

**1.01 C = Carla**

**C:** Good afternoon and welcome everyone. Thank you very much for joining us today. For those of you who have not taken part in focus groups before, I'd like to explain a bit about how they work. It's really important for us to gather information on what customers or users really need, and their attitudes towards new products or new ideas. My job as moderator is to ask questions and to keep the discussion on topic, and I encourage people to speak out: there are no right or wrong answers, there are just opinions, and you are very welcome to disagree with each other or compare your experiences or your situations. These groups usually have between six and ten participants, so that the conversation is manageable, and you are a diverse group but representative of our target customers. Thank you also for agreeing for this session to be recorded; this is only so that I can listen to the discussions again in case there is anything I missed during the session. I hope you enjoy the discussion. OK, do you have any questions before we start?

**1.02 C = Carla M = Marcus F = Frank S = Sarah A = Abby G = George V = Vanessa**

**C:** So everybody, I'd like to start by asking you to introduce yourselves and say what you do very briefly.  
**M:** Thanks for inviting us. I'm really interested in how this is going to work because I'm studying business. I'm Marcus, by the way.  
**F:** Hi everyone, I'm Frank and I'm a banker. Good to meet you all.  
**S:** I'm Sarah, also a student but I study medicine.  
**A:** OK, and my name is Abby and I'm an estate agent here in the city centre.  
**G:** Hi, I'm George. I'm a sales trainee at a retail shop in the city.  
**V:** I'm Vanessa and I'm a technical writer at an IT company downtown.  
**C:** Great. Thanks, everyone. One of our criteria for choosing you was that you all work or study in the city centre, and we're interested in finding out what you do for lunch, where you eat and what you eat.  
**F:** Since we don't have a company restaurant at the bank, I usually go out to buy something quickly to have for lunch.  
**S:** That sounds like me, Frank. But there are hardly any really healthy choices around here, are there? I certainly don't know of any near the university.  
**G:** Sarah, same for me. That's why I usually just bring something from home because there is nowhere decent to eat near work.  
**V:** George, I have the same problem at our IT company. But if there was some place nearby which had healthy food that wasn't too expensive, you would go there sometimes, wouldn't you?  
**G:** Yeah, probably.  
**A:** I would as well. I'm often out of the office showing apartments or houses but I try to take time for lunch and something healthy and close would be great.  
**C:** Thanks, Abby. So what you're all saying is that you try to find healthy food options for lunch, that are affordable.  
**M:** Yeah, I'd say so.  
**F:** That seems to be what we all want, doesn't it?  
**All:** Yes, that's right ...  
**C:** OK, thanks. And how long is your lunch break?  
**F:** I try to keep it to about thirty minutes because that's when many clients have time to come to the bank and I need to be there then. What about the rest of you?  
**M:** Well Frank, it really depends on my classes and when they are. But Sarah, I would say we always had about an hour last semester, didn't we?  
**S:** Yup.  
**V:** Every day is different, but I usually manage to have close to an hour. I'm lucky because I'm responsible for my own time and just need to get the job done. But someone with less time would have more of a problem, wouldn't they?

**C:** Thanks Vanessa. OK this is interesting. So, I understand that most of you aim to eat healthy food for lunch on a limited budget and with limited time.  
**M, V, G, F:** Yes, that's right. / Indeed. / Quite ...  
**C:** At this point I'd like to show you some ideas. Here are some initial designs for a new app that we're developing. I'd like you to discuss your views on each piece of information provided. I'll also ask you what you think of how it works and how ... if ... it helps you get what you want. As you can see here ... you can start by choosing from different lunch menus. You can see photos of the meals that are offered along with their prices and read about their nutritional values. You can check on the fat or calories in each and also find out if they are suitable for vegetarians or vegans. The app will also list the participating restaurant or restaurants which offer the different meals and show the locations. So, then you decide where you want to get the food from the available options. When you place your order, you can decide if you want to pick it up from the restaurant, if you'd like to eat it there or if you want it delivered. And the corresponding final price will be displayed at that point. What do you think?  
**M:** Wow, sounds great. There isn't anything like this at the moment, is there?  
**V:** I agree with Marcus. It really combines convenience with healthy eating, doesn't it?  
**F:** Well, I'd like to try it out first. It sounds great, but we don't know how good the restaurants are, do we?  
**A:** Good point, Frank. That would be essential for me, too. Will that be possible Carla?  
**C:** Of course, that's part of the plan for the day. But if it's all right with you I'd like to continue this morning by having you try out the app and tell me what you think.  
**1.03 C = Carla M = Marcus A = Abby G = George F = Frank V = Vanessa S = Sarah**  
**C:** OK everyone, so, now that you've had a look at the different menus and the options on the app, what's your general impression? I'd like you to rate the product. Could you give me a number from one to ten, with ten being the best?  
**M:** I still think it's really unique. I mean nothing else is quite like this, is it? It seems to be easy to use and the photos make me want to order the food. I'd give it an eight.  
**A:** I agree with Marcus. I like the way it looks and the idea is very appealing. For me, it's a nine.  
**G:** I'll go along with Abby, also a nine.  
**C:** What specific features are the most interesting for you? Abby?  
**A:** The nutritional information is great. But I'd like to know if there's a list of ingredients because I have allergies. Anyone else with this problem?  
**F:** Not me, but my son does. So if he comes to town and we go to eat, that would make it easier to decide what to order. We can also pay with it, can't we?  
**C:** Thanks Frank and Abby – that's helpful info about the allergies. And, yes, mobile payments are one of the features. Is there anything about it that doesn't meet your expectations?  
**V:** Not for me. I'd actually give it a ten from what I've seen so far.  
**S:** Well, I'd really need to try it out more to decide. At the moment I can give it a seven. But give me a week with it and that might change!  
**M:** I'm with Sarah on this, I'd really need to use it for a while before I can answer that question honestly.  
**F:** Me, too. At the moment I'll give it an eight, but you need to spend some time with an app to really know if it's any good or not!  
**C:** Thanks everyone. So now I'd like to ask how likely you are to use the app. Again, I need a number from one to ten, ten being very likely and one not at all.

**M:** I guess it would depend on the variety and the overall costs for me. But if the food isn't expensive and there are lots of choices, then a seven.  
**A:** For me maybe a five. The idea is great, but I'm not completely convinced yet. For those of us who aren't very techy, I'm afraid it might be too complicated to use.  
**V:** Really, Abby? It looks pretty simple to me. I give it a ten.  
**F:** I am at a nine but let's see what it develops into. This is not the final product, is it?  
**C:** No, Frank, you're right, it's still in the development stage. But your answers so far have been helpful and will help the developers to improve the functionality of this app. Now George, and Sarah could you give me a number from one to ten for ...

**1.04**

**1** There isn't anything like this at the moment, is there?  
**2** But if there was some place nearby which had healthy food that wasn't too expensive, you would go there sometimes, wouldn't you?  
**3** It really combines convenience with healthy eating, doesn't it?  
**4** But there are hardly any really healthy choices around here, are there?  
**5** That seems to be what we all want, doesn't it?  
**6** But someone with less time would have more of a problem, wouldn't they?

**1.05 J = Jon T = Tom Ju = Julia H = Hans**

**J:** So, having looked at the survey results in some detail, we've come up with three main findings ... and I think important findings, which will lead us to some key recommendations. Paula will talk about these at the end. Tom, you have a question?  
**T:** Thanks, Jon, but before we start, could you just tell us which customers were asked? I think it's important to know that we have a good representative sample of the customers. After all, they are very different and ...  
**J:** Sorry to interrupt Tom, but I can answer that question straightaway. Yes, the survey is very representative of all our customers, so no issues there. OK?  
**T:** Fine, very good. Thanks.  
**J:** OK, moving on, as you can see, the findings are clustered per focus group – grower, supermarkets and customer. Starting with customers, the main finding is that eighty-five percent of customers want to see significantly less plastic packaging within the next twelve months. That's a clear mandate for everyone to change, and change fast. Julia?  
**Ju:** Jon, that's very ambitious. Is twelve months realistic?  
**J:** That's a good point, but let me just finish with all the findings, and then we can discuss the question of change in more detail. OK?  
**Ju:** Sure.  
**J:** OK, so the second big finding was that the supermarkets have committed independently to reduce plastic food packaging by 50 percent in the next two years.  
**T:** OK, interesting.  
**J:** Very, yes. And finally, and maybe a problem, the growers see the reduction of plastic to be only of *medium* importance in their business strategy; they don't see a clear alternative at the moment. And, to be honest, I think they are less concerned. They have other priorities. Anyone on the line have an opinion?  
**H:** Yes, Hans, speaking. Can I ask why growers are not concerned about plastics? Why is that exactly?  
**J:** Sorry, Hans, we can't hear you very well. The connection is bad. Can you dial in again?  
**H:** OK. Sorry, will do.  
**J:** OK, so, while we wait for Hans, those are the findings. Any first thoughts or responses?

**1.06 J = Jon T = Tom H = Hans Ju = Julia**

**J:** So, coming to recommendations, I think the first one relates back to what was said earlier, that we need a better understanding of customers' expectations, because they are a little unrealistic for us to act on. So, the suggestion would be to set up focus groups to engage and learn more about what customers actually want. Tom, any thoughts?  
**T:** I'm worried about delaying. How can we change faster?  
**J:** Can you clarify what you mean by 'change faster'?  
**T:** Customers talked about a twelve-month response. So, I guess we need to begin planning properly in three months.  
**J:** Absolutely, so we'll set up focus groups next week, very fast, and we want to finish this process inside six weeks.  
**T:** OK, that's good.  
**J:** Hans, this is also a big topic for you.  
**H:** Yes, for me the question is how can we motivate growers to engage with this? Isn't their involvement critical to all of this?  
**J:** Why do you think their involvement is so critical?  
**H:** The growers use so many plastics, a lot of which are not recycled, and this creates real issues. I'm thinking, do we have the option to enforce change, to make them give up plastics, if they won't do it themselves?  
**J:** This is a very delicate topic which we need to respond to sensitively. I think the solution probably lies in using financial incentives to motivate change, not forcing.  
**H:** Yes, my thinking too. It's for purchasing to create a joint project with the growers.  
**Ju:** Hold on, that's a great idea but this is not budgeted for. Jon, do we really have the money to invest in such a project right now?  
**J:** To be perfectly frank, I can't answer that at the moment. But I'll raise it at the Global Purchasing meeting next week and come back to you. OK?  
**Ju:** OK.  
**J:** And finally, on the supermarket front, we want to sponsor a competition to encourage them to reduce plastics in their stores over the next six months. OK? Tom, what do you think?  
**T:** OK, but how do we create a supermarket competition which is effective?  
**J:** As I indicated a little earlier, we need to involve marketing. They've done this kind of thing before.  
**T:** Yes, sounds like a good idea. I'm happy to support this.  
**J:** Great. So, let's talk about what needs to happen next.

