

УЧЕБНО-МЕТОДИЧЕСКОЕ ПОСОБИЕ

VIDEOS WORTH SHARING: BUSINESS

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VIDEOS WORTH SHARING: BUSINESS

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Учебно-методическое пособие предназначено для студентов бакалавриата всех направлений в качестве дополнительного материала к базовой программе по английскому языку и повышения мотивации к его изучению. Пособие содержит подборку наиболее актуальных и интересных видеоматериалов, отражающих современные тенденции в деловом мире. Видеоматериалы дополняются лексическими заданиями и темами для обсуждения, способствующими развитию коммуникативных навыков и критического мышления. Особый акцент делается на формирование и развитие у студентов навыков ораторского искусства.

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CONTENTS

UNIT 1. LEADERSHIP	4
1.1 Matt Beeton: What Do All Great Leaders Have In Common?	4
1.2 Lars Sudmann: Great Leadership Starts with Self-Leadership	8
1.3 Raymond Dalio: How to Build a Company Where the Best Ideas Win	10
1.4 The Biggest Mistake a Leader Can Make	13
UNIT 2. SUCCESS	14
2.1 Bill Gross: The Single Biggest Reason Why Start-ups Succeed	14
2.2 Amazon CEO Jeff Bezos: We Are Our Choices at Princeton 2010	17
2.3 Kim Perell: The Secret to Success: It's Not What You Think	20
2.4 Knut Haanaes: Two Reasons Companies Fail and How to Avoid Them	23
UNIT 3. JOB SATISFACTION	26
3.1 Dan Pink: The Puzzle of Motivation	26
3.2 Dan Ariely: What Makes Us Feel Good about Our Work?	29
3.3 Celeste Headlee: Don't Find a Job, Find a Mission	31
UNIT 4. TEAMBUILDING	34
4.1 Chris Strouthopoulos: How to Build Trust and Create Open, Successful Teams	34
4.2 Ricardo Fernandez: Managing Cross Cultural Remote Teams	37
4.3 Tom Wujec: Build a Tower, Build a Team	40
4.4 Adriana Girdler: Team Bonding Activities [Fun and Fast]	43
UNIT 5. BANKING AND FINANCE	45
5.1 Henri Arslanian: How FinTech is Shaping the Future of Banking	45
5.2 Neha Narula: The Future of Money	48
5.3 Shivani Siroya: A Smart Loan for People with No Credit History (yet)	50
UNIT 6. CUSTOMER SERVICE	53
6.1 Warren Buffett's Inspiring Speech	53
6.2 Darren Ross: Popsicle Moments: Finding a New Flavor of Customer Service	56
6.3 Kristen Berman: Don't Listen to Your Customers — Do This Instead	59
CREDITS	61

UNIT 1

LEADERSHIP

1.1 Matt Beeton: What Do All Great Leaders Have In Common?

Lead-in

1. What qualities should leaders possess?
2. What's the difference between a leader and a manager?
3. What is emotional intelligence?



Vocabulary pre-teach

Complete the sentences with the phrases from the box.
Explain their meaning.

Nailed	Common denominator	Tipping point	Belt out	The X factor	Cornerstone
--------	--------------------	---------------	----------	--------------	-------------

1. In most countries, the family unit is still the _____ of society.
2. A quality that people cannot describe that makes someone very special is called _____.
3. The _____ was that we had all worked for the same company.
4. She _____ her audition and got the lead part in the musical.
5. If you _____ a song, you sing or play it very loudly.
6. After the _____ has been reached, even those opposed to the technology can no longer avoid it.

Watch the video and answer the questions.

<https://www.youtube.com/watch?v=KgmKNKM0iIg>



Matt was educated and awarded at Coventry University, Cambridge University and Harvard Business School. Starting on a graduate program at Rolls Royce Aerospace, at just 26 years old, Matt was offered a Director role within the Rolls-Royce Civil Aerospace business. His next challenge took him into the service industry as a Managing Director within Serco PLC and he has since held Chief Operating Officer position at National Express and Vix. Matt now owns APT Business Solutions and advises different

organisations. He is about to publish a book on the importance of emotional and social intelligence in leadership.

1. Is there any correlation between great leadership and IQ or job title?
2. What is the first denominator of great leaders? What are the 3 important components of it?
3. What is the second denominator of great leadership? How should leaders implement it?
4. Why is the third denominator important?
5. What is strategic mental rehearsal (SMR)?
6. Why does the speaker say that leadership is a tipping point?



Follow-up questions

1. Do you agree with the speaker regarding the 3 most important denominators of great leaders? Can you name other important denominators?
2. In which situations may you find SMR useful?

Analyzing public speaking skills

Answer the questions below. Give your reasons.

1. Does the speaker deliver a persuasive speech? Why / Why not?
2. Does he make a strong start and conclusion?
3. Does the speaker use any visual aids? Is it always necessary to use slides and visual aids to support your speech? Why/Why not?

Choose the correct heading (a-e) for each paragraph (1–5).

In the context of business and HR, Emotional Intelligence is the ability to recognise and manage your emotions, as well as the emotions of other people in the workplace. According to Daniel Goleman, the psychologist who popularised the term ‘emotional intelligence’, EQ consists of:

- A Empathy
- B Social skills
- C Self-awareness
- D Motivation
- E Self-regulation

1. _____

You know how you feel and you recognise how your emotions affect those around you. You acknowledge your ego and are aware of both your



strengths and weaknesses. You aim to ensure your ego and personal traits work for the benefit of the workforce and organisation.

2. _____

Picture yourself as your own boss — firm, but fair. You stay in control of your emotions. You don't lash out, and you don't compromise your workplace ethics. You hold yourself accountable to your actions. When you are calm, other people around you are reassured and motivated to take positive action.

3. _____

It partly stems from understanding what you want to do and why you want to do it. Getting to grips with the 'why' part often requires a degree of self-reflection, which is where high Emotional Intelligence comes in. Leaders with high Emotional Intelligence also understand what makes their employees and work colleagues tick, and will be able to incentivise them to find their own reasons for working to the best of their ability.

4. _____

You are able to put yourself in someone else's shoes. This ability will help you develop people on your team, challenge stereotypes and unfair assumptions, deliver critical feedback wisely and be a good listener when your team need someone responsive in charge to help them navigate difficult situations.

5. _____

Most of us know a leader we'd describe as being a 'people person'. Such leaders are able to deliver bad news and celebrate good news in a way that makes people feel boundless actionable opportunities for improvement exist. They are also talented at resolving conflicts and managing change in a diplomatic fashion that is in keeping with the sensitive nature of the situation.

Test your Emotional Intelligence.

<https://psycho-tests.com/test/emotional-quotient>

How high is your EQ (emotional quotient)? Who has the highest EQ in the group?



Training public speaking skills

Comment on the following statements.

Try to be persuasive, relaxed, creative but make your speech structured, concise and succinct. Speak off the top of your head. You have 1 minute to speak.

1. Driving without your destination means you just get lost.
2. Getting high-performance teams is great leadership.
3. Emotional intelligence is the key to success in a leadership position.
4. Some of the most significant events on Earth happen because of emotion.

1.2 Lars Sudmann: Great Leadership Starts with Self-Leadership

Lead-in

1. “Only three things happen naturally in organizations: friction, confusion, and underperformance. Everything else requires leadership” (Peter Drucker). Do you agree with the quotation? Why / Why not?
2. Describe your ideal manager and his/her leadership style.
3. What is self-leadership?



Vocabulary pre-teach

**Complete the sentences with the phrases from the box.
Explain their meaning.**

Real (true) beacon	Moonlighting	Resonate	Compassion levels	Reframing
--------------------	--------------	----------	-------------------	-----------

1. _____ among nurses and teachers are above average.
2. With average wages a miserable \$38 a month, people are heavily dependent on _____.
3. _____ is a tactic for changing your perspective in order to see new options.
4. Her experiences _____ powerfully with me, living, as I do, in a similar family situation.
5. It was a _____ of light in dark times.



Watch the video and answer the questions.

<https://www.youtube.com/watch?v=vlpKyLkIDDY&t=7s>



Lars Sudmann is a leadership advisor and award-winning lecturer. He studies and researches what makes the most advanced organizations and leaders successful — and then he shares that knowledge with the world. He has had a business career of more than 10 years in management and finance with Procter & Gamble, e.g. as the Chief Financial

Officer, and he has lived and worked in Europe and Asia. Trends/Tendance, the Belgian Business Magazine, and the BBC have called on his expertise. Additionally, he is currently a university lecturer in Aachen and Braunschweig (Germany).

1. Why does the speaker compare leadership with parenting?
2. What did the research on power demonstrate?
3. What strategies and tools can you use to develop self-leadership skills? Talk about the points below:
 - self-awareness;
 - self-reflection;
 - self-regulation.

Follow-up questions

1. Why is self-leadership so important in management? Is it important in all occupations?
2. How good are you at self-leadership?
3. What is the best way to ask for feedback?

Analyzing public speaking skills

Answer the questions below. Give your reasons.

1. Does the speaker make a strong start and conclusion? Is the opening memorable? Why?
2. Is the speech organized logically? Is it easy to follow?

Training public speaking skills

Comment on the following statements.

Try to be persuasive, relaxed, creative but make your speech structured, concise and succinct. Speak off the top of your head. You have 1 minute to speak.

