

**ALL ABOUT BUSINESS AND CULINARY, BONUS  
GRAMMAR FOR EVERY DAY COMMUNICATION**

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Hak cipta dilindungi undang-undang

***Dilarang memperbanyak buku ini dalam bentuk dan dengan cara apapun tanpa  
ijin tertulis dari penerbit***

## Preface

The author expresses his gratitude to the presence of the Almighty God for all the blessings, gifts, guidance, affection, and everything that He has always given so that he can complete writing a book entitled "*All about Business and Culinary*" on time. In addition, the author also expresses his gratitude to all parties who have provided various supports, namely parents, teachers, friends, lecturers, suppliers, publishers, and parties that cannot be mentioned one by one here so that the process of designing, writing, publishing to printing this book can be carried out properly.

This book is written with the aim to meet various needs of students, lecturers, business actors, office staffs, managers, leaders, and general people. Through this description, it is clearly understood that the purpose of writing this book is to make a new and effective breakthrough through the sequences and types of materials so that this book is so different from the English books for business in general. The differences include 1) the weight of the materials are adjusted to their talents and interests as well as the level of proficiency in English, 2) the materials are specialized on business and culinary, 3) the materials are also specialized on management, such as managing sales, finance, marketing, human resource, operation, quality, and the like, 4) in this book uses simple English words for everyone, 5) the materials in each chapter are presented in the form of simple reading passages, and 6) communicative grammar is provided as bonus.

The explanation above directs the users of this book to say honestly "this book is easy to learn, truly distinctive and unique". The distinctiveness and uniqueness of this book are certainly able to drive them to learn happily and joyfully with high awareness. With the high awareness, they will quickly develop their mastery and proficiency both verbally and non-verbally in various aspects of business and management. This book becomes unique and distinctive because this is presented with special tricks such as learning through interactive discussion, simple and attractive reading passages provided through speed reading activity. This book is also easy to learn by working, learning all about business and culinary.

The author hopes that this book is the right solution for the users to improve and increase their English proficiency in the fields of business in general and culinary in particular both orally and in writing form. The author also hopes that after finishing learning this book, the users feel encouraged to learn further business and culinary knowledge.

The author realizes that this book is still far from perfect. Therefore, he accepts any positive input and constructive criticism from all parties. God bless you and thank you very much.

Surabaya, August 17, 2025  
Yours faithfully,  
Author  
Supriyanto

## Acknowledgements

By offering praise and gratitude to the presence of Allah, the Almighty God for all of His grace and gifts to the author, so that in the end he was able to finish writing a book entitled *All about Business and Culinary* with the hope that this book will be useful for the wider community.

The author realizes that this book would not be completed without the support and assistance of various parties. Therefore, with full awareness he expresses his gratitude to all parties who have directly or indirectly contributed to the writing of this book. In particular, the author expresses his highest gratitude and appreciation to:

1. The late beloved mother and father, Mrs. Sutinah and Mr. Muyono who had educated and given deep affection and prayed for the author while they were still alive, so that he has become a person with high and strong spirit, a disciplined person in the world of education, and a tough person who has never given up in facing various problems and challenges. Not only that, he has also never stopped learning to become a sincere person in all things. He grew and developed from year to year into a person like this due to the education, deep attention, and affection given by both parents. The kindness and even the best deeds of his parents will last forever.
2. My beloved son and daughters: Canggi Hangga Prihastha, SS, Lailatus Sembadra Prihastha, SE, ME, and Arimbi Marga Prihastha, then my beloved wives. All children and wives have given sincere encouragement to the author in writing this book. They always pray that this book, other books, and other scientific works will be valuable and beneficial for the family, wider community, nation, and religion.
3. The author's school friends, undergraduate friends, postgraduate friends, doctoral study friends, all colleagues, all teachers, all lecturers, all playmates, all neighbors, all siblings, all brothers and sisters-in-law, and all parties who have given motivation and encouragement to the author in writing this book.

May Allah give them fitting rewards for all supports and encouragements given to the author. Without the intervention of Allah and supports from all parties, he would not have any power. The author realizes this book is still far from perfect. Once again the author would like to thank you for everything so that this book could be finished according to plan, with the hope that this book would meet business actors' expectations, business starters, lecturers, students, leaders, managers, and general people.

Surabaya, August 17, 2025

Sincerely yours

The author

Supriyanto



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# UNIT ONE

## A. Reading Passages on Food and Beverage

Read the reading passages, then write down the difficult words according to you on a paper, and finally share them with your friends in the hope that they can help you find the meaning of the difficult words! These activities will make you rich in vocabulary that can be used to improve your power in listening, speaking, writing and reading.

### Contemporary Coffee Palace Business



Current coffee palace business trends focus on innovation and customer experience through contemporary coffee palace concepts, including Instagrammable interior designs, leveraging technology (e.g., ordering apps, order-and-go, order and delivery), unique menu offerings, and emphasizing sustainability and partnerships with local farmers. Furthermore, factors such as affordable capital, a broad target market, and social needs remain key attractions or attractiveness.

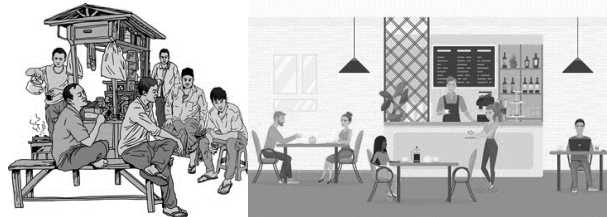
Key trends in the coffee palace business are as follows:

- 1) Modern and contemporary concepts:
  - a. *Instagrammable interior design*: a modern coffee palace creates a comfortable and aesthetic atmosphere to entice customers to take photos and share them on social media.
  - b. *Focus on customer experience*: consumers are not only looking for delicious coffee but also for unique experiences, such as live music or special events.
- 2) Leveraging technology:
  - a. *Ordering and payment apps*: utilizing mobile apps for online ordering and customer loyalty programs is an effective strategy.
  - b. *Order-and-go concept*: makes it easy for customers to order & pick up drinks quickly.
  - c. *Digital marketing*: using platforms like Instagram and TikTok to promote the cafe's products and atmosphere.
- 3) Product innovation:
  - a. *Unique menu*: serving unique coffee and snack menu at competitive prices, such as various instant noodle creations with secret recipes.
- 4) Product innovation:
  - a. *Sustainability and partnerships*: partnerships with local coffee farmers: Building strong relationships with local coffee farmers to get high-quality coffee beans and support sustainability.
- 5) Operational strategy:
  - a. *24-hour operating hours*: offering 24-hour service to reach customers who need food or drinks at night.
  - b. *Cleanliness, tidiness, and comfort*: maintaining the cleanliness and tidiness of the premises, eating and drinking utensils, and the environment is fundamental and crucial to creating a comfortable atmosphere.



- 6) Flexible business model:
- a. *Affordable capital*: the coffee palace business offers promising profit potential with capital requirements that can be adjusted to fit your initial budget.
  - b. *Wide target market*: targeting all levels of society, from students to professionals, this business offers enormous market potential.

### Tips for Opening a Modern Coffee House Business



To open a successful contemporary coffee house, you need to plan your business thoroughly, from market research and defining a unique concept to calculating capital. Another key is choosing a strategic location and reliable suppliers for quality ingredients, as well as having a strong and attractive concept that is in line with your target market.

The following is the effective tips for opening a modern coffee house business: 1) thorough and mature business planning: a) *market research*: understand your target market's preferences, such as their favorite coffee flavors, trends, and needs; b) *business plan*: create a detailed business plan, write short- and long-term goals, and calculate a detailed budget; c) *calculate capital*: prepare a sufficient budget for initial costs (equipment, rent, renovations) and monthly operating expenses as well as considering unexpected costs, such as electricity and retributions, and prepare initial funds for initial operations; and d) *understand the regulations*: ensure you understand and obtain the necessary business permits according to local regulations.

2) Concept and uniqueness: a) *unique concept*: create a concept that sets your cafe different from others, such as a minimalist interior design, a specific theme, or a special cafe concept; b) *target consumer*: determine your target market (e.g., students, office workers, or a specific community) so that the concept and menu are in accordance with their preferences; c) *attractive menu*: design menus that are not too many at the beginning, focusing on a few key menus that become strengths, and ensuring the high quality of the coffee and other menus.

3) Location and supplier selection: a) *strategic location*: choose a location that is easily accessible and aligns with your target market. In addition to a busy location, ensure the location is also strategic to reduce promotional costs; b) *trusted suppliers*: maintain quality by selecting high-quality coffee beans and other raw materials from trusted suppliers.

4) Operations and service: a) *the right equipment*: Invest in a coffee machine and equipment that fits your needs and budget. Basic equipment like an espresso machine, grinder, and manual brewing equipment is enough to get started; b) *service*: provide friendly and prompt service to ensure customers feel comfortable and want to return; c) *cleanliness*: maintain the cleanliness and tidiness of the shop regularly and arrange the layout for a comfortable experience for customers.

5) Marketing and branding: a) *creative promotions*: utilize social media to promote menus, discounts, and events. Visual content such as engaging photos and videos is very effective; b) *competitive pricing*: offer prices that are in line with your target market and the level of competition. Offer attractive promotions or savings packages to add value; and c) *strong branding*: build a strong branding through storytelling, product stories, and through various online platforms to introduce your shop to more people.

6) Mindset and evaluation: a) *intention and mentality*: strengthen your intention and prepare yourself mentally to face challenges. A coffee business requires time and consistency to grow; b) *regular evaluation*: conduct regular evaluations to continue learning, innovating, and adapting to change.

### Food Crime

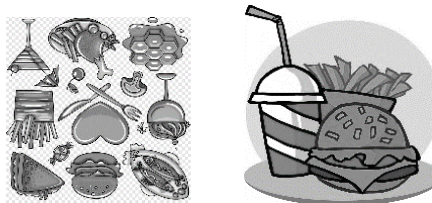


Crime is often defined as behavior that violates rules or laws that result in someone being punished. Crime occurs when someone violates rules or laws either directly or indirectly, or a form of negligence which can lead to punishment. Meanwhile, the understanding of food crime is a fraud that affects the safety of food and beverage. Consuming ingredients used in the food crime can result in poisoning, serious injury, and even death.

According to the National Crime of Food Unit (NCFU 2020), it is stated that there are seven categories of food crime, namely theft, illegal processing, waste diversion, forgery, substitution, misrepresentation, and document fraud.

The parties involved in the drug and food monitoring system are the government, business actors, and the community. They are the complete and inseparable unit. The all three has the same role and supports each other in ensuring safe drugs and food and ensuring the absence of misuse, deviation, and crime in the field of drugs and food. National Agency of Drug and Food Control (in Indonesian: *Badan Pengawas Obat dan Makanan*) as a regulator and supervisor must be a partner for business actors in providing safe, efficacious, and quality products. This is complemented by the role of the community who must actively sort and choose the drugs and food they consume.

### Food



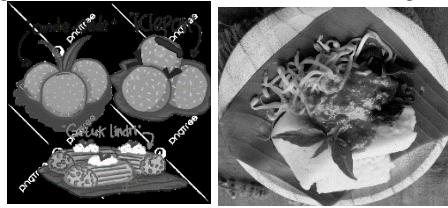
Food is any substance consumed by an organism to obtain nutrients. Food usually comes from plants, animals, fungi and others which contains essential nutrients such as carbohydrates, fats, proteins, vitamins, and minerals. Another opinion says that food is a basic human need which is needed all the time. Food requires good and proper processing in order to be beneficial for the body because it is needed by the body.

According to the Indonesian Ministry of Health (2003), food is all processed materials eaten by human except water and medicines. According to WHO (World Health Organization), food is a basic need required by human everywhere at any time. Therefore, food requires good and proper management so that the food consumed can be beneficial for the body.

Food helps achieve and maintains a healthy weight, strengthens bones, supports brain development, and supports healthy growth. In detail, there are at least eight functions of food, namely 1) main source of energy, 2) as reserve energy, 3) reducing the risk of illness, 4)

stimulating body growth, 5) repairing damaged body tissue, 6) protecting the body from free radicals, 7) maintaining nerve health, and 8) regulating body metabolism.

## Opening a Traditional Food and Beverage Business



To open a traditional food and beverage business have to plan your business carefully, beginning from a business plan, conducting market and competitor research to selecting a strategic location. Other keys to success include product innovation both in taste and presentation, efficient financial management, an effective marketing strategy, and ensuring consistent, authentic flavors and quality. Here is a detailed explanation.

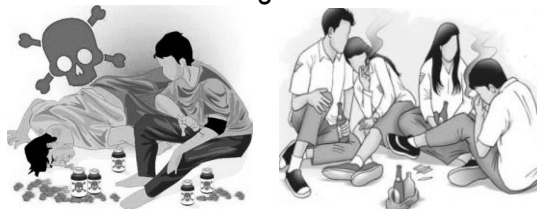
*One, business planning:* a) *create a business plan*: prepare a detailed plan to identify your future business goals and make it easier to apply for funding if needed, b) *choose a type of culinary*: consider the type of traditional food or drink that has fans and is easy to produce, such as various kinds of market snacks or herbal drinks, c) *analyze production capacity*: make sure you are able to produce on the desired scale while maintaining quality, and d) *calculate initial capital*: prepare careful capital for raw materials, equipment, and operational costs. You can start from a small scale by utilizing equipment that is already at home.

*Two, operations and location:* a) *determine a strategic location*: choose a location that is easily accessible to your target market, b) *prepare equipment and raw materials*: make a list of kitchen equipment needs and ensure a supply of raw materials is always available, and c) *consider legality*: take care of the necessary permits so that your business operations run legally.

*Three, marketing and innovation:* a) *competitor research*: understand your competitors' strengths and weaknesses to ensure your business is not less competitive, b) *product innovation*: create innovations in products, such as variations in flavors or more modern ways of serving so that they are not outdated, c) *determine a marketing strategy*: use social media, brochures, or collaboration with culinary influencers to promote your product, and d) *create attractive branding and packaging*: packaging design that is appropriate and reflects the authenticity of your product will help you stand out in the market.

*Four, financial Management:* a) *manage your finances well*: record and monitor all income and expenses carefully, b) *carry out evaluations*: always evaluate your business periodically to find out areas that need improvement.

## Drugs



Drugs here mean narcotics, psychotropic and addictive substances which can change mental and physical conditions. These are very dangerous for health and safety of life if these are freely consumed. Types of drugs as methamphetamine, ecstasy, heroin, cocaine, marijuana, Lysergic Acid Diethylamide (LSD), mushrooms, and gorilla tobacco.

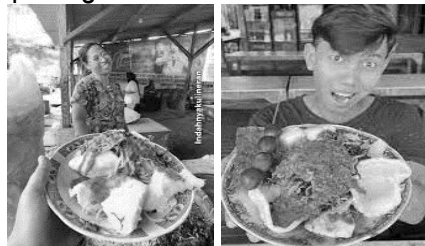
Drugs abuse is caused by several factors which influences each other, namely 1) Indonesia's geographical location, 2) economic factors, 3) ease of obtaining drugs, 4) family and community factors, 5) personality factors, 6) physical factors of the individual who abuses, uses or consumes.

Negative effects and dangers of drugs for physical health, namely the use of drugs can cause serious physical damage. For example, opioid use can cause decreased respiratory function, overdose, and death. Negative effects and dangers for mental health, namely drugs can have a significant negative impact on mental health. In detail, the dangers of drugs, namely 1) weakens the immune system, 2) vulnerable to AIDS, 3) heart failure, 4) liver disorders, 5) brain disorders, 6) digestive system disorders, 7) cognitive disorders, and 8) depression.

Here are some physical characteristics of drugs addicts that you need to know: 1) cravings and withdrawal symptoms, 2) increased use of drugs, 3) changes in appearance, 4) changes in behavior, 5) increasingly unkempt appearance, 6) frequent illness, 7) experiencing chronic health problems, and 8) far from social activities.

The explanation above can be concluded that the danger of drugs abuse can affect the social relationships of the younger generation. The drugs cause behavioral changes, emotional instability, and the inability to maintain healthy relationships with family, friends, and the surrounding community. Therefore, let's distance ourselves from things which can damage our lives by getting closer to the Almighty God and behaving well and firmly.

### Tips for opening Pecel Rice and Puntun Pecel Stand



To open a pecel rice and puntun pecel business: focus on selecting a strategic location, creating an attractive menu with a variety of chili sauces, using quality ingredients, and providing friendly service. Furthermore, maintaining cleanliness and tidiness, creating attractive takeout packaging, and conducting effective promotions are crucial. A detailed explanation of tips for opening a pecel rice and pecel puntun business is explained below.

*One, preparation and planning:* a) *capital*: calculate the initial capital need that include cooking equipment, raw materials, tables, chairs, and other equipment. If you already have your own equipment, capital can be more economical, b) *concept*: determine the business concept whether to open a permanent stall, street cart, or online, then prepare the appropriate capital, c) *analysis*: conduct market research to find out whether there is competition and who the target market is, d) *quality*: prepare a unique and quality pecel rice and puntun pecel recipe. Ensure the quality of raw materials, especially chili sauce must be well maintained, and e) *source*: find a source of quality raw materials and guaranteed supply.

*Two, location and service:* a) *location*: choose a strategic location that is easily accessible to many people, such as near offices, schools, markets, or residential areas, b) *comfort*: provide sufficient parking space if possible, and ensure the sales area is clean and comfortable, and c) *service*: provide friendly and fast service so that customers are satisfied and want to come back again.

*Three, menu and innovation:* a) *varied menu*: offer a variety of *pecel rice* and *pecel puntun* menus. Provide a variety of side dishes, b) *innovative chili sauce*: develop variations of pecel

chili sauce, for example by adding a level of spiciness or a unique flavor, and c) *packaging*: if serving takeaway, use attractive, hygienic, and practical packaging.

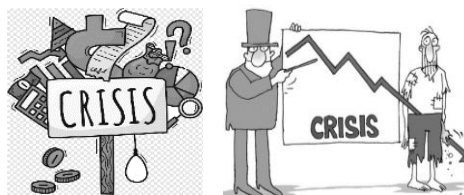
*Four*, marketing and promotion: a) *branding*: create a unique and attractive brand name, b) *promotion*: carry out regular promotions through social media, discounts, or partnerships with online food ordering applications, c) *attractive appearance*: pay attention to the appearance of your stand to attract attention, for example by using brightly colored tents, neat employee uniforms, and neatness in everything.

*Five*, operational and financial: a) *cashier system*: use a manual or digital cashier system to facilitate transactions and financial recording, b) *evaluation*: conduct regular evaluations to see business performance and find ways to continue to grow, and c) *health*: ensure that cleanliness is seriously paid attention, starting from raw materials, cooking process to the dining area.

## B. Reading Passages on Financial Aspects and Banking

Read the reading passages with good intonation and emphasis, then translate the readings as best you can! These activities will make you fluent in reading and speaking, then you will also be rich in vocabulary.

### Financial Crisis



Finance is the field of economics which deals with money, including management, investment, creation, and study of money. Finance can be applied to various aspects, such as personal finance, corporate finance, and public finance. Finance refers to monetary resources and to the study and discipline of money, currency, assets and liabilities. As a subject of study, finance relates to economics but it is distinct from the economics which studies production, distribution, and consumption of goods and services. In short, financial is one of the words which comes from English. When translated, financial means finance. However, in the Great Dictionary of the Indonesian Language, financial is defined as something that deals with finance.

Meanwhile a financial crisis is a condition in which society and government are hit by economic difficulties and causes them to experience extreme panic. The financial crisis refers to a situation where the prices and values of assets experience a sharp decline in a short period of time. During the crisis, business people have difficulties to pay for their debts, and the financial companies experience a lack of liquidity.

The decline in a country's exchange rate against the dollar is thought to be the main cause of the monetary crisis. This decline was triggered by a free foreign exchange system without adequate supervision.

The types of the financial crisis were identified in many studies into four main groups, 1) currency crisis, 2) sudden stop (or capital account or balance of payments) crisis, 3) debt crisis, and 4) banking crisis. This section summarizes the findings of literature on the analytical causes and empirical determinants of each type of crisis.

The impacts of the financial crisis: first is *the loss of wealth*: the value of assets such as stocks and property can fall sharply, causing a loss of wealth for investors and asset owners. Second, *business uncertainty*: the financial crisis creates uncertainty in the market which can hamper investment decisions and business expansions.