**2.01**

**1** One of the biggest challenges is getting everyone to talk, particularly those who are not confident with their English. The worst thing is when people don't say anything, and sometimes when people talk too much. My main advice would be to ask quieter people directly to say something, by asking a question like, Mike, what do you think? This way you pull them in. And tell the noisier people to be quieter, for example, 'Thanks, Paul, but can we hear some other ideas?'  
**2** I work in Dubai, which is very international. That is good, as there are so many different types of people from around the world, lots of experience and ideas, but it also means a lot of different ideas, which can lead to arguments sometimes. So, it's very important to encourage people to say what they think, but really to show respect and curiosity for ideas which are different to theirs. This usually helps when building teamwork.  
**3** With teams, there are so many different ideas and ways people prefer to do things. I like to focus people on the common ground, shared objectives, get people on the same page. Like they say, there is no 'I' in a team, and the 'we' is the focus point in my opinion – the common interest in a team. This is the same whether it's an international or domestic team.

**2.02 P = Patricia R = Ray F = Frank A = Arun M = Maria**

**P:** So, let's move onto the sales topic. I think we're all in the same boat here with numbers down across all the regions, I think ten percent on average, so we need to get things moving in a positive direction. Ray, any thoughts on how best to tackle this?  
**R:** I think it has to be about digital marketing. We need to increase spending here. Really, it's a no brainer. We need to diversify and not have all our eggs in one basket.  
**F:** No, that won't work.  
**R:** But, Frank, the world is going online, even for luxury chocolate. We're still relying too much on glossy magazines and television promotion. I just feel it's really time to invest more in digital.  
**F:** I totally disagree. In our markets, people are not so digital when it comes to luxury chocolates.  
**R:** Yes, but we might be able to ...  
**F:** No, I insist. Online sales are low. People still buy mostly in stores in my markets. They respond well to traditional advertising.  
**P:** Hold on. Let's not dismiss this idea too quickly. Arun, you haven't commented so far and you have a lot of digital experience. Any reflections on Frank's suggestions?  
**A:** Um, well ...  
**F:** But it doesn't work for Germany in this particular sector and for this type of product. Or for the UK.  
**P:** OK, we're not really seeing eye to eye on this. I think we need to slow down a bit. Let's take a ten-minute coffee break, and then see how we can come up with some solutions. Maria, are you still there?  
**M:** Yes.  
**P:** Take ten. We all need a break.

**2.03 P = Patricia M = Maria R = Ray A = Arun**

**P:** OK, so, where were we? Maria, what do you think about Ray's idea to focus on digital?  
**M:** Digital is a clear trend, so I would support it. I think investment in website functionality is probably vital to drive more sales.  
**R:** Definitely, we're falling behind our competitors. But it's not just about website. It's digital marketing which is the problem.  
**P:** So, let me just make sure everyone understood that. For you, Ray, it's more digital marketing than website per se.  
**R:** Yes, the marketing is really problematic.  
**P:** OK. Arun?  
**M:** But I think the website itself is really the main issue because ...  
**P:** Maria, if I can just stop you there because I want to hear some other views now. Arun, you haven't commented so far. What's your take on this?  
**A:** You know, I think both perspectives are valid. But I have some data from the USA which shows that digital marketing can really impact on sales, very quickly. It can be a gamechanger. And selling online really depends on having a great website experience, especially for luxury markets. I'll pass it to you all.  
**P:** Great, OK, Maria, for you, what might be the benefits of website investment?  
**M:** Look, I'm sure website investment can increase visibility and sales. But it is a cost. I think a business case would be good.  
**P:** Excellent idea. And that is your area, Maria. Can you put together a business case for us, with costs and benefits to give us a better basis to decide? Just ballpark figures will do.  
**M:** OK. I can do that.  
**P:** Very good. And Ray, can you support? It would be good if you worked together.  
**R:** Sure, happy to.  
**P:** Good, so let me just make sure we're all on the same page before we move on to ...

**3.01**

My parents thought it would be a good idea for me to study medicine in Dublin and we have family in Ireland, so I liked the idea. The problem was that it's difficult living on a student income, and when you're far away from home, you can't ask your parents for twenty dollars to go out one evening. You have to ask them for a money transfer, and I felt bad asking them because the university fees were so expensive. Then there's the cost of living in Dublin, which isn't cheap. To start with, I had to put a deposit down for the rent. It's pretty expensive here compared to back home in Arizona. And coming from a hot climate, as soon as I arrived, I needed to buy new clothes, warmer clothes and boots, and I would put the heating up really high because I felt so cold. But this meant our utility bills got more expensive and my flatmate complained. Being a typical student, I was also spending a lot of money on going out, especially eating out, and public transport, too. So, by the end of my first term, I wasn't doing well getting by on my student allowance from my parents: I ran up huge debts and I had to dip into my savings account and I got a small loan because I didn't want to ask my parents for more money. I was worried I wouldn't be able to pay them back but I was paying a high interest rate on the loan, so things just got worse and I carried on spending and spending. Finally, when I got back home in the summer, that's when I told my family about my money trouble. They were pretty understanding and, very kindly, they agreed to pay off my debts, but they wouldn't put up my student allowance. And I promised I would tell them if I wasn't managing well, so we could work something out sooner rather than later. My dad has also paid for a bike and that has helped to cut down on my travel expenses. My flatmate also came up with ideas for saving money. She told me about the cheapest stores in town and, instead of eating out this year, we've decided we'll eat in, and we can invite friends round.  
**3.02**  
Most of my friends went to university after we finished school, but I wanted to get a job first and save up before studying at university. I didn't think it was fair to ask my mum for money to travel or take a year out, and then run up debts. So I started working for a telecom company in customer service, and I carried on living with my mum. Of course I paid towards the bills, but I didn't have to pay rent so that was a huge saving. Meanwhile, I saw how my friends, who lived in student accommodation, were spending most of their money on rent and going out and then asking their parents for more money to go on holiday. I didn't want that. I had decided that I wanted to study later, as a mature student, after I had bought my own studio flat. That way I would be able to study comfortably in my own place, and I wouldn't have to worry about falling behind with paying the rent, or living with flatmates who play their music too loud all the time! After a year of working in customer service, I started working for an insurance company, doing admin. I was putting money by every month, and I managed to save up quite a bit after four years, and together with some money I'd inherited, I paid a deposit for my own flat. Luckily, my grandfather, who had passed away, had set up a trust fund for me, which I could use when I turned 21. So I got a mortgage, and that's when I applied for university. I'm studying business administration now and I'm really enjoying it. Most of my friends are mature students because the first-year students are more interested in partying than studying. But I can see how young people have trouble getting by on a student grant or a student loan. For many students, it's the first time you're away from home. It can be

a very stressful time, and then something comes up, I mean, suddenly your rent goes up, or you get an unexpected expense, like your computer breaks down. You have to learn a lot of life skills very fast. In fact, a group of us have set up an initiative called *Managing your money*. We've got a blog with financial advice and once a month, we arrange for a financial adviser to give a talk on, for instance, how to manage on a low budget and keep a record of your expenses. I'm looking forward to hearing next week's talk; it's on how to negotiate with your bank manager when taking out a bank loan. When I finish my degree, I want to start my own business and I'm sure I'll need to borrow some capital to get going.

**3.03 C = Charlie M = Marianne Ma = Marco**

**C:** So, in conclusion, that's why I think we should further develop our banking app to include customer features which can help them track their spending and also give them personalised tips linked to their spending habits.

**M:** Thanks Charlie, that was very interesting though I'm sorry to say I'm not entirely convinced. Both of your proposals will cost time and money to develop and we simply don't have a lot of either at the moment.

**C:** That may be true Marianne, but when you consider the big picture, you'll see that our market share is shrinking.

**M:** OK, you're not wrong there.

**C:** We should rethink our current strategy, as otherwise we'll lose out to our competitors. The overall market has become more competitive with new virtual banking services. This idea is the best opportunity we have of offering added value to our existing customers and to make us interesting for new customers in the short term.

**M:** That may be, but we simply don't have the budget for it. What you're suggesting will cost too much.

**C:** I can see why there might be objections. However, if we want to create something quickly that's of high quality, then we need to spend the money.

**M:** Hmm. I see your point. But maybe we should look at other options such as ...

**C:** Let me break down the main reasons this proposal is the best one we have. Firstly, we already have a banking app. It's not like we have to build something from scratch.

**M:** That's true.

**C:** Secondly, our users are asking for more features when giving online reviews of our app. And finally, we can make it *sticky* so we don't lose customers.

**M:** Sorry?

**C:** By *sticky*, I mean we can try to make customers dependent on these features so they are less likely to switch banks.

**M:** I see.

**C:** You'll see I also have the backing of the others in the room.

**Voices:** Yeah. / Me too.

**M:** OK Charlie. I take your point and I can sense your personal investment in this idea also, but committing to this action would mean taking on more things to do in your role. I don't want you getting distracted from the main areas we've budgeted for.

**C:** I understand, but we're all in this together. We won't achieve our collective targets if we don't spread our focus area and consider redistributing the budget.

**Ma:** Can I jump in here for a second?

**M:** Of course, Marco, Go ahead.

**Ma:** Charlie has laid out the situation very clearly, and as I see it, if we fail to act, then we'll lose an opportunity to engage our customers. How about if we do go for the first feature, the one that tracks spending? We can do this quickly and to a high standard, and this is something that will have a real impact on customer engagement and satisfaction.

**C:** Yes, good idea Marco, and then we move a little slower with the second feature. The one with

personalised tips. The consequences of that would be that the overall cost is lower. We still do it to a high quality, just not as quickly, so we don't have to drop other priorities. These are the reasons which warrant doing it this way.

**M:** OK Charlie, you're persistent. And you've convinced me. Please draw up a new draft budget as you're proposing.

**C:** Thanks Marianne. Will do.

**4.01**

One time I tried to have a conversation with my manager about why she kept moving the project deadlines, but she wasn't listening to me. She avoided the issue and kept changing the subject. So I was persistent and asked again. I said I wanted to know because her constant changes were putting me under pressure. This was when she became angry and defensive and the discussion broke down. She said she had to go to a meeting and we haven't been able to talk about it again since then. I'm not very happy about the situation.

**4.02 D = Daniela M = Martin**

**D:** Well, to be honest Martin, I'm a little disappointed that I didn't get the team leader position and Pablo got it instead.

