the phone and via email. No **previous experience**⁶ is necessary as **full training**⁷ will be given. The **post**⁸ offers excellent **career prospects**⁹ to candidates who demonstrate **leadership qualities**¹⁰ as we are keen to promote and develop talent within the company.

We offer a **competitive salary**¹¹ and an attractive **benefits package**¹² including pension, **healthcare plan** and **subsidised**¹³ meals.

If this sounds like the job for you, then click <u>here</u> to fill in the **online application** form, including details of your **salary expectations**.

A cover letter

You want your application to **stand out** [be better than others], so you should include a clear, well-written **cover letter**¹ which highlights key points from your CV. Here is a letter sent with the application for the job in A above.

Dear Sir or Madam²

Mention any studies or training courses you have done which are **relevant to** [connected to] the role.

B

If you have previous managerial experience, you can say 'In my **previous role as** (Sales Manager), I **led a team of** (four people).' Please find attached my CV **in support of** my application for the **position** of Customer Service Assistant. I have just completed my degree in Business Studies and am keen to qain **hands-on**³ experience in this area.

During my course I chose to study several modules on banking and finance, as I have always been interested in working in this **field**⁴. In addition, I have worked as a parttime sales assistant in a large department store for the last two years. This has given me valuable **customer-facing**⁵ experience, as well as developing good communication skills both with customers and the rest of the team. I am a **team player**⁶ and I am keen to develop my career and gain **managerial experience**⁷ in the future.

Thank you for taking the time to consider this application and I look forward to hearing from you.

Yours faithfully⁸

Rebecca White

Be sure to specify the job you are applying for at the beginning of the letter.

It is important to mention any relevant experience you have, to show your **suitability for** the role. If you can, provide examples of specific projects you have **carried out**. [done]

- ¹ if you have a passion for something, you like it very much
- ² a positive word for something which is exciting and difficult
- ³ if an environment is fast-paced, things happen quickly there
- ⁴ available jobs
- ⁵ if you report to someone, he/she is your boss
- ⁶ experience of this type of job from before
- ⁷ all the training you need
- ⁸ job
- ⁹ opportunities for promotion and career development
- ¹⁰ the ability to lead a group
- ¹¹ as good as, or better than, other salaries for similar jobs
- ¹² all the extra benefits that a company offers (as well as a salary)
- ¹³ partly paid for by the company
 - ¹ a letter sent with a job application (also called a **covering letter**)
 - ² how you start a letter when you do not know the name of the person you are writing to
 - ³ practical, direct (not theoretical)
 - ⁴ area of business or activity
 - ⁵ dealing directly with customers
 - ⁶ a person who is good at working with others
 ⁷ experience of managing
 - other people
 - ⁸ how you finish a letter when you do not know the name of the person you are writing to

Exercises

3.1 Match the two parts of these business collocations from A and B.

1 healthcare		a faithfully
2 team		b prospects
3 Yours		c plan
4 competitive		d a team
5 challenging		e application
6 communication		f role
7 online	\square	g letter
8 lead		h player
9 career		i skills
L0 cover		j salary

3.2 Replace the underlined words with a word or phrase from A or B with a similar meaning.

- 1 You don't need to have done this job before.
- 2 As part of my new job, I get <u>meals partly paid for by the company</u>.
- 3 It's really important to make your application <u>look different from all the others</u>.
- 4 Working in the factory over the summer gave me some <u>direct</u> experience of manufacturing.
- 5 I'm hoping to work in the <u>area</u> of automotive manufacturing.
- 6 Prism Consulting has a number of <u>positions</u> available for graduates.
- 7 The ad said the company will provide <u>all the training you need</u>.
- 8 You should only apply for the job if you have <u>led a team before</u>.
- 9 The salary isn't great, but they offer an attractive set of other advantages.

3.3 Look at A and B. Fill the gaps in these sentences, using a word from the box and a suitable preposition.

carried passion releva	nt reported	role	suitable	support
------------------------	-------------	------	----------	---------

- 1 I am sending my CV in my application for the position of sales team leader.
- 2 I have a sales.
- 3 Jakob's experience is more the job than Sylvana's.
- 4 In my previous Sales Representative, I the Sales Manager.
- 5 While working as a Customer Service Assistant, I also some research projects for the marketing department.
- 6 He only has 6 months' experience as a trainee. I don't think that makes him the job of quality manager.