## Bank Account and Charges



Bank account is a financial arrangement with a bank or other financial institution that allows a customer to deposit and withdraw money. The bank keeps a record of the customer's account and financial transactions. In other words, a bank account is a tool used to record financial transactions related to assets, liabilities, capital, income, and expenses. The purpose of using an account is as a record for all data that is the basis for preparing financial reports.

Bank charge is a fee that a bank deducts for services it provides or expenses it incurs. Kinds of bank charge such as accountant maintenance, insufficient funds or overdraft, foreign transaction, wire transfer, cash advance, Excessive use, and out of network ATM.

Types of bank accounts, such as 1) active accounts, 2) dead account, 3) current account, 4) a bank statement, and 5) administrative account

*An active bank account* is marked by balance mutations through withdrawals or deposits and there is still a sufficient amount of savings in it, 2) dead bank account. Meanwhile, a *dead bank account* is a type of account in which there are no transactions made by the customer. So, when a customer does not use the account for withdrawals or deposits within a certain period of time, the bank will deactivate the customer's account number,

*A current account.* This is a bank product in the form of savings owned by individual customers or business entities in the form of rupiah or foreign currency. In this case, withdrawals can be made by customers at any time using checking bills and checks. While a *bank statement.* This is a type of report on individual and business transactions, debit-credit, and a summary of transfer history that can usually only be printed for a minimum period of 1 month,

The last is *an administrative account.* This is a type of bank account that has not been effective yet and caused changes in assets, debts, or other important records concerning foreign exchange transactions. This bank account transaction can be in the form of a bill or as a bank obligation known as a promise or commitment and contingency.

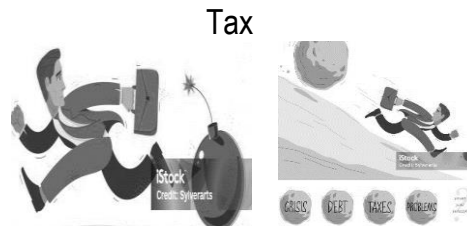
## Financial Aspects



Financial aspect is an aspect used to assess the company's finances as a whole. The financial aspects include income and expenses, investments, retirement planning, risk management, debt management, financial education, budget planning, working capital management, public fund management, and fiscal and monetary policy.

According to Umar (2009), the financial aspect is an aspect related to the financial condition of a business, both from the initial investment of the business and the profits obtained from sales. The financial aspect is quantitative and is used to analyze the funds needed to run a business.

Here are some important aspects that are closely related to finance, namely income and expenses, investment, retirement plans, and risk management. And, here are types of financial, namely individual financial, business financial, government financial, and international financial.



Taxes are the mandatory contributions made by individuals and business entities to the government based on the applicable laws. More clearly, taxes are the source of state financial incomes by collecting funds or money from taxpayers to the state treasury.

Taxes as the source of state revenue are used to finance national development and other state expenditures obtained from tax revenues. Then, there are four functions of taxes, namely budgeting, regulating, stability and redistribution.

Types of taxes include income tax which is imposed on income received by individuals and business entities, value added tax, sales tax on luxury goods, land and building tax, land and building acquisition fees, hotel tax, restaurant tax, entertainment tax, and other taxes.

### C. Reading Passages on Sales and Marketing

Read the reading passages with good and correct intonation and emphasis, then explain the contents of the readings in your own words! These activities will make you fluent in reading and speaking.



Six main aspects to achieve success in marketing, namely 1) market analysis; 2) market segmentation; 3) competitor analysis; 4) promotional strategy; 5) product specifications; and 6) providing a positive impact on consumers.

Market analysis is the process of collecting and evaluating data to understand customer needs and preferences, as well as market trends and conditions that affect the demand and supply of a product or service. Meanwhile, market segmentation is the process of breaking down heterogeneous groups of potential consumers into smaller homogeneous groups. It should be noted that this segmentation must be done before determining the target market,

The purpose of market segmentation is to help companies meet the needs of the market that becomes their marketing target. Through good and correct market segmentation, marketing activities can be carried out more focused while making company resources used effectively and efficiently.

Competitor analysis is a strategic research to identify and analyze opportunities, problems, sales strategy threats, and competitors' strengths and weaknesses. Furthermore, promotion strategy is a marketing planning process for potential consumers with the aim of achieving increased turnover from sales volume so that sales targets can be met.



Product specifications are the overall characteristics of goods or services that can meet the needs and desires of users of those goods or services.

Providing good customer service can create more marketing and sales opportunities. Therefore, meeting customer satisfaction is very important to keep your business growing successfully.



Sale is one of the activities which often associates with selling a goods or service. Persons who do sales activities are familiarly called salespersons. Salespersons are the persons who stand at the forefront of buying and selling transactions of goods or services. The salespersons offer goods or services and even demonstrate how to use the company's products. Briefly, sales are part of the activities of selling goods or services carried out by sellers to buyers.

The salespersons communicate with customers to understand their needs and preferences. Using this information, they promote the benefits of goods or services and explain how they can help customers overcome challenges or achieve goals.

Sales are broad concepts, so they would be helpful to break them down into different types of sales by highlighting their respective intricacies and strategies. There are eight types of general sales, namely:

- 1) *Inside sales*; they involve selling to customers remotely, often via live chat, video conference, email, or telephone. The salespersons typically work in an office or they work from homes and rarely need to travel for business.
- 2) *Outside sales*; the process of going into the field to sell directly to prospective customers and customers.
- 3) *Business to Business (B2B)*; businesses sell goods or services to other businesses. For example, a lumber supplier might sell its products to a furniture manufacturer.
- 4) *Business to Customers (B2C)*; the sales are direct sales to consumers. When you make a personal purchase in a store or online. Because these transactions are usually simpler and less expensive than B2B sales, so the sales cycle is shorter.
- 5) *Channel sales*; open new windows, a company sells through partners or intermediaries. This model is also called partner selling or indirect selling because the company does not have direct relationship with customers. For example, you can sell your goods or services through independent brokers or agents. They arrange selling and buying transactions. Then, they get compensation or return called commission.
- 6) *E-commerce sales* can be either B2B or B2C. They involve the same process, namely selling goods or services online. For B2C sales can chat with someone online. For B2B e-commerce, salespersons usually work through more complex engagements to offer products through demonstrations to generate interest.
- 7) *Direct sales*. In essence, direct sales involves selling products directly to consumers without the support of retail stores.
- 8) *Account-based sales*. The account-based salespersons focus on a sector or group of customers and prospective customers by creating a personalized sales strategy.



## Cutting Back



According to dictionary, cutting back means to spend less, do less, or use less of something, to reduce something, to reduce a particular amount, to cut off parts of a tree or other plants become smaller; to do less of something, to use something in smaller amounts especially money. For examples, the administration has announced plans to cut back on defense spending by 10 percent next year. If exercise is causing you pain, you should cut back.

The synonym for cutting back is decrease, lessen, lower, reduce, retrench, shorten, and slash. The antonym of cutting back is add, increase, broaden, advance, widen, proliferate, raise, thicken, improve, enhance, lengthen, and so forth.

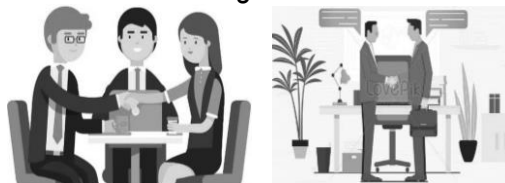
In sales, there are several types of price cuttings commonly applied by business people, namely 1) quantity discounts; discounts given based on the amount of purchases; 2) seasonal discounts; these are given at certain times, such as on weekends, national holidays, school holidays, and others; 3) progressive discounts; these discounts are getting bigger because they are adjusted to the amount of purchases; 4) cash discounts; these can be given to customers who make direct payments in full in cash.

To implement a price cutting strategy must consider the following factors, such as target market, level of competition, and understand the business goals to be achieved. With a good understanding of price cutting, you will definitely be able to use it as a strategy to increase business growth and success.

Benefits of price cuttings are 1) to increase product appeal, 2) to increase sales, 3) to retain loyal customers, 4) to manage stock inventory, and 5) to improve brand image.

How to implement a price cutting program: 1) determine clear discount objectives; 2) analyze market conditions and competitors; 3) consider production costs and profit margins; 4) determine the appropriate type of discount; 5) communicate discounts effectively; 6) Monitor and evaluate the effectiveness of discounts.

## Bargains



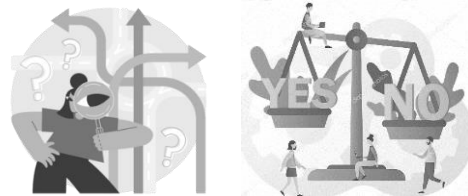
Bargaining is a part of a negotiation to seek agreement on the price of goods or services between sellers and buyers. Or, bargaining is a type of a negotiation carried out by sellers and buyers to determine the price of goods or services. The elements of bargaining are demand, supply, and agreement. A negotiator and mediator are parties directly involved in the bargaining. Negotiation will be successful if all parties compromise. No party is harmed and the reached agreement is practical.

Bargaining is often done to reach an agreement between two or more people. Bargaining is usually done because there is something that cannot be accepted by both parties. While the concept of bargaining is the presence of people to reach an agreement about something such as price, wages, working conditions, etc.

#### D. Other Reading Passages Which Have Relevance to Business

Read the reading passages, then make a good conclusion to be presented for each reading text! These activities will surely make you read, write, and speak fluently.

##### Decision Making



Decision making is the process of choosing one path or way to behave from several choices of paths or ways. Decision making can determine the process of solving the problem. The reason to make decision is to determine the process of solving the problem. To improve decision-making skills, a person must understand himself, his values, and his abilities.

Making decisions and overseeing those who make decisions under you are two basic tasks of leadership. Well-made decisions help move an organization in the right direction and systematizing how the well-made decisions can ensure that they are your choices and for the best interests of your group.

The decision-making function is the process of making decisions or choosing actions based on several available alternatives. This involves identifying problems, selecting alternatives, evaluating alternatives, and making the right decision.

Ten ways to make the right decision: 1) set clear goals; 2) know the advantages and disadvantages; 3) consider various possibilities; 4) think about the possible impacts; 5) prepare alternative options; 6) make notes; 7) manage stress; 8) give break time; 9) discuss with persons closest to you; 10) seek professional help.

Meanwhile, George R. Terry mentioned five basic considerations for making decision, namely 1) intuition; 2) experience; 3) facts; 4) authority; and 5) rational.

There are two different objectives in making decision, namely 1) *single objective*; this occurs when the decision only concerns one problem. It means that once decided, it has no connection to other problems; 2) *multiple objective*; this occurs when the decision concerns more than one problem. It means that the decision making simultaneously solves two or more contradictory or non-contradictory problems.

##### Chains



Chain is a series of business processes that connects several business actors to increase the added value of raw materials or products and distribute them to consumers.

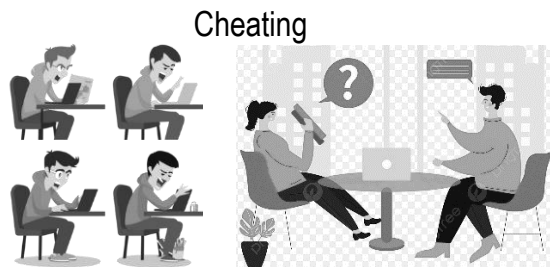
Business chain consists of two or more groups of stores that have the same brand name, adhere to the same company policies, sell the same products, and all is owned by the same parent company.

Supply chain is one instrument that cannot be ignored in a business. Entrepreneurs must be able to manage product supply to remain competitive and efficient.

The main components in the supply chain, as follows: 1) raw material; 2) supplier; 3) factories or manufacturers; 4) distributor; 5) retailer; 6) end users or consumers. Meanwhile, types of supply chain, as follows: 1) linear supply chain; 2) network supply chain; 3) integrated supply chain; 4) global supply chain; 5) reverse supply chain.

Supply chain stages or flow in e-commerce companies, as follows: 1) e-commerce; 2) product ordering; 3) warehouse; 4) delivery; and 5) customers.

Supply chain management involves planning, implementing, and controlling the flow of goods, information, and services from suppliers to end consumers. The important aspects of supply chain management, as follows: 1) procurement; 2) production; 3) distribution; 4) logistics; 5) coordination and collaboration.



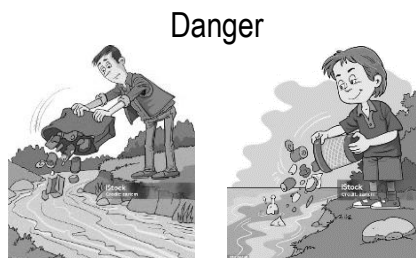
Cheating generally describes various actions designed to subvert rules in order to obtain unfair advantages. This includes acts of bribery, cronyism and nepotism in any situation where individuals are given preference using inappropriate criteria. In short, Cheating means being dishonest, being not honest, enjoying cheating is being a cheater.

According to religious views, cheating and cunning behavior are sinful acts that are greatly hated by God. This is because such behavior harms others, damages social relationships, and damages trust among individuals.

Eight ways to deal with the lying and cheating coworkers: 1) gather evidence; 2) confront calmly and privately; 3) document everything; 4) consider involving human resources; 5) maintain professionalism; 6) set boundaries; 7) build allies; 8) take further action.

People who like to lie and cheat will receive a very painful punishment. Later in the grave, they will tear their own mouths apart until the day of judgment arrives.

One of the triggers that causes someone to cheat is the influence of friends in the surrounding environment. The existence of people around who consider cheating as something normal, then ultimately makes us interested in trying this bad behavior.



Danger or hazard is any situation, condition, and action that have potential to cause loss and damage to environments. Danger can also threaten and even damage health, security, safety, happiness, harmony, and peace of society. The danger or problems in society such as Criminal gangs, fake food, poisonous chemical, and Technology and information technology.

Here are some terms regarding the danger, such as drugs trade, global warming, terrorists guns, food crime, disorder traffic, natural disasters, drugs distribution channels, drugs users, motor gangs, promiscuity, and so forth.

## E. Communicative Grammar

### 1) Consonant

So many times you have problems with reading because of the pronunciation of the vowels encountered in the text. If you have not had the chance to learn about the difference between short and long vowels, you may continue to have problems: not only in reading but also in listening until you are able to differentiate between these easily.

First of all, everyone should know the difference between vowels and consonants in English. We have only 5 vowels in English: A, E, I, O, and U. Other than these five letters are called consonants.

Today, the letter Y is classified as a consonant, but it is sometimes used as a vowel, as in *gym, my, sky, cycle, baby, hairy*. Meanwhile, Y is considered a consonant as in *yes, yell, yellow, young, yard, and yap*. Then, the letter W also sometimes acts as a vowel. When it does, the letter W always follows A, as in *paw, law, saw, jaw*; or E, as in *new, sew, few*; or the letter O, as in *grow, row, show, throw, wow, low, blow*.

Consonants are the letters which stop or limit the flow of air from the throat in speech. These are the sounds, or phonemes of single consonants:

/b/ sound as in boy, black, bird  
/d/ sound as in day, doll, duet  
/f/ sound as in fish, fall, finger  
/g/ sound as in good, greeting, grapefruit  
/h/ sound as in hello, hotel hit  
/j/ sound as in magician, juice, jacket  
/k/ sound as in cat, kick, cactus  
/l/ sound as in learn, lamp, library  
/m/ sound as in money, me, mummy  
/n/ sound as in nightmare, night, noodles  
/p/ sound as in panda, pen, put  
/r/ sound as in rose, run, rooster  
/s/ sound as in sun, sand, sit  
/t/ sound as in tell, turn, toy  
/u/ sound as in unit, union, urine  
/v/ sound as in violin, van, vote  
/w/ sound as in waterfall, watch  
/y/ sound as in yacht, yoga  
/z/ sound as in zoo, zebra, zipper

**Note:** sometimes the vowel u takes over the consonant W as in *quick* or *suave*. This usually happens when Q is followed by U as in *quiet, queen, quadrant, and quota*.

### 2) Vowel

A vowel is a sound made by the relatively free movement of air through the mouth, usually forming the primary sound of a syllable. The vowels in English are A, E, I, O, U. Each vowel has two sounds: a long sound and a short sound. The long sound is just like its name. Each vowel also produces a third sound: the schwa. This is the unstressed vowel sound in an unstressed syllable. There are also some more advanced vowel

sounds besides long, short, and schwa. For example, the a in father is different from the a in cat. Here are the vowel sounds, shown with their diacritical marks:

The sound a /ā/ is long as in fail, ache, and explain

The long e /ē/ sound as in eat, speed, and read

The i /ī/ sound is long as in eye, cry, and line

The long o /ō/ sound as in oh, ghost, and coat

The long u /ū/ sound as in you, salute, and costume

The short a /ă/ sound as in at, taxi, and apple

Short e /ĕ/ sound as in elevator, jellyfish, and elephant

The short i /ĭ/ sound as in it, gift, and sit

The short o /ŏ/ sound as in hop, chop, and crop

The short u /ŭ/ sound as in up, cut, and hug

Schwa sound /ə/ as in about, item, and circus

When do we use long and short sounds?

01. When a single vowel is in the middle of a word, or syllable, it usually represents its short sound, e.g. *got*, *bed*. However, there are many exceptions to this rule, such as irregular vowels.

02. When a single vowel is at the end of a word, or syllable, it usually represents its long sound, or name, e.g. *go* and *be*.

### 3) Exercise on Consonants and Vowels

01. Answer the questions through speaking, or you may answer the questions in the form of writing: one paragraph is only for one answer. One paragraph may not be less than five sentences.

1. Have you ever asked yourself why are you learning grammar?
2. What comes first: 'knowing' the grammar of a language or 'communicating' in that language?
3. When do native speakers communicate about their thoughts, feelings, events and problems before or after they 'know' their grammar?
4. When did you start to speak in your language?
5. Given response to these statements! When you know 5 words, speak them! When you know 20 words, speak them repeatedly. When you know 100, 1000, or more, one spoken word attracts the next words.

02. Transcribe the following sentences.

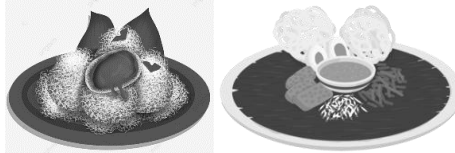
1. Actually, I fetched the children from the church.
2. The carriage could be in danger by the bridge, suggested the soldier.
3. In the evening, the nuns sang the hymns and listened to the bells ringing.
4. A paddle of milk lay on the floor.
5. After travelling round the world she arrived by ferry from far away.
6. Yes, the new yellow yacht belongs to that young man in the queue.
7. The queen's language was quick and quite witty.

## UNIT TWO

### A. Reading Passages on Food and Beverage

Read the reading passages and write down the words that are difficult for you on paper, then share them with your friends in the hope that they can help you find their meanings! These activities will make you rich in vocabulary that can be used to improve your skills in listening, speaking, writing and reading.

#### Tips for Starting a Regional Food Business



To start a regional food business, create a thorough business plan with market and competitor research, select a strategic location, and use quality ingredients. Next, focus on unique flavors and innovation, maintain cleanliness and tidiness, provide excellent service, and utilize digital promotions through social media or a website to reach more customers. Tips for starting a regional food business may begin with the detailed explanation below.

*One, planning and research:* a) *create a business plan:* plan your business thoroughly, from the business description to marketing and operational strategies. This plan will also help when applying for funding, b) *market and competitor research:* identify regional foods that have potential and are unique in the market. Research competitors to understand their strengths and weaknesses so that your business is superior, and c) *manage finances:* record all expenses and income carefully. Set a competitive selling price by conducting market price research.

*Two, operations and products:* a) *choose a strategic location:* choose a location that is easily accessible to your target market, for example, in an area with a large community or a busy tourist resort, b) *use quality ingredients:* ensure the quality of your ingredients is maintained to ensure the authenticity and deliciousness of your regional specialty food, c) *maintain cleanliness and tidiness:* the cleanliness of your business must always be maintained. This is crucial for building customer trust, d) *maintain distinctive flavors:* don't let the authentic flavors of the region food disappear. Maintain the uniqueness that characterizes your food, and e) *innovate:* create creative and innovative ideas on appearance or taste, as well as business models to attract more customers and make your business sustainable.