**M:** Oh, right. I understand Daniela, but I'm afraid Pablo was just the right person for the job and I don't think you quite fit a team leader profile yet.

**D:** Hmm. I don't think that's a fair reflection of the facts, Martin.

**M:** Pablo's a good listener and has both excellent IT skills and a proven ability to influence others.

**D:** Maybe, but I also have those skills.

**M:** I'm not saying you don't.

**D:** OK. Can we look at this objectively for a moment?

**M:** Hmm.

**D:** If I follow you correctly, you mean that even though Pablo and I have similar skills and abilities, you think that he was still the better person for the job. Is that right?

**M:** Well, yes.

**D:** So, to put it differently, you're saying that the additional years of project planning experience I have over Pablo didn't matter in this case.

**M:** Sure, your experience is extensive and very useful in your current role. Anyway, the team you're currently in would struggle without you and it's best you stay where you are, at least until your current project is finished.

**D:** OK, I can see the benefits of what you're saying. And that doesn't sound unreasonable. Are you perhaps overlooking my recent performance though? Can we talk about that for a moment?

**M:** Sure. It's all fine.

**D:** I know. I've met all my KPIs for the past nine months and have worked outside my area of responsibility when needed.

**M:** Yes, that's all been good and I appreciate you stepping up beyond your role when necessary.

**D:** Thanks, so bearing that in mind, can you elaborate on what I might be able to do after this current project?

**M:** Well, there are a few new projects coming next year, for example we'll need someone to lead on the new customer software implementation.

**D:** That sounds interesting. So, what would need to happen for us to move beyond this current situation?

**M:** Well, I guess some further training could be useful.

**D:** OK. Thanks. Can we discuss some logical next steps more clearly?

**M:** Sure. Let's talk again next week to agree what further training you might need to be ready for a new role.

**D:** Thanks, Martin. That's a good way forward. I was worried this was going to be a difficult conversation.

**M:** Wasn't it?

**D:** Not really. See you later.

**5.01**

So, *bonjour* everybody, many thanks to Jean and Pierre for inviting me here today to speak about international careers and the opportunities they bring for you. As you know, I work as head of HR for Cafexel, which is a global technology company with offices all over the world. We are also a company which supports young professionals and young talent to develop an international career as soon as possible.

Of course, you'll ask, why are we so focused on developing international careers for people? I think there are three main advantages we speak about. Firstly, one clear benefit is that you get the opportunity to learn about the 'customer'.

We sell our products all over the world and our customers are all over the world. We need people to understand our customers very, very well, and the best way is to work in the country, close to them. And believe me, customers are very different – some buy our products for our technology features, some for our design, some for our price. Remember, at the end of the day, business is all about relationships and networks. So, travelling is not only a way to experience working in fantastic places, but also it allows you to build on important customer relationships, which can be vital in the future.

The second big benefit for you is the opportunity for fast-track promotion. We send people around the world who we see as talents, who we see as future leaders. So, if you do join our international career programme, it means we want you to succeed quickly – we want to promote you to your next role. It's important to know this: you will only reach a senior level in this company if you have 'triple 3' – you have worked for us in three countries, you have the ability to communicate in three languages, and you have experience of three different job functions. So, going international early is the only way to the top. And data on early career travel proves without doubt that this is a reality. But, you know what we also say at Cafexel is, even if things don't go well, and living and working abroad is not for you, you'll still be able to come home. We'll look after you, and find you a job at home that suits you.

Finally, and this may sound like an obvious point, an international career gives you the opportunity to become open – really open for new ideas, new processes, new solutions, and makes you more creative and able to drive innovation, which is essential for us to survive. And if we talk about survival, just to close before I take some questions, I want to mention social responsibility, which today is very important in Cafexel. We expect our leaders of the future to take responsibility, not just for business results but for the world in which we all live. We expect leaders to think internationally, to understand the international environment, and make a positive contribution with Cafexel to the planet.

In a nutshell, travel is not an option, it's an obligation. If you don't commit to travel, then you'll never broaden your understanding of the world, and you'll also limit your opportunities to make a difference to future generations. At Cafexel, we want people who want to make a difference! So, if that interests you, what next? It's simply a matter of taking a look at our website, learning more about us, and registering interest on the careers portal by posting your CV. We would be delighted to talk to you. Thank you.

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**M:** Sure. Let's talk again next week to agree what further training you might need to be ready for a new role.

**D:** Thanks, Martin. That's a good way forward. I was worried this was going to be a difficult conversation.

**M:** Well, I guess some further training could be useful.

**D:** OK. Thanks. Can we discuss some logical next steps more clearly?

**M:** Sure. Let's talk again next week to agree what further training you might need to be ready for a new role.

**G:** That sounds fine. Thanks.

**C:** Great. Then let's start with strategic alliances. These are well known as they are common in the travel business. Many airlines have entered into them and customers are often familiar with them through codesharing or mileage programmes.

**G:** Can you explain exactly how they work?

**C:** Of course. A strategic alliance is an agreement that is set up legally by lawyers between two or more companies. It allows the companies to share different parts of their business assets with each other, such as access to their technology, their trademarks and brands, and so on.

**G:** Yes, that sounds familiar. But why do companies do this? What advantages do they have?

**C:** Well ... they generally choose pre-defined business areas for specific time periods and look for companies with goals that are mutually beneficial. In other words, companies usually form strategic alliances when each of them has a business asset or expertise that the other feels it can benefit from. Both then feel they are in a win-win situation and can make use of the synergy that comes from working together.

**G:** But they remain independent entities?

**C:** Exactly. One of the advantages of a strategic alliance is that it doesn't result in a new company as a merger does. This can prevent companies regretting it later and thinking 'We really shouldn't have joined forces with "so and so" because of all the problems it's caused.'

**G:** So is it easier to retreat from a strategic alliance than another form of business partnership?

**C:** Absolutely. It's just necessary to inform employees, customers and other stakeholders that you are winding down and possibly reallocate work and roles.

**G:** And mergers, how do they work?

**C:** In a merger, two companies enter into a deal to form one new company. Sometimes they combine their names and sometimes find a new one.

**G:** So would you say that a merger is more permanent than a strategic alliance?

**C:** Yes, definitely. In a merger two similar sized companies consolidate and become a new entity. The management structure is generally new and includes members of both the previous companies. Ownership is also new. Mergers do not occur very often as the leadership of one – or perhaps both – of the companies has to hand over power to someone else. The shares of the company may be bought back or converted into a new number of shares and reissued with the name of the new company.

**G:** It does seem like it would be difficult to find two companies who are willing to do this. I can imagine after the event, management being unhappy and saying things like 'We ought to have been consulted before this was agreed.'

**C:** Yes, that can happen but basically both companies agree to the merger and they are still considered to be 'friendlier' than acquisitions.

There are clear advantages of mergers, however, which include increasing efficiency and decreasing competition in a particular field. For small companies this can be a good way to grow and executives have been heard to say things like 'We couldn't have predicted that merging with another company would make us the market leader in only a few years!'

**G:** I see. And can you explain acquisitions to us?

**C:** Of course. In an acquisition, one business completely buys out or takes over another one. No new company is formed, and the smaller company stops existing completely. Well-known brand names may be kept, however, or even be made into a separate division in the new company.

**G:** And its assets?

**C:** They become part of the company which bought them. This is generally seen more negatively than either strategic alliances or mergers.

**G:** Aren't these also known as takeovers?

**C:** Yes, although there are small technical differences between the two. These acquisitions can be considered friendly or hostile depending on the situation of the company being taken over.

Acquisitions generally take place because the stronger company is looking to grow as quickly as possible and feels that ownership of the weaker company gives them that chance.

**G:** Thanks so much for this, Carmen. It's been really useful for me and I'm sure it will clarify things for our listeners too.

**D:** Delighted to speak to you, thanks for asking me to do the interview.

**6.02 P = Paul J = Jo D = David A = Anna**

**P:** OK, thanks, everyone. Let's get started. So, to begin, I just want to think about the final project report which needs to focus on any significant mistakes or oversights made in the project. Then we can talk about lessons learnt from these mistakes. OK? I'm happy to get the ball rolling, and I think it's clear, looking back, that because of time pressure there was a lack of detailed planning. So, pretty soon after we got started, we had quite a few unexpected issues, which then led to problems controlling costs and a few project delays.

**J:** Exactly.

**D:** The big mistakes were with our partners – the Polish software developers. They delivered software with so many bugs, and it meant that the people who had to use the software lost trust in us, in our ability to deliver the project. They simply stopped cooperating.

**J:** That's true, David. I had a lot of conversations with our users about trust. They weren't confident the software would ever work.

**A:** In many ways, I think that the main problem was a leadership failure on our side, if we're honest. I feel that the developers in Poland lacked expertise and experience. But we didn't provide clear leadership. They had to make decisions under pressure; they didn't know exactly what to deliver. And they got it wrong. But it wasn't just their fault, it was ours.

**P:** Yes, there's probably a lot of truth in that, Anna. We can't just blame everybody else. But senior management will read this report. We need to be careful what we say about ourselves. So, what do we put in the report?

**6.03 P = Paul J = Jo A = Anna D = David**

**P:** So, we need to agree on some recommendations based on lessons learnt from the project. Any thoughts, Jo?

**J:** I think, with hindsight, we should have used a proper project planning tool to support us. It's a bit crazy, we actually commissioned and developed software on a professional basis and we didn't have a decent project management program for ourselves!

**P:** Very true. Using a better planning tool would have improved things.

**J:** There was a lot of pressure on us to get going quickly, Paul. When we did that, we just ran into problems.

**P:** OK, so our main recommendation ... what do we want to write in the report?

**A:** I would recommend that the company buys GO-Project. It's the best planning tool on the market at the moment. And make it available to all major projects in the company.

**P:** Everyone agree?

**All:** Yes. / Absolutely.

**P:** OK, what else? David?

**D:** Well, I think it's clear from the earlier discussion that we didn't manage our external developers very effectively. One thing I hadn't expected was that they'd need so much guidance. I think we all just assumed they'd know what to do.

**P:** So, could we have documented our requirements more clearly?

**A:** Definitely. That must be a recommendation.

**P:** OK, so we should develop clearer documentation and templates for external partners.

**A:** Yes, and I'm happy to look at that, come up with some new templates.

**P:** OK, great. So, anything else?

**J:** I think in addition to tools and documentation, the key takeaway for me is building on relationships. The major issue was around trust.

**A:** I agree. If we'd spent much more time getting to know the other team and understanding their expertise levels, we would have identified any problems earlier. But, we didn't do it. We relied on email and conference calls. Working like this just caused constant misunderstanding.