3.4 Answer these questions.

- 1 What do we call a job which deals directly with the customers?
- 2 How can we describe someone who works well with other people?
- 3 How should you start a letter to someone whose name you don't know?
- 4 What four other words can be used instead of 'job' in an advertisement?
- 5 How can we describe a working environment which is busy and rapidly changing?

3.5 Over to you

Find a job ad that you are interested in and write an example cover letter in English.

Job interviews

A Preparing for interviews

When companies are **recruiting**¹, they often have a set of **criteria**² (e.g. three years of experience in the field, or a degree in a relevant area) which they use to find the most suitable candidates. If you are **shortlisted**³ for an interview, make sure you **do your homework** first: find out as much as you can about the company, its products, markets, competitors, etc. If you can, ask a friend to do a **trial run**⁴ with you. This will help **boost**⁵ **your confidence**. The interview may be conducted by a **panel** [a group of people], probably including your future **line manager**⁶. Don't forget to **make eye contact** with all the interviewers while you are talking. As you arrive for the interview, **body language**⁷ is important. Give a **firm handshake** and **speak up**⁸. This will help to create a good **first impression**.

¹ hiring (new staff) ² requirements you use to make a decision ³ selected from a larger group ⁴ a practice of something new ⁵ improve or increase ⁶ the person who is directly responsible for your work ⁷ physical movements which show how you are feeling ⁸ speak (more) loudly and clearly

During an interview

These are examples of things that might be said at a job interview.

A: So, can you talk us through¹ your CV?

B

C

A iob offer

- **B:** Well, I studied Engineering and then took a job as a **trainee**² at F3 Telecom.
- A: I'd like to ask about opportunities for professional development³.

B: We have a very good **in-house**⁴ training programme for **new recruits**⁵.

Can you give us an example of how you've worked well **under pressure**?

How would your colleagues / your **supervisor**⁶ describe you?

I'm keen to **take on**⁷ more responsibility.

- A: We're looking to **fill the post**⁸ fairly quickly. If you are successful, how soon could you start?
 - **B:** The **notice period**⁹ on my present job is just two weeks, so I could start very soon.



¹ tell us about in more detail ² a person who is learning a new job ³ training given to employees to increase their knowledge or skills ⁴ within the company ⁵ people who have just joined (the company) ⁶ the person who checks your work ⁷ start to have ⁸ find someone to do the job ⁹ time you need to work in your job after you have officially told the company you are leaving

•••		Reply	Forwar
Dear Mr Malton,			
, 0	rview last week. We very much enjoyed meeting y nmer. We believe your qualifications and experienc	0	
	ment outlining ² your salary, benefits (including p a cated. Return the document within five business da to arrange your start date .		e
We look forward to welcoming	you as part of our team.		
Kind regards			
Melanie Stephens			
Melanie Stephens very suitable for	³ time off you are paid for, such as h	oliday or parental leave	

English Vocabulary in Use Advanced

4.1 Look at A and fill in the tips for a successful interview.

- 1 Before the interview, your ; find out as much as you can about the company and prepare answers to common interview questions.
- 2 If you can, do a to practise how you will answer the interview questions.
- 3 You need to create a good with the interviewers. Dress smartly and professionally.
- 4 Remember that your also plays an important part. Don't forget to smile! This will make you seem more friendly, and might actually your confidence too.
- 6 During the interview, describe all your relevant education and experience to show how you fulfil all the for the job.

4.2 Choose the correct word from A and B to complete the sentences.

- 1 I'm afraid you'll have to speak up / eye up / head up. I can hardly hear what you're saying.
- 2 We are *taking* / *recruiting* / *searching* people for our new branch in the city centre.
- 3 If we can't *fill / fulfil / supply* the post internally, we'll have to advertise externally.
- 4 If I get the new job, I will have to take *up / over / on* more responsibility, but I will get a salary increase.
- 5 I don't like working *under pressure / under stress / by force*. I end up making mistakes.
- 6 As part of the programme of *reporting structure / professional development / notice period*, we would like to invite you to a session on project management.

