

## Daring to fail

**Level:** Intermediate upwards

**Timing:** Approx. 90 minutes but can be made longer or shorter depending on the length of time allowed for discussion tasks

**Material needed:** One copy of the student worksheets and Vocabulary record per student

**Group size:** Any

### Overview

This lesson plan for both pre-experience and in-work business students is based around an original article first published in *Business Spotlight* Issue 1/2011. The article is about an interview with a businesswoman who talks about her experience of insolvency and the effects it has had on her career path.

The tasks in the student worksheets encourage the students to learn and use new business vocabulary and functional language and to develop and practise skills that could be useful in business situations, especially those in which the students have to deal with aspects of insolvency and bankruptcy.

The teacher's notes provide suggestions for teaching and learning strategies as well as ideas on how to present the tasks in the classroom, any necessary answer keys, extension tasks and lesson plans.

### Warmer

Even if the students do not know all the companies listed in the task, they might be able to come up with the common factor that links them – bankruptcy. If they really do not know, offer them hints by means of key words such as *money* or *financial difficulties*.

**Key:**

*The companies all went bankrupt between 2005 and 2009.*

**Note:** If students are interested in finding out more about these companies, you can use the extension task at the end of this lesson plan to refer back to them.

### Key words

These key business words will help the students understand the text more easily and learn how to use and differentiate between some financial words that have similar or related meanings.

After they have completed the task, they should scan the article to find the words in context.

**Key:**

1. *entrepreneur*; 2. *insolvency*; 3. *stigma*; 4. *persuasive*;
5. *patent attorney*; 6. *foundation*; 7. *recession*; 8. *dissolve*;
9. *freelance*; 10. *debtor*; 11. *bankrupt*; 12. *broke*

### Recalling the main points of an article

Ask the students to turn over the article. Then ask them to write down any ten things that they can remember from the article. It doesn't matter how small or unimportant the things are, they should write down the first ten things that they can remember that have anything to do with the article. Set a time limit of five minutes on this task but be prepared to allow extra time if you see that they are still thinking and writing.

After you have stopped the task, ask the students to compare what they have written. Did they come up with the same facts? Why / why not?

### Career timeline

Students should work together to add these events to Anne Koark's career timeline.

Some of the events will overlap each other in the career timeline. Encourage students to talk about where they have placed them on the line and why, by using language structures of vagueness and supposition (some examples are given in part b of the task).

**Key:** (*this is the most likely order*)

- j. *studied at Hull University*
- c. *got married and moved to Germany*
- i. *got a job with a firm of patent attorneys*
- f. *lost job due to computer recession*
- k. *started to work as a freelancer*
- e. *marriage broke up*
- b. *founded own company*
- a. *TiB went into insolvency*
- d. *wrote bestselling book*
- h. *six years as a debtor*
- g. *wrote second book*

### What would you do?

If possible, the students should work in pairs or groups of three for this task. Encourage them to not only say what they would or wouldn't do, but also to talk about why.

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As an extension, ask for group feedback at the end of the task. Is it possible to find one, two or even three things that all the students agree that they would or would not consider doing to help their career?

### Teaching and learning strategy: Pair and group discussions

When setting up pair and group discussions it is important to give the students a reason to work together. If they don't have a reason to work together, the task may result in one student doing the task and the other copying the answers (and maybe feeling inferior whilst doing so).

In a group discussion task of the kind in task 5, in which the students are asked to voice their own opinions, the task can easily turn into a series of monologues which won't be listened to as those not speaking will be planning what they want to say when their turn arrives. To avoid this happening, we can give the students reasons for listening to each other. For example, in task 5 they are asked to find two things they both agree on and a further two things they do not agree on. They can only do this successfully if they talk to each other *and* listen to each other.

### Extension task

As an additional class or home study task, ask the students to research the companies listed in the warmer task 1 and report back on them.

### Vocabulary record

Here, students should be encouraged to record all the new and useful vocabulary they have learned during the lesson, not only in the form presented in the article but also in related forms.