**D:** Yes, we need to recommend more time investment in building relationships for future projects.

**P:** OK, I'm happy with that. But is there a specific recommendation?

**A:** Yes, going forward I would suggest that project leaders have to budget for regular travel to meet external partners, so they can create a clear and common picture of the project, and develop trust.

**P:** OK, so, I think that's everything on specific recommendations. Just to say, I feel, all in all, the project has been a success. We achieved a lot, and I intend to make that point in the report.

**All:** Yes, agreed. / Sure.

**P:** OK, then can we just take a few minutes to ...

**7.01 M = Marion L = Lena N = Nisha G = Giulio**

**M:** OK, thanks for making time for this meeting – I know how busy you all are. And it's great to have you all involved in this new project, I'm really looking forward to working with you all. Now, before we start planning the project, we need to analyse the situation so we can better understand the possible risks, especially in the new market areas we are less familiar with.

**L:** What would you like us to do Marion?

**N:** Yes, what should we look into?

**M:** I'd like to look into things that can go wrong as I feel there may be some not on our radar.

**L:** On our radar?

**M:** Sorry, Lena. I mean, I don't think we're aware of them. We don't know what we don't know. ... Do you know what I mean?

**L:** Ah, yes.

**N:** Would you like me to look into it and see if I can identify the risks?

**M:** Yes, Nisha, thank you. I know we can use various methods to establish which risks we're facing and then consider the impact of each risk.

**G:** How about a probability impact matrix?

**N:** A what, Giulio?

**G:** A probability impact matrix. It's a matrix, or graph, you can use to identify whether risks are high, medium or low. You have two axes. You plot the probability of something happening on the vertical axis. That means you decide how likely you think it is to happen; if it is high, medium or low probability.

**N:** OK, I see.

**G:** Then, on the other axis, the horizontal one, you think about the effect or impact of that thing happening. Will it have a high, medium or low impact if it happens? You then move up from the bottom and in from the left at the same time until the probability intersects with impact. And then you get an overall risk rating of low, medium or high.

**M:** Yes, that's it. Thanks, Giulio. We can use it to help us decide which action to take with each risk we're facing. Can each of you please identify the key risk in your area, how likely it is to happen and what the impact would be if it did happen?

**L:** Sure.

**G:** Yes.

**N:** OK.

**M:** Great. Let's pick this up again in Friday's meeting. OK, let's move on to the next item on today's agenda ...

**7.02 M = Marion N = Nisha G = Giulio L = Lena**

**M:** Hi again, everyone. I hope you've had time to look into the risks we discussed earlier in the week. So, what did you find out?

**N:** Well, from our analysis we identified three main areas of risk.

**G:** The first one is a low risk. It's that we run over schedule on the project. Let me show you here on the matrix. There's a medium level of probability that it will happen, and if it does, the impact will be low. So, we can position the risk here ... on the matrix ... on the left ... at mid-height.

**M:** I see. So, why is it there?

**L:** Well, you know we have built extra time into the schedule, so we can afford to run over a little.

**M:** OK, let's forget this one for now, then. What's next? Lena?

**L:** The second risk is the issue of employee turnover. If people change their jobs or leave the company in the middle of the project, we'll lose time briefing people and handing over tasks.

**G:** There's only a low level of probability it will happen as it's a short project, and if it does there will only be a medium impact. So, that gives us a low overall risk, as I've indicated here on the matrix.

**M:** Fine, Giulio. Let's address this one next week and we can put a handover plan in place. Anything else?

**N:** Well, the third risk is that we've found a flood risk in the new testing area. It's near the river and water levels can be unpredictable in spring when the snow in the mountains melts, and that'll be in three months.

**M:** You mean we're going to get flooded?

**N:** It's very likely this will happen, so we obviously want to avoid that.

**G:** Yes, if that happens and we're not ready, the effect would be catastrophic for our project. This is why we've positioned it high on both axes of the matrix.

**M:** OK. There is an urgent need to mitigate this one as soon as possible. We're going to prioritise this. So, everyone ...

**8.01 PB = Professor Bauer CF = Professor Clarence Falkner**

**PB:** So I'd like you all to give a very warm welcome to Professor Clarence Falkner.

**CF:** Thank you for that flattering introduction, Professor Bauer, and for inviting me to the university in Weimar. And thank you for calling me a business expert! I'm delighted to be here with you today in Weimar, home to many eminent German figures of course, like Goethe, Schiller, Liszt, and the creators of the Bauhaus movement such as Paul Klee. Now, I'm sure those successful writers, composers, artists and architects would have taken many successful decisions in their professional lives. And you've probably already made many successful decisions so far. To study for this business degree, to come to Weimar, and to come and listen to me speak! But seriously, what I'm talking about today is how to make your decision-making more successful. Have you ever decided to do something just following your intuition? I certainly have. I did this morning. Although it's March, when I looked out of my hotel window, I saw there was still snow on the ground and decided to put on some gloves. That was a good move. And do you ever put off making an important decision? ... Yes? We all do. Why? I think we sometimes put off taking decisions because we are afraid of taking the wrong decision. Some people avoid taking any decision. But in doing that, we actually make another person decide for us. And what about making the wrong decision? Hands up, if you've ever regretted making a bad decision. That's almost everyone in the room, right? Well, last night, I hadn't booked a table at the restaurant next to my hotel. I thought it wouldn't be necessary on a Monday night. But then I needed to wait an hour. That was a bad decision! We all make bad decisions at some point in our lives, don't we?

The thing is, we often rely on our intuition or

instinct but decision-making actually requires two things: prediction and good judgment. So, today I'd like to share with you three rules to help you with your decision-making in your professional lives.

First of all, rule number one, be less certain ... Be. Less. Certain. You'll all probably agree that considering all the pros and cons is a key part of decision-making. To take that a step further, to come to a *good* decision, we need to understand how different choices change the probability of different outcomes. Yet most people are over-confident when considering important decisions. Psychologist Daniel Kahneman has said that overconfidence is the first bias we should remove. This over-confidence is very common, he says, especially among men. That's right, men more than women ... but not only men, also the rich, and ... ironically ... experts ... I'm the exception, of course. What I'm saying is, if you think option A will lead to outcome B, this outcome is actually *less likely* than you think. So you need to ask yourself, 'What else could happen if I were less certain that option A would cause outcome B?' So rule number one is, remember to be less certain about your predictions. Don't worry, we can't always be right!

**8.02**

Now the next rule, rule number two, is ask yourself, 'How often does this *usually* happen?' Let me tell you a story. It's not my story, it's actually Kahneman's story. He talks about a time when he was collaborating on a textbook and he asked his co-writers to estimate the date when they would complete the first draft, the first version of the textbook. Everyone, including Kahneman, said somewhere between 18 months and two and a half years. Then he asked one of those co-authors who'd been involved in many textbook projects, how long it *usually* took. The co-author answered that 40 percent of groups never finished a book, and he couldn't think of a project that had finished in less than seven years. So this person had answered Kahneman's first question without thinking about his actual previous experiences. That was a mistake. The point of the story is that they should have considered how long similar projects usually take before giving an answer. What are the implications of that? Well, next time you need to make a decision, it's worth remembering the question, 'How often does something *usually* happen?' For instance, if you're considering beginning a start-up, you might want to ask: what percentage of start-ups fail? Or, what percentage survive the first year? This rule is known as the base rate, and it's used a lot in research on prediction. It can help us with our judgment to make better decisions.

Let's go back to the example of starting a business, ... so you're thinking about setting up a company. Imagine you're weighing up your options; you're weighing up the possibility of spending years on a company that might fail, or staying in your current job. Another question could be, 'How often do entrepreneurs who fail, end up wishing they'd stayed in their previous job?' The idea here is that we should get away from the '*inside view*', where the specifics, the specific details of our decision get in the way of our analysis. Instead, try taking an '*outside view*', where you look at similar cases before considering your own personal situation. Try looking at a problem from a different perspective, be more objective. Does that make sense?

**8.03 PB = Professor Bauer CF = Professor Clarence Falkner A = Audience members**

**CF:** That brings me to the third rule. Rule number three is try to think in terms of probability. Research has shown that even basic training in probability makes people better at forecasting, and helps them predict better outcomes. Probability helps us to avoid certain cognitive biases. One way to improve your decision-making is to start studying probability. There are lots of videos explaining probability on

the internet. In fact I'll show you one from the Khan Academy in my next talk. Improving your ability to think about probability will help you to apply the other two rules. The three rules together are more powerful than one rule on its own. There's no point in using only one of them. Really effective decision-makers recognise that even apparently simple decisions can be hard. So, now I'm going to test you. Are you good at remembering stuff? OK, what was the first rule? ...

**A:** Be less certain.

**CF:** Brilliant! Secondly, ask yourself the question, 'How often does this ...?'

**A:** ... usually happen?

**CF:** That's right, and take an outside view. And thirdly, try to learn more about ...

**A:** ... probability?

**CF:** Exactly. Thanks for listening. I'll be happy to take any questions now.

**8.04 V = Vera J = Jack**

**V:** Hi, Jack. Do you have a minute?

**J:** Sure, what's up, Vera?

**V:** Well, I've been developing an idea with David from the marketing team which we thought could help the company, but now I'm not so sure.

**J:** OK. And?

**V:** Well, we've been doing this on our own, you know, without having been asked to. I feel like we're spending too much time on it, or at least I don't have time for it anymore. I don't think it's a priority. At least not right now.

**J:** I see ...

**V:** I feel we should take a break from working on it, but I think David's really into it. He's so enthusiastic about it and I don't want to upset him or damage our relationship.

**J:** Hmm.

**V:** Do you see my difficulty?

**J:** Yes, that does sound like dilemma.

**8.05 D = David V = Vera**

**D:** Hi Vera, how's it going?

**V:** Well, actually David, there's something I've been wanting to talk to you about.

**D:** Oh, no problem. Go ahead.

**V:** There's no easy way to say this, so I'll just say it. I don't think we should continue working on our marketing idea.

**D:** Really? I wasn't expecting that.

**V:** Well, initially, it looked like a good idea, but now I'm not so sure. We never got asked to do this and I'm afraid that we're wasting our time.

**D:** You're kidding! We've spent a lot of time on this already, and you tell me now that you think we're wasting our time. Come on!

**V:** I'm sorry David. I'm sure this is frustrating for you. I'm really overloaded at the moment and there are too many other priorities for my boss right now.

**D:** Hmm. I see. To be honest, I have an issue with the lack of support we have for this type of thing. If we were actually given time to work on new ideas, we wouldn't feel under so much pressure and that we're struggling to find time to work on this.