4.3 Rewrite the following sentences using expressions from A, B and C.

- 1 Could you tell us about your previous experience in this field?
- 2 I think we should give the job to Ruth. She seems perfectly suited to the team.
- 3 Employees are entitled to 30 days' holiday.
- 4 The group of interviewers will include your future line manager.
- 5 They just called me to say I have been <u>chosen (as one of the best candidates)</u> for an interview.

4.4 Look at B and C opposite. There is one mistake in each of these sentences. Correct the mistakes.

- 1 Please find attached a document overviewing your working conditions.
- 2 In some companies the leaving period can be as much as six months.
- 3 I'm going to be working as a superior, in charge of a team of 4 people.
- 4 The company doesn't do any in-office training. It's all done externally.
- 5 My begin date for the new job is 1 July.
- 6 I'm a trainer accountant. I haven't passed my qualifying exams yet.

4.5 Over to you

- What do you do before a stressful situation to boost your confidence?
- Would you rather have a lot of paid leave or a higher salary?
- Do you work better under pressure? Or do you prefer to have more time?
- Do you enjoy taking on extra responsibility? Or do you find it stressful?

At work: colleagues and routines

Colleagues

A

В



Philip is my **opposite number**¹ in the company's New York office. We have a good **working relationship**² and there's a lot of day-today **collaboration**³. Having a

counterpart⁴ like Philip in another branch is a great support. Last month we got a new boss, who quickly established a good **rapport**⁵ with everyone. She likes us to **take the initiative**⁶. The company is very **hierarchical**⁷; there's a **pecking order**⁸ for everything. I do a **job-share**⁹ with a woman called Rose, which suits us as we each have childcare responsibilities. My office uses a **hot-desking**¹⁰ system, so I sit in a different place every day. I socialise with my **workmates**¹¹ outside of work, but we try not to **talk shop**¹² on those occasions.

- $^{1}\ensuremath{\,\mathrm{has}}$ the same position / does the same job as me
- ² way of communicating and working together
- ³ working together to achieve shared goals
- ⁴ more formal equivalent of *opposite number*
- ⁵/ræ'pɔː/ communication/relationship
- ⁶ make decisions without being told what to do
- ⁷/,haiə'raikikəl/ has a structure with important and less important people
- ⁸ a system where some people have the right to get benefits/promotions before others
- ⁹ an agreement where two people each share the same job
- ¹⁰ a policy of sharing desks in an office, so people sit at whichever desk is free on a particular day
- ¹¹ colleagues you are friendly with (especially in non-professional occupations); *informal*
- ¹² talk about work; *informal*

During the day (different work patterns)



I do fairly **mundane**¹ tasks. Occasionally I have to **meet a deadline**² or they need someone to **volunteer**³ for something. Then the job is more **rewarding**⁴ and **stimulating**⁵. Sometimes I have a heavy **workload**⁶ but at other times it can be quite light.

¹ ordinary, not interesting ² have something finished by a fixed day or time ³ offer to do something without being asked or told to do it ⁴ making you feel satisfied that you have done something important or useful, or done something well ⁵ encouraging new ideas or new thinking ⁶ amount of work I have to do



I start work at my machine at seven o'clock when I'm on the **day shift**. The job's **mechanical**¹ and **repetitive**². All I ever think about is **knocking off**³ at three o'clock. The shift I hate most is the **night shift**. I start at ten and work till six in the morning. It's a bit **monotonous**⁴. It's not a **satisfying**⁵ job – I feel I need something a bit more **challenging**⁶.

¹ you don't have to think about what you are doing ² the same thing is repeated every day ³ finishing work; *informal* ⁴ boring because it never changes ⁵ (does not) make me feel pleased by providing what I need or want ⁶ that tests my ability or determination



I have a pretty **glamorous**¹ job. I'm a pilot. But the hours are **irregular** and **anti-social**². I'm not **stuck behind a desk**³, but long-haul flights can be a bit **mind-numbing**⁴; most of the time the plane just flies itself. We work to very **tight schedules**⁵. But I shouldn't complain. I feel sorry for people who are **stuck in a rut**⁶ or who are in **dead-end**⁷ jobs.