### More on this topic

For follow-up lessons on the same or related topics, go to these lesson plans in the Business section of onestopenglish:

Business Spotlight: End and beginning

<http://www.onestopenglish.com/business/business-spotlight/end-and-beginning/>

Business tasks: Getting and losing jobs

<http://www.onestopenglish.com/business/business-tasks/getting-and-losing-jobs/156741.article>

Business tasks: Success and failure

<http://www.onestopenglish.com/business/business-tasks/success-and-failure/>

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### 1 Warmer

What do these companies have in common?

Woolworths Group	Portsmouth FC	Christian Lacroix	Skybus Airlines
Lehman Brothers	Borders UK	Märklin	Red Letter Days

### 2 Key words

- Write the key words from the article next to their meanings or into the sentences below.
- Then scan the article to find the words and to see how they are used in context.

persuasive    foundation    debtor    bankrupt    insolvency    broke  
stigma    dissolve    freelance    entrepreneur    patent attorney    recession

- someone who uses money to start businesses and make (often original) business deals  
\_\_\_\_\_
- a noun for the situation in which a company or person does not have enough money to pay what they owe \_\_\_\_\_
- a feeling that something is wrong or embarrassing in some way \_\_\_\_\_
- good at making people agree to do or believe what you want them to  
\_\_\_\_\_
- the American English term for a lawyer who deals with protecting the legal rights of someone who has invented something \_\_\_\_\_
- an organization that provides money for things such as medical research or for a charity  
\_\_\_\_\_
- a period when trade and industry are not successful and there is a lot of unemployment  
\_\_\_\_\_
- If companies or organizations \_\_\_\_\_, they stop existing.
- \_\_\_\_\_ work is done by a person who is not permanently employed by a particular company but who sells their services to more than one company.
- a person, organization or country that owes money \_\_\_\_\_
- A person or business that is \_\_\_\_\_ has officially admitted that they have no money and cannot pay what they owe.
- to have no money (informal) \_\_\_\_\_

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by Margaret Davis

**'Don't let them get you down' was always the motto of 47-year-old Briton Anne Koark, and so she turned a failure into a success. Margaret Davis reports.**

- 1 When she was growing up in England, Anne Koark never dreamed that she would one day run her own business. "Although," she says with a laugh, "as a child, I got caught selling my pencils because I didn't have much pocket money, so I suppose I was an entrepreneur, really. I'm like one of those pigs that looks for truffles – I don't intend to find one, but if I find one, I have to dig it out." She laughs again.
- 2 That laugh is important to mention, because a conversation with Koark is filled with laughter – perhaps surprising considering that she is best known for her personal experience of insolvency.
- 3 Koark's award-winning, Munich-based company, Trust in Business (TiB), went into insolvency in 2003. Founded in 1999, TiB provided international companies with a variety of services – among them, relocation, accounting, marketing and intercultural training.
- 4 Because it was a private company, Koark lost everything, including her home, pension payments, car and bank accounts. She dealt with the shock and grief of the experience by writing a book that detailed the events leading up to the loss of her business. *Insolvent but nevertheless successful* became a bestseller. She also formed a non-profit organization called B.I.G. to help others facing the stigma of insolvency. As a result, Koark was invited to appear on television and to give talks to private and government organizations, including the EU.
- 5 Although she had given only two speeches before her insolvency, Koark proved early on that she was a quick thinker and a persuasive talker. At the age of 19, she was in a serious car accident in England and broke several bones in her leg. Still lying in her hospital bed three weeks later, she was worried that the leg was not healing and feared she would be unable to return to university. "So, I said to the doctor: 'I've heard there's an operation, with little nails. Can you not do that?' He replied, 'That operation is for private patients.' And I said to him, 'How high are the chances that I will become a private patient if I finish my studies?' He answered, 'About 90 per cent.' So, I said, 'Do you not want to invest in your future?' He liked that, and he did the operation at his own cost."

A few months later, Koark, who was studying German and Italian at the University of Hull, started a year abroad as an English-teaching assistant at a school in Cochem on the Mosel. Here she met her future husband and, after finishing her studies, she returned to Germany to get married. "I was 22 and, every time I applied for a job, someone would comment, 'You're too young to do that job', because in Germany people study longer, or I'd hear, 'You're overqualified for that job.' I applied to a cleaning company because I just wanted to do something



other than sit at home. They told me at the interview, 'You're overqualified!' So, today, when I'm cleaning the bathroom at home, I think: 'What am I doing this for? I'm totally overqualified for this mess!'"