**V:** I know. And we both have the same perspective; we want to create something of benefit for the company.

**D:** Yes, absolutely.

**V:** And I don't want to cause any hostility between us. I can see you're really into it.

**D:** Vera, don't worry about that, everything's fine. I'd like to find a quick resolution where we can keep all interests in focus.

**V:** I would too.

**D:** So, how do you think we can get beyond this?

**V:** The most important thing for me is that there's no bad blood between us if we stop working on this now. I'd like to get a feeling for your priorities.

**D:** Yes, that's mine too. And I really don't want you to be under pressure or feeling stressed.

**V:** Thanks, David. I'm sorry, I feel we need to think about stopping for the moment, then. How will it negatively affect you if we decide to drop it, or at least put it on hold?

**D:** Well, yes, it's taking time, but I think we can create something really useful for the company. And to be honest, I need something positive I can bring to my boss. My last project failed so I'd appreciate your help.

**V:** I see. I didn't know. Unfortunately, as I said, I'm under pressure at the moment and don't have much time. Hmm. We need to think about both mutual and individual gain.

**D:** Look, I have a crazy workload at the moment, too. Let's put it on hold for a few weeks until our time pressures ease.

**V:** Good idea. OK, but we'll try to revisit it in a few weeks. Future collaboration on this is in both of our interests.

**D:** OK. Let's catch up again in a few weeks. Thanks, Vera.

**BW1.01 B = Barbara G = Giorgio J = Jane P = Peter**

**B:** Morning everyone. Can you all hear me?

**J, G:** Morning. / Hi. / Yes. / Fine.

**B:** No? You may need to adjust your volume, Peter. OK, now?

**P:** It's OK now, thanks Barbara. Good morning, everyone.

**B:** Thanks everyone for making it at such short notice. I know some of this isn't the best time of day to be dialling in, but I think we'll all agree that this is turning into a real crisis. Jane, could you start by filling us in on figures?

**J:** Sure. We've put some numbers together for you all and I agree that this doesn't look good. Sales have really taken a hit since the advert came out. On the surface, it looks like the millennials seem to be the most offended. Their posts on social media are saying that we have little interest in social justice, and millennials as a group strongly support equality and inclusiveness. We have to restore their confidence in us as a brand. They make up one-third of our customer base.

**P:** Yes, we really can't be complacent about them. I've gone back and looked at our marketing campaigns to be able to fill you all in on this. I wanted to be sure about which groups of customers we've been targeting specifically and although they are not the largest group, we have often aimed our advertising at millennials. But it seems the negative PR is having an effect on other groups as well, right Jane?

**J:** Yes, it seems to, although the older groups appear to be less affected. What seems very worrying is that last year's figures were very different to what we are seeing now.

**B:** Thank you, Jane. Giorgio, do you want to give us your opinion here about how the company is being affected as a whole?

**G:** Well, I don't think we'll lose a third of our customers due to an advert but, if we don't quickly win back the customers we have lost, we will need to start looking for cheaper suppliers to keep costs down. This would have a negative effect on our pledge to source ethically. I checked this out a bit and costs for the items we buy have been rising lately and we cannot afford the drop in sales we are currently experiencing.

**B:** Thanks, Giorgio. I agree. This problem goes beyond just the campaign itself and could end up affecting all sorts of areas; it's not something that we can take lightly.

**J:** What do you suggest we do, Barbara? Do we have enough information?

**B:** Well, obviously, we're going to have to come up with a marketing campaign that will restore the image of the company. However, we can't rush into it. We need to do some serious market research into who our customers really are and what they want. We thought we knew, but we obviously got it wrong which is why this last advertising campaign has backfired so seriously.

**J:** Sounds like a plan.

**G:** I think that's the best option, Barbara. We really need to put some money into this. No cutting corners. Peter and Jane, do you feel that market research will be useful?

**P:** Absolutely. We have to find out exactly who we should be talking to. Once we've got that information, marketing can start coming up with an appropriate campaign. Jane, what do you say?

**J:** I agree as well. And I'm happy to work with you, Peter, on campaigns, messaging, and so on once we have decided what to do.

**B:** Thanks, everyone. I think we now have a way forward. I'd like to set up another meeting as soon as possible and will ask my assistant to send you all invitations. Have a good rest of the day. Bye for now.

**All:** Bye. / Talk soon. / Thanks.

**BW2.01 J = Jiya C = Charvi A = Arnav**

**J:** Good evening. How're you both today? Please, have a seat.

**C:** Fine, you said you wanted to speak with us? **J:** Yes, we've been hearing about some problems in your team and I wanted to have a chat with you both to get some feedback on how you think the job is going. You've been with us for several months now and I'd be interested in your opinions. Charvi?

**C:** Well, when I was hired, I was told that we'd have a lot of training in specialised areas but when I ask about it, I'm usually told that there's no time for that and we should know by now what we are doing. And the training we did have is not what we actually need for the job.

**J:** I'm sorry to hear that. Charvi. And do you both think it's affecting your job performance?

**A:** In my case, yes. Some of the clients who call us need very specific information and I'm unsure how to help them.

**J:** This sounds serious, Arnav. Charvi, do you have the same problem?

**C:** Yes, absolutely. I had actually expected to find the job stressful because we have to work nights and speak English all the time but in fact that part really isn't so bad.

**J:** What do you mean?

**C:** I like speaking English and most of the people that call speak slowly so that I usually don't have problems following them. Sometimes they use words I don't know or slang and that's difficult but it doesn't happen a lot. The real problem for me is when they want me to explain things very simply. I find it really difficult to help them and I don't always understand their questions, because they are just so basic. When people know so little about how to use a computer, it's hard to know where to start. I know we had some training sessions when we started and I really try to do my best, but I don't think they're very happy with me.

**A:** I feel the same. At one end of the scale there are callers like the ones Charvi talked about - who are hard to help because they are so ...um ... uncomfortable with technology really. But at the other end of the scale, sometimes callers ask about extremely complicated IT problems too, and I just can't make them understand what I'm saying. I try my best, but I really feel I could be doing a better job, especially with these types of questions.

**J:** Have you told your line manager?

**A:** Yes, several times. He's just too busy explaining the system to the new people that we seem to get every week.

**C:** We all realise this is necessary, but it makes our jobs more difficult because we simply need more help.

**J:** So to summarise the problem, you feel that you don't get enough support from your line manager, you don't know how to explain things in simple terms and you think people aren't happy with the help you give them. Is that right?

**A:** Yes, that is more or less it. Do you agree Charvi?

**C:** Yes.

**J:** OK. Let me have a chat with my boss and your line manager and let's speak again next week. We need to look at this from both the point of view of our employees and those in management, but I think this is something we should be able to work on all together.

**BW2.02 C = Charvi A = Arnav**

**C:** Arnav, what do you think? Do you think that Jiya really listened to us? I'm not so sure.

**A:** I don't know. I think she wants to help but the problems seem to be growing all the time. For example, it really doesn't help that so many people keep quitting and new ones come every week it seems.

**C:** Yes, I know. I spoke to Rachit last week and he said he was going because he found a much better job. So many of us are really overqualified for this work and I understand why people leave. But in this region, this is one of the only places that is offering work so I'm going to stay and hope that things improve.

**A:** True, and Rachit went back to his home city. I hope it all goes well for him there. But I have a question. Is the night shift really no problem for you?

**C:** It was at first, but now I'm used to it. I sometimes go out with friends in the evening before I come to work and then I go to sleep in the morning and sleep till the evening. I don't mind it so much anymore and hopefully it won't be forever.

**A:** Well, I'm still finding it difficult. I only hope they do what they said when we were hired and move us to daytime shifts after we've been here for a while. My other problem though is that the job really hasn't lived up to my expectations at all. I try to stay motivated but sometimes it's difficult.

**C:** What do you mean?

**A:** Well, when I was hired they told me that a degree in a technical field was a real plus, but it hasn't made much difference at all. I get the same salary as everyone else and I didn't need to study to explain most of the products people phone about. We spent several weeks during our initial training looking at fairly basic products, but those ones are usually pretty simple to explain.

**C:** But some of the features were new to me.

**A:** To me too, so that part was OK. But we could have spent time looking at the more advanced products and learning the best way to explain them to our callers.

**C:** Yes, but I'm happy that I get to speak English for my entire shift. After all those years at school it's great to be able to speak it at work. I find it more of a problem that the feedback we get isn't very motivating. I'm not sure our line manager really knows what we're doing or how to help us. I've tried talking to some of the other people on the team but that's also difficult, especially those who've been here for a while because they really stick together.

**A:** I've noticed that too. I thought we'd be given goals when we began but so far everything we do is just answer phones and try to help the people who call. We had marketing training at the beginning but I've never needed it. But there is something that I would really like training in.

**C:** And what's that?

**A:** I think we need more information about the people who call us. We speak the same language they do but we don't know very much about their culture.

**C:** What do you mean?

**A:** We can't imagine the places where they live or what their lives are like there. Some of them are also much older than we are and I think we may not understand why they ask some of the questions they do. This is one of the reasons I think they're not so happy with my answers.

**C:** I think you may be right. One problem is that technology is fairly easy for us, but I think for some of the people who call us, it's really challenging. I agree that we need some training in how to speak to them to help them understand.

**A:** Yes you're right. I wish we'd thought of all of this when we were talking to Jiya! Actually, this is really important. I'm going to have another word with her before she speaks to the managers. Thanks, Charvi - ugh our shift is starting. Better go, I'll see you later.

**BW2.03 J = Jiya H = Hiram**

**J:** Thanks for taking the time to talk to me, Hiram.  
**H:** No problem. What did you want to talk to me about?

**J:** Well, I've just had a chat with two of the agents on the night shift and they don't feel that they're getting a lot of support.

**H:** Really? That surprises me. As you know, I run their induction, get them on their training courses, answer their questions ... and then they leave and I have to start all over again.

**J:** I totally understand how frustrating the high turnover is for you, too. The agents mentioned it when I spoke to them and they can see how busy you are. It's clearly a problem, and maybe it's because so many of them are assigned to the night shift when they start.

**H:** It might be. Did they complain about that too? I mean working nights?

**J:** No, that wasn't the major problem. They were also OK speaking English all the time.

**H:** So what exactly was the problem?

**J:** They felt that although they'd been promised training, it stopped after the first few weeks and that they don't get enough support now. They felt they could use more guidance in explaining the products in simple terms in a way that makes sense to callers who aren't confident with technology. But they also said that they needed some additional information on the more advanced products and maybe some practice on how to help customers with specialised questions. Have you had any complaints from clients?

**H:** Only the usual.

**J:** I am thinking of arranging some extra training sessions to address these particular areas. What do you think? It seems they need additional training on specific advanced products as well as more training in communication in general. It could be that, although their English is fine, they lack some knowledge of the people they have to communicate with.