*Three, marketing and service:* a) *proper promotion:* promote your business to become known to many people. Utilize social media and create a website to reach a wider audience, b) *provide excellent service:* friendly and satisfying service will keep customers coming back, c) *ask for feedback:* listen to customer feedback for continuous improvement, and d) *create a strong brand identity:* use a brand name that is distinctive and appropriate to the region where your food originates so that it is easily recognized.

#### Tips to Start Dawet Cendol Business



To start a *dawet cendol* business, you need to focus on product quality, namely fresh and consistent taste, a strategic location as near busy areas like markets or schools, and effective promotion, both through social media and direct marketing. Prepare the necessary initial capital, equipment such as a cart or display case, and a list of the ingredients for making *cendol*, coconut milk, and brown sugar.

The following is a guide that can be used as a guideline for business people, especially in the traditional beverage sector like tips for making *dawet cendol*.

*One, planning and preparation:* a) *determine your market niche:* choose the type of *cendol* you want to sell, for example *pandan cendol*, black *cendol*, and identify your target market, b) *calculate your initial capital:* calculate the capital needed for equipment, such as carts, pans, etc., raw materials, and other operational costs. Initial capital can be relatively small if you start on a small scale, c) *plan production:* ingredients, namely prepare ingredients such as rice flour, tapioca flour, pandan leaf water, water, salt, brown sugar, coconut milk, and ice cubes; equipment, namely provide equipment such as pans, *cendol* molds, spoons, glasses, and other containers, d) *make cendol:* combine rice flour, tapioca flour, and salt. Cook until thickened, stirring constantly. Pour the mixture into a bowl of cold water filled with ice cubes. Soak the *cendol* in the cold water until it becomes elastic and separates, and e) *prepare the sauce and toppings:* cook the brown sugar with water and *pandan* leaves until thick. Cook the coconut milk with salt and *pandan* leaves. Add toppings suitable with choice, such as jackfruit or avocado.

*Two, marketing and promotion:* a) *location:* choose a strategic, busy location, such as in front of a school, market, or other busy centre. You can also use a cart to sell your wares around the area, b) *promotion:* online, namely use social media platforms like Instagram and TikTok to promote your products and offer delivery services, and offline, namely distribute flyers or put up posters for direct promotions, and offer special discounts to attract customers, and c) *customer service:* provide friendly service and handle customer complaints quickly so they are satisfied and come back again.

*Three, business development:* a) *product innovation:* Try adding new toppings or flavors to attract customers; b) *routine evaluation:* Conduct regular evaluations to measure your business performance and be ready to adapt to new strategies if necessary.

## Fast Food



Fast food is a type of food that can be prepared and served quickly so that it can be consumed immediately. This type of food is generally popular because it is relatively cheap, tastes good, and is practical and easy to carry anywhere. This term refers to food sold in a restaurant, eatery or other catering business.

Fast food is indeed intended for people who need fast and practical food. In addition, fast food has a lot of very attractive packaging, so children will be more interested in consuming this than healthy food served by mothers at home.

In addition, from a business perspective, the purpose of fast food was created as a commercial strategy to accommodate large numbers of passengers, travellers, and busy wage workers.

Although the first fast food restaurant in the United States was White Castle in 1921, fast food restaurants had been operating elsewhere much earlier, such as the Japanese fast food company Yoshinoya, which started in Tokyo in 1899. Today, fast food chains founded in America include McDonald's, founded in 1940, and KFC founded in 1950.

Research has found that consuming fast food has a psychological effect, namely creating a sense of happiness. This is because fast food can be purchased at an affordable price, with a taste that is quite delicious. In addition, the portion served is also appropriate so that it does not make the stomach feel full.

Effective ways to eliminate fast food addiction: 1) plan a meal menu; 2) consume enough fiber; 3) consume enough protein; 4) prepare healthy snacks; 5) vary a colourful menu; 6) give suggestions that fast food is unhealthy; 7) get enough rest; 8) avoid stress.

### Drinks and Meals

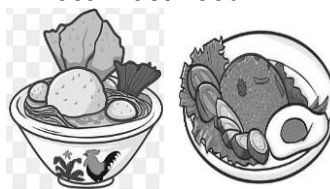


Drinks and meals are all substances that can be eaten and drunk either raw, cooked, or processed. Drinks are used in whole or in part for human consumption. Some examples of drinks or beverages are ice, water, mixed drinks, soft drinks, soda, and others. While examples of meals or foods are satay, rice, fried meat, roast chicken and others.

Drinks and meals are daily needs. All people need them all the time during living in the world. Benefits of eating healthy foods are 1) helps you live longer; 2) keeps skin, teeth and eyes healthy; 3) supports muscles; 4) boosts immunity; 5) strengthens bones; 6) reduces the risk of heart disease, type 2 diabetes and cancer; 7) helps with pregnancy and breastfeeding; 8) helps maintain a healthy weight.

Benefits of drinking healthy drinks are regularly consuming healthy drinks can help reduce the risk of various chronic diseases such as diabetes, heart disease, and high blood pressure. This is because healthy drinks are rich in antioxidants and essential nutrients that can protect the body from free radical damage and inflammation.

### Local Fast Food



Local fast food or often also called traditional fast food, usually consists of foods such as seblak, meatballs, fried foods, chicken noodles, cilok, batagor, empek-empek, etc.

The main differences between fast food and regular food lie in the way they are prepared, the ingredients, and the nutritional content. Regular food usually refers to home-cooked meals or dishes prepared in restaurants using fresh ingredients, with a greater focus on nutrition and a balanced diet.

So far, home-cooked food or food prepared according to local customs has been praised for its healthy ingredients. In addition, there is strong control over the ingredients that are cooked. On the other hand, fast food has been criticized for its high fat, high salt, and high sugar content.



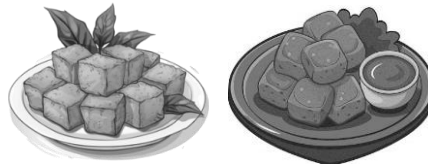
## Traditional Boiled Food



Boiling is a cooking method by heating water or broth until it boils, then food is put into the water until cooked. This cooking technique can be used to cook eggs, pasta, chicken, vegetables, and some types of seafood. Meanwhile, traditional food is a food heritage that has been passed down and has become part of the culture of Indonesian society.

Boiled food offers a variety of health benefits that are important to support a healthy lifestyle, from helping you lose weight, maintaining heart health to improving digestion. Boiling and steaming are both healthy cooking methods. Both techniques can keep the calorie content in food from increasing because they do not require additional oil or butter. Boiling food has more positive effects than frying because steaming does not require the addition of fat or salt, boiled food usually has fewer calories than fried food so it is an easier and more convenient way to manage weight, and boiling is a gentler form of cooking because it uses low heat.

## Traditional Fried Food



Fried food is a term that covers various types of food that are fried in cooking oil. The amount of cooking oil used is adjusted to the food being fried. Some people like to fry food without flour, but some others like to fry food coated with flour.

The fat content in fried foods can make a person feel satisfied for longer, helping to reduce the frequency of excessive eating and snacking.

Fried foods if consumed excessively can increase body calories significantly so that it can have an impact on weight of body. In addition, fried foods also contain high fats. Fried foods if consumed excessively can cause heart problems.

Here are some examples of fried foods, including fried tofu, fried potatoes, fried cassava, fried bananas, fried tempeh, fried sweet potatoes, and others.

## The Process of Making Cendol Dawet



Cendol dawet is made from rice flour or sago flour (hunkwe) dyed green, served with coconut milk and brown sugar syrup, and topped with shaved ice. The main difference lies in the ingredients: traditional cendol often uses rice flour, while modern cendol may use hunkwe flour or a mixture of rice and tapioca flour.

The main equipment for making cendol is a pan for cooking the dough and brown sugar, a cendol mold or fine-mesh sieve for shaping the dough, and a large container filled with

ice water to hold the molded cendol. Other equipment includes a stirring tool, such as a wooden spoon or spatula, and a fine-mesh sieve for sifting the brown sugar to remove any dregs.

Some supporting equipment you can prepare include a fine sieve: this is for filtering the brown sugar syrup to remove any dregs. A serving glass or bowl: this is for serving the cendol once it's ready. A large spoon or straw: this is for enjoying the cendol.

The main ingredients of cendol: a) *cendol*: chewy granules made from rice flour, sago, or hunkwe dough colored green by pandan leaves or food coloring, b) *brown sugar sauce*: brown sugar cooked with water and pandan leaves until it thickens into syrup, c) *coconut milk*: coconut milk cooked with a little salt and pandan leaves for a savory taste, d) *ice cubes*: grated ice or shaved ice used to cool drinks.

The process of making cendol: a) making cendol: a mixture of rice flour or other types of flour, pandan water or coloring, and a little salt is cooked until it thickens. This dough is then molded using a special tool to form granules, b) making the sauce: coconut milk and brown sugar syrup are cooked separately with pandan leaves until cooked and thickened, c) serving: cendol is served in a bowl, then given brown sugar syrup and coconut milk sauce and added with shaved ice.

The main differences between dawet and cendol lie in their ingredients, region of origin, and texture. Cendol is generally made from hunkwe or mung bean flour, originating from West Java, and has a chewier and denser texture. Meanwhile, dawet is made from rice flour, originating from Central Java, particularly Banjarnegara, and has a softer and slightly flatter texture.

## B. Reading Passages on Financial Aspects and Banking

Read the reading passages with good and correct intonation and emphasis, then translate the readings as best you can! These activities will make you fluent in reading and speaking, then you will also be rich in vocabulary.



Financing refers to the process of providing funds or financial resources needed to finance certain activities or projects in the form of loans, credit, or purchases of goods with instalment payments. Briefly, financing is the process of providing funds for business activities, purchases, or investments.

In general, financing can be used for various purposes, such as purchasing goods, services, investments, working capital, or even paying debts. In other words, financing is a source of funding to support customer activities that have been planned, whether carried out by oneself, others or organizations.

Financing is a very important activity because with financing the main source of income will be obtained and become a supporter of the continuity of the bank's business. On the other hand, if the management is not good it will cause problems and the bank's business will stop.

Finance companies provide loans to their customers and usually have higher interest rates than banks. Here are types of financing: 1) financing based on use, 2) financing based on term, 3) financing based on collateral, and 4) financing based objective.

Financing based on use: 1) consumer financing; this is a form of financing used to meet everyday consumer needs, such as purchasing goods such as cars, electronics, or household furniture, 2) investment financing; this is used by investors to support their investment activities, which include property, stock or mutual fund financing, 3) working capital financing; this is specifically designed to meet the company's daily needs, which include payment for raw materials, production costs, or payment of employee salaries.

Types of financing based on term: 1) short-term financing, 2) medium-term financing, and 3) long-term financing.

Financing based on security or collateral, such as 1) financing without collateral, 2) financing with collateral, 3) micro financing, 4) sharia financing, and 5) multipurpose financing. Then, financing based on objectives, including: 1) consumption financing, and 2) production financing.

### Bank



Banks are places to save money. This is a safe place for the people who have money. Banks are also the places to do other transactions. Here are some of the main elements of a bank, namely investment; financial services; loans; international trade; bank accounts; and bank loans.

The main function of Banks are business entities that collect funds from the public in the form of savings and distribute them to the public in the form of credit and other forms in order to improve the standard of living of many people. Or, the functions of a bank include: 1) a place to save money, 2) buyer and credit provider, 3) payment intermediary, 4) mobilization of fund for economic development, 5) maintaining the stability of the value of money, and others.

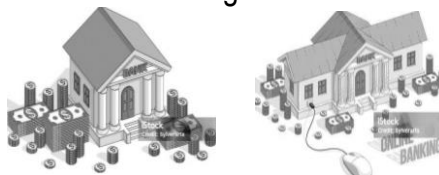
Commercial banks have the following duties: 1) collecting funds from the public in the form of savings deposits, demand deposits, time deposits, certificates of deposit, and/or other similar forms, 2) distributing funds in the form of credit or financing based on sharia, and 3) carrying out activities in the field of payment systems.

Banks are grouped into three, reviewed from their duties or functions, namely central banks, conventional or sharia general banks, and people's credit banks or sharia people's financing banks.

Banks also play an important role in addressing financial problems, by providing financial products such as deposits and savings, and ensuring that their money is kept safe.

The following are the names of bank officers, such as tellers, customer service, account officers, credit analysts, administration, back officers, and sales.

### Banking



Banking is a business entity that collects funds from the public in the form of savings and distributes them to the public in the form of credit and/or other forms in order to improve the standard of living of the people.

The difference between banking and banks; banking is everything related to banks, including institutions, business activities, and the way and process of carrying out its business. Meanwhile, banks only cover institutional aspects.

The function of banking is to offer a variety of banking services, such as savings accounts, checking accounts, personal loans, business loans, and mortgage loans, credit cards, investment services, and electronic banking options such as online and mobile banking.

The main function of Indonesian banking is as a collector and distributor of public funds and aims to support the implementation of national development in order to increase equality, economic growth, and national stability towards increasing the welfare of the people.

### Banker



We see from the name, we know and can definitely conclude that a banker is a person who works in a bank. Banker is a person who works in the banking sector, either as a professional, or as a bank owner, or executive. Briefly, bankers are officials in banks who have high leadership positions. In formal terms, a "banker" is someone who runs a bank, someone who trades money, or someone who acts as a supporter in financial matters.

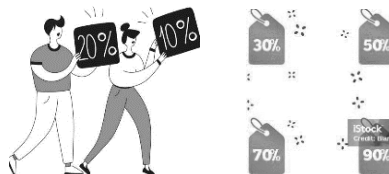
In the financial sector, a banker plays an important role, namely facilitating economic transactions, managing financial products, and providing consulting services to clients.

Bank employees are responsible for the storage and distribution of community funds to other communities in need. Bank employees also provide money exchange services such as transfers, money orders, and financial investment sales such as government bonds and investment funds.

## C. Reading Passages on Sales and Marketing

Read the reading passages with good and correct intonation and emphasis, then explain the contents of the readings in your own words! These activities will make you fluent in reading and speaking.

### Discounts



Discount is a form of sales strategy of goods or services through price cuts without reducing the quality of the goods or services sold. In general, price cuts are in the form of percentages or nominal price cuts.

The difference between discount and promo. Discount is a price cut given to customers to clear the remaining stock. While promo is a price reduction through information or promotion about certain goods to attract buyers' interest in new or unknown goods.

The main purpose of giving discounts is to attract consumer interest, increase sales, and reduce inventory.

The benefit of discounts is to encourage consumers to spend large purchases, with the intention of increasing sales volume. Discounts are intended to change consumer purchasing patterns which will later have a positive impact on the sales volume obtained by the company.

Reasons not to give discount too much: 1) too much emphasis on price, 2) price war, 3) creates a wrong impression in the eyes of customers, 4) has a negative impact on profits, 5) buying goods in bulk (in large quantity), and 6) has negative impact on quality

## Product Warranty



Warranty is a commitment from the seller or manufacturer to the buyer that the product sold has the quality as promised. If damage or malfunction occurs during a certain period of time, the seller or manufacturer will repair or replace the product at no additional cost.

Four types of warranty are official warranty, distributor warranty, store warranty, and global warranty.

A warranty is a form of agreement or commitment to customers to provide product protection. Therefore, the warranty must be able to meet certain requirements. Some warranty requirements are as follows: 1) the company must be able to fulfill the obligations stated in the warranty so that its quality can be trusted; 2) the warranty must be written in clear language that is easy for customers to understand; 3) the warranty must be relevant to the product or service offered, and transparent regarding problems that customers may experience; 4) the warranty must be made with logical and fair provisions between the seller and the customer.

Basically, the benefit of a guarantee is to increase customer trust and loyalty so that the company can maintain its credibility. And, the warranty aims to be an effort by the manufacturer or seller to provide protection to buyers or consumers for goods that have been purchased from hidden defects, as well as from damage that may occur when the goods are used or after being purchased for a certain period of time.

## Marketing Activities



Marketing is the activities that need to be carried out by companies, both goods and services companies, in an effort to maintain the survival of their business. This is because marketing is one of the company's activities which is directly related to consumers.

In its application, the concept of marketing cannot be separated from its main components known as the 4Ps, namely product, price, place, and promotion.

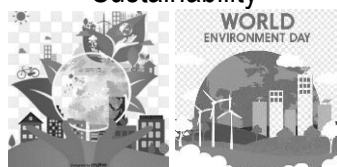
Here are the details of 4Ps: 1) product; anything that can be offered to a market to satisfy a need or want is called a product. It can be a physical good or service, an experience, a person, a place, an organization, information, an idea, a program, a facility, or anything else. 2). Price; price in marketing terms is the amount of money that consumers must pay to obtain a product or service. The price offered must represent the quality of the

goods or services, and of course the price must be affordable for consumers or users who are the target market. 3). Place; it refers to the location where the product is available and how it can reach consumers. In this digital era, place is not only limited to physical stores or places, but places of sale of goods or services must also penetrate online stores. 4). Promotion; The last is promotion, which is an effort to communicate and promote products to consumers. Interesting ways of promotion for businesses can be done through various marketing strategies such as advertising, direct selling, word of mouth, newspaper or magazine coverage, educational exhibitions, poster distribution, collaboration, and so on.

#### D. Other Reading Passages Which Have Relevance to Business

Read the reading passages, then give rational, logical, or factual explanation in your own words! These activities will surely make you fluent in English.

##### Sustainability



Sustainability is the ability to meet the present needs without sacrificing the future generations in meeting their needs. It can also be interpreted as the chain of life from the past, present, and future without any victims. In other words, sustainability is an effort to maintain a balance between human needs and the availability of natural resources and the environment. Sustainability has three main pillars, namely sustainability of environment, sustainability of economy, and sustainability of society.

Environmental sustainability refers to the responsible management of natural resources to meet the needs of the present without sacrificing the ability of future generations to meet their own needs. Examples, farming wisely, protecting rare flora and fauna, maintaining forest sustainability, reforestation, reducing deforestation, saving the use of non-renewable natural resources, etc.

The concept of sustainable economic development is a development activity to meet current needs without sacrificing the needs of future generations by emphasizing environmental carrying capacity, achieving social justice, and economic sustainability. Examples, increasing the entrepreneurial spirit, improving the quality of human resources, socializing the creative industry, improving the education system, etc.

Social sustainability is about identifying and managing the positive and negative impacts of business on people. In this regard, the quality of a company's relationships and engagement with stakeholders is critical to creating social sustainability. Examples, combating human rights violations, improving work-life balance, and so on.

The conclusion that environmental sustainability, economic sustainability, and social sustainability cannot be separated. The three elements in sustainable activities must always be linked, because they are naturally interrelated.

#### E. Communicative Grammar

##### 1) Simple Present Tense

The simple present tense is a verb form used to describe habitual actions or things that happen regularly, general truths, states of affairs, and events scheduled in the near future. This form can also be used to describe facts and descriptions that do not change.

### Structure:

Affirmative (+): S + V(s/es) **or** Be (is/am/are) + O.

Negative (-): S + don't/doesn't **or** isn't/am not/aren't + V (base form) + O.

Interrogative (?): Do/does **or** is/am/are + S + V (base form) + O?

### Time Markers and Clues

Certain adverbs and adverb phrases are commonly used with the simple present tense as clues to convey the frequency or regularity of an action. These include:

- ☐ *Frequency adverbs*: often, sometimes, always, never, usually, and rarely.
- ☐ *Always*: signifies something that happens all the time without exception.
- ☐ *Usually*: indicates something that happens most of the time, but not always.
- ☐ *Often*: suggests a high occurrence but with some irregularity.
- ☐ *Sometimes*: means the action occurs occasionally.
- ☐ *Rarely/Seldom*: shows that an action does not happen frequently.
- ☐ *Never*: used to express that an action does not happen at all.
- ☐ *Adverbial phrases*: every day, every morning, once a week, on Mondays.

### Examples

- |  |                                 |
|--|---------------------------------|
| 01. Tom does prayers every day.            | (habitual actions)              |
| 02. The Earth revolves around the sun.     | (general truth)                 |
| 03. The directress lives in Surabaya       | (state of affairs)              |
| 04. The men arrive at the station at 9 AM. | (scheduled event near future)   |
| 05. You walk there then turn left.         | (direction/instruction)         |
| 06. Lion is the king of forest.            | (fact/unchangeable description) |

### Examples of affirmative

01. Cruise is a student.
02. Cruise and Anne are workers.
03. Dog and cat eat meat.
04. Manager does something through other persons.
05. Director directs his subordinates every day.