¹ very exciting, which everyone admires ² do not enable one to have a normal social life ³ sitting at a desk all day; *informal* ⁴ extremely boring ⁵ very strict or severely limited timetables ⁶ stuck/trapped in a job they can't escape from ⁷ with no prospects of promotion



I started off as a **technician**¹. After retraining, I worked for a software company, and later I **went in with**² a friend and we formed our own software company as a **start-up**³ in 2009, so now I'm **self-employed**. My husband is **freelance**⁴: he works for several different companies as and when they need work done – he's a computer **programmer**⁵.

¹ person whose job involves practical work with scientific or electrical equipment ² formed a business partnership with ³ a small business that has just started ⁴ or works freelance ⁵ someone who writes computer programs

Exercises

5.1 Correct seven mistakes in this paragraph.



5.2 Match the left and right-hand columns to make pairs of sentences.

- 1 We often work together.
- 2 The firm's rather hierarchical.
- 3 Peter's my counterpart.
- 4 We work to a tight schedule.
- 6 Jess and I work half-and-half.
- a There are several levels of management.
- b Deadlines have to be met.
- c It's a job-share.
- d Collaboration is a good thing.
- 5 I don't think I'll be promoted before her. 🗌 e We do the same job but he's based in Rome.
 - f There's a strict pecking order in the company.

5.3 Use words and phrases from the opposite page to complete these sentences.

- 1 A good friend suggested we set up a small company together, so I her and we formed a in 2012.
- 2 I'm really tired; I've had a very heavy recently.
- 3 I don't want an office job. I don't want to spend all day stuck
- 4 I'd hate to feel trapped in my job and to be stuck in
- 6 I used to work for someone else, but now I'm my own boss; I'm
- 7 I stopped working in the hamburger restaurant. It was such a dead
- 8 When I was working in the factory, all I could think of all day was the moment when I could knock
- 9 Being a hospital nurse is a good job, but you can't go out much with friends. The hours are a bit
- 10 I findannoying, because it means I don't have my own desk where I can keep things at work.

5.4 Choose adjectives from the box to describe the jobs below. You can use more than one for each job. Add other adjectives of your own.

glamorous	stimulating	repetitive	stressful	monotonous	varied	mechanical
mundane	challenging	mind-numb	ing rewa	arding		

- 1 assembly-line worker in a car factory
- 2 supermarket shelf stacker
- 3 public relations officer in a multinational company
- 4 bodyguard to a celebrity
- 5 surgeon

- 6 lifeguard on a beach
- 7 receptionist at a dentist's
- 8 private detective
- 9 refuse collector in a city
- 10 night-security guard

5.5 Over to you

Write down words from this unit that relate to your job, or to a job you would like to do in the future.

At work: job satisfaction

A Aspects of job satisfaction

What does **job satisfaction** mean? [a feeling that your job is worth doing and fulfils you] Is it just having a pleasant **workplace** or is it more than that? [the place where you work] Can a **run-of-the-mill** job be satisfying? [ordinary, not special or exciting]

avax

Some people are prepared to put up with a stressful or unpleasant job if it means **short-term financial reward**. [immediate; *opp*. = **long-term**] [money gained]

Staff **morale** has been very low since the company announced a freeze on pay rises. [amount of confidence felt by a person or group]

Our new manager is very keen to encourage **teamwork** to help us solve problems. [working together for a common purpose]

Is **job stability** more motivating than an exciting, high-risk career? [not likely to change] After working in the **fast-moving** fashion industry for six years, Sam has decided to look for a career with a better **work-life balance**. [developing or changing very quickly] [the amount of time spent working compared to the amount of time spent doing things you enjoy]

Daniel's job in a **dynamic** new company is often challenging but exciting. [continuously developing]

Chloe is **demotivated** in her current job following recent changes in the finance sector. [feeling less enthusiastic about work] She is **looking to work in / seeking a career in** something more creative, like marketing.

Language help

The text has some words with similar meanings connected to work. It is a good idea to learn them in pairs, e.g. *fast-moving* and *dynamic* (industry/profession), *seeking a career in* ... and *looking to work in* ... (Note: we say *look to*, meaning consider or plan, NOT look for.)