**H:** Sounds like a good idea.

**J:** Do you think it would help if we worked out some sort of evaluation system with clear objectives? I got the feeling their expectations of the job weren't being met. They commented on problems like not having clear goals and having some problems integrating into the team.

**H:** Well, I probably should tell you that some of our new recruits' attitudes aren't always the best. A few of them give the impression that they're overqualified for the job and several seem to lack motivation. I've also noticed they often ask for help instead of thinking for themselves and they don't always interact well with older, more experienced staff members.

**J:** This sounds quite worrying. Is it also affecting their performance?  
**H:** No, not as far as I can see and so far I haven't heard anything specific from clients. It just seems to me that they could take more initiative at times and find solutions on their own.

**J:** Thanks for the feedback, Hiram. We're planning to run a survey to see how both management and staff view different issues and your participation will be really helpful. Once we have those figures, we'll get together to work out some solutions to improve communication between management and staff.

**H:** That sounds like a really good approach. Let me know if you need anything else from me for the survey. The results should be really interesting.

**J:** That's what we in HR think too. Thanks so much for your input today - hope you have a quiet shift!

**BW3.01 D = Deidre F = Fernando R = Robert S = Sheena**

**D:** Now, I know you've all read the report. By the way, I don't mind taking the notes today. ... So, I think it's significant that our research shows that millennials are more careful with their money than the previous generation. So, the aim of this meeting today is to identify ways to target

millennial customers and create innovative personal banking products for them. They may be students looking for a loan, first-time house buyers, or professionals in search of savings products ...

**F:** Sorry to interrupt, Deidre, but are you saying we need to target more students?

**D:** Not just students, Fernando. Millennials may be students or first-time house buyers or young professionals looking for the best savings products.  
**F:** But with youth unemployment being so high in countries like Italy and Spain, perhaps they don't have much money to save?

**R:** Can I just make a point here?  
**D:** Yes, Robert?

**R:** Although we know southern Europe has suffered from high youth unemployment in recent years, that doesn't mean to say that no millennials there have savings. We do know that in the USA, eighty-six percent manage to put by a small amount every month.

**F:** But that's because they're on U.S. salaries, not southern European salaries ...

**D:** Could I just come in here, Fernando? I think Robert has a point. Many millennials are in work. And others may come into a substantial inheritance when their parents pass away ...

**S:** Yes, but probably not for another thirty years!  
**D:** Even so, according to the reports, they have two main priorities: they are looking at paying off student debts, and at making the most out of the money they have.

**R:** That's right.

**F:** So, what are we saying here?  
**R:** What we're saying is that despite the fact that Generation Y - millennials - have a lower disposable income than the previous generation, and find it difficult to buy property, at Connectbank we can offer banking products that help them save and pay off their debts.

**D:** Exactly.

**S:** Well, we already offer them some benefits like student discount cards and a thirty-dollar voucher when they finish studying.  
**D:** Yes, but that's not enough. It doesn't help those who are working. Remember, today millennials are the largest group among customers buying a home for the first time. For that reason, I would recommend offering young professionals promotional gifts when opening accounts and facilitating long-term loans.

**F:** What about the fact that they are digital natives? They are not walking into their high street branch to chat to the bank manager. They want to access banking products or promotional gifts online.  
**S:** That's right. Asian millennials are used to banking on their smartphones.

**D:** I think that's true in nearly all markets, Sheena.  
**R:** So, we agree on the how.

**F:** Sorry, I'm not following you. What do you mean?  
**R:** What I mean is we agree on *how* millennials want to bank. They want everything online and they get easily frustrated if they can't find customer support on the website. It is important to make online banking user-friendly and develop our banking app, considering that the majority of online users are younger customers who want to carry out transactions in just a few clicks.

**X:** I see.  
**E:** Yes, I agree. And another point is that millennials often travel abroad for work or pleasure. Given the importance of mobile transactions, and the difficulty of finding ATMs in some regions, I'd suggest we improve our mobile money remittance in order to meet the needs of young people who are working or studying abroad. They may be experiencing financial difficulties.

**D:** Good point, Sheena. Mobile money remittance ...

**S:** And can I add something here?  
**D:** Go ahead, Sheena.

**S:** Loyalty, or, lack of loyalty. I mean, market research says that young people judge everything

by their own experience. It's essential they feel valued. So, in simple terms, if a millennial thinks the bank is not meeting their needs, they will go to a competitor.

**D:** That's right. Millennials are not as loyal as Generation X. Nearly two-thirds say they would change their bank for one with better technology.

**F:** Yes, technology is key.  
**D:** Technology is key ... Thank you. So, at this point, I'd just like to sum up the discussion so far, all right?

**R, F, E:** Yeah, sure. / Fine. / Uhuh.

**D:** I think we all agree that our approach centres on technology and we recommend providing a more efficient online banking service and improving our mobile app. Mobile money remittance is one area which could be developed for millennials who are living or travelling abroad. I would also suggest investing in promotional gifts when millennials open an account, or sign up for a financial product. Mmm, was there anything else?

**F:** I'd like to emphasise Robert's point about technology. Our website needs to be *much* more user friendly, just a few clicks to complete a transaction.

**S:** And we need to be talking to our customers more interactively because they're constantly connected.

**D:** Yes, good. So, user-friendly website *and* talking to customers interactively. Right, let's look at the next steps then. What kind of products can we offer millennials? Sheena has already mentioned mobile remittance. Any other ideas?

**ExtBW3.01**

**1** The aim of this meeting today is to identify ways to target millennial customers and create innovative personal banking products for them.

**2** But with youth unemployment being so high in countries like Italy and Spain, perhaps they don't have much money to save?

**3** We do know that in the USA, eighty-six percent manage to put by a small amount every month.

**4** Many millennials are in work. And others may come into a substantial inheritance when their parents pass away ...

**5** ... despite the fact that Generation Y - millennials - have a lower disposable income than the previous generation, and find it difficult to buy property, at Connectbank we can offer banking products that help them save and pay off their debts.

**6** We already offer them some benefits like student discount cards and a thirty-dollar voucher when they finish studying.

**7** They are not walking into their high street branch to chat to the bank manager.

**8** It is important to make online banking user-friendly and develop our banking app, considering that the majority of online users are younger customers who want to carry out transactions in just a few clicks.

**9** Given the importance of mobile transactions, and the difficulty of finding ATMs in some regions, I'd suggest we improve our mobile money remittance in order to meet the needs of young people.

**10** And we need to be talking to our customers more interactively because they are constantly connected.

**BW4.01 J = Jack A = Aina**

**J:** Hi, Aina. I'm sorry I haven't had much time to work on this, but I've put together the first couple of slides.

**A:** Great. I've also prepared a few slides. Let's talk through them, shall we?

**J:** Right. As we discussed the other day, I started off with the aim of the proposal, as you can see here. After that, we can suggest the topics for the TV series and finally, we describe the four business leaders we'd like as interviewees. I think the first slide should say that the documentary targets a wide audience, from students to baby boomers.

**A:** Yes, I agree, but I don't think 'business' is spelt like that.

**J:** Oh yeah, sorry, my mistake.

**A:** And I think 'proposal' is misspelt too.  
**J:** Don't worry. We can sort the details out later, when we've finalised the content.

**A:** Sure. But perhaps I would include our surnames too on this first slide.

**J:** Really? Isn't that too formal?  
**A:** I don't think so. It's a formal proposal, isn't it?

**J:** Good point. I'll add our surnames then. And what do you think about the second slide?

**A:** 'Topics for the TV series, the world economy, challenges, impact of social media, entrepreneur ...', entrepreneurship, I think you need another 'r' there. Shall I run a spell check for you, Jack?

**J:** Like I said, I haven't had much time to prepare this. I think it's more important to brainstorm our ideas first and then we can check the spelling, add animation and visuals, or whatever.

**A:** Sure. I don't mind checking the spelling in the slides before we send the proposal.

**J:** OK; thanks. I know spelling isn't one of my key strengths!  
**A:** Really?

**J:** So, what do you think about the topics? I included the ones we brainstormed the other day, plus a few more.

**A:** Yes, ... they look very interesting. My only concern is that the producers have specifically asked for seven topics, and we've got ten here. Ten points seems a lot for one slide, don't you think?

**J:** Maybe. I just thought we could give the producers a choice. But do you think we should cut any?

**A:** Well, numbers six and seven are kind of similar. I mean, we're going to talk about environmental challenges in business, and climate change will be part of that topic, not a separate programme.

**J:** Yeah, I see what you mean. So that makes nine topics, but we still need to cut two more. Perhaps we can combine numbers two and three? I mean, one of the challenges that millennials face is social media. What do you think?

**A:** Err, I'm not so sure. I think social media has an impact on everyone. And I'm not convinced about point ten because we'll have leaders talking in each episode, so we might not need a whole programme on leadership. Let's think about those.

**J:** No problem, we can remove three topics later. Anything else?

**A:** Well, my other concern is that there is quite a lot of text in one slide ...

**J:** Yes, you're right. What if we cut out the examples, so we just say 'environmental challenges'?

**A:** That's 'environmental' with an 'n'.  
**J:** What? Oh yes. And we don't mention sustainable cities.

**A:** Yes, that will work better, the text without examples. Good. Can I show you my slides, Jack?

**J:** Sure.  
**A:** OK, as you can see, we've got three possible interviewees so far.

**J:** I really like what you've done here with the quotes for each business leader.

**A:** Thanks. Yes, Elon Musk is so controversial! He has to appear in the series!

**J:** The only thing is, I don't think we need *three* quotes. I think one or two for each leader and a short profile is fine.

**A:** Mmm, I guess you're right. So which one should I delete?

**J:** I wouldn't include that one. Those two quotes from him are enough.

**A:** OK, but what do you think about the colour scheme?

**J:** The colours? Mmm, yeah, interesting. ... It's just that I can't read them very clearly.

**A:** But yellow and orange go well together. They're eye-catching.

**J:** Uhuh, but perhaps we could aim for a more professional colour scheme? Like you said, it's a formal proposal.

**A:** Or a formal '*proporsal*'.

**J:** Yeah, very funny.  
**A:** Sorry, what colours do you suggest?

**J:** I dunno. Perhaps dark blue and perhaps the headings and sub-headings in dark grey?

**A:** OK, blue or grey ...  
**J:** Dark blue.

**A:** *Dark* blue, not *pale* blue, on white. And I need to add our university logo and the date.

**J:** Yes, that will look good. So that brings us to the end of the presentation. But what's this slide on sustainable development goals? Can you explain that?