1. “The happiness of your life depends on the quality of your thoughts” (Marcus Aurelius).
2. “If you want to lead, invest at least 40% of your time in leading yourself” (Dee Hock).
3. “How we lead ourselves in life impacts how we lead those around us” (Michael Hyatt).
4. “If you want to be a leader who attracts quality people, the key is to become a person of quality yourself”(Jim Rohn).

1.3 Raymond Dalio: How to Build a Company Where the Best Ideas Win

Lead-in

1. What makes a good manager?
2. What qualities do you possess and lack to become an efficient manager?
3. Is it good to be a democratic manager? Why/ Why not?



Vocabulary pre-teach

**Complete the sentences with the phrases from the box.
Explain their meaning.**

Transparency	Caddie	Gems	Audacity	Embedded	Opaque	Hedge fund
--------------	--------	------	----------	----------	--------	------------

1. It took a lot of _____ to stand up and criticize the chairman.
2. The problem remains _____ despite explanations.
3. This plastic has the _____ of glass.
4. Managers of the first _____ invented ways to make money no matter which way the stock market was moving.
5. Microprocessors are _____ into products such as cars, traffic lights, and industrial equipment.
6. The necklace was studded with diamonds, rubies, and other _____.
7. He started his golf career as a _____ and turned professional in 1973.

Watch the video and answer the questions.

https://www.ted.com/talks/ray_dalio_how_to_build_a_company_where_the_best_ideas_win



Raymond Thomas Dalio (born August 8, 1949) is an American billionaire investor and hedge fund manager, who has served as co-chief investment officer of the world's largest hedge fund, Bridgewater Associates, since 1985. He founded Bridgewater in 1975 in New York. Within ten years, it was infused with a \$5 million investment from the World Bank's retirement fund.

Dalio is regarded as one of the greatest innovators in the finance world, having popularized many commonly used practices.

1. What conclusion did Ray come to after losing a lot of money in the 1980s?
2. How have computers changed Ray's decision-making process?
3. What is Meritocracy?
4. What is The Dot Collector? Where does Ray use it?
5. Why is The Dot Collector efficient?
6. What is one of the greatest tragedies of mankind in Ray's opinion?

Follow-up questions

1. Why is it important to stress test your ideas and opinions?
2. In your opinion, what are the advantages and disadvantages of the Dot Collector?
3. Would you adopt Ray's system in your company? Why/ Why not?

Read the extract from the speech and fill in the gaps with the phrases from the box.

Balance my audacity	Painful experiences	Radical truthfulness	Smartest people	Equally valued
---------------------	---------------------	----------------------	-----------------	----------------

It was one of the most **1**_____ of my life but it turned out to be one of the greatest experiences of my life because it changed my attitude about decision-making. Rather than thinking, "I'm right", I started to ask myself, "How do I know I'm right?" I gained the humility that I needed in order to **2**_____. I wanted to find the **3**_____ who would disagree with me to try to understand their perspective or to have them stress test my perspective. I wanted to make an idea meritocracy. In other words, not an autocracy in which I would lead and others would follow and not a democracy in which everybody's points of view were **4**_____, but I wanted to have an ideal meritocracy in which the best ideas would win out. And in order to do that, I realized that we would need **5**_____ and radical transparency.

Analyzing public speaking skills

Answer the questions below. Give your reasons.

1. Does the speaker deliver a persuasive speech? Why / Why not?
2. Does he make a strong start and conclusion?

Training public speaking skills

Comment on the following statements.

Try to be persuasive, relaxed, creative but make your speech structured, concise and succinct. Speak off the top of your head. You have 1 minute to speak.

1. Transparency in team communication is the key to success.
2. Transparent team communication has some disadvantages.
3. Algorithmic decision-making is highly efficient in many spheres.
4. I don't know the key to success, but the key to failure is trying to please everybody.

1.4 The Biggest Mistake a Leader Can Make

What is the worst mistake a leader can make? Discuss in small groups.



Watch the video and write down what the people below say about the biggest mistakes leaders can make.

<https://www.youtube.com/watch?v=krautvBHHhg>

1. Bill George (professor, Harvard Business School).
2. Evan Wittenberg (Head of GLD, Google).
3. Ellen Langer (professor, Harvard University).
4. Andrew Pettigrew (professor, Oxford University).
5. Gianpiero Petriglieri (affiliate professor, INSEAD).
6. Carl Sloane (Harvard Business School).
7. Jonathan Doochin (Harvard College).
8. Scott Snook (associate professor, Harvard Business School).
9. Daisy Wademan Dowling (Executive Director, Morgan Stanley).

Which of the speakers do you agree with most? Why?

UNIT 2

SUCCESS

2.1 Bill Gross: The Single Biggest Reason Why Start-ups Succeed

Lead in

1. What is a start-up?
2. What makes start-ups successful?
3. Why are there a lot of failures in this type of business organization?



Vocabulary pre-teach

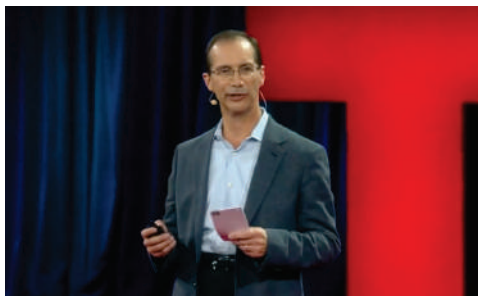
Complete the sentences with the phrases from the box. Explain their meaning.

Equity	Gaining traction	Generate revenue	Execution	Codec
--------	------------------	------------------	-----------	-------

1. He sold his _____ in the company last year.
2. Its services include gathering data on consumer behavior to use in marketing campaigns, analyzing the performance of those campaigns and automating some aspects of their _____.
3. It's important to find a niche in the market, choose a business idea that will _____ with minimal investment and time spent.
4. If you wish to drive on a road of starting your business, _____ would mean that your business is getting off the ground.
5. _____ is a software that is used to compress or decompress a digital media file.

Watch the video and answer the questions.

<https://youtu.be/Zt8ytHp3u6Y>



Bill Gross is the founder of Idealab, a business incubator focused on new ideas. He helped create GoTo.com, the first sponsored search company and the Snap! search engine, which allows users to preview hyperlinks. Gross has been an entrepreneur since high school when he founded a solar energy company. In college, he patented a new loudspeaker design, and after school he started a company that was later acquired by Lotus,

and then launched an educational software publishing company. Now, he serves on the boards of companies in the areas of automation, software and renewable energy.

1. Why does he think that a start-up is one of the greatest forms of business?
2. What are the key factors that account the most for a company's success and failure? Comment on each of them.
3. Which one is considered by the speaker to be the most important? Why?
4. Why did Airbnb become successful?
5. Why did Uber become successful?
6. Why wasn't YouTube's predecessor Z.com popular?

Follow-up questions

1. Do you agree that start-ups have better potential than other types of business? Give your reasons.
2. You have definitely heard about other start-ups not mentioned by the speaker that succeeded or failed. What were the reasons for their success or failure?
3. If you decided to launch a start-up right now, what idea is "timely"?

**Read the extract from the speech and fill in the gaps
with the phrases in the box.**

Put codecs	Raised money	Cost-effective ways	Broadband penetration	Entertainment
------------	--------------	---------------------	-----------------------	---------------

Some of our early successes, Citysearch, came out when people needed web pages. GoTo.com, which we announced at TED in 1998, was when companies were looking for 1 _____ to get traffic. We thought the idea was so great, but actually, the timing was probably more important. And now about some of our failures. We started a company called Z.com, it was an online 2 _____ company. We were so excited about it — we 3 _____, we had a great business model, we even signed incredibly great Hollywood talent to join the company. But 4 _____ was too low in 1999–2000. It was too hard to watch video content online, you had to 5 _____ in your browser and do all this stuff, and the company eventually went out of business in 2003.

Analyzing public speaking skills

Answer the questions below. Give your reasons.

1. Is the speech organized logically? Is it easy to follow?
2. Are the visual aids designed effectively? Do they complement speech arguments?
3. Are the speaker's gestures natural, timely and complementary?

Training public speaking skills

Comment on the statements below.

Try to be persuasive, relaxed, creative but make your speech structured, concise and succinct. Speak off the top of your head. You have 1 minute to speak.

1. There is no sense in organizing a start-up. There are too many failures.
2. “Ideas are easy. Implementation is hard” (Guy Kawasaki, AllTop co-founder).
3. “Make mistakes faster” (Andrew Grove, Intel co-founder).
4. “The value of an idea lies in the using of it” (Thomas Edison, General Electric co-founder).

2.2 Amazon CEO Jeff Bezos: We Are Our Choices at Princeton 2010

Lead in

1. What was the most difficult choice that you have made?
2. Why is it sometimes so difficult to make a choice?



Vocabulary pre-teach

**Complete the sentences with the phrases from the box.
Explain their meaning.**

To the detriment of	Wilt	Bluff it out	Swashbuckling	From scratch	Give it a shot
---------------------	------	--------------	---------------	--------------	----------------

1. Although his mother had caught him telling a lie, he tried to _____.
2. He puts all his time into his career, _____ his personal life.
3. He isn't the _____ type of pirate that everyone thinks he is, but a dangerous criminal who takes no personal risk of any kind himself.
4. Can we fix the current computer system, or would it be better to start _____ with a new system?
5. I don't know but let me _____.
6. Cut flowers will soon _____ without water.