### Examples of interrogative

01. Is Cruise a student?
02. Are Cruise and Anne workers?
03. Do dog and cat eat meat?
04. Does manager do anything through other persons?
05. Does director direct his subordinates every day?

### Examples of negative

01. Cruise is not a student.
02. Cruise and Anne are not workers.
03. Dog and cat do not eat meat.
04. Manager do not anything through other persons.
05. Director does not direct his subordinates every day.

## 2) Exercises on the Simple Present Tense

### Exercise 1

Fill in the blanks with the correct form of the verb in parentheses in the simple present tense.

01. My managers \_\_\_\_\_ (be) in the church every Sunday.
02. Every employees \_\_\_\_\_ (to arrive) exactly at 8 AM.
03. Our teacher always \_\_\_\_\_ (to encourage) us to ask questions.
04. The museum \_\_\_\_\_ (to close) at 5 o'clock in the evening.
05. She \_\_\_\_\_ (to speak) three languages fluently.
06. It \_\_\_\_\_ (to rain) a lot in the tropics.
07. My cat \_\_\_\_\_ (to love) to chase after its tail.
08. The sun \_\_\_\_\_ (to set) in the west.
09. We \_\_\_\_\_ (to eat) dinner together as a family.
10. The flowers \_\_\_\_\_ (to bloom) in the spring.

### Exercise 2

Speaking through answering the following questions.

01. How do you form sentences in the simple present tense?
02. Can you show me examples of the simple present tense in daily use?
03. What are the main uses of the simple present tense in English?
04. How does the simple present tense differ from the simple past tense?
05. In what ways is the simple present tense taught to you?

### Exercise 3

Choose the correct answers to complete the following short passage in the simple present tense.

My name is Hans. I (be) ----- a mechanic. I (live) ----- in London, I (have) ----- a brother and a sister. My sister is a university student. She (study) ----- medicine. She is going to be a doctor. My brother doesn't want to (go) ----- to university. (Because) - -----he wants to be a mechanic like me. He comes and (help) ----- me in my shop on Sundays. He hasn't finished his education yet. After finishing his education, he is thinking of (work) ----- with me. We will run a business together.

## 3) Simple Past Tense

The simple past tense is a verb form in English that describes actions completed in the past. It's the basic way to talk about past events and is used for actions that started and finished at a specific time in the past.

Structure:

Affirmative (+): S + V2 **or** Be (were/was) + O.

Negative (-): S + didn't **or** weren't/wasn't + V1 (base form) + O.

Interrogative (?): Did **or** were/was + S + V1 (base form) + O?

Time markers or time expressions

It indicates the actions happened or took place in the past like *yesterday, last week, last month, last year, a minute ago, an hour ago, two hours ago*, etc.

Other Main Features:

01. Completed actions:

It focuses on actions that are finished and don't continue into the present.

02. Regular verbs:

For most regular verbs, the simple past form is created by adding *-ed* to the base form of the verb. Examples: walk – walked, talk – talked.

03. Irregular verbs:

Some verbs have irregular past forms. Examples: see - saw, go – went, am – was, are – were, is – was, etc.



04. *Did* in negative sentences and questions:

The auxiliary verb *did* is used with the base form of the verb (V1).

Example: I *did not* go. *Did* you see him? *Did* Tom *sing* at his work?

05. *Were, was* in negative sentences and questions.

The auxiliary verb *were, was* are used in negative sentences and questions followed by adjectives, nouns, adverbs of place. Examples: Tom *was handsome*, Tom *was a foreman*. Tom and Anne *were here*.

Examples

- |   |                            |
|---|----------------------------|
| 01. You and I <i>went</i> to the products expo last night.      | (positive, irregular verb) |
| 02. You and I <i>didn't go</i> to the products expo last night. | (negative, irregular verb) |
| 03. They <i>were active</i> last month.                         | (positive, be + adjective) |
| 04. They <i>were not clever</i> some years ago.                 | (negative, be + adjective) |
| 05. A student <i>walked alone</i> yesterday.                    | (positive, regular verb)   |
| 06. A student <i>did not walk</i> alone yesterday.              | (negative, regular verb)   |

Examples of affirmative

01. A secretary *typed* some letters several hours ago.
02. Most sellers *sold* out their product.
03. Buyers *bought* goods or services in the expo.
04. All investors *sold* some of their shares last night.
05. All creditors *did* annual review some weeks ago.

Examples of interrogative

01. Did a secretary *type* any letters several hours ago?
02. Did most sellers *sell* out their product?
03. Did buyers *buy* goods or services in the expo?
04. Did all investors *sell* any of their shares last night?
05. Did all creditors *do* annual review some weeks ago?

Examples of negative

01. A secretary *didn't type* any letters several hours ago.
02. Most sellers *didn't sell* out their product.
03. Buyers *did not buy* goods or services in the expo.
04. All investors *did not sell* any of their shares last night.
05. All creditors *didn't do* annual review some weeks ago.

#### 4) Exercises on the Simple Past Tense

##### *Exercise 1*

Fill in the blanks in the following reading passage with the correct form of the verb in the simple present tense.

### Sales

Sales\_\_\_\_\_ (*be*) an activity that aims to find, influence and provide guidance to buyers so that buyers can adjust their needs to the products offered and make agreements regarding prices that\_\_\_\_\_ (*be*) beneficial to both parties.

After understanding the concept of sales, we must understand that selling products \_\_\_\_\_ (*have*) various important goals for entrepreneurs or companies. Here \_\_\_\_\_ (*be*) some important goals about sales, namely 1) increase sales volume; 2) gain profit; and 3) support company growth

Types of sales in a company \_\_\_\_\_ (be) such as 1) trade selling; 2) missionary selling; 3) technical selling; 4) new business selling; and 5) responsive selling.

Forms of sales that must \_\_\_\_\_ (be) well recognized, such as 1) cash; 2) credit; 3) tender; 4) wholesale; 5) export; and 6) consignment.

Cash sales \_\_\_\_\_ (be) carried out by the company by requiring the buyer to make payment of the product price in advance before the product is delivered by the company to the buyer. After the money \_\_\_\_\_ (be) received by the company, the product \_\_\_\_\_ (be) then \_\_\_\_\_ (record) by the company. Then, credit sales \_\_\_\_\_ (be) a sales system carried out by a company by handing over the goods \_\_\_\_\_ (order) by the customer in advance, then the company \_\_\_\_\_ (provide) a certain time period and the company \_\_\_\_\_ (will) collect payment from the customer when the payment \_\_\_\_\_ (be) due.

Tender sales \_\_\_\_\_ (be) the bargaining processes that \_\_\_\_\_ (include) proposing prices, providing goods and work contract. You can \_\_\_\_\_ (increase) the value of a business in the future by winning the tender. Then, wholesale \_\_\_\_\_ (be) refer to the practice of purchasing goods in large quantities directly from manufacturers and reselling them to retailers.

Export \_\_\_\_\_ (be) the activity of sending goods and services from a country's territory, whether commercial or non-commercial: donated goods, donations, gifts and goods that \_\_\_\_\_ (be) processed abroad and the results \_\_\_\_\_ (be) re-imported into the country legally. The last, consignment \_\_\_\_\_ (be) an arrangement in which goods are \_\_\_\_\_ (hand) over to a third party for sale. The party selling the goods on consignment \_\_\_\_\_ (receive) a portion of the profits, either as a flat fee or a commission. Selling through a consignment arrangement \_\_\_\_\_ (be) a way to sell goods or services with low commission and low time investment.

### Exercise 2

Complete the sentences with the correct verb form, positive or negative of the simple past tense.

01. It was warm, so I \_\_\_\_\_ off my coat. (take)
02. The film wasn't very good. I didn't \_\_\_\_\_ it very much. (enjoy)
03. I knew Sarah was very busy, so I \_\_\_\_\_ her. (disturb)
04. I was very tired, so I \_\_\_\_\_ to bed early. (go)
05. The bed was very uncomfortable. I \_\_\_\_\_ very well. (sleep)
06. Sue wasn't hungry, so she \_\_\_\_\_ anything. (eat)
07. We went to Kate's house but she \_\_\_\_\_ at home. (be)
08. It was a funny situation but nobody \_\_\_\_\_ (laugh)
09. The window was open and a bird \_\_\_\_\_ into the room. (fly)
10. The hotel wasn't very expensive. It \_\_\_\_\_ very much. (cost)
11. I was in a hurry, so I \_\_\_\_\_ time to phone you. (have)
12. It was hard work carrying the bags. They \_\_\_\_\_ very heavy. (be)

### Exercise 3

Fill the sentences with the past form of the auxiliary verb "be" in the simple past tense.

01. Rebecca \_\_\_\_\_ not in my class five minutes ago.
02. Daniel and Andre \_\_\_\_\_ so glad to see me in the meeting room last week.
03. My car \_\_\_\_\_ very fast, far in front of your car.
04. I \_\_\_\_\_ a doctor in the movie. I just played role.
05. Your teacher \_\_\_\_\_ from Italy. You and friends looked very happy.
06. \_\_\_\_\_ this her iPad? It was a new black.

07. Our neighbor's kids \_\_\_\_\_ really naughty. They were so funny kids.
08. Not all my friends \_\_\_\_\_ at my birthday party.
09. Our doctor \_\_\_\_\_ very kind. We went there several years ago.
10. The waiter \_\_\_\_\_ so rude. He was fired by his boss.
11. His uncle \_\_\_\_\_ very rich. He worked hard and never gave up working.
12. \_\_\_\_\_ the exams hard? But some exams were very easy to do.
13. Jessica and Andy \_\_\_\_\_ not here yesterday. They went to Bali with their sons.
14. The children \_\_\_\_\_ so tired after the festival. However, they felt satisfied.
15. The news \_\_\_\_\_ very upsetting. Most people did not believe it anymore.

#### Exercise 4

Fill in the blank spaces with the correct forms of full verbs or auxiliary verbs.

#### My Wonderful Family

I \_\_\_\_\_ (live) in a house near the mountains. I \_\_\_\_\_ (have) two brothers and one sister, and I \_\_\_\_\_ (was) born last. My father \_\_\_\_\_ (teach) mathematics, and my mother \_\_\_\_\_ (be) a nurse at a big hospital. My brothers \_\_\_\_\_ (be) very smart and \_\_\_\_\_ (work) hard in school. My sister \_\_\_\_\_ (be) a nervous girl, but she \_\_\_\_\_ (be) very kind. My grandmother also \_\_\_\_\_ (live) with us. She \_\_\_\_\_ (come) from Italy when I \_\_\_\_\_ (be) two years old. She has grown old, but she \_\_\_\_\_ (be) still very strong. She \_\_\_\_\_ (cook) the best food!

My family \_\_\_\_\_ (be) very important to me. We \_\_\_\_\_ (do) lots of things together. My brothers and I like to go on long walks in the mountains. My sister \_\_\_\_\_ (like) to cook with my grandmother. On the weekends we all play board games together. We \_\_\_\_\_ (laugh) and always \_\_\_\_\_ (have) a good time. I \_\_\_\_\_ (love) my family very much.

#### Exercise 5

Fill in the blank spaces with the correct forms of full verbs or auxiliary verbs.

#### My name is Arimbi

Good morning! Nice to meet you! My name \_\_\_\_\_ (be) Arimbi. I \_\_\_\_\_ (be) 14 and a student. I \_\_\_\_\_ (go) to school in Surabaya. My favorite subjects \_\_\_\_\_ (be) physics, biology, and mathematics. English \_\_\_\_\_ (be) my hardest course. My professor \_\_\_\_\_ (be) very friendly and smart. It's my second year in college now. I love it! I \_\_\_\_\_ (live) in a big house on Hero Street. It's near the college campus. I \_\_\_\_\_ (share) the house with three other students. Their names \_\_\_\_\_ (be) Mary, Antron, and Paul. We \_\_\_\_\_ (help) each other with homework. On the weekend, we \_\_\_\_\_ (play) football together.

I \_\_\_\_\_ (have) a younger brother. He just \_\_\_\_\_ (start) high school. He \_\_\_\_\_ (be) 14 and \_\_\_\_\_ (live) with my parents. They \_\_\_\_\_ (live) on Mulberry Street in Boston. Sometimes they \_\_\_\_\_ (visit) me in Surabaya. I \_\_\_\_\_ (be) happy when they \_\_\_\_\_ (visit). My Mom always \_\_\_\_\_ (bring) me sweets and candy when they \_\_\_\_\_ (come). I really miss them, too. ;;

## UNIT THREE

### A. Reading Passages on Food and Beverage

Read the reading passages with good and correct intonation and emphasis, then write down the words that are difficult for you on paper and share them with your friends in the hope that they can help you find their meanings! These activities will make you rich in vocabulary that can be used to improve your English skills.

#### Traditional Drinks



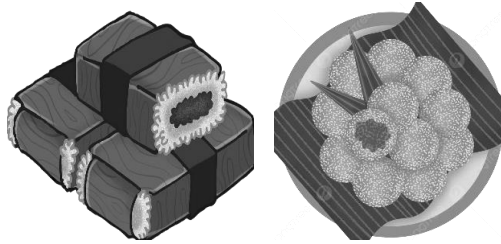
Traditional drinks are drinks that are passed down from generation to generation and consumed by certain communities using natural ingredients such as leaves, spices, fruits or other ingredients from trees and have become a characteristic of a region with a relatively distinctive and unique taste as well as being refreshing and healthy.

Traditional drinks are typical and unique drinks from regions in Indonesia that are processed traditionally without coloring, preservatives, and other chemicals. Meanwhile, modern drinks are contemporary drinks that are currently viral or known which are generally processed with modern tools in factories and packaged in bottles and use preservatives, coloring, and other chemicals.

One of the main benefits of traditional drinks is to increase body immunity. That is why traditional drinks are good to consume regularly. Here are some examples of traditional drinks: Teh Talua, traditional drink from West Sumatra; Wedang Uwuh, typical drink of Bantul, Yogyakarta; Bajigur Sweet, bitter, and warm, from West Java; Sarabba, traditional drink of Bugis People; Bir Pletok, typical drink of Betawi People; STMJ, famously original drink from Malang; Wedang Ronde, warm drink from Central Java; and there are still some others..

Ten typical Indonesian drinks that are rich in benefits: 1) Wedang Uwuh; it comes from Bantul, Yogyakarta. This drink contains high antioxidants that can refresh the body, overcome colds, and improve blood flow; 2) Kawa Daun; this comes from Padang, West Sumatra. Its benefits are reducing blood cholesterol to lowering the risk of diabetes; 3) Talua Tea; comes from West Sumatra and its properties can provide warmth and restore body stamina; 4) Gaharu tea; it comes from Banjarbaru, South Kalimantan. Its benefit is to calm the body well; 5) Sarabba; this drink comes from Makassar, South Sulawesi. Its benefits are as a warming drink and stamina booster; 6) le Seureubet; this drink comes from Aceh with the efficacy of increasing the immune system and restoring stamina; 7) bir pletok; this drink comes from Jakarta. Its benefits can increase immunity and overcome mild flu; 8) bajigur; this drink comes from West Java. Its benefits can maintain the digestive system and control blood pressure and blood sugar levels; 9) Brem Bali; this drink comes from Bali. Its benefits are as offerings in traditional ceremonies of Balinese Hindu society, and 10) Teh Sari Wangi; Teh Sari Sarang Semut; This comes from South Sorong, West Papua. Its efficacy is to smooth menstruation, overcome migraines, and high blood pressure.

## Traditional Cakes



Traditional cakes are cakes that have been cultivated in Indonesian society and mixed ingredients that are used traditionally and have long been developed. Traditional cakes are certainly often found everywhere, in the traditional markets, modern markets to the side of the city roads, traditional cakes sellers can easily reach any community.

Traditional cakes have become part of Indonesian society and have their own memories in each person's heart. Traditional cakes are a complement when drinking tea or coffee which is served when there is an important event celebrated both in the city and in the village. In each region, the typical cakes are different and have their own connoisseurs. Therefore, this culinary can be a profitable business opportunity in the village. In addition, the ingredients for making traditional cakes are also quite easy to find.

Here are some names of traditional cakes, such as *apem*, *cucur*, *putu*, *nagasari*, layered cake, *bikang*, *cenil*, Bugis sticky rice. *serabi*. *mendut*. *wajik*, *tetel (jadah)*, *Klepon*, *onde-onde*, *lemper*, *talam* cake, *mendut*, *serabi*, spring rolls, *gethuk lindri*, *semar mendem*, mud cake, *grendul* porridge, frying pan porridge, sticky rice porridge, sticky rice dumplings, and rolled omelettes.

## Traditional Snacks



The definition of a snack is food that is consumed as a snack between main meals. Or, snacks are generally defined as any food eaten between main meals. One way to preserve these snacks is by consuming traditional snacks and buying them directly from sellers in traditional markets (Republika.co.id, 2016).

Snacks, which are generally referred to as light meals, are a term for food that is not the main menu for breakfast, not the main menu for lunch, and not the main menu for dinner.

Traditional snacks are typical foods from ancestors and are usually used for events or traditions. Traditional snacks are also called market snacks because they were often found in traditional markets in the past.

Here are some examples of Indonesian traditional snacks, 1) types of chips: banana chips, cassava chips, corn chips, sweet potato chips, pineapple chips, jackfruit chips, chocolate chips, potato chips; 2) types of crackers: cassava crackers, cassava starch crackers, rice flour crackers, wheat flour crackers, seblak crackers; 3) types of sticks: sweet potato sticks, potato sticks, taro sticks; 4) boiled types: peanuts, cassava, potatoes, bananas, soybeans, sweet potatoes, and corn; 5) grilled types: grilled corn, grilled soybeans, grilled cassava, grilled sweet potatoes, and grilled potatoes; 6) other types: fried intestines, rolled eggs, corn omelettes, banana molen, and others.

## Traditional Food versus Modern Food



Traditional foods are foods and dishes that are passed down from generation to generation or that have been consumed for several generations. In other words, traditional food is a food heritage that has been passed down and has become part of the culture of Indonesian society (Muhilal, 1995 in Adiasih, 2015), is rich in local traditions (Winamo, 1993 in Adiasih, 2015), and creates a certain sensory experience with high nutritional value (European Communities, 2007 in Adiasih, 2015).

Indonesian cuisine is a collection of various regional culinary delights in the Indonesian archipelago that are rich in regional recipes and cuisines. The number of islands inhabited is around 6,000 islands with more than 600 ethnic groups, while the number of islands in Indonesia is 17,508 islands. This shows that Indonesia is the largest archipelagic country in the world.

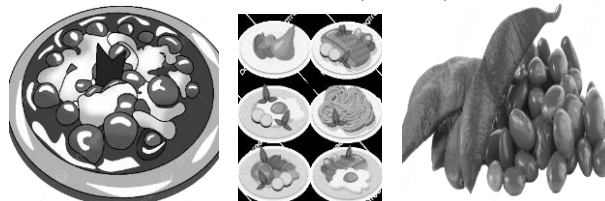
Thus, it is clear that Indonesia has many regional cuisines. Then, we must be proud that in 2024 Indonesian cuisine is the sixth best after Italian cuisine, Japanese cuisine, Greek cuisine, Portuguese cuisine, and Chinese cuisine. Thus, it can be said that Indonesian cuisine is the best-ranked cuisine in Southeast Asia.

KOMPAS.com - Taste Atlas released a list of the top 100 Indonesian foods on Monday (16/9/2024). Siomay is in the first place for typical Indonesian cuisine, followed by typical Jakarta food, Soto Betawi in the second place. In third place is Pempek Palembang, then the typical East Java dish, Rawon is in the fourth place. Meanwhile, fried tofu and meatballs (batagor) are in fifth place. They are the top typical Indonesian cuisine according to Taste Atlas.

Modern or contemporary foods are currently popular with an attractive appearance and unique taste. Unlike traditional food, modern food uses ingredients and spices that are easy to find anywhere, for example crispy chicken which is made from chicken meat.

In modern food, the methods used include rapid processing, high heat, industrial chemicals, the added flavorings, colorings and preservatives. Many of these are harmful to human health. For example, the process of making modern cuisine with high heat. This certainly denatures proteins, and uses fats that are oxidized, bleached, deodorized and/or hydrogenated.