**A:** Oh, this is completely relevant to business challenges in terms of social business. You see the UN drew up a list of goals, 17 in total, to achieve by the year 2030. The goals include challenges like economic growth, gender equality, sustainable cities and ...

**J:** But I can't read them all.  
**A:** Yes, I know. Sorry, I took a screenshot from the website.

**J:** Don't you think it would be better if we listed the goals on two slides so that they are easier to read?

**A:** Don't you like the colours?  
**J:** Yes, they are very colourful - much better than the last one - but some of it's got cut off ... And you've left out the header?

**A:** The header? What do you mean?  
**J:** The main title, *Business Challenges Proposal*. Actually, I'm not sure whether we should include this slide at all - there might not be space. Perhaps we should stick to the brief?

**A:** Mmm, you're probably right.  
**J:** What was the brief again? Let's see ... What have we forgotten ... erm ...

**BW5.01**

Good morning, everyone. Welcome to this update on the business. As you know, the company is expanding and we've recently taken on new staff. We currently have operations in more than 100 countries and have been looking into places we feel there is potential for growth. As you all know, selling medical equipment does not end with the sale and it's the service we supply to our customers that has made our business so successful for nearly eight decades. We need people in the market to explain our wide range of products as well as to help out with support when technical problems arise.

Based on our market research we have chosen three countries where we see opportunities for growth, namely Norway, Saudi Arabia and Argentina. For this reason, we are looking for personnel to send on secondment to these countries.

Norway currently spends about ten percent of its GDP on healthcare, third worldwide after the USA and Switzerland. Of this money, about €1.75 billion goes for equipment for medical and dental purposes and this will most likely increase in the future. They have limited domestic production, so we have a good chance here to supply what they need. On the downside, most of the business is done in Norwegian so we may need to look for employees who speak it or feel they can learn the local language in a short period of time.

In the Arab World, a quickly growing market is Saudi Arabia. Although they spend under five percent of GDP on healthcare they still spend an enormous amount on medical equipment. They are building new hospitals and although much of the funding for medical equipment comes from government outlays, approximately twenty-one percent of the market is private. Due to laws and customs within Saudi Arabia, we would need to send a male and a female employee who speak a high level of English there.

We have a strong foothold in South America although sales have been decreasing recently in some places. In Argentina, however, we are seeing growth and they are currently importing some

€775 million worth of equipment and around one billion individual units. These include investments in large equipment for hospitals as well as syringes and other instruments which are bought in large quantities for doctors' offices and pharmacies.

We predict this figure will rise and would like to expand our support staff there as quickly as possible. Healthcare costs are about seven percent of GDP, one of the highest in South America.

Although some medical needs are supplied locally, they need high-tech equipment, making them an excellent market for us. Ideally, anyone we sent should be able to speak Spanish, although the medical profession generally speaks English as well.

As these secondment assignments will most likely last between six months and two years, we are asking people interested to contact their managers and set up an appointment with HR in the next three weeks. There are many details to work out including replacements for people here in Germany or our other offices around Europe, moving expenses, accommodation, salaries and plans for returning to your original jobs.

Please let us know if you might be interested. As someone who has been on secondment abroad, I can highly recommend it as a learning and development experience. Thank you all for your attention.

**BW5.02 P = Paul K = Karen**

**P:** Interesting presentation, wasn't it Karen?  
**K:** Yes, it was. What do you think? You've been in Germany for a few years, are you ready to go somewhere else?

**P:** Well, when I came here, I thought I'd only stay a year or two but then I got my first job, met Brigitte, got married and had two kids. So here I am. But I speak pretty good Spanish, so it would be good to go to a Spanish-speaking country like Argentina for a couple of years, although it also depends on what Brigitte thinks of the idea.

**K:** I don't have a family so it's just up to me I guess. I'm thinking about Saudi Arabia. I've heard that we can earn good money while we're there, and I might be able to continue working long-distance on a university degree.

**P:** That sounds doable. You could have lots of free time as I don't know how much chance you would have to socialise there.

**K:** Right, I've heard that socialising mostly happens within the expat community. But I think I could probably use my time well. I also think it would be a good career move and make me more visible within the company.

**P:** I agree. Once we have gone off to another country and shown what we can do, people start to notice us. And it really is a learning experience, I've learnt so much since I came here from the UK, although my German is going more slowly than I expected.

**K:** Probably because you speak English at home with Brigitte and the kids.

**P:** Probably. But I'd like to find out more about what I would need to do on secondment. When I came here, I was just a student looking for a job. This time I would be travelling with my family and leaving a job I'm really comfortable in. I assume the company will help us with the move by finding us a relocation company, a place to live and schools for the kids or give us an education allowance.

**K:** Right. The job itself is a big factor for me as well. And what about Brigitte, would she want to work?

**P:** I am sure she would. As you know, she's one of the company's translators and she loves what she does. We need to find out if they can get work permits for both of us so that she can work there or if it is easiest for her to keep her current job and work online.

**K:** Yes, all important info to check on. But at least there would be colleagues in the market to help us settle in. So, are you going to talk to your manager?

**P:** Yes, tomorrow. What about you?

**K:** Probably, but I want to think about it first. I need to write down all my questions, you know about things such as the residency permit, healthcare, language courses, living arrangements, getting to and from work, things like that. I realise that Argentina is farther away than Saudi Arabia, but I think the move would be more of a change for me than for you.  
**P:** I think you're probably right. Good luck with it all.  
**K:** You too! See you later. Let me know what you decide ...

**BW5.03 Pi = Piet Pa = Paul**

**Pi:** Good morning, Paul. How are you this morning?  
**Pa:** Fine, thanks and you?  
**Pi:** Fine, just a bit busy as you can imagine.  
**Pa:** I'm sure. I guess lots of people are making appointments with you at the moment. Now, I wanted to talk to you about this possible secondment in Argentina. I'm wondering whether it would be a good move for me and my family. What do you think, Petra?  
**Pi:** Yes, I remember you speak Spanish, so I imagine that this assignment would be very interesting for you all. I'm guessing you've got lots of questions.  
**Pa:** Yes, I have. The first thing would be the length of the contract. Jürgen said they are between six months and two years. How long would this one be for?  
**Pi:** Well, we feel that we have a lot of training to do of local medical technical staff so we are hoping to find someone who will go for two years. Is that OK?  
**Pa:** It might be. But I want to first make sure that Brigitte can continue with her job. I don't know if she can work locally or online with the department she is in.  
**Pi:** Yes, that is something we'd need to look at. I'll need to double-check with the Argentinian works council representative and our contact at the Argentinian government about the type of visas they are able to offer. I can also look into her staying in her position and working remotely. Would that be OK?  
**Pa:** Yes, that's fine. Brigitte returned to work two years after our second child was born and doesn't want to stop again, especially for a period of two years. This would need to be settled before we decide.  
**Pi:** Understood. Anything else?  
**Pa:** My two boys are in primary school here and I would like to find equivalent schools for them there. Do you know if there is a German school they can go to?  
**Pi:** That shouldn't be a problem. I'll ask my colleague there to get some information for you about the educational possibilities. OK?  
**Pa:** Great, thanks. Then there is the question of how often we can come back to Germany. Brigitte has family here and the children also want to be able to visit their cousins and friends. We wouldn't want it to be too long between trips.  
**Pi:** Well, our standard contract if you go for two years is a trip home every six months for the employee and the family. We would fly you back and forth but in economy class.  
**Pa:** But I heard from another employee that they all flew business class. Has that changed?  
**Pi:** No, but in the two years you can either choose to come every six months on cheaper flights or once a year in business. That would be up to you. And remember that your holiday time is used for these visits home.  
**Pa:** I see. I'll have to think about that. Flying such a long distance in economy class is not easy with small children but a year is a really long time to be away. And what about accommodation? We have a house here and a garden. I don't think that any of us would be happy in an apartment.  
**Pi:** We always try to find something similar in the other country and would set you up with a property agent who would help you find something you are happy with. This should be covered by your housing allowance. With families,

we recommend that one of the parents go first for a month or so and get everything organised and then have everyone follow. Would that work?  
**Pa:** That would be fine. And since I speak Spanish, it makes more sense for me to go first anyway and bring the family over once everything is settled. Would we also get a car for the time we are there?  
**Pi:** Yes, of course. You'll need to be able to travel to the physicians and the hospitals that use the equipment to give them technical support, so we provide a company car and a fuel allowance for business travel. If you want to use the car on weekends, that's fine but you need to pay for fuel yourself.  
**Pa:** That makes sense. Just one more question, what about the salary? Would I get the same as I get here?  
**Pi:** Yes, you will continue to draw the same salary and your pension fund contributions won't be affected. You'll also have healthcare as you have here. Once we have the information about the school we can have a look at an education allowance.  
**Pa:** Thanks so much, Piet. Now that I have more details I can discuss this with Brigitte again and we can decide if it is the right thing for us at this time. I realise it's not always easy to move the family to another place but I think the biggest perk for my children will be to learn Spanish. They need to keep up their studies in German too though, which is why the school is important. When will you have all that information for us?  
**Pi:** It shouldn't take more than a week. I'll give you a ring so we can set up the next appointment. I'm glad to hear that you're interested in the post.  
**Pa:** Wonderful. And I'd like to arrange a time when Brigitte can be here as well in case I have forgotten anything. Thanks, Piet. Till our next meeting.  
**Pi:** Looking forward to it.

**BW6.01 Z = Zora K = Karoline P = Paul**

**Z:** Morning guys. Hope you had a good weekend.  
**K:** Thanks Zora, it was great.  
**P:** Yeah, glad we finally had some sunshine on Sunday. Was yours good Zora?  
**Z:** Great thanks!  
**P:** So ... I guess we have a lot to discuss this morning, right?  
**Z:** Definitely, we really need to talk through our ideas for how to grow the business and I think we probably have some difficult decisions to make. Things have changed a lot since the days when we had one truck with our juices and smoothies on the streets of Zagreb.  
**K:** Absolutely. Just look at us now with trucks in five cities and selling more beverages than ever. We really made the right decision when we expanded to the coast; the trucks in Split, Zader and Pula do really well with all the tourists. Osijek was also a great choice because of the university there.  
**P:** That's all true, but also Karoline, your idea to add in soups was brilliant and the recipe book was fun to put together, wasn't it?  
**K:** Yes, that was something totally different.  
**P:** OK, so we've come a long way. But, I guess the big question for us is how we can continue to grow the business while keeping the quality of food and service people know us for.  
**K:** I think so too. Paul, have you got any specific ideas?  
**P:** Well ... I've been thinking about this. What if we opened some fixed locations in Croatia?  
**Z:** Mmmmm ... now I thought about that too. But it could limit us and it might be very hard to find locations that would have lots of customers all year round. And renting a place of business would be expensive.  
**P:** I see your point. Any other ideas?  
**Z:** I was actually thinking of the strategic alliances made between coffee shops and bookshops. Many coffee shops opened up in existing stores and came to agreements with them regarding the products and the staff and things like that ...