Watch the video and answer the questions.

<https://www.youtube.com/watch?v=P74Eopb0rBA>



Entrepreneur and e-commerce pioneer Jeff Bezos is the founder and CEO of the e-commerce company Amazon, owner of *The Washington Post* and founder of the space exploration company Blue Origin. Born in 1964 in New Mexico, Bezos had an early love of computers and studied computer science and electrical engineering at Princeton University. After graduation, he worked on Wall Street, and in 1990 he

became the youngest senior vice president at the investment firm D.E. Shaw.

1. What lesson did Jeff learn while being on a trip with his grandparents?
2. According to the speaker, what is the difference between gifts and choices?
3. What kind of gifts do we have as a civilization and as individuals?
4. How did the idea of launching an online bookstore come to his mind? Was it a timely decision? Why/Why not?

5. What was one of his most difficult choices to make? Who supported him?
6. What ideas is he trying to convey by asking the rhetorical questions?

Follow-up questions

1. Do you agree that it is more important to take pride in your choices rather than your gifts? Why?
2. What made him quit his lucrative job? If you were him, would you do the same?
3. What choices that you are proud of have you already made?
4. What “great story” are you planning to build for yourself?

Read the extract from the speech and fill in the gaps with the phrases in the box.

Bunch	Entrap my siblings	Garage inventor	Gate-closer	Convinced	Final decision
-------	--------------------	-----------------	-------------	-----------	----------------

As a young boy, I had been a **1**_____. I had invented an automatic **2**_____ out of cement-filled tires, a solar cooker that didn't work very well out of an umbrella and aluminum foil, baking-pan alarms to **3**_____. I'd always wanted to be an inventor and she wanted me to follow my passion. I was working at a financial firm in New York City with a **4**_____ of very smart people and I had a brilliant boss I much admired. I went to my boss and told him I was going to start a company selling books on the Internet. He took me on a long walk in Central Park, listened carefully to me, and finally said: *“That sounds like a really good idea. But it would be an even better idea for someone who didn't already have a good job”*. That logic made some sense to me, and he **5**_____ me to think about it for 48 hours before making a **6**_____.

Analyzing public speaking skills

Answer the questions below. Give your reasons.

1. Does the speech open with a story? A joke? A controversial statement?
2. Is the speech organized logically? Is it easy to follow?
3. Is the speaking pace varied? Are pauses used to aid understanding, heighten excitement, or provide drama?
4. What rhetorical devices are used by the speaker? (E.g., repetition, alliteration, the rule of three.)

Training public speaking skills

Comment on the statements below.

Try to be persuasive, relaxed, creative but make your speech structured, concise and succinct. Speak off the top of your head. You have 1 minute to speak.

1. Everything in your life is a reflection of a choice you have made. If you want a different result, make a different choice.
2. There are always two choices. Two paths to take. One is easy. And its only reward is that it's easy.
3. "Success isn't final, failure isn't fatal. It is the courage to continue that counts" (Winston S. Churchill).

2.3 Kim Perell: The Secret to Success: It's Not What You Think

Lead in

1. How do you define success?
2. Have you ever failed? How did you respond to it?



Vocabulary pre-teach

**Complete the sentences with the phrases from the box.
Explain their meaning.**

<i>Make payroll</i>	<i>Go public</i>	<i>Resilience</i>	<i>Destiny</i>	<i>Lay off employees</i>	<i>Nerve-racking</i>
---------------------	------------------	-------------------	----------------	--------------------------	----------------------

1. He is a tragic victim of _____.
2. Our accountant says we can't _____ next week.
3. By recognizing both vulnerabilities and strengths, we can build _____ and it will speed up the recovery and strengthen sustainability.
4. I had to go out and find a new job, which is always a _____ experience.
5. When companies _____, they start selling their shares on the stock exchange.
6. Since workers are more vulnerable in bad times, when firms are allowed to cut wages or _____ to reduce costs, labor market flexibility translates into insecurity for workers, especially in the absence of adequate social protection.

Watch the video and answer the questions.

<https://youtu.be/SRI1jWcUgKA>



Kim Perell is a serial entrepreneur, 2x bestselling author, and an angel investor, who has made headlines for her transformative story of a startup entrepreneur to a leading tech CEO and prominent angel investor. Kim has been a technology CEO for the last 20 years, scaling companies from \$0 to a \$1B in annual sales.

1. What was the speaker taught about success at school?
2. According to the speaker, what is the key to success?

3. How did her dad influence her attitude towards failures?
4. What does the speaker's life experience prove?
5. Which story told by the speaker do you consider to be the most persuasive? Why?

Follow-up questions

1. Do you agree with the speaker that the most essential thing to achieve success is "always keep going"? What might be other, even more important things, to become successful?
2. In your opinion, what are the ways to build resilience?
3. How would you behave if you found yourself in similar situations? Why?

Analyzing public speaking skills

Answer the questions below.

Give your reasons.

1. Does the speaker make a strong start and conclusion? Is the opening memorable? Why?
2. Is the speech organized logically? Is it easy to follow?
3. How does the speech make you feel? Are you convinced?

Training public speaking skills

Comment on the statements below.

Try to be persuasive, relaxed, creative but make your speech structured, concise and succinct. Speak off the top of your head. You have 1 minute to speak.

1. Only hardworking people achieve success in their life.
2. "The road to success and the road to failure are almost exactly the same" (Colin R. Davis).
3. "There are three ways to ultimate success: The first way is to be kind. The second way is to be kind. The third way is to be kind" (Mister Rogers).

Project

Look at the photos below. Do you know all these people? What are they famous for?

What are the recipes for their success?



Find information about another famous Russian entrepreneur and make a mini presentation:

“What makes people successful?”

2.4 Knut Haanaes: Two Reasons Companies Fail and How to Avoid Them

Lead in

1. Why do companies go bankrupt?
2. Have you heard about any recent bankruptcies? What were the causes of them?



Vocabulary pre-teach

**Complete the sentences with the phrases from the box.
Explain their meaning.**

Seduce	Lousy	Obsolete	Persistence	Vicious circle	Payoff
--------	-------	----------	-------------	----------------	--------

1. The _____ for years of research is a microscope that performs better than all its competitors.
2. Most financial analysts have been surprised by the _____ of the recession.
3. Nowadays you have to _____ students into learning through colorful graphics or exciting adventure themes.
4. I thought the movie was _____ so I left the cinema hall.
5. There is a _____ linking natural disasters with poverty: poor people suffer more drastically and have less resilience to enable reestablishment after disaster strikes.
6. Gas lamps became _____ when electric lighting was invented.

Watch the video and answer the questions.

<https://youtu.be/XVXmYD0UPRQ>



Knut Haanaes is Dean of the Global Leadership Institute at the World Economic Forum and professor of strategy and international management at IMD, formerly senior partner and global leader of BCG's strategy practice. Through his work with clients, Haanaes has accumulated extensive experience in a number of industries on issues of strategy. He holds a Master's Degree in Economics from the

Norwegian School of Economics, a PhD in Strategy from the Copenhagen Business School and has been a visiting scholar at Scancor, Stanford University.

1. According to the speaker, what do “exploration” and “exploitation” mean?
2. What are the examples of companies that succeeded in both exploitation and exploration? How did they do it?
3. Why is it difficult to balance exploration and exploitation?
4. What are the traps that companies sometimes get into?
5. What are the 4 tips for companies to stay afloat and succeed on the market?

Follow-up questions

1. Do you agree that too much innovation or company’s complacency are the main reasons for its failure? What could be other reasons for a company’s poor performance?
2. Does the choice of the strategy for a company to survive depend on a certain area on the market? Why/Why not?

Read the extract from the speech and fill in the gaps with the phrases from the box.

Pathetic	Competent	Coming up with	Deserve	Frontiers	Perspective	Knowledge
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Exploration is about 1 _____ what’s new. It’s about search, it’s about discovery, it’s about new products, it’s about new innovations. It’s about changing our 2 _____. Our heroes are people who have done exploration: Madame Curie, Picasso, Neil Armstrong, Sir Edmund Hillary, etc. I come from Norway; all our heroes are explorers, and they 3 _____ to be. We all know that exploration is risky. We don’t know the answers, we don’t know if we’re going to find them, and we know that the risks are high.

Exploitation is the opposite. Exploitation is taking the 4 _____ we have and making good, better. Exploitation is about making our trains run on time. It’s about making good products faster and cheaper. Exploitation is not risky — in the short term. But if we only exploit, it’s very risky in the long term. And I think we all have memories of the famous pop groups who keep singing the same songs again and again, until they become obsolete or even 5 _____. That’s the risk of exploitation.

So, if we take a long-term 6 _____, we explore. If we take a short-term perspective, we exploit. Small children, they explore all day. All day it’s about exploration. As we grow older, we explore less because we have more knowledge to exploit. The same goes for companies. Companies become, by nature, less innovative as they become more 7 _____.

Analyzing public speaking skills

Answer the questions below. Give your reasons.

1. Is the speech organized logically? Is it easy to follow?
2. Are the visual aids designed effectively? Do they complement speech arguments?
3. Are the speaker's gestures natural, timely and complementary?

Training public speaking skills

Comment on the statements below.

Try to be persuasive, relaxed, creative but make your speech structured, concise and succinct. Speak off the top of your head. You have 1 minute to speak.