## Business of Traditional Food, Cake, and Snack



Traditional food and snacks are typical foods from ancestors and are usually used for events or traditions. Traditional food is also called market food and snacks because traditional food and snacks in the past were often found in traditional markets. Food and snacks can be said to be traditional if the food and snacks are a heritage that provides the characteristics of a region.

Traditional foods and snacks have their own advantages, including: 1) processed from fresh and natural ingredients; 2) relatively low fat content; 3) do not use additives such as coloring and preservatives; 4) relatively safe for health; 5) according to taste and habits; 6) relatively cheap; 7) easy to get; 8) very varied.

One way to preserve food, snacks and cakes is by consuming traditional foods and buying them directly from sellers in traditional markets (Republika.co.id, 2016).

It is better to understand that food additives are preservatives, flavorings, colorings, stabilizers, antioxidants, emulsifiers, coagulants, bleaching agents, and thickeners. Meanwhile, the prohibited food additives are formalin and boric acid. This is in line with the result of research in a journal entitled *the Impact of Hazardous Chemicals in Food on Health* by Isra Thristy, Amelia Eka Damayanty, and Nanda Sari Nuralita using a counseling or education approach that ended with a discussion stated that 76% of participants had good knowledge about the risks of food additives.

Food, cake and home-made snack businesses are suitable to try for those who are interested in starting a business with small capital or those who have talent and hobby in making traditional cakes, traditional snacks, and traditional food. Food, cake and snack shops or can be said to be home businesses are included in the culinary business in the food sector.

All of the above descriptions can give a big idea that the culinary business of traditional food, drinks, snacks, and cakes is a new, interesting, and promising business breakthrough for business people. This is certainly accompanied by the skills, passions, and courage to start a culinary business that only focuses on the traditional food, drinks, snacks, and cakes of a region.

## B. Reading Passages on Human Resource Management

Read the reading passages with good and correct intonation and emphasis, then translate the readings as best you can! These activities will make you fluent in reading and speaking, then you will also be rich in vocabulary.

### Components in Human Resource Management



Component is a keyword. The word *component* is used to describe the essential parts that come together to form a whole. In the context of technology, component is a word that is often identified as the critical elements that make up a system. Then, management is the process of organizing, arranging, managing human resources to controlling in order to achieve the goals of an activity. Management is very necessary for personal and business needs. Management can make a business grow because it is run structurally and procedurally.

Human resources is the set of people who become the workforce of an organization, business sector, industry, or economy. A narrower concept is human capital, the knowledge and skills which the individuals possess. Similar terms include manpower, labor, labor-power, or personnel.

Kastra (2012) stated that there are three important components in human resource management, namely leaders, entrepreneurs and employees. Difference between leader and manager. Leader innovates, while manager manages. Thus, a leader is someone who comes up with new ideas and moves the entire organization into a phase of forward thinking. This person must constantly develop new strategies and tactics.

An entrepreneur is an individual who has an entrepreneurial spirit and dares to take risks when building and developing a business. While an employee

An employee is a person who works in a company or institution and is paid with money. Or it can be said that an employee is a person who works as a worker in a company or institution to carry out operations at his workplace, then is given compensation in the form of money.

## Recruitment and Selection



Recruitment is the process of generating a group of qualified applicants for organizational jobs, while selection is the process of choosing people who have the qualifications needed to fill job vacancies in the organization (Mathis & Jackson, 2006).

The difference between recruitment and selection; recruitment is the first step in the recruitment process, while selection is the last stage. In detail, recruitment refers to the process of finding potential candidates and encouraging job seekers to apply. While selection is an activity that involves choosing the best candidates among job applicants, which is adjusted to the needs of a company.

The purpose of recruitment is an important process when a company searches, attracts, and selects the right individuals to fill a position. This process is an effort to build a strong and high-performance team that can drive the success of a company or organization. While the purpose of selection is 1) ensuring the company has the right employees for a position or job, 2) ensuring the return on investment in a company's human resources, 3) evaluating the hiring and placement of applicants according to their interests, 4) treating applicants fairly, and 5) minimizing discrimination.

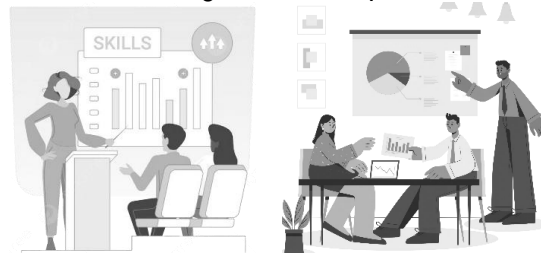
Recruitment and selection are carried out by a recruitment team, called recruiters. Recruiters measure the behavioral aspects of job applicants through direct interviews, in addition to the results of psychological tests. Recruiters dig up information about applicants to confirm the data obtained from the resume whether it is in accordance with the company's needs or not.

The seven recommended stages in conducting employee recruitment are: 1) identifying the needs of the position or job; 2) planning the implementation of recruitment; 3) preparing job vacancy advertisements; 4) publishing job vacancies; 5) screening and shortlisting; 6) interview, evaluation, and offering, and 7) salary negotiation and orientation.

The following is a detailed explanation of the stages of employee selection that are generally implemented by companies: 1) administrative selection; 2) ability test; 3) interview by HR manager; 4) interview by user, and 5) offering.



## Training and Development



Training and development is a systematic process designed to improve the knowledge, skills, and behavior of employees in an organization. In detail, training and development is one way that can be done to develop human resources in an organization, especially to improve intelligence, behavior and attitudes related to the tasks they carry out.

The difference between training and development: the training process is usually relatively short and the impact is immediately visible, while development focuses on long-term employee development.

To boost employee productivity, employee training and development need to be done. This is useful for improving employee skills so that it has a positive impact on work productivity. Thus, employees can complete their work effectively, efficiently, and with better quality results.

The benefits of human resource training and development can help organizations strengthen their competitive advantage in the global market, improve employee performance and satisfaction, increase the organization's adaptability to change, and increase employee innovation and creativity.

According to Sunyoto & Danang (2018), the purposes of training and development for employees are as follows: 1) helping employees make better decisions, 2) improving employees' ability to solve various problems they face.

Training effectiveness can be measured through one-on-one (1:1) discussions, surveys and questionnaires, post-training quizzes, assessments, and tests. Before training begins, it is important to decide how you will measure and assess the data you collect.

The stages of training and development planning are as follows: 1) identifying training and development needs, 2) organizational analysis, 3) job and task analysis, 4) employee analysis, 5) setting goals and objectives, 6) setting success criteria with measuring tools, and 7) choosing training and development methods, such as self-learning, On the Job Training, lecture, task assignment, project assignment, job rotation, coaching, counseling, conference or meeting, seminar or workshop, case study & case analysis, laboratory training, action plan, conducting try outs and revisions, and implementing and evaluating.

## Compensation and Rewards



Compensation is everything that is given to employees, workers and laborers in the form of money or goods as a reward for their performances in a company or other organizations, directly or indirectly. While, reward is a form of appreciation given to a person

or group of people for having behaved well, behaved superiorly, achieved superiorly because they successfully carried out the tasks given according to the target or even exceeded the specified target.

The following are compensations given by the company to employees in the form of allowances such as lunch money, pension allowances, holiday allowances, performance bonuses, employment health insurance allowances, child allowances, wife allowances, and other allowances. Salary is included in the main allowance.

In line with Martoyo (1994) that the objectives of compensation are: 1) to fulfill the economic needs of employees, 2) to encourage employees to perform better, 3) to show that the organization is making progress, 4) to show appreciation and fair treatment to employees.

There are two types of rewards, namely intrinsic rewards and extrinsic rewards. These rewards are two main reward systems, each of which uses different psychological methods in achieving organizational goals and also differs in receiving reinforcement.

The difference, intrinsic rewards are rewards that do not have a tangible form that are received by employees, such as recognition, trust, responsibility, opportunities to learn, opportunities to have a career, and opportunities to develop themselves, and others. Extrinsic rewards are rewards that have a tangible form and come from outside the employee, such as salary, bonuses, allowances, incentives, and others.

The explanation above can be concluded that compensation and rewards have a significant effect on employee performance. This is in line with the results of the study, the effects of compensation on employee performance has been mentioned that a remuneration policy should entail other components from a pay variable which is linked to the performance of employees. Thus, employees must be made to believe that greater efforts result in greater rewards.

### Performance Appraisals and Punishment



Performance appraisal is an English term, when translated into Indonesian it means employee performance assessment. It has two terms that are quite diverse, namely performance review and employee appraisal,

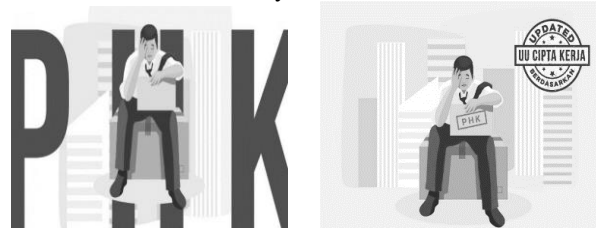
The following are five stages of employee performance assessment along with their explanations: 1) setting performance standards, 2) observing and collecting data, 3) evaluating performance, 4) providing feedback, and 5) developing action plans.

The purpose of employee performance appraisal: 1) to encourage each employee to perform better, 2) for the company to know the potential of each employee, 3) to reward employees who have good performance, 4) to give employees the opportunity to verify the data used in the performance appraisal.

What do you about punishment? The word punishment in English is also equated with the legal term, namely torture. While in the Big Indonesian Dictionary, punishment means an official regulation that regulates. While, punishment in the workplace is an action or sanction given by a superior or manager to a subordinate or employee who has committed a violation or error in the workplace.

Forms of punishment that can be carried out by companies or other organizations, as follows: 1) verbal or written warnings, 2) delay in salary increases, 3) bonus reductions, 4) transfer of duties or positions, 5) demotion, and 6) dismissal.

## Layoffs



Layoff is a decision to terminate employees due to unstable company conditions. This employee layoff is uncertain, can be suspended or terminated permanently. It all depends on the company's condition and management's decision.

In some cases, a layoff may allow employees to return to work if the company's conditions improve. Meanwhile, a formal layoff is a permanent termination of employment, often due to violations of rules, performance failures, or specific strategic reasons.

The main impact of layoffs is decreased productivity. When a number of team members are forced to be laid off, the workload on the remaining employees usually increases significantly.

Jakarta, CNBC Indonesia - Every employee who is laid off or terminated is entitled to severance pay from the employer. The rules on the amount of severance pay for workers who are victims of termination are regulated in Government Regulation in Lieu of Law (Perppu) No. 2/2022 concerning Job Creation.

Reported from the Corporate Finance Institute, dismissal is the termination of employment against the wishes of the employee. If someone is fired, it means that the company did it unilaterally. On the other hand, layoffs are the temporary or permanent revocation of employee work rights.

## C. Reading Passages on Sales and Marketing

Read the reading passages with good and correct intonation and emphasis, then explain the contents of the readings in your own words! These activities will make you fluent in reading and speaking.

## Unique Selling Proportion



Unique Selling Proportion (USP) is a term in the marketing world put forward by an advertising specialist from the United States, Rosser Reeves. In practice, USP refers to a different and superior selling point compared to competitors. USP can be many things; some of these are unique story point, brand awareness, brand equity, and brand advocate.

USP is a characteristic that distinguishes your product from competitors. USP is a factor that can make your product look unique in the eyes of target consumers. That way, they will be interested in buying the product. The stronger the USP, the greater the sales opportunity, so we must do our best so that the results obtained are above expectations. Or, Unique Selling Point is a characteristic of a product that makes a product different from other products. USP is a characteristic of a product that makes it easier for consumers to remember and become loyal consumers if the consumer enjoys the USP given. Or, Unique Selling Proportion (USP) is a statement that differentiates a product or brand from competitors' products or services by outlining its benefits and strengths compared to other brands in the market. The best USPs are often read like clever copywriting. They sell a product or service to customers and encourage them to learn more.

Here are the benefits of USP: 1) as a product differentiator. As a differentiator of a product with competitor products. Therefore, the emphasis is on presenting unique, quality, stylish products, providing the best service to the positive image of the product brand; 2) increase Revenue. When the USP of a product is successful, this can make customers switch and choose other products, so that it can increase revenue; 3) create Customer Loyalty; 4) sales become more practical. Make sales more practical. This can be done when the USP of a product is clear, so that the sales division can offer the selling value and unique value of the product to customers persuasively.

For example, we sell a hand sanitizer that is more unique and special than other sanitizer products because it does not smell of alcohol because it has a fresh fragrance. In addition to its fragrance, this hand sanitizer also contains ingredients that function to moisturize hands that are slimmer in packaging and easy to carry in pockets or small bags.

Well, the three USP points of the hand sanitizer that will be offered to consumers are fragrance, moisturizing, and slim packaging.



UVP emphasizes the value or benefits that can be offered to potential consumers, considering that the abbreviation for UVP itself is Unique Value Proportion. Unique Value proposition (UVP) is a proposition or value of product benefits offered to consumers. It can be said that this unique value proposition is the experience that consumers get after using products and/or services from the company.

Example with the same product, namely the hand sanitizer product used as an example in USP. Explanation of the UVP example as follows: 1) the fragrant smell will be useful for leaving a comfortable impression without any alcohol smell at all; 2) then, the content that makes hands always feel moist is also useful; and 3) even though it is used many times, hands do not dry out easily and can provide more comfort when used. The slim packaging also makes this hand sanitizer easy to carry anywhere and does not take up space.

By understanding this UVP example, it can be understood and can distinguish which is the realm or area of the Unique Selling Point (USP) and which is the realm or area of the Value Proposition.

## Key Selling Points



In the world of sales, the term Key Selling Points (KSP) refers to the unique features, benefits, or advantages of a product or service that are emphasized during the sales process to differentiate it from competitors and convince potential customers of its value.

When selling a product or service, there are several key selling points that need to be determined, so that it has the best chance of success. Make sure that the product or service is special and different from other products or services on the market. Thus, here are the key selling points of the product or service that must be remembered and implemented: *First* key selling point is to identify problems that can only be solved by our product or service. We must show prospective customers that our product or service can make them feel more comfortable, happy, and peaceful.

*Second* key selling point is to show prospective customers that our product or service is the best solution. Show why our product or service is the best solution.

*Third* key selling point is to show prospective customers that our product or service is easy to use and apply anywhere and anytime.

*Fourth* key selling point is to show prospective customers that our product or service is affordable because it is cheap even though it is not cheap.

*Fifth* key selling point is to show prospective customers that our product or service is fully supported by the company, partners and the wider community because of its quality.

With these five key selling points we are on the right track to get more customers than previous sales with the hope that this product or service remains superior and remains at the top level. Through the five key selling points effectively, we build customers' strong image and strong trust to our product or service, branded product or service. Therefore, we can also improve our customers' brand awareness.

Brand awareness is a term used in marketing to describe the extent to which consumers recognize or recall a brand of a particular product or service.

## The Nine Core Elements of Marketing



The framework containing nine marketing elements popularized by Hermawan Kertajaya (2006). under the name "The Nine Core Elements of Marketing" is the core of marketing consisting of segmentation, targeting, positioning, differentiation, marketing mix, selling, brand, service, and process.

*First*, basically market segmentation is a business development strategy used to find out the target consumers. Market segmentation needs to be done, because there are many consumers who have different desires and needs from one another.

*Second*, Targeting: the target market can also be interpreted as a group of consumers targeted by business people or company owners so that they can buy the products or services offered. Or, we can say, target market determination is the activity of evaluating and selecting the market that will be targeted for offering company products. The decision to determine which market to serve is the most decisive business strategy decision.

*Third*, Keller's definition of positioning is the company's activity in creating an image and offering in order to get a special place according to its target market. The purpose of positioning is to place the brand in the minds of consumers so that the company's goals are achieved. An example of market positioning on a product in the form of goods such as Lifebuoy states its product as a health soap. Therefore, Lifebuoy is building an image in consumers that Lifebuoy soap is indeed for maintaining health.

Here are some strategies that can be applied to carry out effective product positioning: 1) identifying the right target market; 2) highlighting product advantages; 3) determining a unique position; 4) consistency in communication; 5) continuous evaluation and adjustment.

*Fourth*, differentiation is a strategy that makes a product different from competitors or even surpasses them, so that the results can be assessed by consumers and the expected value can influence the most special consumer choices and satisfaction. Briefly we can say, an effort to offer benefits or uniqueness that is different from similar products or services offered by competitors.

*Fifth*, marketing mix is an important concept in the world of marketing that was first introduced by an academic named Jerome McCarthy in the 1960s. Initially, this concept was known as the marketing mix with 4P (Product, Price, Place, and Promotion). The benefits of marketing mix help companies to consider customer needs and ensure that the products or services offered meet those needs.

The objectives of the marketing mix include: 1) identifying and attracting new consumers, 2) communicating new products, 3) increasing the number of consumers. While, the benefits of marketing mix are that it provides valuable insights into overall marketing trends, a holistic view of customer behavior, etc.

*Sixth*, selling is a transaction carried out between one person and another using money as a means of exchange. The difference, selling tends to focus on short-term transactions and making as much profit as possible from product sales. On the other hand, marketing, has a more long-term approach, aiming to build strong relationships with customers and retain them as loyal customers.

*Seventh*, a brand is a sign that can be displayed graphically in the form of an image, logo, name, word, letter, number, color arrangement, in 2 (two) dimensions and/or three dimensions, sound, hologram, or a combination of two or more of these elements to distinguish goods and/or services produced by a person or legal entity in the trading of goods and/or services.

The benefits of products or services are as differentiator, where companies that have a strong brand will be easily distinguished from competitors.

*Eight*, service according to Kotler (2009) is an action, service or performance that is offered to other people and does not have any form and does not result in ownership. The, things that are done by the service department, namely 1) answering questions asked by customers, 2) providing information that consumers want, 3) handling consumer complaints, and 5) building good relationships with consumers.

*Ninth*, according to Wikipedia, a process is a sequence of interrelated actions or events that together transform inputs into outputs. This process can be carried out by humans, machines or nature using various available resources. The concept of a process is a series of steps or actions taken to achieve a particular result or goal. While the concept itself is, a term or definition used to abstractly describe an event, condition, group or individual that becomes an object.

#### D. Other Reading Passages Which Have Relevance to Business

Read the reading passages, then make a good conclusion to be presented for each reading text! These activities will surely make you read, write, and speak fluently.

##### Skilled Employees



Skilled workers or workers have in-depth knowledge in their fields and are able to apply practical skills suitable with their works. They usually have technical expertise, such as expertise in technology, engineering, design, finance, or other specific fields. Or, skilled workers are workers who have specialized skills, training, and knowledge that can be applied in their workplace.

We can conclude that skilled workers are individuals who have practical skills and technical expertise in performing a particular job. They have knowledge and expertise acquired through training, education, or work experience in a specific field.

The difference between educated workers and skilled workers. Educated workers are individuals or workers who have completed formal education to obtain the knowledge, skills and competencies needed to enter the world of work. Meanwhile, skilled workers are those who have learned their skills through work experience, on-the-job training, apprenticeship programs, and even formal education.

There are many fields of work that require skills, such as mechanic, carpenter, driver, typist, carver, and so on. While the examples of educated workers, such as doctors, teachers, pilots, engineers, nurse, midwife, accountant, psychiatrist, consultant, lecturer, and so on

##### Work Leave and Work Holidays



Employee leave is an employee's right to take temporary leave or vacation, and not attend work temporarily. The leave itself is divided into various types, ranging from annual leave, sick leave, and major holiday leave.

Annual leave is a rest day for permanent employees after working for twelve months continuously with full salary. Referring to the applicable legal guidelines, the length of annual leave is twelve working days.



Sick leave is intended to provide rest for the purpose of healing, treatment and recovery of employee health. Sick leave is given to employees who cannot carry out their duties due to illness with a certificate from the treating or caring doctor. Permanent employees who are sick for a long time will be given sick leave in stages based on the results of the health examination as follows: the first four months; the second four months; and the third four months.

Payment for permanent employees who take sick leave is regulated as follows: the first four months are paid at 100% of wages, the second four months are paid at 75% of wages and the third four months are paid at 50% of wages.

### Work Performance



In general, performance is the work results in terms of quality and quantity that can be achieved by an employee in carrying out his/her main duties and functions as an employee in accordance with the responsibilities assigned to him/her. Therefore, we need performance management, so we can say that performance management is the key to success for an organization by ensuring that each individual and team works according to the goals that have been set.