**K:** So do you think we need to start looking into bookshops that might be interested?  
**Z:** Oh no, no, no, no ... I was just using the idea but was actually thinking more about places like family-run hotels and B&Bs.  
**P:** Right. It's true those places don't usually have restaurants as they only serve breakfast and we could offer their guests our products later in the day. But would we get enough business? Could we perhaps look at boutique hotels in the city centre where we could have a fixed area to prepare and serve the beverages? We could sell the idea of offering 'boutique beverages' in a boutique hotel. If it were visible from the street, we could also get walk-in trade too so we wouldn't just have to rely on guests in the hotel. Another option would be hotels which run conferences or provide space for business meetings. We will never know unless we ask but some of them may be interested in us setting up a small juice and soup bar for the participants.  
**K:** Those are both great ideas and something we could definitely look into. I think another possibility we should consider is merging with another small business, maybe with a business that has food trucks.  
**Z:** Interesting idea, we would both have our specialities and be equal partners. Or we could go for a restaurant that has interesting and healthy food but hasn't developed their drinks line at all.  
**K:** Right, I actually prefer that idea. Merging with a restaurant would probably be easier than fitting out new trucks or travelling together. Some of our trucks already feel a bit claustrophobic at times! Are there any other options?  
**Z:** Well, I thought about the idea of letting ourselves be bought out by another company. I was in 'Sportski and More' the other day – that huge sports shop in the town centre – and I overheard a customer asking if they had a café – which they don't. And their image is all about promoting a healthy lifestyle. If I remember right, someone we were at university with is in their marketing department and I could approach her – if I could remember her name – with a proposal for a juice and soup bar which would add to the overall experience for customers. That chain is huge throughout southern Europe and might be prepared to pay us well to buy us out.  
**P:** Mmm. Interesting idea. We could also consider selling to a supermarket chain with the arrangement that we help set up a way to produce beverages they can sell in bottles.  
**K:** Good idea, Paul. What do you think, Zora?  
**Z:** Definitely a possibility. It sounds as if at some point we'll need to decide if we want to expand and continue working for the business or sell it and do something new with the money we make. Can I suggest that we begin to gather details about the different types of businesses we mentioned and perhaps start by speaking with just a few of them?  
**K:** Good idea.  
**Z:** Paul, do you want to look into the hotel idea and Karoline, why don't you find out about a possible restaurant to merge with? I'll start checking into the sports chain idea.  
**K:** How about if each of us puts together a summary of what we find out and then we can meet again and discuss the various options in a bit more detail?  
**P:** Sounds good to me.  
**Z:** Yes, I can do that.

**BW7.01**

Hi there! Welcome to my podcast, *Avoid Risk with Renata!* Firstly, I'd like to say, I am here to help you develop your business. But if you're gonna manage health and safety in your business, you need to know how to avoid risk in your workplace. Now, the type of potential risks to your business will depend on your sector, but they will also depend on you and your staff, and the precautions you take. If you are the owner of a small local business, doing

a risk assessment or analysis is something you are legally required to carry out in most countries. You may have already thought of some ways to protect your employees and the public, but a risk-assessment document will help you make sure you have covered everything. OK? So, first we need to identify the risks. Next, you gotta think about what might cause harm to your customers and staff and then decide whether you are taking the right steps to prevent risk. Now, you're probably thinking, 'but it's impossible to cover everything', right? So, what I'm saying here is, think about how accidents and ill health could happen and concentrate on real risks. By real risks, I mean the risks that are most likely to happen in your business and which will cause the most damage. In certain sectors, industry regulations require very specific preventive measures. To give you an example, if you run a spa or a fitness centre, water spillage is very common and people slipping or falling over is a real risk. A good risk assessment can identify these risks so that you take the necessary measures to control them. Can I also just say here, you don't have to be a health and safety expert, like me! Many start-ups that understand their business can do the risk assessment themselves. A risk-assessment document is not about creating lots of paperwork or dealing with natural hazards. But it is only gonna be effective if you and your staff act on it. So, say you are an events organiser and the events you hold start getting bigger and bigger. This would mean you would need to review the potential risks, in case of an emergency, because of the number of people getting involved. Right? If you want your business to be a success, a global risk assessment is not enough, you need to assess all the potential risks in each area, OK? As I mentioned before, risk management is about taking practical steps to protect people from harm. You wanna make sure that both your workers and your customers are properly protected. It's also about making sure that those people who create risks manage them responsibly. If people don't take responsibility, those risks are going to lead to injury and accidents, accidents that could have been avoided. You've heard of the expression, 'an accident just waiting to happen', right? Those are the accidents we want to prevent. But we also need to help your customers to understand that they have to be responsible for their actions. So, if a seventy-year-old wants to jump out of a plane with a parachute, or try a risky sport while on holiday, they should consult their doctor first and make sure that their medical insurance covers them in the event of personal injury. Am I making sense? Good. To assess risk in your new business, I strongly recommend following these three steps: number one, identify the risks; number two, decide who might be harmed and how; and number three, evaluate those risks and decide on precautions or preventive measures you gotta take. Once you've taken these three key steps, you can follow up by, for example, recording any significant findings or data. And don't forget to review your risk-assessment document. Don't just put it in a drawer somewhere and forget about it! Update it regularly. I mean, if you manage a hotel, or you're managing

public events, you need to carry out fire drills and make sure fire exits are clearly visible, and that your staff know how to use the fire extinguishers, and perhaps have training in giving first aid. Finally, I'd like say risk management is not about just scaring people and exaggerating risks. It isn't about preventing people from enjoying themselves. Of course, we can't live in a risk-free society. If you believed some of the stories you hear, you would think health and safety measures were all about preventing people from having fun. If that were true, people would never eat out in restaurants, or go on holiday, or practise adventure sports. That is not our idea of sensible health and safety – we want to save lives, not stop them. Thanks for listening. Remember you can listen to more of my podcasts at [avoidriskwithrenata.com](http://avoidriskwithrenata.com).

**BW8.01 RM1 = Restaurant manager 1 W = Waiter RM2 = Restaurant manager 2 C1 = Chef 1 C2 = Chef 2 RM3 = Restaurant manager 3**

**1 RM1:** Personal hygiene is incredibly important for handling raw ingredients when making Japanese food like sushi and sashimi. Here at the LA branch, we make sure there is no bare hand contact during preparation or serving. All of our kitchen staff wear disposable gloves. Our kitchen hygiene is impeccable. And our waiting staff are generally quite motivated. I think I'm good at training them to feel comfortable when they're explaining the dishes and the restaurant concept to our customers. Of course, in cities like LA, staff turnover is very high in the restaurant business. That's probably one of our biggest issues. But we're very lucky in that we have employed some Japanese kitchen staff including our head chef and sous chef. These chefs came from 'Sushi Bar Brazil' restaurants in London and Amsterdam and they've adapted quickly to what our customers want. Our customers love the idea of fusion food but perhaps that's because this is LA. Our clientele tend to be from the high end of the market and they are very demanding. But people in California are generally open to ethnic foods so they don't mind trying something different as long as it's healthy and of high quality.  
**W:** Salmon teriyaki and rice for table 7! *Moqueca* for table 5! *Moqueca!*  
**2 RM2:** So, your question is, does anything we prepare in our kitchens present a health hazard? Well, there are some foods and dishes that we have to be especially careful with. Things like *Tamago Toji*, that's soft egg with vegetables and meat, then there's pork cooked in soy sauce. Other dishes like sushi and sashimi are prepared using raw fish so they might have parasites, yep ... you sure don't want those in your system! Now, it isn't always the restaurant's fault, because parasites in sushi and sashimi are due to inappropriate treatment, either when catching fish, or freezing fish, not when cooking. That means we have to buy fresh fish as much as possible. Although our supplier tends to arrive a little late. But Enrique's great. He's been working in the business for years. And of course, I make sure that our kitchen staff comply with our hygiene standards. They're a great team and ...

**C1:** Where's the soy sauce? Where d'ya hide it this time? You ... idiot!  
**C2:** It's there in front of you!  
**RM2:** Anyway ... The thing is, we did take on some new staff recently, and they are still on their probation period, so we'll see how that goes. I realise our restaurant in Washington hasn't been doing as well as those in other locations, but I think, to be honest, the public here are more conservative in their tastes. I mean, some customers aren't 100 percent convinced about the concept, I mean, the idea of Japanese-Brazilian fusion food. Everyone's tried sushi but some customers don't like the idea of eating *sawagani*, you know, whole crabs. Many of the Brazilian recipes are new to them, so they don't know what to order from the menu. But I'm pretty sure that reservations will pick up in two months' time, when all the new staff have settled in. A friend of mine actually wrote a great online review the other day ...  
**C1:** What do you mean Enrique is late with the fish! Again? I can not work in these conditions.  
**C2:** Yeah? Well, guess what? I wouldn't eat this if you paid me! I quit!  
**RM2:** Er, excuse me for one second, will you?  
**3 RM3:** Why are we so successful? You know, New Yorkers are used to eating all kinds of international cuisines, whether it's Italian, Chinese, Mexican, Polish, Japanese or Middle-eastern. Here in New York, we love anything that is new, so the idea of Japanese-Brazilian fusion food is perfect. We're offering high-quality dishes served in a beautiful setting with spectacular views of Manhattan. And I've been in the restaurant business for a long time so I make sure we hire waiting staff who are motivated, super friendly and attentive. Another thing that I think has worked well here is that we like to employ some Japanese and Brazilian staff to give it that feeling of authenticity. The clients appreciate that. They love watching the Japanese chefs work in the open kitchen. The Brazilian cocktails are also very popular here with the after-work crowd, who like to relax after a long day in the office. I'm not sure if this concept would work so well in other cities, but it's definitely a winner in New York. Hygiene? Erm, ... sure, my staff are clean. They always wash their hands. The food is great. What more do you want? Sorry guys, gotta go now, we're fully booked this evening.

**P6.01**

**1 A:** She might have forgotten about the meeting.  
**B:** Yes, I think she must have.  
**2 A:** You ought not to have told your boss.  
**B:** No, perhaps I shouldn't have.  
**3 A:** Couldn't she have decided to stay with the company?  
**B:** She could have, but she didn't want to relocate.  
**4 A:** Do you think she might have finished the report?  
**B:** She can't have – she only started it this morning.