1. Only constant focus on innovation can allow companies to remain competitive on the market.
2. "If you always do what you always did, you will always get what you always got" (A. Einstein).
3. "Organizations, by their very nature, are designed to promote order and routine. They are inhospitable environments for innovation" (T. Levitt).
4. "What we've done to encourage innovation is make it ordinary" (C. Wynett, Procter & Gamble).

UNIT 3

JOB SATISFACTION

3.1 Dan Pink: The Puzzle of Motivation

Lead-in

1. What things motivate people to do their best at work?
2. What motivates you to work harder?
3. How would you incentivize your employees?



Vocabulary pre-teach

Complete the sentences with the phrases from the box.
Explain their meaning.

Contingent motivators	Functional fixedness	Carrot and stick	Rudimentary	Aberration
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1. She still has only a _____ grasp of the language.
2. _____ if you do this, then you get that work in some circumstances, but for a lot of tasks they actually don't work.
3. _____ is a cognitive bias that limits a person to use an object only in the way it is traditionally used.
4. This period encompasses much of our own lifetime, so we think of it as the norm, rather than the _____.
5. Sometimes I just have to resort to the _____ approach with my children.

Watch the video and answer the questions.

https://www.ted.com/talks/dan_pink_the_puzzle_of_motivation



Daniel H. Pink is the author of seven books, including “The Power of Regret: How Looking Backward Moves Us Forward” (Riverhead, 2022). His other books include the New York Times bestsellers “When and A Whole New Mind”, as well as the #1 New York Times bestsellers “Drive and To Sell is Human”. His books have won multiple awards, have been translated into 42 languages and have sold millions of copies around the world. He lives in Washington, DC, with his family.

1. “There is a mismatch between what science knows and what business does”. What kind of mismatch?
2. What are extrinsic motivators?
3. When are rewards efficient in terms of motivation?
4. How has the job of white-collar workers changed?
5. What are intrinsic motivators? What 3 examples of intrinsic motivators does the speaker give?
6. How do Atlassian and Google develop their employees’ intrinsic motivation?
7. What is ROWE?

Follow-up questions

1. Why are so many businesses still so reliant on extrinsic motivators?
2. Do you agree that companies should focus more on intrinsic motivators?
3. What other intrinsic motivators can you come up with?

Read the extract from the speech and fill in the gaps with the phrases from the box.

Entice	Economic collapse	Autonomy	Intrinsic motivation	Assumptions	Building blocks	Threaten	Mastery	Purpose
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There is a mismatch between what science knows and what business does. And what worries me, as we stand here in the rubble of the **1** _____, is that too many organizations are making their decisions, their policies about talent and people, based on **2** _____ that are outdated, unexamined, and rooted more in folklore than in science. And if we really want to get out of this economic mess, if we really want high performance on those definitional tasks of the 21st century, the solution is not to do more of the wrong things, to **3** _____ people with a sweeter carrot, or **4** _____ them with a sharper stick. We need a whole new approach.

The good news is that the scientists who’ve been studying motivation have given us this new approach. It’s built much more around **5** _____. Around the desire to do things because they matter, because we like it, they’re interesting, or part of something important. And to my mind, that new operating system for our businesses revolves around three elements. **6** _____: the urge to direct our own lives. **7** _____: the desire to get better and better at something that matters. **8** _____: the yearning to do what we do in the service of something larger than ourselves. These are the **9** _____ of an entirely new operating system for our businesses.

Analyzing public speaking skills

Answer the questions below. Give your reasons.

1. Does the speaker deliver a persuasive speech? Why / Why not?
2. What makes the speech so memorable?
3. Are the speaker's gestures natural, timely and complementary?

Training public speaking skills

Comment on the following statements.

Try to be persuasive, relaxed, creative but make your speech structured, concise and succinct. Speak off the top of your head. You have 1 minute to speak.

1. There is often a mismatch between what science knows and what business does.
2. In theory, theory and practice are the same. In practice, they are not.
3. Working hard for something we don't care about is called stress. Working hard for something we love is called passion.
4. Control leads to compliance; autonomy leads to engagement.

3.2 Dan Ariely: What Makes Us Feel Good about Our Work?

Lead-in

1. Have you ever tried doing extreme sports? What motivates people to do them?
2. How do you respond to challenges at work or at university?
3. Are you ready to do a boring job that pays well? Why/ Why not?



Watch the video and answer the questions



Dan Ariely is a professor of psychology and behavioral economics at Duke University and a founding member of the Center for Advanced Hindsight. He is the author of the bestsellers “Predictably Irrational”, “The Upside of Irrationality”, “The Honest Truth About Dishonesty”, “Dollars and Sense and Amazing Decisions” — as well as the “TED Book Payoff: The Hidden Logic that Shapes Our Motivations”. He is also co-creator of the film documentary “(Dis)Honesty: The Truth About Lies”.

1. Why does the speaker give us an example of mountain climbers and a student at the beginning?
2. Describe the experiment with Legos.
3. What did the experiment with Legos demonstrate?
4. Describe the experiment with a sheet of paper.
5. What conclusions can be made from the experiment?
6. What is the “Ikea effect”?
7. What happens in the knowledge economy?

Follow-up questions

1. Adam Smith vs Karl Marx. Do you agree that in the knowledge economy meaning has become more important?
2. What conclusions about motivation have you made after watching the video? Are there any points you disagree with?

Read the extract from the speech and fill in the gaps with the phrases from the box.

Alienation of labor	Notion of efficiency	The knowledge economy	Increase tremendously	Motivation and payment
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Let me say one last comment. If you think about Adam Smith versus Karl Marx, Adam Smith had a very important 1 _____. He gave an example of a pin factory. He said pins have 12 different steps, and if one person does all 12 steps, production is very low. But if you get one person to do step one, and one person to do step two and step three and so on, production can 2 _____. And indeed, this is a great example, and the reason for the Industrial Revolution and efficiency. Karl Marx, on the other hand, said that the 3 _____ is incredibly important in how people think about the connection to what they are doing. And if you do all 12 steps, you care about the pin. But if you do one step every time, maybe you don't care as much. I think that in the Industrial Revolution, Adam Smith was more correct than Karl Marx. But the reality is that we've switched, and now we're in 4 _____. Is efficiency still more important than meaning? I think the answer is no. So when we think about labor, we usually think about 5 _____ as the same thing, but the reality is that we should probably add all kinds of things to it – meaning, creation, challenges, ownership, identity, pride, etc.

Analyzing public speaking skills

Answer the questions below. Give your reasons.

1. Does the speaker make a strong start and conclusion? Is the opening memorable? Why?
2. Does the speaker deliver a persuasive speech? Why / Why not?

Training public speaking skills

Comment on the following statements.

Try to be persuasive, relaxed, creative but make your speech structured, concise and succinct. Speak off the top of your head. You have 1 minute to speak.

1. By getting people to work harder, you get them to love what they are doing to a higher degree.
2. “Be thankful for problems. If they were less difficult, someone with less ability might have your job” (Jim Lovell).
3. “There is joy in work. There is no happiness except in the realization that we have accomplished something” (Henry Ford).
4. “We all need people who will give us feedback. That’s how we improve” (Bill Gates).

3.3 Celeste Headlee: Don't Find a Job, Find a Mission

Lead-in

1. What are your hobbies? Can you turn them into your career?
2. "Take the job you would take if you were independently wealthy" (Warren Buffett). What would you choose if money was no object?
3. Would you like to work as a talk show host? What are the advantages and disadvantages of this job?



Vocabulary pre-teach

Complete the sentences with the phrases from the box. Explain their meaning.

Tiny fraction	No brainer	Stumble into	Commute time	In a pinch	Yearn
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1. If you _____ something you start doing it by chance, without having intended to do it.
2. You should use lime juice, but _____ lemon juice will work.
3. Such individuals make up only a _____ of the wealthiest top one per cent of the population.
4. If you describe a question or decision as a _____, you mean that it is a very easy one to answer or make.
5. A study from the University of the West of England reveals that every extra minute of _____ reduces an employee's overall job satisfaction.
6. Despite my great commercial success I still _____ for critical approval.

Watch the video and answer the questions.

<https://www.youtube.com/watch?v=VVx6ntr5OqI>



Celeste Headlee hosts a daily news/talk show, "On Second Thought", on Georgia Public Broadcasting. Headlee has worked in public radio since 1999, as a reporter, host and correspondent. She was the Midwest Correspondent for NPR before becoming the co-host of the PRI show "The Takeaway". After that, she guest hosted a number of NPR shows including "Tell Me More", "Talk of the Nation", "Weekend All Things Considered" and "Weekend Edition". Headlee holds multiple degrees in music and still performs as a professional opera singer.

1. What does the speaker do? Does she like it?
2. According to statistics, how many people like their job?
3. What things do people consider when looking for a job? Do these things really made people happy?
4. Should we be looking for a dream job? Why/ Why not?
5. What are the drawbacks of being a talk show host?
6. What should you do before you resign and change your career?
7. What questions should you ask yourself to find your mission?

Follow-up questions

1. Do you agree that people are terrible at choosing the right job? Why/ Why not?
2. Do you agree that dream jobs do not exist? Why/ Why not?
3. In your opinion, what is the most important thing to do to find your mission?

Read the extract from the speech and fill in the gaps with the phrases from the box.