B Expressions connected with working life

In many countries, women are allowed **maternity leave**, and men **paternity leave**, if they're having a baby. If they adopt a child, they may have a right to **adoption leave**. [time away from work to prepare for and look after a new baby / adopted child]

What **perks** (*informal*) / (**extra**) **benefits** (*formal*) do you get in your job? [extra things apart from salary, e.g. a car, **health insurance**]

What's your **holiday entitlement**? I get four weeks a year. [number of days you have the right to take as holiday]

Do you get regular salary **increments** each year? [increases/rises; *formal*] Do you get **performance-related** pay rises? [depending on how well you do your job] Do you get an **annual bonus**? [extra money paid once a year, usually based on good performance]

Most people think they are **overworked and underpaid**. (often said together as an informal, humorous fixed expression)

Because of the recession, the company announced that there would have to be **voluntary**/ **compulsory redundancies**. [people losing their jobs, by offering to do so / having no choice] During the strike, the airport managed to continue running with a **skeleton staff** of volunteers.

[the minimum number of workers needed to keep operating] The people on the **interview panel** at the last job I applied for were so unfriendly that I got very nervous. [the group of people interviewing someone for a job]

6.1 Rewrite these sentences by using words and phrases from the opposite page instead of the underlined words.

- 1 Do you enjoy working as part of a team?
- 2 I don't think that <u>earning a lot of money</u> is the key to job satisfaction.
- 3 Would you feel nervous giving a presentation to <u>a group of people at interview</u>?
- 4 Sales staff are often paid extra money each year when they perform well.

6.2 Find expressions on the opposite page which mean the opposite of the underlined words or phrases.

- 1 a very unusual, exciting job
- 2 a person who is <u>highly motivated</u>

3 a rather static and slow-moving profession

- 6 a <u>full</u> staff of workers
- 7 someone who <u>has a light workload and is paid</u> <u>a lot</u>

4 a drop in salary

8 an automatic pay rise each year

5 compulsory redundancy

6.3 Choose the best word or phrase to complete each sentence.

- 1 Rafael has done the same job for the last fifteen years and his job will be secure until he retires. For Rafael, *job stability / job satisfaction* is very important.
- 2 Kate has a good *workplace / work-life balance*. She never works late and she often finds time to relax with her family or go to the cinema in the evening.
- 3 After graduating from Manchester University, Dan started work in the *run-of-the-mill / fast-moving* film industry.
- 4 Amy joined the law firm for the *bonus / long-term* career prospects they offered. It would be hard work for the first few years, but she could later become a senior partner.

6.4 Each sentence in these pairs of sentences contains a mistake. Correct them.

- 1 She was on mother leave for three months after the birth of her baby. Then her husband took father leave for three months.
- 2 Sarah has been on adapted leave since she and Brian welcomed their new two-year old child into their family. Brian took volunteer redundancy from his job, which means he is at home too.
- 3 My holiday titlement is four weeks a year. The atmosphere in my place for work is very pleasant, so I'm happy.
- 4 When I applied for the job, I was looking for join a dynamic team. However, the interview jury gave an impression of complete boredom and lack of interest.
- 5 The factory had to operate with a skeletal staff during the economic crisis. There had been a large number of compulsive redundancies.
- 6 I get some good parks in my new job. I get a company car and free health security.

6.5 Over to you

- What does job satisfaction mean to you?
- Do you think financial reward is more important than job stability or work-life balance?

A career in sales

Α

When Carl left school, he took the first job he was offered – in **telesales**¹. He thought **telemarketing**² sounded quite glamorous but soon found that most of the people he phoned hated **cold calling**³ and put the phone down when he tried the **hard sell**⁴. However, he persevered and found he became quite skilled at persuading customers to **part with their money**⁵. He then moved into a job on a **TV shopping channel**⁶, where he specialised in selling **merchandise**⁷ for the leisure market. He did so well at this that he set up his own sportswear company and **hasn't looked back**⁸ since.

¹ + ² selling or marketing goods and services by phone

³ phoning people who have not requested a call in order to try to sell them something

⁵ spend money

⁶ a TV channel devoted to selling products

- ⁷ products that are bought and sold
- ⁴ attempt to sell something by being very forceful or persuasive
- ⁸ has moved forward successfully

B Buying and selling

A person's **purchasing power** is the ability they have to buy goods, i.e. the amount of money they have available.