Performance objectives are efforts to adjust individual performance expectations with organizational goals. The suitability between efforts to achieve individual goals with organizational goals will be able to realize good performance (Wibowo, 2011:48).

Benefits of performance management: 1) used as a reference to adjust organizational goals, team goals and individual goals so as to improve employee performance; 2) can help improve employee work commitment; 3) can help improve employee training and development processes.

The process or steps or stages of performance management, namely 1) performance planning, 2) performance development, 3) performance monitoring, 4) performance assessment, 5) awards and recognition, 6) evaluation and continuous improvement.

## E. Communicative Grammar

### 1) Article

Using articles such as *a*, *an*, and *the* is one of the trickiest aspects of writing in English. It is important to learn more about the articles to avoid common mistakes or common pitfalls. Using the articles *a*, *an*, and *the* is one of the most difficult aspects of writing in English. This difficulty is not surprising because different languages have different rules about the use of the articles, and the rules in English can be confusing even for native English speakers. However, using the articles correctly is one of the important ways to make your writing sound natural. Here are some helpful guidelines that will help you decide when they are needed, when they are not needed, and which one to use.

*A* and *an* are indefinite articles. They are used to refer to a general or non-specific noun. *A* is used before nouns starting with consonant sounds. For example: *a* cat, *a* book, *a* boy, *a* letter, and *a* cash flow.



*An* is used before nouns starting with vowel sounds. For example: *an* apple, *an* umbrella, *an* uncle, *an* envelope, *an* answer, and *an* aspect.

*The* is definite article. It is used to refer to a specific or particular noun, either because it is known by the speaker and listener or because it is unique. Examples: *the* car, *the* Eiffel Tower, *the* city, *the* problem, and *the* case.

Here are some of the most important things to know about using articles: *a*, *an*, and *the*.

#### 01. Jobs

When we say what people's jobs, we usually use *a/an*.

Examples:

1. He's an architect.
2. She's a scientist.
3. My grandmother was a teacher.
4. That man is a soldier.
5. This secretary is a single lady.

#### 02. We use *the*—the definite article—when the listener has already known which thing we are talking about, or because it was mentioned before, or because there is only one of them.

Examples:

1. I am going to take *the* dog for a walk.
2. Have you seen *the* car key?
3. They go to *the* school next to the bridge.
4. They enjoyed *the* happy night in that night.
5. I visited *the* place that you had talked to me.

#### 03. Singular nouns

We use *a/an* because *a/an* is the indefinite article. We use *a/an* when we talk about something for the first time, or something that is part of a group or type.

Examples:

1. I saw *a* good film yesterday
2. Do you want *a* drink?
3. I saw *a* rare performance last night.
4. We have *an* expert on biology.
5. Every employee needs *an* advice.

#### 04. Things in general

When we talk about things in general, we normally use a plural or uncountable noun with no article.

Examples:

1. Birds eat worms
2. Water freezes at 0°C.
3. Children need a lot of sleep.
4. Everyone needs water.
5. Almost all Indonesian people know ministries.

#### 05. Particular groups of things

When we talk about a particular group of things, we use *the*.

Examples:

1. We went to *the* zoo and saw *the* kangaroos. (These are the particular kangaroos in that zoo, not kangaroos in general)
2. You must go to *the* library after school. (This is the particular library, not library in general).

3. The funny children sit on *the* bench. (This is the particular bench, not bench in general)
4. Your cat ate *the* meat yesterday. (This is the particular meat, not meat in general).
5. Most teenagers came to *the* big concert. (This is the particular concert, not concert in general)

## 2) Exercises on the Articles

### Exercise 1

Fill in the blank spaces with the appropriate articles: *a*, *an*, or *the*, or leave the blank space if there is no required article.

01. We bought some cheese and ham. \_\_\_\_\_ cheese was delicious.
02. It's \_\_\_\_\_ interesting book.
03. There was \_\_\_\_\_ document on the table.
04. Experts say that \_\_\_\_\_ coffee can be good for your health.
05. I don't have \_\_\_\_\_ car.
06. Can you pass me \_\_\_\_\_ water.
07. \_\_\_\_\_ president visited our school.
08. My father is \_\_\_\_\_ police officer.
09. Everybody knows that \_\_\_\_\_ cats are very independent animals.
10. She picked me up at \_\_\_\_\_ airport.
11. I want \_\_\_\_\_ apple from that basket.
12. \_\_\_\_\_ church on the corner is progressive.
13. Miss Lin speaks \_\_\_\_\_ Chinese.
14. I borrowed \_\_\_\_\_ pencil from your pile of pencils and pens
15. One of the students said, " \_\_\_\_\_ professor is late today."
16. Eli likes to play \_\_\_\_\_ volleyball.
17. I bought \_\_\_\_\_ umbrella to go out in the rain.
18. My daughter is learning to play \_\_\_\_\_ violin at her school.
19. Please give me \_\_\_\_\_ cake that is on the counter.
20. I lived on \_\_\_\_\_ Main Street when I first came to town.
21. Albany is the capital of \_\_\_\_\_ New York State.
22. My husband's family speaks \_\_\_\_\_ Polish.
23. \_\_\_\_\_ apple a day keeps the doctor away.
24. \_\_\_\_\_ ink in my pen is red.
25. Our neighbors have \_\_\_\_\_ cat and \_\_\_\_\_ dog.
26. Some managers have looked at \_\_\_\_\_ secretary.
27. I don't know \_\_\_\_\_ teacher whose wife is a film star.
28. Each entrepreneur requires \_\_\_\_\_ best performance given by employees.
29. No man wants \_\_\_\_\_ no money while living in the world.
30. Man proposes \_\_\_\_\_ God disposes.
31. Thank you for giving us this award. It is \_\_\_\_\_ honor.
32. \_\_\_\_\_ room was silent for few seconds.
33. My brother has got \_\_\_\_\_ new car.
34. \_\_\_\_\_ few of us might be doing better.
35. Go to \_\_\_\_\_ store and buy the milk.
36. Lack of planning can lead to \_\_\_\_\_ bad situation.
37. This is \_\_\_\_\_ chicken wing.
38. Grab \_\_\_\_\_ rope and save yourself.

39. I am \_\_\_\_\_ coach.
40. I am going to teach you \_\_\_\_\_ little bit of Yoga.

### Exercise 2

Complete the reading passage with *a*, *an*, or *the*.

It was \_\_\_\_\_ weekend, John got out of bed at ten thirty. He went to \_\_\_\_\_ bathroom, had a wash and got dressed. He went downstairs, made coffee and pancakes for everyone and took it into \_\_\_\_\_ living room and put them on \_\_\_\_\_ coffee table next to \_\_\_\_\_ television. He does this twice \_\_\_\_\_ week, as \_\_\_\_\_ treat for his wife, Anne. During \_\_\_\_\_ week she always gets up early to get \_\_\_\_\_ kids ready for school. She takes them to school and then she goes to university. She is \_\_\_\_\_ student and she is attending \_\_\_\_\_ art course there. At the moment their children are still in bed. They went to bed quiet late last night. Later they are going to \_\_\_\_\_ beach for \_\_\_\_\_ day. John turned on \_\_\_\_\_ TV to watch \_\_\_\_\_ episode of Mahabarata. Then he went back to \_\_\_\_\_ bathroom and opened \_\_\_\_\_ curtains. Anne was already awake as she could smell \_\_\_\_\_ pancakes and coffee. John is \_\_\_\_\_ good help around \_\_\_\_\_ house. He makes everyone breakfast, take them out and is \_\_\_\_\_ excellent dad, too. They will be leaving \_\_\_\_\_ house in \_\_\_\_\_ hour or two to Sanur Beach, Bali, Indonesia. All the children came running into \_\_\_\_\_ bedroom and sat on \_\_\_\_\_ bed, all excited about going to \_\_\_\_\_ beach.

Answer the following questions with full sentences.

01. Who woke up at ten thirty?
02. What did he make?
03. Where was his wife?
04. Where are they going for the day?
05. Where did the children sit before breakfast?

Circle *true* or *false* and then correct all mistakes.

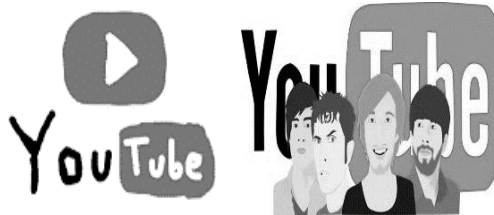
- |   |      |       |
|---|------|-------|
| 01. This story happened on a week day.                    | True | false |
| 02. John didn't put the TV on.                            | True | false |
| 03. John is a good family man.                            | True | false |
| 04. Anne is a university lecturer.                        | True | false |
| 05. They are going to the beach next week                 | True | false |
| 06. Their children are happy to go to the beach           | True | false |
| 07. John goes back to the bathroom and opens the curtains | True | false |
| 08. Anne does not take her children to school.            | True | false |
| 09. John makes coffee for everyone.                       | True | false |
| 10. John never watches television.                        | True | false |

## UNIT FOUR

### A. The Reading Passages on Social Media Applications

First, read the reading passages, then write down the words that are difficult for you on paper and share them with your friends in the hope that they can help you find the meanings of the difficult words! These activities will make you rich in vocabulary that can be used to improve your weakness and lack in listening, speaking, writing and reading.

#### YouTube



YouTube is an American video-sharing website created by three former PayPal employees in February 2005. The website allows users to upload, watch, and share video (s). Or, YouTube is a video sharing service where users can watch, like, share, comment, and upload their own videos. This video service can be accessed via PC, laptop, tablet, and mobile phone.

The company is headquartered in San Bruno, California, and uses Adobe Flash Video and HTML5 technology to display a wide variety of user-generated video content, including movie clips, TV clips, and music videos. It also features amateur content such as video blogs, short original videos, and educational videos. Now, discuss on YouTube starting from answering the questions!

On February 14, 2005, Chad Hurley, Steve Chen, and Jawed Karim founded YouTube as an online video sharing platform. The creators aimed to make it easier for people to publish and distribute videos globally.

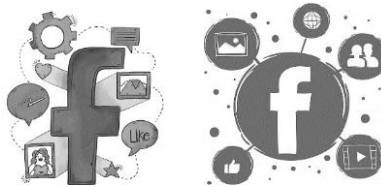
One of the advantages of this platform is that various types of videos can be created to market the brand. The most common types of videos include explainer, sales, and presentation videos, video ads, and more. Brands can more easily produce content of different types.

Copyright is not determined by YouTube, but is decided by law. This is to protect original creative, expressive works that are poured into physical storage media such as YouTube videos.

Business opportunities for YouTubers. A YouTube channel owner can earn a salary through advertising. YouTube will give a commission to the YouTube channel owner whose content contains a number of advertisements. Later, when the audience clicks or watches the advertisement, it means that the audience has provided income for a content creator. To calculate the income of a YouTuber must know the number of viewers on the video, then multiply it by the nominal income for 1,000 views. For example, a youTuber gets 1 million viewers per month, with the nominal per 1,000 views is \$ 4 or equivalent to Rp.60,000.

Come to the conclusion that YouTube is an online video sharing platform that allows users to watch, upload, and share videos. It is a large platform used for a variety of purposes, including entertainment, education, and marketing. YouTube is also the world's second largest video search engine,

## Face Book



Facebook is a social networking service that was originally launched under the name FaceMash on October 28, 2003. Then changed its name to the Facebook on February 4, 2004. Facebook was founded by Mark Zuckerberg with his roommates and college friends at Harvard University, namely Eduardo Saverin, Andrew McCollum, Dustin Moskovitz, and Chris Hughes.

It is clear that Face Book is owned by Mark Zuckerberg. He was born with the full name Mark Elliot Zuckerberg. He was born in the Westchester County area of New York City, United States. Mark Zuckerberg is the son of a dentist father named Edward Zuckerberg and a psychiatrist mother named Karen Kempner.

Facebook is an online social media and social networking service owned by American technology giant Meta Platforms. Face Book is a website that allows its users, who register for a free profile, to connect with friends, coworkers, or people they don't know online.

Meta Platforms, Inc., doing business as Meta, and formerly named Facebook, Inc., and TheFacebook, Inc., is an American multinational technology conglomerate based in Menlo Park, California. The company owns and operates Facebook, Instagram, Threads, and WhatsApp, among other products and services. Face Book.

There are several advantages of Facebook so that it continues to exist in society: 1) save data and battery power; 2) wide socializing; 3) easy to create groups; 4) easy to make transactions; 5) easy to spread news; 6) lots of job vacancy information; 7) maintain relationships; 8) easy to join; 9) the availability of entertainment features; 10) the most users of all applications; 11) as business place; and 12) provide an online indicator in the form of a green dot or point on the chat feature; 13) awareness of the importance of social movements and advocacy; 14) a place for creativity and self-expression.

The weaknesses of FB, as follows: 1) fake profile names; 2) fake profile photos; 3) fake addresses; 4) rampant pornographic content; 5) a place for fraud and crime; 6) disrupting study time; 7) awareness of the importance of social movements and advocacy; 8) Cyberbullying and Cyber Harassment; 9) time management does not work due to addiction; 10) a place for misinformation, provocative actions, and hoax news.

## TikTok



TikTok is a social media platform that allows its users to create short videos up to 3 minutes long, supported by music, filters, and various other creative features. TikTok is owned by a Chinese company, ByteDance. The service hosts user-submitted videos ranging from 3 seconds to 10 minutes long.

The application was launched in 2016 in China, under the name Douyin. It became known internationally in 2017 under the name TikTok; the name is a play on the words tick-tock,

The TikTok application has several advantages, such as 1) lots of interesting content that is educational and entertaining; 2) easy to use anytime and anywhere; 3) the average video duration is very short so it doesn't take up much time; and 4) provides a large audience (Aulia et al., 2022), and also 5) a great way to connect with people from all over the world; 6) provides entertaining content; 7) has educational potential, such as such as students can record voice, video, add background sound, and collaborate with other users; 8) users can express themselves; 9) express themselves and show their skills; 10 increase self-confidence; 11) watch spiritual, motivational, or other positive learning content so that it can be done in everyday life; 12) build brand image and awareness; 13) a place to do business; and 14) equality of opportunity.

The weaknesses of TikTok, as follows: 1) users fail in time management if addicted; 2) content that is less appropriate, even not in accordance with religious, social and cultural values; 2) 2) vulnerable to cyberbullying; 3) misuse of technology, especially by teenagers and students; 4) no guarantee of user privacy and user data security; 5) controversial issues; 6) not all products can be sold; 7) possible only as a temporary trend; 8) competition is very tight so it is difficult for content creators to succeed here; 9) battery usage is very high; 10) vulnerable to cyberbullying; 11) lots of content that is not suitable for children and teenagers; 12) unhealthy lifestyle; 13) negative influence on mindset; 14) vulnerable to loss of life or social concern

## Instagram



Instagram is a photo sharing and taking application that applies digital filters to change the appearance of the photo effect, and shares it to various social media services, including Instagram itself.

The rapid development of Instagram has had a broad impact on the lives of its users. Instagram is no longer just a medium for sharing photos or videos, but also a medium for interaction, communication, and media that can influence many people (Arifin, 2022).

Advantages of Instagram: 1) easy to use. The convenience offered by Instagram quickly attracts people to use it; 2) posting photos and videos; 3) following and commenting; 4) giving likes; 5) searching according to hashtags can be done very practically.

As for the shortcomings of Instagram, as follows: 1) must be diligent in updating; 2) spamming; 3) transactions are less practical; 4) distancing oneself from people who are close and getting closer to people who are far away; 5) face to face interactions are decreasing; 6) causing conflict, provocative, and other bad and despicable acts; 7) disrupts or disturb sleep time; 8) causes depression and anxiety.

## WhatsApp



WhatsApp is a simple, secure, and reliable messaging and calling app that can be downloaded to mobile phones worldwide for free. Appropriately, the name WhatsApp is a play on the phrase What's Up. Data charges may apply.

The advantages of WhatsApp are its ability to be used to contact relatives anywhere, then WhatsApp is not limited to regional areas. As long as there is internet, WhatsApp can be used to contact relatives on different continents either through chat, phone, or even video call. Meanwhile the disadvantages of WhatsApp are 1) Risk of Account Hacking; 2) Large Data Usage; 3) Data Not Stored Safely; 4) tendency to addiction; 5) spread of misinformation; 6) social pressure; 7) limited WhatsApp catalog features; 8) WhatsApp Business can only display a few products in the catalog; 9) lack of socialization in the real world; 10) tends to cause an attitude of indifference to people around; 11) decreased health levels; 12) other weaknesses, which exist in other Social Media.

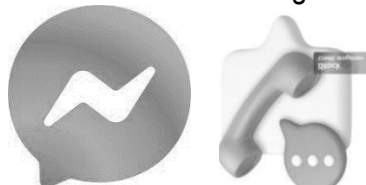
WhatsApp has been divided into three types, namely WhatsApp Messenger, WhatsApp Business, and WhatsApp Business API.

Popular instant messaging application in the world. Almost everyone uses WhatsApp Messenger in everyday communication. WhatsApp Messenger automatically synchronizes with the contact list stored on the cellphone. It has a simple and easy-to-use interface. Information and data security is truly guaranteed.

WhatsApp Business is a free application that helps you work smarter, more practically, build trust, and grow your business quickly and precisely.

WhatsApp for Business is a portfolio of business communication solutions. It's a free app, a more comprehensive API platform, and an ad format that drives to WhatsApp with additional features that enable businesses to do more things with bigger scale, such as engage with customers on WhatsApp, acquire new customers, revenue, and development.

## Face Book Messenger

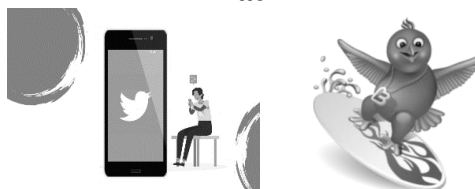


Facebook Messenger is a free mobile messaging application used for instant messaging, sharing photos, videos, audio recordings, and for group chats. The application is free to download. The application can be used to communicate with friends on Facebook and with phone contacts.

Although Facebook Messenger is owned and operated by Facebook, the application is separate from the Face Book platform. So, to use Facebook Messenger we do not have to be a Facebook account holder.

Messenger users now do not need to have a Facebook account to be able to chat and share photos and videos. Simply enter a mobile number and be over 13 years old, users can automatically register and use Messenger.

## Twitter



Twitter, Inc. is an American social media company based in San Francisco, California. Twitter is a microblogging service that is very effective as a medium for establishing friendships with anyone in the world to be able to communicate, exchange information in the form of photos, videos or writing at a speed comparable to conventional mass media.

Twitter allows users to convey thoughts, opinions, breaking news and other information briefly and directly to their audience. Twitter has a major impact on shaping public opinion, mobilizing social movements and influencing various aspects of public life.

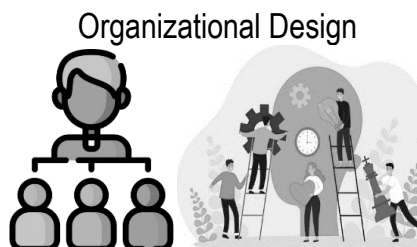
Twitter's main purpose is to connect its users and allow them to share their thoughts with their followers and others through the use of hashtags. Twitter can be a source of news, entertainment, and a marketing tool for businesses.

One of the advantages of Twitter is that this platform can be used as a marketing tool. Twitter can be an important tool for a business, especially for those who want to increase sales. Twitter can be used by brands to spread brand messages, especially to the target audience.

Twitter's weaknesses are as follows: 1) easy to abuse for spamming; 2) unclear monetization strategy; 3) cannot group friends, family, and others; 4) does not write complete profile information of the owner; 5) limited hashtags; 6) requires a lot of followers for the product to be known; 7) limited photos

## B. The Reading Passages on Human Resource Management

Read the reading passages with good and correct intonation and emphasis, then translate the readings as best you can! These activities will make you fluent in reading and speaking, then you will also be rich in vocabulary.



Organizational design is a process implemented to ensure that various parts of a company, such as structure, team formation, reporting patterns, decision-making procedures, and communication channels function well. Or, we can say that organizational design is a pattern of relationships between various components and parts of an organization, but in reality organizational design is a process of developing relationships and creating structures to achieve organizational goals.