Uncharted territory	Coding	Dream job	Intellectual property	Department	Mobile app
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So if we aren't very good at identifying what our **1** _____ is, how do we choose, right? First of all, don't burn down the house you're living in until you have somewhere else to go. Don't quit your job. Go volunteer, freelance. Take a part-time job. Ask your boss if you can work in another **2** _____ for a couple of weeks. The point is make the stakes really low, put nothing on the outcome so that you're brave enough to venture into completely **3** _____ — places, things you haven't been trained for, things that are not related to your college degree.

There was one woman named Erin Hochstetler and she got her degree in Art History. And she took a job as an **4** _____ paralegal and she kept that job for 15 years. But she didn't like it. So she sat down and asked herself what makes her happy. And so besides family and friends, the only thing she could think about was her phone. She really liked her smartphone. So she started taking **5** _____ classes and she became a **6** _____ programmer, then she quit the law firm and she loves what she does. That's the problem. We often don't know what we enjoy until we've tried it, right? You don't know what food you like until you taste it.

Analyzing public speaking skills

Answer the questions below. Give your reasons.

1. Is the speaker enthusiastic? Why do you think so?
2. Does the speaker deliver a persuasive speech? Why/why not?
3. Is the speech organized logically? Is it easy to follow?

Training public speaking skills

Comment on the following statements.

Try to be persuasive, relaxed, creative but make your speech structured, concise and succinct. Speak off the top of your head. You have 1 minute to speak.

1. There's no such thing as a dream job. Dream jobs do not exist.
2. We learn about ourselves through practice, not theory.
3. Choose a job you love, and you will never have to work a day in your life.
4. "The only way to do great work is to love what you do. If you haven't found it yet, keep looking. Don't settle" (Steve Jobs).

UNIT 4

TEAMBUILDING

4.1 Chris Strouthopoulos: How to Build Trust and Create Open, Successful Teams

Lead-in

1. Is it difficult to build up a cohesive team? Why/Why not?
2. What should companies do to build a successful team?



Vocabulary pre-teach

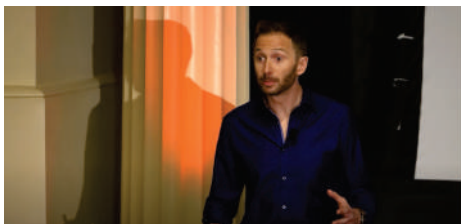
Complete the sentences with the phrases from the box. Explain their meaning.

Default mode	Halo	Rebound	Buyback	Test subject	Blatantly	Adjourned
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1. The case has been _____, but the appellate process could take many months.
2. But the _____ can succeed only if the market perceives it as the last chance before a unilateral debt restructuring.
3. How can we _____ ignore the needs of our fellow human beings?
4. RGB is the _____, used for high quality rich color images.
5. After an exceptionally strong _____ in the second half of 2003, growth remains robust in 2004.
6. A _____ was needed to try the design, and a call went out for volunteers.
7. The sun had a faint _____ around it.

Watch the video and answer the questions.

<https://youtu.be/hflr7Yum0Z4>



Chris Strouthopoulos is a Professor of Student Success at San Juan University where he focuses on student empowerment and leadership. At some point we all experience the fear of judgement. Chris's talk explores the many ways fear causes us to hold back, how this impacts group performance, and specific strategies to build trust and create open, collaborative, and high performing teams.

1. What does the example of mountain climbing illustrate? How is it connected with teambuilding?
2. Why are there so many students who don't graduate?
3. What are the similar things that students and employees are worried about?
4. How does fear influence employees' performance at meetings and innovations?
5. Why did Volkswagen experience one of the largest buybacks in automotive history?
6. What is psychological safety? Why is it important?
7. What are the tools to create the feeling of psychological safety?

Follow-up questions

1. Do you agree that fear can result in poor students and employee's performance and even impede innovation? Why/Why not?
2. Have you ever found yourself in a situation when fear prevented you from speaking up at a meeting, achieving good results or being successful? What happened?
3. Do you agree with the tools the speaker offers to create the feeling of psychological safety? Can you come up with any other ways to make people psychologically safe?

Analyzing public speaking skills

Answer the questions below. Give your reasons.

1. Does the speaker deliver a persuasive speech?
2. Is his performance effective when it comes to body language and other non-verbal means of communication?
3. What pieces of advice would you give to the speaker to improve his performance?

Watch the video and take notes on the ways how to create psychological safety at work.



https://youtu.be/U_35pAviSnI



Professor Amy C. Edmondson
Novartis Professor of Leadership and Management at the Harvard Business School. My research examines psychological safety and teaming within and between organizations. I am particularly interested in how leaders enable the learning and collaboration that are vital to performance in a dynamic environment.

Work in pairs. Make up sentences with the phrases from the video. Challenge yourself by using 2 or 3 phrases in one sentence:

- conducive environment;
- admit a mistake;
- permission to whine and slack off;
- candid place;
- create environment to speak up;
- be transparent;
- set the stage;
- be proactive;
- issue invitations;
- shoot the messenger;
- come forward with ideas;
- forward-looking, appreciative manner.

Training public speaking skills

Comment on the statements below

Try to be persuasive, relaxed, creative but make your speech structured, concise and succinct. Speak off the top of your head. You have no more than 1 minute to speak.

1. Employees are always encouraged to express their opinion at meetings.
2. If people are hesitant to criticize, express their viewpoint or remain silent at meetings there is no sense in eliciting their opinion.
3. In the real world of business leaders are not focused on building psychological safety because it won't create a better environment at work.
4. The only way to overcome your fear is being supported by other members of the team.

4.2 Ricardo Fernandez: Managing Cross Cultural Remote Teams

Lead-in

1. What problems can arise while managing an international team?
2. Is it more difficult to manage an international team remotely? Why/Why not?



Vocabulary pre-teach

Complete the sentences with the phrases from the box. Explain their meaning.

Kill it	Maternity benefits	Launch a project	External meetings	Ping a message	Nomad
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1. We offer a comprehensive scheme including _____.
2. They always _____ to me when they want to arrange an online meeting.
3. _____ are the ones you have with individuals or groups outside of your own business.
4. Our company has decided to _____ on sustainable development.
5. When you _____, you do it extremely well.
6. I've been moving around so much that I feel like a _____.

Watch the video and answer the questions.

<https://youtu.be/QIoAkFpN8wQ>



Ricardo is not an expert in cross cultural communication, but has over the last 10 years been working remotely with several companies and teams from many different countries. He was born in Spain but spent most of his time living abroad between the USA, France, Netherlands, and Puerto Rico, where he learnt how to adapt to the differences in everyday conversation and activities. He currently lives in Madrid and works remotely as Chief Marketing and Sales Officer for

Prodigy Finance; a company that is spread around the world and has expanded the use of remote working to be more efficient in the workplace.

1. What is the source of his knowledge of cultural differences?
2. Which working benefits do millennials value most? Why?

3. What are the advantages of remote working?
4. What does the example of “just now” illustrate?
5. Why does remote work bring even more challenges when it comes to cultural misunderstanding?
6. What created misunderstanding when they were launching the project in India?
7. How did he try to solve the problem of poor cultural understanding?
8. What is another disadvantage of remote work? What is the solution to this problem?
9. What should be done to create a truly incredible team?

Follow-up questions

1. Do you agree that an increase in cultural intelligence can improve communication in multicultural teams? What ways can be used to do it?
2. In your opinion, what are the most effective ways to build up a cohesive team?

Read the review of the speech and fill in the gaps with the phrases from the box.

Testing	Physical proximity	Common language	Amplified	Articulated	Meet up	In-person	Empathy	Nuances
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Managing cross-cultural teams is already quite **1** _____. Remote work makes it an even tougher challenge. Ricardo talks about the challenges of managing cross-cultural remote teams by sharing his own experiences. How “Just now” in South African culture means the near future and saying “You’re killing it” to employees in India can stress them out. It’s fascinating to see that such cultural differences emerged among people who shared a **2** _____. These challenges only get **3** _____ when the language itself becomes a barrier.

In order to navigate cultural barriers smoothly, the context in communication is critical. When the context is clearly **4** _____, the chances of misinterpretation are reduced drastically. Another important thing is self-awareness. When people become aware of their own cultural **5** _____, they gain patience for their multicultural teammates as well.

Ricardo also makes an interesting point about **6** _____. Loneliness in remote work is a real problem. Despite all the advances in technology, there is nothing that even comes close to **7** _____ communication with your teammates. Physical presence is important to create **8** _____. Therefore, no matter how well your remote operations are working, if possible, plan a **9** _____ at least once a year.

Analyzing public speaking skills

Answer the questions below. Give your reasons.

1. Does the speaker make a strong start and conclusion? Is the opening memorable? Why?
2. Is the speech organized logically? Is it easy to follow?

Training public speaking skills

Comment on the statements below

Try to be persuasive, relaxed, creative but make your speech structured, concise and succinct. Speak off the top of your head. You have no more than 1 minute to speak.

1. Cultural differences are no longer important in business because we all live in the global village.
2. Physical presence and in-person communication with your teammates can't contribute to better understanding that is why remote teams are more effective.
3. If team members speak the same language, no cultural misunderstandings appear.
4. Neither reading books on cultural differences nor cultural awareness courses are effective ways to avoid misunderstandings in multinational teams.