If you **shop around**, you try different companies or shops to see which offers best value. If you want to buy something, you need to find a shop that **stocks** it. [keeps a supply of it = **keeps it in stock**] If you **trade something up**, usually a car or a house, you buy one that is of higher value than the one you had before. (*opp*. = **trade down**)

People sometimes make a purchasing decision based on **brand loyalty**. [confidence in that particular make and a tendency always to choose it]

Supermarkets sometimes sell an item for less than it costs them in order to attract a lot of people into the shop, where they will also buy more profitable items – the item being sold at a low price is called a **loss leader**.

For a company to sell its products, it has to **price** them appropriately. [give them a price] If a company finds a **niche market**, it finds a specialised group of customers with particular interests that that company can meet.

If an item is said to **come/go under the hammer**, it is sold at an **auction**. [sale of goods or property where people make gradually increasing **bids** and the item is then sold to the highest **bidder**]

C A career in business

A few years ago Tina started her own software development business, which turned out to be very **lucrative**¹. However, she got increasingly irritated by all the **red tape**² involved in the **administration**³ of a business and when a larger company contacted her with a **proposition**⁴, suggesting a **takeover**⁵, she was interested. At first, the two companies could not agree on all the details of the agreement but they managed to **reach a compromise**⁶ and **hammer out a deal**⁷ without too much delay. In many ways Tina was sad that her company had been **swallowed up**⁸ but she has used the money raised by the sale of her **capital assets**⁹ to **invest in**¹⁰ a business **start-up**¹¹: an online **holiday property letting agency**¹².

¹ producing a lot of money

- ² bureaucracy (negative)
- ³ organisation and arrangement of operations
- ⁴ formal offer
- ⁵ agreement in which one company takes control of another one (compare with **merger**, in which two companies join together to become one company)
- ⁶ come to an agreement in which both sides reduce their demands a little
- ⁷ talk in detail until a business agreement is made
- ⁸ taken over by a larger company
- ⁹ buildings and machines owned by a company
- ¹⁰ put money into
- ¹¹ new company
- $^{\rm 12}$ a business organising the rental of holiday houses and flats

Exercises

7.1 Match the two parts of these business collocations from the opposite page.

- 1 loss a agency
- 2 capital b channel
- 3 purchasing c leader
- 4 shopping d tape
- 5 hard e power
- 6 letting f loyalty
- g assets 7 brand
- 8 niche h sell 9 red
 - i market

7.2 Look at A and B opposite. Fill the gaps in these sentences.

- 1 A world-famous painting will go the hammer in London tomorrow.
- 2 It's a sensible idea to shopa bit before buying a computer.
- 3 Sally made the right decision when she quit her old job and set up her own business she hasn't looked since the day it opened.
- 4 I don't mind trying a hard sell on a person who has already expressed an interest in our products, but I hate calling.
- 5 It can be quite hard to persuade my dad to with his money.
- 6 I'm going to make a for the dining table that is up for auction tomorrow.
- 8 They produce special clothes for people who practise yoga and have really cornered this market.
- 9 The shop I went to didn't the printer I wanted so I'm going to order it online.

7.3 Replace the underlined words with a word or phrase from C with a similar meaning.

- 1 As their business interests were quite different, it took them a long time to come to an agreement.
- 2 If you want to go into the import and export business, you had better be prepared for a lot of bureaucracy.
- 3 At the moment they are discussing the possibility of <u>buying up another company</u>.
- 4 Sportswear is a very profitable business to be in at the moment.
- 5 Banks will only lend a <u>new business</u> money if they have a realistic business plan.
- 6 A number of small companies have been taken over by that huge multinational in the last six months.
- 7 Hassan has made a rather interesting <u>suggestion</u> about setting up a business together.
- 8 Chloe is much better at the creative side of business than the organisation involved in running a company.

7.4 Choose the best word to complete each sentence.

- 1 | hope we'll be able to keep / reach a compromise when we meet tomorrow.
- 2 I think those new games consoles are *priced / purchased* too high at the moment.
- 3 The shops are hoping to sell a lot of *capital assets / merchandise* connected with the roval wedding.
- 4 My sports car was so expensive to run that I decided to trade it down / up for something much cheaper.
- 5 Helga has never looked *back / out* since she started her own business ten years ago.
- 6 There's a lot of *loss leader / red tape* involved in setting up a new business.