Organizational design is important because with the right organizational structure design, organizations can easily identify the resource requirements needed for each department or section. This helps in budget management, resource allocation, and workforce requirements planning.

Based on the conclusion of the study, the results obtained that organizational design has an influence on organizational performance. The influence of organizational design on organizational performance is determined by structural, process and human factors in the organization (Mustain, 2019).

Some factors that affect organizational structure are organizational strategy, organizational scale, technology, and environment. In determining organizational structure, it is important to consider these factors so that the organization can adapt well and effectively in facing the ever-changing environment.



Organizational strategy is a pattern or plan that integrates the main objectives or policies of the organization with a series of actions in a mutually binding statement related to general principles for achieving the organization's mission (Lynch, 2006). Briefly, organizational strategy functions to determine the overall approach used by the organization to achieve organizational goals. Organizational strategy is related to the scale of the organization. Meanwhile, the scale of the organization is one of the factors that affect the organizational structure. The larger the scale, the larger and more complex the organizational structure.

Technology allows businesses to be more organized than ever before. Documents can be filed instantly and retrieved easily. Internet speeds and the availability of other technologies allow workdays and work output to be more effective and efficient. There are two environments in an organization, namely internal environment and external environment. The internal environment of an organization is everything that is around or inside the organization that influences or affects the organization directly. Examples: employees or staff of the organization, organizational systems, regulations, leaders or leadership, structure, and so on. Meanwhile, the external environment of an organization is everything that is outside the organization but directly affects or influences the organization. Examples: economic changes, government regulations, consumer or community behavior, technological developments, politics and so on.

### Staffing



Staffing is the activity of procuring, placing, training, and developing employees in a company. This task is carried out by HR management or the Human Resources Department (HRD).

Here are some staffing objectives: 1) creating synergy between employees, their duties and responsibilities, 2) creating an effective, cooperative and integrated work mechanism, 3) supporting employees to be able to complete their tasks according to their respective fields, 4) motivating employees to be willing to provide maximum work results, 5) improving employee welfare physically and mentally, 6) managing employees based on the principles of justice, attention and transparency.

The following are the functions of staffing in an organization: 1) Planning of Human Resources According to Needs; 2) Recruitment Process; 3) Training and Development; 4) Employee Evaluation.

The following are staffing processes in a company: 1) planning HR, 2) implementing recruitment, 3) selecting employees, 4) conducting orientation, 5) organizing training and development, 6) assessing employee performance, 7) providing compensation, and 8) providing career planning and development

### Reward Systems



Reward systems refer to all monetary, non-monetary and psychological payments that an organization provides to its employees in return for the work they do.' Reward schemes can include extrinsic and intrinsic rewards.

Here are four types of rewards: 1) intrinsic rewards; 2) extrinsic rewards, 3) financial rewards, and 4) non-financial rewards. Meanwhile, the components of the award in question are salary, bonuses, incentives and promotions.

Classification of reward dimensions such as job content, salary, promotion opportunities, recognition, working conditions, benefits, personal comfort, leadership attitudes and career opportunities.

Here are seven benefits of employee rewards that companies should provide: 1) Increase employee motivation, 2) Feel appreciated by the company, 3) Increase productivity, 4) Create a positive workplace, 5) Reduce employee turnover, 6) Improve the company's reputation, and 7) Create a happier work environment.

### C. The Reading Passages on Sales and Marketing

Read the reading passages with good and correct intonation and emphasis, then explain the contents of the readings in your own words! These activities will make you fluent in reading and speaking.

#### Unique Selling Proportion (USP) Creation

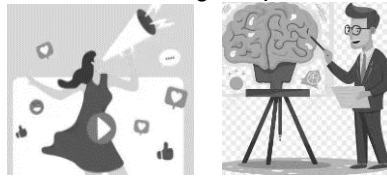


To create a USP is as follows: *first*, knowing customer needs. The first way to determine a USP is to know customer needs. Because of the many choices of products on the market, customers are definitely looking for products that can solve their problems. Therefore, conduct an open survey through group discussions to find out. Ask customers to provide clear and detailed answers so that you can clearly know what customers need. For example, about household cleaning products, customers are looking for products that can clean quickly without making them tired. Thus, you can innovate your product by providing what customers need.

*Second*, knowing customer motivation. The second way to determine a USP is to know customer motivation. Generally, when buying a product, customers have their own motivations. To find out, you can pay attention to customer characteristics based on gender, age, employment status, most frequently purchased products to their income. That way you can analyze customer data and find out what motivates customers when buying your product.

*Third*, comparing your product with competitors. The third way to determine a USP is to compare your product with competitors. This method is done so that you can find the advantages and disadvantages of each product, both your product and your competitor's product. That way you can determine the right USP. Then, the way to find out the competitor's unique selling point is to buy their product, find out the sales system that is carried out to all aspects or other sales factors. Next, use the data to determine your product's unique selling point.

## Emotional Selling Proportion



Emotional selling point or ESP is a strategy that is done to connect the brand with the customer's emotions. This approach strategy is claimed to be more effective than giving a low price to the product to be marketed. In other words, emotional selling points as a marketing strategy that uses emotions to increase sales. This strategy is based on the understanding that purchasing decisions are often driven by emotions, not just logic or needs.

Why is emotional selling point successful? Emotional marketing helps people remember brands. Emotional marketing has much greater benefits. Emotional marketing can help consumers feel more loyal, share more, and buy more.

How to overcome various types of customer emotions: 1) stay calm; 2) listen carefully; 3) show sympathy; 4) apologize; 5) provide the right solution; 6) do a follow up; 7) calm yourself down again.

## Differences between USP and ESP



In the world of marketing, there are unique selling points and emotional selling points. These two marketing strategies have very striking differences. Emotional selling points (ESP) are a marketing strategy that connects brands with customer emotions. This strategy is more effective than giving low prices to marketed products. The purpose of ESP is to approach customer emotions, then link their emotions to the brand of a product so that they can form a strong enough bond and build an emotional relationship with customers.

The first difference is that USP emphasizes the advantages and uniqueness of the product, while ESP emphasizes the emotional bond of the product with the customer. The second difference is that USP focuses more on what customers need, while ESP focuses on issues that can bring the brand closer through customer emotions. Consider the following examples!

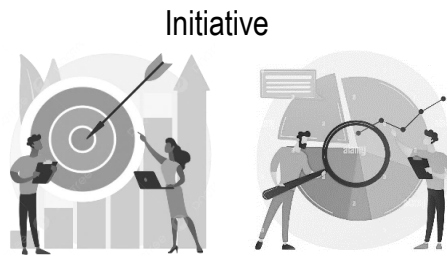
McDonalds is one of the largest and most famous fast food restaurants in the world. McDonalds has unique selling points, such as food quality, service to value for money. In this case, McDonalds focuses on selling high-quality food, fast service, friendly service, satisfying service, clean dining rooms, and affordable prices.

Apple mobile phones, even though the selling price of this brand is not cheap, customers still want to buy it. Why? Because the message conveyed through the USP has successfully reached the customer's mind. Apple's unique selling point focuses on minimalist design, simple design, clean physically, and clean appearance. In addition, the brand with the bitten apple logo also has its own operational system that makes it different from other competitors. This USP is also used by Apple as a product identity and branding to its customers so that Apple has succeeded in becoming an icon of "luxury electronic goods".

That's the explanation of the unique selling point, the purpose of the USP to the example of USP as a world-famous product. Unique selling points are important for business continuity. One of the reasons is because USP can be a differentiator between a product and a competitor's product which can help increase business revenue.

#### D. Other Reading Passages Which Have Relevance to Business

Read the reading passages, then make a conclusion to be presented for each reading text! These activities will surely make you read, write, and speak fluently.



Initiative can be interpreted as an initial action initiated by someone. In a professional context, initiative is a person's ability to take action without needing to be specifically guided.

The advantages of initiatives; by having good initiative skills, a person can be more efficient, creative, and confident in achieving their goals. Then, by having initiative also builds self-confidence. Employees who are used to taking action on their own will feel more confident in facing problems or challenges in the workplace. Then, by having initiative, employees are liked by their superiors and coworkers. By having initiative, employees' work effectiveness increases. Then, by having initiative, employees have opportunity for job promotion.

The rationale of a leader takes an initiative, namely to help teams and organizations innovate, make progress, overcome competition, and take advantage of opportunities missed by others or competitors.

Ways to grow initiative in the workplace, such as: establish a career plan; build self-confidence; recognize and take opportunities; learn from others; always be positive; build a team mentality; develop initiatives outside of work hours.

#### Profession



A profession is a field of work that is pursued through formal education, in formal education, and training. Someone can call a profession when it fulfils three main pillars, namely expertise, knowledge, and academic. Meanwhile, work is the main activity that must be done by everyone.

The difference between a profession and an employee, among others, is that a profession is a field of work that requires expertise. While a job does not require special skills.

Here are some examples of professions, such as doctors, nurses, teachers, lecturers, police, chefs, journalists, and others. Meanwhile, here are some examples of work, such as: farmers, maids, gardeners, mail carriers, motorcycle taxi drivers, and others.

## Website



Website is a collection of web pages that can be accessed via the internet. Or, we can say that is a collection of interconnected pages that can present information to internet users anytime and anywhere. Website is managed by a particular person or organization and contains a particular theme or subject. Then, important elements in a website, such as domain name, hosting, navigation, content,

The benefits of a website include: 1) as branding and an organization profile, 2) as a source of information and to facilitate communication; 3) as a medium for product promotion and sales, 4) can reach a wide audience, 5) increase Business Credibility

The weaknesses of a website are the following: 1) requires a good security system, both from the server side, website, connection used, and many others; and 2) it's difficult to achieve initial goals.

## E. Communicative Grammar

### 1) Particles

In English grammar, a particle is a word that does not fit into the traditional parts of speech such as noun, verb, adjective, adverb, etc. but still has a grammatical function. Particles are often combined with verbs to create verb phrases or modify other words.

From the short explanation above, there are key characteristics of particles:

#### 01. Grammatical function:

Particles contribute to the meaning and structure of a sentence as a whole, although they have no independent meaning by themselves.

#### 02. Not a standard part of speech:

Particles do not fit into the established categories of noun, verb, etc.

#### 03. Often combined with verbs:

Many particles are closely associated with verbs to form verb phrases, such as "look for". A phrasal verb is a verb consisting of a verb plus a particle.

#### 04. Does not change form:

Particles do not change form through inflection such as adding -s or -ed.

List of English common particles:

Up, down, off, away, on, in, at, to, for, into, over, and some others.

Types of Particles:

#### 01. Adverbial particles

These are usually prepositions that combine with verbs to form phrasal verbs, adding to the verb's meaning. Examples "look up", "turn on" "break down".

02. Grammatical particles

These include the infinitive marker "to". An example "to eat" and "do" in imperatives.  
An example "Do be kind".

03. Discourse particles

Words like "well", "now" and "oh" are used to signal a speaker's attitude, guide the flow of conversation, or indicate a change in topic.

04. Negative Particles

The most common is "not".

05. Other particles

Some other particles include "just", "still", "yet" and "even".

## 2) Exercises of Particles

### Exercise 1

Complete with the right particles.

01. Don't worry about your dog. I'll take care \_\_\_\_\_ it.
02. If you want to make an appointment, you must fill \_\_\_\_\_ that form.
03. I was \_\_\_\_\_ to go for a walk, when my friends arrived.
04. My plane takes \_\_\_\_\_ at 10 o'clock.
05. There is something wrong with this invoice. I have to check it \_\_\_\_\_.
06. Are you interested \_\_\_\_\_ visiting the Eiffel Tower?
07. There is a mistake in your copy. Please look it \_\_\_\_\_.
08. He intended to reduce the taxes, but his boss didn't agree \_\_\_\_\_ that proposal.
09. It is a good thing that most drivers abide \_\_\_\_\_ the rules of the road.
10. I found \_\_\_\_\_ that he had lied to me.
11. The team filled \_\_\_\_\_ all the details.
12. The guests looked \_\_\_\_\_ the information on line.
13. The baby is trying hard to turn \_\_\_\_\_ the lamp.
14. That man likes \_\_\_\_\_ go to the market in the morning.
15. Many young persons look \_\_\_\_\_ jobs.
16. A beautiful lady cancel or call \_\_\_\_\_ going abroad.
17. The diligent employees carry \_\_\_\_\_ their daily tasks.
18. I am going \_\_\_\_\_ Spain next week'.
19. The dinner was left \_\_\_\_\_ from last night."
20. I was determined \_\_\_\_\_ know beans.

### Exercise 2

Choose the right particles and prepositions.

01. We are going out tonight, I will ask the baby-sitter to \_\_\_\_\_ the children.  
Look for                      look at                      look after                      look forward to
02. Hi Bob! Are you still \_\_\_\_\_ a job?  
Looking at              looking into              looking up              looking for
03. This painting is really worth \_\_\_\_\_! Everybody will marvel at it.  
Looking for              looking after              looking at              looking up
04. Jimmy had told me so many lies that it took a while for my confidence to \_\_\_\_\_.  
Come back              come across              come out              come in
05. The snowdrops were just starting to \_\_\_\_\_.  
Come back              come across              come out              come in
06. As I was walking home, I \_\_\_\_\_ an old friend. I hadn't seen for five years.  
Come back              come across              come out              come in

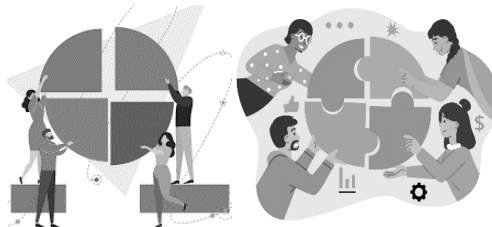
07. We couldn't \_\_\_\_\_ the fire ourselves and had to call the firefighters.  
Put up            put away            put out            put away with
08. Your bedroom is a real mess. Could you please \_\_\_\_\_ with all your toys.  
Put up            put away            put out            put away with
09. The firefighters arrived and \_\_\_\_\_ their ladder to catch the cat.  
Put up            put away            put out            put away with
10. I don't know how you can \_\_\_\_\_ so much noise.  
Put up            put away            put out            put away with
11. Don't make up your mind at once; talk it \_\_\_\_\_ with your lawyer first.  
Above            up            over            with
12. We must get the roof mended before the wet weather sets \_\_\_\_\_.  
In            on            off            at
13. I don't like the look of these men hanging \_\_\_\_\_ outside my gate.  
Aside            around            on            in
14. He picked \_\_\_\_\_ all the biggest ones for himself.  
In            out            up            away
15. These children are very polite. They have been well brought \_\_\_\_\_.  
In            out            on            away
16. You can stay \_\_\_\_\_ till your father comes home and then you must go to bed.  
In            out            on            away
17. I will pick you \_\_\_\_\_ at your office and take you straight to the station.  
In            out            up            away
18. Blow \_\_\_\_\_ the candles on the cake before you cut it.  
Off            on            up            away
19. I can pay \_\_\_\_\_ the money you lent me after I've been to the bank.  
In            back            over            at
20. Applications for the job must be sent \_\_\_\_\_ before next Wednesday.  
In            out            on            about

## UNIT FIVE

### A. Reading Passages on Financial Aspects and Banking.

Read the reading passages below, then write down the words that are difficult for you on paper and share them with your friends in the hope that they can help you find the meanings of the difficult words! These activities will make you rich in vocabulary that can be used to improve your weakness and lack in listening, speaking, writing and reading.

#### Shareholder



A shareholder is a person who has ownership rights of a company's shares. A shareholder is a person who buys shares of a company and thereby he obtains a part of the ownership rights.

Shareholders have already been defined in the first paragraph, but here as additional explanation that shareholder is another name for stockholder. Therefore, he or she has special rights that depend on the type of shares. These rights include voting to elect the board of directors, buying new shares, receiving dividends, having rights to company assets, and providing financial support to the company.

Here are the differences between shareholders and stakeholders. A stakeholder is anyone who is affected by a company or organization's decisions, regardless of whether they have ownership in the company. A shareholder is someone who has ownership of the entire company or part of a company because they have purchased shares in the company. In short, all shareholders are stakeholders, but not all stakeholders are shareholders.

Types of Shareholders, namely common shareholders and preferred shareholders. While the main rights of a shareholder such as voting rights, dividend rights, rights to access information, and rights to sell shares.

Common shareholders as majority shareholders are ordinary shareholders who have voting rights in corporate decision-making. They can elect the board of directors and be involved in important corporate policies. Meanwhile, preferred shareholders do not have voting rights in the management of the company. However, they get priority in the distribution of dividends. These dividends are usually in a fixed amount every year. The dividends are given before common shareholders get their share.

#### Financial Services



Financial services are services provided by financial institutions to meet the financial needs of the community. This service aims to make it easier for people to manage their



financial assets. Some examples of financial services include banks, insurance, capital market, financing institutions, securities, and credit card companies. In other word, financial services is a term used to refer to services provided by the financial industry. Financial services are also used to refer to organizations that handle the management of funds.

The role of financial services is to help channel cash from savers to borrowers and redistribute risk. Meanwhile, the following are types of non-bank financial institutions: insurance, leasing, loan creditors, capital markets, cooperatives, pawnshops, pension fund companies, and venture capital companies.

### Bank Customer Officer



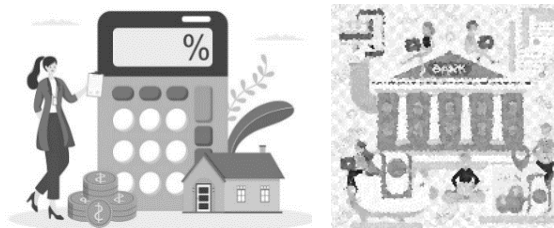
It is an officer whose task is to serve customers, provides information, take care of customer administration. Customer officer is the front guard of banking that acts as an intermediary between the bank and customers.

The difference between tellers and customer officers. Tellers work at the teller desk in a bank in an environment that is often busy during business hours. While customer officers work in a customer service room or call center that may be quieter than the teller area.

The task of customer officers is to serve every customer's wishes who will open a savings or deposit bank account, give suggestion, to handle various complaints, and to find a way out of every problem experienced by each customer.

Customer officers must also have good communication skills as the main skill. This ability is very necessary as capital to communicate with customers to avoid miscommunication so that customers feel happy and comfortable.

### Credit



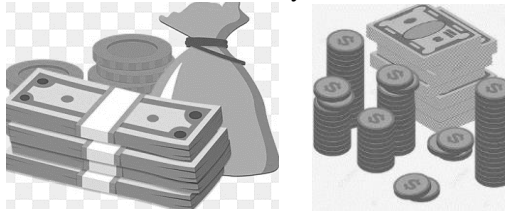
In short, credit is a financial facility that allows a person or business entity to borrow money to buy products and pay it back within a specified period of time with interest. Then, there are two parties, namely the creditor and the credit recipient (debtor). The relationship between the creditor and the credit recipient is a mutually beneficial cooperative relationship. 2. There is trust between the creditor and the credit recipient based on credit rating.

Here are types of credit based on purpose: productive credit consumer credit, short-term credit, medium-term credit, long-term credit, investment credit, and working capital credit.

The benefits of credit are as follows: a) can encourage economic growth and expansion, b) can reduce unemployment rates, c) can provide security to public when they save their money in a bank, d) can increase public income.

Credit terms include interest rates, collateral, documentation requirements, and repayment methods.

## Money



Money is a generally accepted medium of exchange for purchasing goods and services and for paying off debts. The primary functions of money are as a medium of exchange. The next function of money, money as legal means of payment. money as means of debt payment, money as means of storing wealth, money as means of transferring wealth, and money as means of driving economic activity.

Definition of money according to experts: H. Robertson, money is anything that is generally accepted in payment for goods and services in society. According to Irma Rahmawati, money is an object that can be agreed upon

Types of money based on the materials, namely paper money and metal money. Paper money is money made of paper with certain images and stamps and is a legal means of payment. While metal money is used as a means of economic transactions and are usually issued by the government.

## B. Reading Passages on Human Resource Management

Read the reading passages below with good and correct intonation and emphasis, then translate the readings as best you can! These activities will make you fluent in reading and speaking, then you will also be rich in vocabulary.

### Human Resource Department Manager



Human Resource Manager is the head of the Human Resource Department (HRD) or Human Resource (HR) division in a company. HRD Manager is responsible for everything related to employees, from recruitment to their career development.