4.3 Tom Wujec: Build a Tower, Build a Team

Lead in

1. What ways do companies use to make a team effective?
2. Have you heard about any unusual ways to build up a cohesive team? What are they?



Vocabulary pre-teach

**Complete the sentences with the phrases from the box.
Explain their meaning.**

Gingerly	Jockeying for power	Tweak	Lame structures	Buckle	Upped the ante
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1. Since the death of the president, opposition parties have been _____.
2. Holding her painful back, she sat down _____ on the bench.
3. I felt faint and my knees began to _____.
4. They lie, they cheat, they get distracted, and they produce really _____.
5. You just need to _____ the last paragraph and that's done.
6. The government has _____ by refusing to negotiate until a ceasefire has been agreed.

Watch the video and answer the questions.

https://youtu.be/H0_yKBitO8M



Tom Wujec studies how we share and absorb information. He's an innovative practitioner of business visualization — using design and technology to help groups solve problems and understand ideas. He is a Fellow at Autodesk.

1. What is the marshmallow challenge?
2. How do people usually perform the task?
3. What groups of people are usually the best/worst at the marshmallow challenge? Why?
4. Do CEOs succeed in the challenge?

5. What skills lead to success?
6. How do rewards influence the efficiency of teams?
7. What does he mean by saying: “Every project has its own marshmallow”?

Follow-up questions

1. Do you agree that the marshmallow challenge is an effective tool to team up?
2. From your point of view, what can make the marshmallow challenge successful?
3. Would you like to try the marshmallow challenge? Why/Why not?

Read the extract from the speech and fill in the gaps with the phrases in the box.

Adjust	Hidden assumptions	Digital tools	Step-by-step	Common stance
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So, you might ask: Why would anyone spend time writing a marshmallow challenge? And the reason is, I help create **1** _____ and processes to help teams build cars and video games and visual effects. And what the marshmallow challenge does is helping them identify the **2** _____. Because, frankly, every project has its own marshmallow, doesn't it? The challenge provides a shared experience, a common language, a **3** _____ to build the right prototype. And so, this is the value of the experience, of this simple exercise. And those of you who are interested may want to go to MarshmallowChallenge.com. It's a blog where you can look at how to build the marshmallows. There're **4** _____ instructions on this. There are crazy examples from around the world of how people tweak and **5** _____ the system. There're world records as well.

Analyzing public speaking skills

Answer the questions below. Give your reasons.

1. Is the speech organized logically? Is it easy to follow?
2. Is the speaker enthusiastic? Why do you think so?
3. Are the visual aids designed effectively and easy to understand?
4. Are his gestures natural, timely and complementary?

Training public speaking skills

Comment on the statements below

Try to be persuasive, relaxed, creative but make your speech structured, concise and succinct. Speak off the top of your head. You have no more than 1 minute to speak.

1. All teambuilding activities that companies use are just a waste of time and money.
2. Only unconventional ways of teambuilding can bring positive results.
3. Teams are only created in the workplace.

Project

Read the rules, watch the video and try this activity in the seminar.

Rules

In 18 minutes, each group can use 20 sticks of spaghetti, one yard of tape, and one yard of string, and one marshmallow to build the tallest structure with the marshmallow on the top.



<https://youtu.be/rC3wcwDQfmI>

4.4 Adriana Girdler: Team Bonding Activities [Fun and Fast]

Lead in

1. What team bonding activities do you know?
2. Are they effective? Why/Why not?



Vocabulary pre-teach

Complete the sentences with the phrases from the box.
Explain their meaning.

Speech pathology	Vulnerability	Stutters	Impromptu	Big on	Loosened up
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1. He seemed quite nervous at the beginning, but he soon _____.
2. The vote exposed _____ in the election process.
3. She _____ a little, so be patient and let her finish what she is saying.
4. I'm not very _____ classical music.
5. It is one of the nation's leading institutes for _____ and audiology.
6. An _____ speech is a kind of speech that one does without any prior notice, in a case where you are randomly chosen and asked to give a speech.

Watch the video and take notes on the points below. Discuss the points.

<https://youtu.be/BvacH4AxKDM>



Adriana Girdler is a productivity specialist, project manager, entrepreneur, professional speaker, facilitator, visioning wizard, and author. Recent publications include “The Visual Vision Statement Workbook” — personal edition, “The Visual Vision Statement Workbook” — business edition, “Efficiency Matters”, and “*The SparkShift Series*”. As president of CornerStone Dynamics, she immerses herself into the hearts of people she works with, inspecting and assessing every process.

- Concentration;
- 3 truths and a lie;
- If you knew this about me.

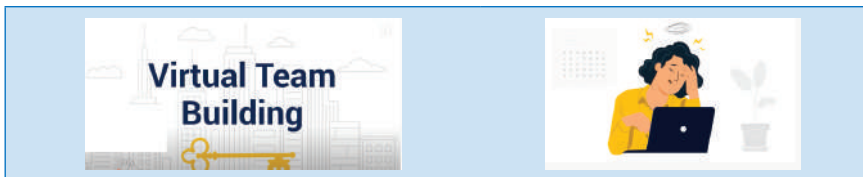
What bonding activity do you find the most effective? Give your reasons.

Virtual Team Building Activities — 5 Fun Ideas for Remote Teams

Watch the video and answer the questions.



<https://youtu.be/1kHbJfpRxKU>



1. What happens when your team building activity online isn't engaging?
2. What does the activity "favorite things" imply?
3. What do you know about the "birth map" activity?
4. How can we organise "fun fact guessing games"?
5. How can we a weekly game time for your team effective? What are the examples of games to play?
6. How often is a streaming movie activity organized? How can we organize this activity properly?

Project

- Watch 2 videos.

- Find some more in-person team building activities **or** design your own and present your ideas in class.

- Vote for the best one and do this activity in the seminar.



<https://youtu.be/uvYYqNGemJs>



<https://youtu.be/DOE614d2pm8>

UNIT 5

BANKING AND FINANCE

5.1 Henri Arslanian: How FinTech is Shaping the Future of Banking

Lead-in

1. Who do you bank with? What services do you use?
2. Do you enjoy your banking experience? Why/Why not?
3. How has the banking sector changed over the last 5–10 years?



Vocabulary pre-teach

**Complete the sentences with the phrases from the box.
Explain their meaning.**

Blockchain	Stash	Vicious cycle (circle)	Red envelope	Peer-to- peer lending	Wearable technology
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1. _____ gives borrowers access to funding through individual investors rather than traditional financial institutions.
2. In a kind of a _____, girls did not study science because other girls didn't study science, even though they were good at it.
3. In East and Southeast Asian cultures, a _____ is a monetary gift given during holidays or for special occasions such as a wedding, the birth of a baby or a graduation.
4. One in 10 people _____ more than £5.6billion in cash under the mattress, believing their money is safer there than in a bank.
5. _____ consists of things that can be worn, such as clothing or glasses, that contain computer technology or can connect to the internet.
6. A system used to make a digital record of all the occasions a cryptocurrency is bought or sold, and that is constantly growing is called a _____.

**Complete the sentences with the phrases from the box.
Explain their meaning.**

Watch the video and answer the questions.

<https://www.youtube.com/watch?v=pPkNtN8G7q8>



Henri Arslanian is the co-founder and managing partner of Nine Blocks Capital Management, an institutional-grade hedge fund. Henri was previously a partner and global crypto leader at PwC. In that role, he advised many of the world's leading crypto exchanges, investors, financial institutions, and tech firms on their crypto initiatives, as well as numerous governments, regulators, and central banks on crypto regulatory and policy matters. With over 500,000 LinkedIn followers, Henri is a TEDx and global keynote speaker, a best-selling published author ("The Book of Crypto", Palgrave, 2022), and is regularly featured in global media, including Bloomberg, CNBC, CNN, BBC, The Wall Street Journal, The Economist, and the Financial Times.

1. What is FinTech?
2. Why is the banking transformation happening now?
3. What will the banks of the future be like?
4. What worries traditional banks?
5. What is financial inclusion?
6. What tools of providing financial services do millennials enjoy?
7. What are the projections regarding banking jobs?
8. What courses should be embedded in the curricula of finance/economics/management programmes?

Follow-up questions

1. In your opinion, should banks worry about the development of FinTech companies? Why/ Why not?
2. Can you imagine the future without banks? Why / Why not?
3. What are the disadvantages of FinTech companies?

Complete the questionnaire below and discuss your answers in small groups.

How much of the following technologies is hype and much is substance?

	It's all hype and no substance	The technology is hyped, but I can see a use for it	This technology will live up to all its promises
Augmented reality			
Artificial intelligence			

	It's all hype and no substance	The technology is hyped, but I can see a use for it	This technology will live up to all its promises
Blockchain			
Cloud computing			
5G			
Cybersecurity			
Internet of things			

Analyzing public speaking skills

Answer the questions below. Give your reasons.

1. How would you characterise the speaker?
2. Does the speaker deliver a persuasive speech? Why / Why not?
3. Does he make a strong start and conclusion?

Training public speaking skills

Comment on the following statements.

Try to be persuasive, relaxed, creative but make your speech structured, concise and succinct. Speak off the top of your head. You have 1 minute to speak.

1. The bankers of the future will be very different from the bankers of today.
2. In order to survive, banks need to evolve.
3. "Banking is necessary, Banks are Not" (Bill Gates).
4. "A bank is a place that will lend you money if you can prove that you don't need it" (Bob Hope).