Finally, she answered a job advertisement from a firm of patent attorneys. "I knew what a patent was, but I didn't know what a patent attorney did, but I thought it doesn't matter, they're looking for someone who knows different languages." The job involved translations, correspondence, arranging travel and helping international clients. "One day, I thought: there's nothing more to learn here, and so I found a job advertisement for an office manager at a computer company."

The company, with head offices in Cambridge, Massachusetts, was a foundation supported by nine major software firms. "I was called a 'non-productive head', which was what they had on their budget for people who were not programmers or salesmen. So, whenever anything came up that wasn't programming or sales, they looked at my CV to see if I could do it."

This led to responsibilities and training in human resources (HR) in Germany, Belgium, France and England. "I did relocation work, salaries and contracts. They saw on my CV that I'd done A-levels in mathematics, so they asked me if I would do controlling, and I got training in that, too. Then, the first computer recession came, in 1991, and so the mother company decided to dissolve all its satellites, including us in Munich."

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10 The very next day, Koark started work at another computer firm, where she had similar responsibilities. She also got experience with the sales side of the business when she filled in for the managing director during his holidays. "But that company got bought up the day that my first child was due." Having a baby didn't stop her from working. Asked to help a former colleague when he became managing director of a software firm, she took her baby son with her to the office. By the time she left the company, it had 57 employees, most of whom she had hired. "The baby was a good ice-breaker," she says. "If someone was nervous when they came in for a job interview, they'd see the baby and say, 'Oh, isn't he sweet!' and forget they were in a job interview. After that, you'd be able to see if they would fit in with the team."

11 Before long, Koark had three jobs, two in the computer industry and one with patent attorneys — and two small children. Her marriage broke up when her sons were two and nine months. Now a single mother, she liked the flexible nature of freelance work.

12 "Out of this experience, I got the idea of starting my own company. All these different companies had the same problem — they all needed someone to do the non-productive headwork," she laughs. "When international companies set

up, they employ one person and that person is measured on what he sells, not on the quality of his accounting. He's on his own at first, so at least 60 per cent of his time is doing non-productive work. And that was the part that we wanted to take out, to make the companies more successful — and successful quicker."

13 Koark's six years as a debtor are now over, but she continues to work for changes in the restrictive German insolvency law: in Britain and the US, for example, insolvency normally ends after one year. She has written another book, *Starting Over*, and recently gave birth to her third child, a daughter, who seems to have her mother's sunny disposition. She still has some of the business cards she used during the insolvency: "Anne Koark, Bankrupt", they read. "Having been broke, I'm going to keep using them till they're all gone," she explains. "But the next time they're printed, I'm going to have 'Ex-Bankruptee' on them." And, yes, she laughs when she says it!

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### 3 Recalling the main points of an article

Without looking back at the article or at any of the following tasks, make a note of 10 things you remember about Anne Koark and her story.



### 4 Career timeline

a. Add these events (a-k) to Anne Koark's career timeline. If the exact date of an event is unknown, estimate when it happened.

- a. TIB went into insolvency
- b. founded own company
- c. got married and moved to Germany
- d. wrote bestselling book
- e. marriage broke up
- f. lost job due to computer recession
- g. wrote second book
- h. six years as a debtor
- i. got a job with a firm of patent attorneys
- j. studied at Hull University
- k. started to work as a freelancer



b. Use vague language to talk about where you have placed the events on the career line.

She probably ...                      I assume ...                      We think ...                      It's likely that ...

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### 5 What would you do?

Which of these things (that Anne Koark has done) would you consider doing?

Work with a partner and try to find two things from the list that you would both consider doing and two things you would both not consider doing.

- start up your own company
- have business cards that include your financial situation
- take your baby to work
- move to another country
- do a job you are over-qualified for
- write a (business) self-help book
- work freelance
- give an interview to a business magazine
- continue to laugh despite your career difficulties