5.2 Neha Narula: The Future of Money

Lead-in

1. Do you prefer to pay in cash or by credit card? Why?
2. What will money look like in the future?



Vocabulary pre-teach

**Complete the sentences with the phrases from the box.
Explain their meaning.**

Decoupled	Inherently valuable	Impediment	Surveillance	Underwrite
-----------	---------------------	------------	--------------	------------

1. There's nothing _____ about a dollar or a stone or a coin.
2. If two countries, organizations, or ideas that were connected in some way are _____, the connection between them is ended.
3. If banks _____ an activity, they give it financial support and take responsibility for paying any costs if it fails.
4. The lack of funds is a major _____ to research.
5. _____ is the careful watching of someone, especially by an organization such as the police or the army.

Watch the video and answer the questions.

https://www.ted.com/talks/neha_narula_the_future_of_money



Neha Narula is director of research at the Digital Currency Initiative, a part of the MIT Media Lab where she teaches courses and leads cryptocurrency and blockchain research. While completing her PhD in computer science at MIT, she built fast, scalable databases and secure software systems, and she spoke about these topics at dozens of industry and research conferences.

1. Why did the speaker start her speech with a story about the Yap and Rai stones?
2. Why does the speaker say there's a lot of friction in the banking system?
3. What phase of money are we going to enter? Describe it.
4. Describe how the Bitcoin system works.
5. Where do Bitcoins actually come from?
6. Why doesn't the speaker recommend becoming a Bitcoin miner?
7. What are the advantages of living in the world with programmable money?
8. Can cryptocurrencies be used for illegal transactions?

Follow-up questions

1. Are you happy about entering a new era of programmable money? In your opinion, who's advantaged in this new world and who isn't?
2. Do you believe in the future of cryptocurrencies? Why / Why not?

Read the extract from the speech and fill in the gaps with the phrases from the box.

Small transactions	Weapon	Ubiquitous cryptocurrency	Digital money	Secure communication
--------------------	--------	---------------------------	---------------	----------------------

Cryptocurrencies are the first step of this evolution. Cryptocurrencies are **1** _____ that isn't run by any government or bank. It's money designed to work in a world without intermediaries. Bitcoin is the most **2** _____, but there are hundreds of them. There's Ethereum, Litecoin, Stellar, Dogecoin, and those are just a few of the more popular ones. And these things are real money. The sushi restaurant down my street takes Bitcoin. I have an app on my phone that I can use to buy sashimi. But it's not just for **3** _____. In March, there was a transaction that moved around 100,000 bitcoins. That's the equivalent of 40 million US dollars. Cryptocurrencies are based on a special field of mathematics called cryptography. Cryptography is the study of how to **4** _____, and it's about two really important things: masking information so it can be hidden in plain sight, and verifying a piece of information's source. Cryptography underpins so many of the systems around us. And it's so powerful that at times the US government has actually classified it as a **5** _____.

Analyzing public speaking skills

Answer the questions below. Give your reasons.

1. Does the speaker deliver a persuasive speech? Why / Why not?
2. What makes the speech memorable?
3. What pieces of advice would you give to the speaker to improve her performance?

Training public speaking skills

Comment on the following statements.

Try to be persuasive, relaxed, creative but make your speech structured, concise and succinct. Speak off the top of your head. You have 1 minute to speak.

1. Money is about a collective story that we tell each other about value.
2. The future of money is programmable money.
3. All common currencies we know today will cease to exist one day in the future.

5.3 Shivani Siroya.

A Smart Loan for People with No Credit History (yet)

Lead-in

1. If people urgently need money, how can they raise it? What are the advantages and disadvantages of borrowing money from these sources?
2. In your opinion, how do people in developing countries raise money?
3. Are mobile payments and transactions common in developing countries? Why / Why not?



Vocabulary pre-teach

**Complete the sentences with the phrases from the box.
Explain their meaning.**

Vouch	Creditworthiness	Loan shark	Collateral	Discretionary income
-------	------------------	------------	------------	----------------------

1. Money that someone has left to spend after they have paid taxes and paid for all the things they need such as living costs and food is your _____.
2. She put up her house as a _____ for the loan.
3. The report gives lenders an instant picture of your _____.
4. A person who charges large amounts of interest for lending money to someone is a _____.
5. Patricia has checked the reports and can _____ for the accuracy of the information.

Watch the video and answer the questions.

https://www.ted.com/talks/shivani_siroya_a_smart_loan_for_people_with_no_credit_history_yet



Shivani Siroya is the CEO & Founder of Tala, a company that facilitates financial access to small businesses owners around the world by providing mobile financial tracking tools and direct flexible financing in order to help these businesses and their communities lift themselves out of poverty. She was selected as a TED Fellow in 2013.

Siroya has a wide array of professional experiences in global health, micro-finance and investment banking. Prior to Tala, she worked health costing at UNFPA and Mergers & Acquisitions at Health Net and Citigroup.

1. What is a credit score?
2. Why wouldn't Jennifer get a loan from a traditional bank?
3. What would traditional options for taking out a loan be for Jennifer?
4. What is Tala app?
5. How do mobile applications like Tala analyse people's credibility?
6. What are repayment rates at Tala?

Follow-up questions

1. What is your attitude towards mobile applications like Tala? What are the advantages and disadvantages of such apps?
2. Would you use such an application for personal expenses, emergencies or travel?

Read the extract from the speech and fill in the gaps with the phrases from the box.

Repayment rates	Data points	Emerging markets	Credit score	Paper trail
-----------------	-------------	------------------	--------------	-------------

These are just some of the thousands of different **1** _____ that we look at to understand a person's creditworthiness. And after analyzing all of them, we took the first risk and gave Jennifer a loan. This is data that would not be found on a **2** _____ or in any formal financial record. But it proves trust. By looking beyond income, we can see that people in **3** _____ that may seem risky and unpredictable on the surface are actually willing and have the capacity to repay.

Our credit scores have helped us deliver over 200,000 loans in Kenya in just the past year. And our **4** _____ are above 90 percent — which, by the way, is in line with traditional bank ones. With something as simple as a **5** _____, we're giving people the power to build their own futures. They're now building better economies and communities where more people can succeed.

Analyzing public speaking skills

Answer the questions below. Give your reasons.

1. Does the speech open with a story? A joke? A controversial statement?
2. Does the speaker deliver a persuasive speech? Why / Why not?
3. Is her performance effective when it comes to body language and other non-verbal means of communication?

Training public speaking skills**Comment on the following statements.**

Try to be persuasive, relaxed, creative but make your speech structured, concise and succinct. Speak off the top of your head. You have 1 minute to speak.

1. “Friendship is like money, easier made than kept” (Samuel Butler).
2. “I would borrow money all day long, if the cost of borrowing is less than the expected return” (Brad Schneider).
3. “You must take risks, both with your own money or with borrowed money. Risk taking is essential to business growth” (J. Paul Getty).
4. “Every time you borrow money, you’re robbing your future self” (Nathan W. Morris).

UNIT 6

CUSTOMER SERVICE

6.1 Warren Buffett's Inspiring Speech

Lead-in

1. What do companies do to treat their customers well?
2. What benefits does proper customer service bring to companies?



Vocabulary pre-teach

Complete the sentences with the phrases from the box.
Explain their meaning.

Gross margin	Equity capital	Creed	Dummies	Hay fever	Premature retirement
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1. Taxpayers are not _____ and they are going to know how politicians are trying to fool them.
2. They are slipping further into poverty because the husband's _____ means there is not enough money for Tom's college education.
3. The software company has \$30 million in revenues, 80% _____ and 5% pretax profit.
4. _____ is an allergic reaction to pollen, typically when it comes into contact with your mouth, nose, eyes and throat.
5. The law forbids discrimination because of race, color or _____.
6. Debt capital ranks higher than _____ for the repayment of annual returns.

Watch the video and answer the questions.

<https://youtu.be/kZViDIxtA4Q>



Warren Buffett, known as the “Oracle of Omaha”, is an American businessman and philanthropist, widely considered the most successful investor of the 20th century and has a net worth of over 100 billion dollars. He is the chairman & CEO of Berkshire Hathaway. He developed an interest in business and investing in his youth and made truly incredible stock market returns over his career. Buffett was born in Omaha, Nebraska.

1. What is the story of Rose Blumkin success?
2. What does the speaker tell us about Jack Taylor and his successful business?
3. Which story shared by the speaker leaves you more impressed? Why?
4. What is the key takeaway from the speech?

Follow-up questions

1. Do you agree that customer service can be the main factor contributing to business success? Why / Why not?
2. What other factors can improve a company's performance?
3. As a customer, have you ever experienced either proper or poor service? What happened and how did you respond?

Read the extract from the article “How to connect with customers and build loyalty”.

Fill in the gaps with the phrases from the box.

Updated	Ignored	Initial response	Boosting	Consistency	Enhanced	Service-led	Point-of-call	Chat tools	Preferred
---------	---------	------------------	----------	-------------	----------	-------------	---------------	------------	-----------

One of the most important things is providing a faster first response. Nothing frustrates customers more than being **1** _____. You can try and introduce service management technology to provide a faster **2** _____. These can be online portals, dashboards, AI chatbots, and support forums. If you do decide to remove human interaction as a first **3** _____, make sure that your customer is moved swiftly from digital experience to an interaction with a human when necessary.

Communicate with customers using their **4** _____ communication channels. Customers want to be able to contact you using their preferred communications method — whether that's by phone, email, **5** _____, or social media. Make sure you understand which channel your customers like the most.

Provide a consistent approach. When it comes to **6** _____ customer satisfaction levels, the **7** _____ of experience you provide across all available support channels is critical.

Make sure you keep your customers **8** _____. Once you have told a customer what to expect, it's important that you deliver. Make sure you inform customers if there are any delays or any changes.

Try and resolve any issues before they become a problem. With planned preventive maintenance (PPM) **9** _____ businesses can perform regular maintenance and reduce the chances of equipment failing. Instead of fixing things when they break, you fix them beforehand — leading to **10** _____ levels of customer satisfaction.

Analyzing public speaking skills

Answer the questions below. Give your reasons.

1. Is the speech organized logically? Is it easy to follow?
2. Is the speaker enthusiastic? What makes you think so?
3. This speech is considered to be one of the most inspiring. Do you agree?
Why / Why not?

Training public speaking skills

Comment on the following statements.

Try to be persuasive, relaxed, creative but make your speech structured, concise and succinct. Speak off the top of your head. You have 1 minute to speak.

1. "Customer service shouldn't be a department; it should be the entire company" (Tony Hsien).
2. "Instead of focusing on competition, focus on the customer" (Scott Cook).
3. "I've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel" (Maya Angelou).

6.2 Darren Ross: Popsicle Moments: Finding a New Flavor of Customer Service

Lead-in

1. What can make people delighted with customer service?
2. Why do companies sometimes ignore the quality of customer service?



Vocabulary pre-teach

Complete the sentences with the phrases from the box.
Explain their meaning.

Sprig of lavender	Pet peeves	Conspire	High-end	Competitive advantage	Squander	Mind-blowing	Vague memory
-------------------	------------	----------	----------	-----------------------	----------	--------------	--------------

1. I do have a _____ of meeting her many years ago.
2. They'll happily _____ a whole year's savings on two weeks in the sun.
3. Improvements to low-cost, commodity products really threaten _____ manufacturers.
4. Weak coffee is one of my _____.
5. He felt that his colleagues always _____ together to remove him from his job.
6. _____ is most readily gained by defining the competitive scope in which the firm is operating and concentrating on it.
7. Rows of blue drinking glasses and vases accented with a _____ make for colorful accents to the white napkins and plates.
8. The movie's special effects are _____.

Watch the video and answer the questions.

<https://youtu.be/CfZrqej03As>



Starting his career in hospitality at Hyatt West Hollywood in 1995, Darren would win the 1997 California Tourism Award for Employee of the Year from the state. In 1998 he was a part of the opening management team at Beach House Hotel, Hermosa Beach, where he implemented service standards for the hotel. He left Beach House in 2000 to start a secret shopping company. One of his clients was the Magic Castle Club in Hollywood. Today, he

leases the hotel and created his hospitality management brand, Service Freak Hospitality, LLC. The hotel transformed from a no-frills experience to a multi award-winning hotel with their unique approach featured in books, podcasts and on TV. Darren has spoken to groups such as Nike and Harcourts Realty on the importance of creating service moments.

1. How do you understand “a popsicle moment”?
2. What “popsicle moment” did the speaker experience in his childhood?
3. Tell about Darren’s customer experience at Mastro’s Steakhouse.
4. How do many companies approach customer service?
5. Why does the speaker call his hotel a customer service company?
6. What are the ways to provide high quality customer service?
7. What is special about the hotel the speaker owns when it comes to customer service policy?

Finish the speaker’s quotes:

Create a m_____, earn a m_____.
Words are f_____, attitude is f_____.
Listen c_____, respond c_____.

Follow-up questions

1. Do you agree that quality customer service is the key to successful business? Why / Why not?
2. What examples of customer service given in the speech impressed you most? Why?
3. Have you ever experienced any “popsicle moments”? Share your impressions.

Analyzing public speaking skills

Answer the questions below. Give your reasons.

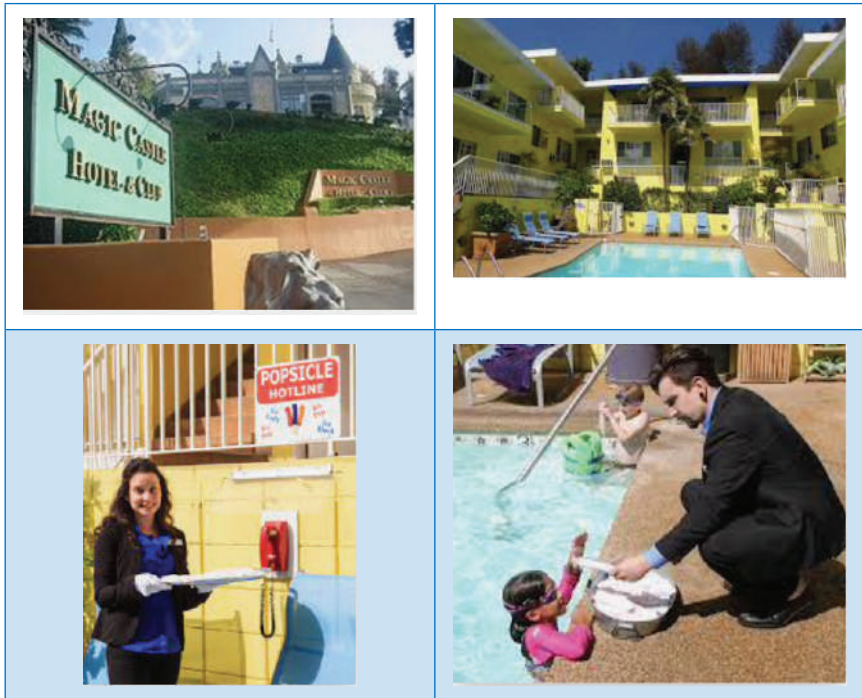
1. Is the speech organized logically? Is it easy to follow?
2. Is the speaker enthusiastic? Why do you think so?
3. Are his gestures natural, timely and complementary?

Project

Look at the photos of the Magic Castle Hotel and read the article about it.



<https://www.fastcompany.com/40472116/the-power-of-moments-why-certain-experiences-have-extraordinary-impact>



Would you like to stay there? Why / Why not?

Find information about other companies' approach to customer service.
Give a mini presentation in the seminar. Vote for a company with the highest quality customer service.

6.3 Kristen Berman: Don't Listen to Your Customers — Do This Instead

Lead-in

1. Why is getting information about customers important for companies?
2. What are the effective tools to build up a customer profile?



Vocabulary pre-teach

**Complete the sentences with the phrases from the box.
Explain their meaning.**

Eligibility	Adherence	Bias	Sneak peek	Loss aversion	Deadlock	Conducive environment	Astray
-------------	-----------	------	------------	---------------	----------	-----------------------	--------

1. The company is offering a _____ at the new software.
2. Working with thousands of small farmers makes strict _____ to fair trade rules difficult.
3. Such partnerships can facilitate collaboration among entrepreneurs and respective governments in promoting a _____ for business development and good governance.
4. The senator has accused the media of _____.
5. _____ is a cognitive bias that describes why, for individuals, the pain of losing is psychologically twice as powerful as the pleasure of gaining.
6. The poverty level is the official measure used to design _____ for federal health, housing, nutrition and childcare benefits.
7. I was led _____ by an out-of-date map.
8. _____ over wage levels has prevented an agreement being reached.

Watch the video and answer the questions.

<https://youtu.be/2gxnr3r1YVU>



Kristen co-founded Irrational Labs, a behavioral product design company, with Dan Ariely in 2013. Irrational Labs helps companies and nonprofits understand and leverage behavioral economics to increase the health, wealth and happiness of their users. She also co-founded Common Cents Lab, a Duke University initiative dedicated to improving the financial well-being for low to middle Americans. Kristen's work has been featured in The Stanford Innovation Review, TechCrunch, and Scientific American.

1. What does the example of retirement savings illustrate?
2. What are the 3 types of questions that companies ask to understand their customer?
3. Why do people tend to underreport questions about their past behavior?
4. What examples does the speaker give to prove that questions about future are not reliable?
5. What makes “why” questions most misleading?
6. What is “behavioral design”? What are the 3 steps to do it?
7. Why is “behavioral design” an effective tool for companies to build-up their customer profile?

Follow-up questions

1. Do you agree that such tools as focus groups and surveys are not effective when it comes to gathering information about customers? Why / Why not?
2. In your opinion, is “behavioral design” effective? Give your reasons.
3. What could be other reliable ways of delivering customers insights? Why?

Analyzing public speaking skills

Answer the questions below. Give your reasons.

1. Does the speaker make a strong start and conclusion?
2. Is the speaker persuasive? Why / Why not?
3. Is her performance effective when it comes to body language and other non-verbal means of communication?

Training public speaking skills

Comment on the statements below

Try to be persuasive, relaxed, creative but make your speech structured, concise and succinct. Speak off the top of your head. You have no more than 1 minute to speak.

1. People are usually reluctant to tell the truth in public.
2. You will never get reliable information just interviewing customers and making them participate in focus groups.
3. Consumers are always changing, and your business needs to change with them.
4. If you reduce consumer behaviour to a list of rules, someone is bound to break them.

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