The HRD manager plays a vital role in designing, implementing, and maintaining policies and practices related to the employee aspects of a company. This position is also as the head of Human Resources.

Here are some functions that can be used as a reference for human resource management work in general: 1) planning, 2) recruitment to dismissal, 3) wages, 4) performance appraisal and career development, 5) training and development of skills, 6) work safety, and 7) management of work relations.

Here are some of the main objectives of HR management: 1) recruitment and selection, 2) employee development, 3) employee motivation and retention, 4) performance appraisal, 5) conflict management, 6) payroll and rewards, 7) career planning, and 8) employee welfare.

The main benefits of human resource management (HRM) is recruiting and bringing the right people into an organization and training them to do their jobs well and developing job descriptions that are more relevant to their positions.

## Performance Management



Armstrong (2006:1) said that performance management is a systematic process to improve organizational performance by developing individual and group performance. Therefore, an organization must have effective and efficient Human Resources performance because organizational performance is an accumulation of individual and group performance.

Performance management has a primary focus on planning and improving performance in the future, where planned performance must be able to improve from time to time. Several things such as performance standards, targets, measurements, and indicators are also the main focus in performance management.

Steps in the performance management process, namely 1) performance planning, 2) performance development, 3) performance monitoring, 3) performance assessment, 4) rewards and recognition, 5) evaluation, and 6) continuous improvement.

Components that must be included in performance management include: 1) Creating a clear job description, 2) Selecting the most qualified candidates, 3) Conducting interviews with candidates for the next selection stage, 4) Discussing with candidates about various things in accordance with the organizational culture, 5) Providing offers to selected candidates, 6) Providing training, coaching and employee performance development, 7) Career development, 8) Conducting evaluations of employees who resign, 9) Onboarding for candidates by appointing mentors.

The objectives of performance management include: 1) continuous improvement of employee performance, 2) increasing employee motivation and work commitment, 3) increasing work ability, job satisfaction and also developing employee potential, 4) developing interaction between employees, 5) being one of the considerations in providing salaries and bonuses, 6) retaining quality employees, 7) giving special attention to work units that require more competence.

Performance management brings many benefits to companies and employees: 1) alignment of organizational goals with team and individual goals in improving performance, 2) motivating employees to work better, 3) increasing company and employee commitment, 4) improving employee training processes, 5) clearer employee roles in the organization, and 6) encouraging employees to improve their skills to be better.

## Organizational Development



Organizational development is a planned and systematic process of changing an organization's strategies, procedures, and culture to improve its performance, effectiveness, and growth.

Organizational development is not a simple process but a structured, organized and time-consuming process to bring transformational change in specific areas within an organization or its entire parts: values, strategies, structures, people, and processes with the ultimate goal of creating a sustainable, resilient and solid organizational culture that can adapt to change and achieve targeted goals for success, growth and profitability.

Organizational development goals include adapting to change, better communication, better performance and efficiency, conflict resolution, effective talent management, employee development, employee engagement, improving culture, improving customer satisfaction, increasing innovation, developing leadership, restructuring, and sustainable growth.

Stakeholders involved in organizational development include the community, customers, employees, government, human resources, investors and shareholders, management, suppliers and business partners, and trade unions and employee associations.

The processes that must be undertaken when carrying out organizational development are problem diagnosis, assessment and input, planning, implementation, evaluation, and institutionalization and adjustment.

Challenges faced when undertaking organizational development include cultural issues, fear and resistance to change, inadequate communication, inadequate training, inadequate resources, lack of leadership support, and poorly defined goals.

### Employee

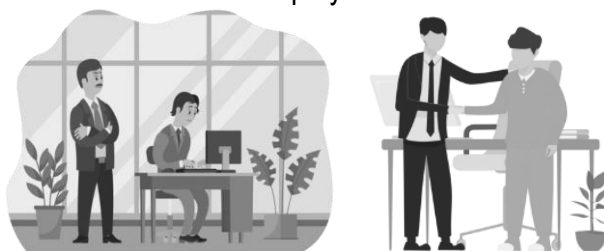


An employee is a person who works in an organization who is paid with money. In other words, an employee is a person who works as a worker in an organization to carry out operations in his workplace with compensation in the form of money. Or, according to Hasibuan (2007) an employee is anyone who works by selling their energy (physical and mental) to an organization, then receives compensation in accordance with the agreement.

The employee's duties are to carry out work in accordance with the tasks and orders given, be responsible for production results, and create a peaceful work environment.

The differences between staff and employees are as follows: 1) type of company; in general, staff work in companies engaged in services, such as hotels, restaurants, or fitness centers. Meanwhile, employees usually work in companies engaged in manufacturing or production. 2) Status; Staff usually have contract or temporary status, while employees have permanent status. 3) Income; in general, staff get lower salaries compared to employees. 4) Working hours; staff usually work flexibly or use a shift system, while employees get fixed working hours. 5) Responsibility; staff usually have lighter responsibilities and do not require special skills, while employees usually have greater and more complex responsibilities. 6) Type of work carried out; staff usually work in operations or services, while employees focus on technical and managerial tasks. 7) Benefits obtained; staff get fewer benefits compared to employees, because of their contract status, while employees get more benefits, such as health benefits, pension benefits, and annual leave.

## Employer



Employers are individuals, entrepreneurs, legal entities or other bodies that employ workers by paying wages or salary. Or, an employer is an individual, entrepreneur, legal entity, or other body, other than a state administrator, that employs workers by paying them salaries, wages, or other forms of compensation.

The difference between an employee and an employer is as follows: an employee is an individual who works for an employer, while an employer is a person or organization that hires employees to perform a number of tasks. Employers compensate employees.

## Communication and Public Relations.



Communication is the process of conveying a message from the sender to the recipient through a medium or channel that is usually experiencing interference or noise.

The most effective type of communication depends on the circumstances and the purpose. Verbal communication, nonverbal communication, visual communication, and written communication can be effective in some circumstances.

There are five elements in communication, known as the 5 W + 1 H formula, namely, known as the 5 W + 1 H formula, namely: communicator, message, media, recipient, and effect (influence, or impact, or effect). Then, the following are the directions of formal communication channels, downward communication, upward communication, and horizontal communication.

Public Relations (PR) is a company's effort to maintain positive and mutually beneficial relationships with various stakeholders such as the media, employees, customers, and the wider community.

Here are some examples of public relations activities: 1) marketing products through events; 2) providing information to the media; 3) distributing press releases; 4) organizing social programs.

Public Relations must have various required skills: communication skills, the ability to write and design PR materials, organizational skills, time management skills, and the ability to build social image and trust.

## C. Reading Passages on Sales and Marketing

Read the reading passages with good intonation and emphasis, then explain the contents of the readings in your own words! These activities will make you fluent in reading and speaking.

## Brand Management



The definition of a brand is the name of a product or service that comes from a specific source. The word brand is synonymous with trademark. A brand is a name, term, design, symbol or any other feature that distinguishes one seller's good or service from those of other sellers. Meanwhile, **branding** is a **marketing** tactic that involves creating a name, symbol, or **design** to help an organization distinguish itself from its competitors.

Talking about brands, of course automatically talk about several terms such as brand loyalty, brand awareness, brand stretching, product branding, institutional branding, and corporate branding.

Brand loyalty means a basic thought that describes the attitude of consumers who are loyal to a brand that provides benefits to the company. Brand loyalty is very important in the world of marketing. Business people are very familiar with the aspect of brand loyalty in their business because with a brand they can show and direct the consumer's commitment to buy a product.

Brand awareness is a marketing term to describe the extent to which consumers recognize or recall a brand of a particular product. This is the first step for business owners to build a product brand. There are five elements of brand awareness so that consumers can identify a brand, namely brand, logo, symbol, character, slogan, and packaging. Ideally, brand awareness of a particular brand includes a positive response to the quality of the product that distinguishes it from similar competitors.

Brand stretching or brand extension is a marketing strategy in which a company markets a product with a well-developed image by using the same brand name in a different product category. The new product is called a spin-off. Spin off is any product that is an adaptation, development of another similar product. Synonyms of spin off are branch, issuance, by product or side product.

Product branding is a symbol or design that gives a product identity that is different from those in the market. Or, steps taken to bring out the product identity so that consumers can easily recognize it in the market.

Institutional branding is an effort carried out by an institution to create and strengthen the identity, image, and reputation of an institution so that customers and wider community have more trust to the institution.

Corporate branding is the process of creating and strengthening the identity, image, and reputation of a company as a single entity. This process involves carefully planned strategies. The goal is to build a positive and consistent perception of the company among stakeholders, both internal and external.

## Global Image and Marketing



Global image (s) is an image or brand, usually a corporate image, created for an international audience. The description of market globalization is characterized by increasing economic connectivity between countries. Globalization describes the flow of financial products, goods, technology, information, and jobs across national and cultural boundaries. In economic terms, globalization describes the interdependence of countries around the world that is shaped and fostered through free trade.

The current form and pace of market globalization is driven by several factors. Common factors such as economic, financial, political, technological, and social factors have paved the way for globalization. Economic factors primarily include trade barriers and lower investment.

Difference between globalization of markets and globalization of production. Globalization of markets refers to the convergence of buyer preferences in markets around the world. Globalization of production is the spread of production activities around the world to minimize costs or maximize quality.

Some of the causes of globalization include the growth of transportation, trade, technology, and communication, the growth, attitudes and actions of governments and organizations towards global trade. According to the International Monetary Fund (IMF) in 2000, the globalization process identified four basic aspects of globalization: trade and transactions, capital and investment movements, migration and movement of people, and the spread of knowledge.

The benefits of globalization include trade between countries to meet domestic needs, working abroad will be easier, learning foreign cultures and languages will be easier, and there will be a greater attitude of tolerance and respect for the cultures of other countries.

Global marketing is marketing in which the operational activities cross the boundaries of more than one country. Briefly, global marketing is worldwide marketing. Or, we can say, global marketing is marketing used by companies to market products and services in the global market. Meanwhile, the definition of a global market is a market where buying and selling transactions take place where the actors are covered on a world or international scale. More precisely, from one country to another. This is different from a local market that only covers 1 country.

Benefits of global marketing such as increased economies of scale, risk diversification, increased sales and growth, and innovation. Then, examples of successful global marketing such as Coca-Cola, McDonald's, and Apple.

Companies become market leaders due to the following factors: 1) a better brand image, 2) superior in marketing, 3) superior in production method, 4) technological superiority, 5) innovative research, 6) production superiority, and 7) effective management information system.

Global marketing is not an easy task, but it can provide many benefits to companies that implement it well. By understanding local markets, innovating, and staying true to global brand values, companies can achieve success on a global scale.

## Market Analysis





Market analysis is a quantitative and qualitative assessment of a market. This analysis looks at market conditions in more depth, including customer segments, purchasing patterns, competition, barriers to entry, economic environment, volume, and value.

Another definition, market analysis is the process of collecting and evaluating data to understand customer needs and preferences as well as market trends and conditions that affect the demand and supply of a product or service.

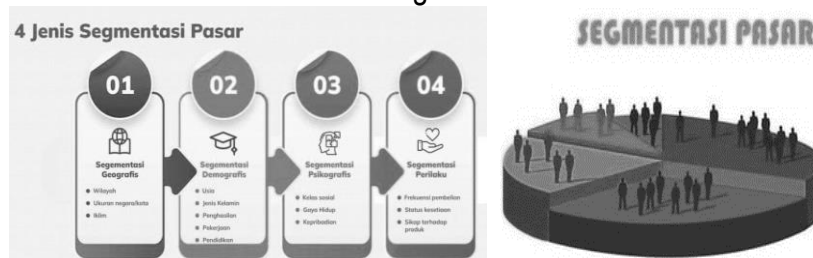
The scope of market analysis includes analysis of goods and services, market location (places or distributions), prices, promotions, organization and purchasing patterns, and business developments and competitors. The goal is to understand the market environment, characteristics, and needs in order to make the right marketing decisions.

How to conduct market analysis: 1) determine clear market research objectives, 2) identify potential audiences or consumers, 3) analyze industry and market trends, 4) study existing competitors in the market, 5) use various relevant data sources, 6) evaluate results and find valuable insights, and 7) determine strategy based on analysis results.

The systematic market analysis process includes: information gathering, analysis, and interpretation of information related to markets, customers, competitors, and products or services.

In general, the benefit of market analysis is to provide an overview of the target of marketing a product being sold. Furthermore, the company can develop product positions and marketing strategies for each product concerned.

## Market Segmentation



In marketing, market segmentation or customer segmentation is the process of dividing a consumer or business market into meaningful sub-groups of current or potential customers (or consumers) known as *segments*.<sup>[1]</sup> Its purpose is to identify profitable and growing segments that a company can target with distinct marketing strategies.

In dividing or segmenting markets, researchers typically look for common characteristics such as shared needs, common interests, similar lifestyles, or even similar demographic profiles.

In general, the benefits of market segmentation can help companies to meet the needs of the market that becomes their marketing target. Through market segmentation, companies can carry out marketing activities more focused and company resources can be used effectively and efficiently. Meanwhile, the detailed benefits of market segmentation for business people are as follows: 1) business people are in a better competitive position, 2) business people can allocate their budget more precisely to various market segments, 3) business people can adjust the products or services offered to suit market demand, 4) business people can identify market opportunities that indicate opportunities for new product development, 5) business people can identify potential new consumers.

Market segmentation is distinguished based on demographic, geographic, behavioural, and psychographic conditions, in detail as follows:

- 1) Market segmentation based on demographic variables includes indicators: age, gender, population, family size, income, occupation, education level, and citizenship.

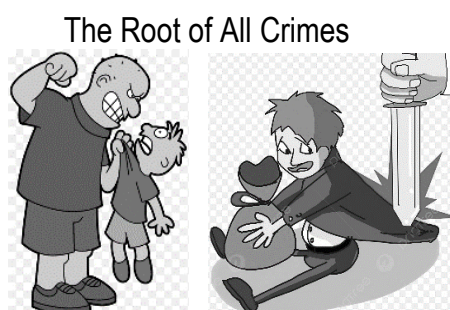


- 2) Market segmentation based on geography includes indicators: village, sub-district, city, district, and province of residence, because it is possible that consumers from each region have different needs.
- 3) Market segmentation based on behaviour includes indicators: use, knowledge, experience, education, response, and consumer attitudes towards products or services.
- 4) Market segmentation based on psychographics includes indicators: social class, lifestyle, and personality.

Market segmentation must be measurable, achievable, and profitable. Here are some steps that must be taken to produce effective market segmentation: conducting research, identifying target markets, analysing data, and conducting evaluations.

#### D. Other Reading Passages Which Have Relevance to Business

Read the reading passages, then make a good conclusion to be presented for each reading text! These activities will surely make you read, write, and speak fluently.



Crime is often defined as behaviour that violates the rule of law, as a result of which a person can be punished. Crime occurs when someone breaks the law either directly or indirectly, or a form of negligence that can result in punishment. Give more attention! For the love of money is the root of all kinds of evil. Some people with uncontrolled eagerness for money have deviated from the faith and have made themselves do stealing, cheating, robbing, corrupting, Etc.

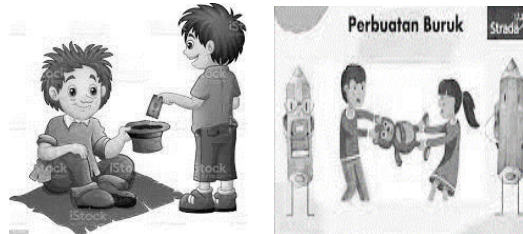
The causes of evil or crime are often rooted in poverty and economic injustice, lack of access to quality education, drug and alcohol use, lack of effective law enforcement, moral and mental health issues, the influence of electronic media and technology, and unemployment can drive individuals to commit crime as a means of survival.

Solutions to overcome these problems: 1) the government and society need to work together to reduce poverty and economic inequality through various social and economic programs. 2) The government and educational institutions need to work together to improve access and quality of education for all levels of society. 3) Efforts to reduce drug and alcohol abuse must include prevention, treatment, and rehabilitation programs. 4) Stricter and more effective law enforcement from the government is needed to prevent crime. 5) Religious education at home and at school is essential to improving the morality of citizens, and better mental health services from the government are essential to reduce crime. 6) Regulation and supervision of media contents consumed by citizens, especially children can help reduce negative influences. Media literacy education is also important to help individuals understand the contents they see. 7) Some efforts that can be made by the government together with the community to overcome unemployment are as follows: education and skills training, encouraging entrepreneurship, internship and work practice programs, holding job fairs, running transmigration programs, increasing capital assistance, encouraging economic growth.

Crime certainly causes negative impacts in people's lives such as fear, panic, anxiety and insecurity. The negative impacts caused by these criminals must be immediately addressed by the government and involve all levels of society.

Here are some examples of crimes or evil behaviour: murder, violence, rape, theft, robbery, robbery, fraud, assault, substance and drug abuse, and many others.

### Between Good and Bad



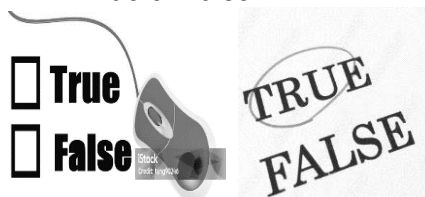
The definition of good is an assessment of the actions, words, attitudes and ways shown by humans in their daily lives both to individuals and to goodness in general. However, often what we do concerning goodness for other persons is not certainly well received by them.

Good means something that is in accordance with desires, brings grace, brings blessings, and gives feelings of joy and happiness. In general, good is something that is believed to be true by humans because it is in accordance with cultural values, norms, beliefs, and religion. Examples of good actions: love parents, obedient to cultural rules, and solidarity with friends.

By the way, bad is unpleasant things to look at and to do. In detail, bad is something that goes against cultural values, norms, and religion. Therefore, all bad things are disliked by cultured human being. Examples of bad things, such as bad actions, bad words, bad attitudes, bad speeches, and bad behavior.

The difference between good and right. If seen from the meaning, the word good can be interpreted as a condition that is considered positive, moral, cultured, profitable, and has the desired quality. While the word right is interpreted as a reality or logical truth and the fact can be seen.

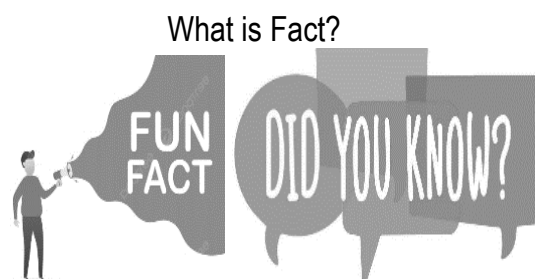
### True or False



*True* is in accordance with facts or reality. The word *true* can also be interpreted as accurate or appropriate. In general, in Indonesian, *true* means correct. *True* is often used in sentences to state a correct statement. According to the Oxford Dictionary of English, *true* has many meanings. First, *true* means in accordance with facts or reality. *True* can also mean accurate, appropriate, and loyal. In line with the Oxford dictionary, Merriam Webster Dictionary states *true* means in accordance with the actual state. In addition, the word *true* can also mean fully realized or fulfilled.

The difference between the words *true*, *right*, and *correct*. The word *true* is a word used to express truth based on actual facts or events. *Right* can also be used to express the truth. However, the word *right* is used to express subjective and not absolute truth. The statement usually still describes a subjective opinion. Meanwhile, the word *correct* in English is used to state absolute truth and contains no errors. This means that the statement cannot be challenged.

*False* is an attitude shown or a statement made by a person with a meaning or reason that is incorrect or misleading. *False* means wrong. *False* can also mean fake and lying. In essence, *false* is used for something that is not in line with the truth.



Fact is everything that is captured by human senses or real data that is proven and has become a reality. According to the Great Dictionary of the Indonesia Language, a fact is something that really exists and happens.

Here are some examples of facts: Soekarno was the first President of the Republic of Indonesia. Jokowi, apart from being the 7th President of Indonesia, also served as Governor of DKI Jakarta. August 17, 1945 is the independence day of the Republic of Indonesia. One minute has 60 seconds. One hour has 60 minutes. The moon revolves around the earth. The earth revolves around the sun.

Characteristics of facts contain accurate quantitative (numbers) and qualitative (statements) data. Accurate information regarding time, date, and place. Information comes from credible sources or informants. Facts are objective.

## E. Communicative Grammar

### 1) Adverbs of place

Adverbs of place provide information about the location or position of an action or event. Adverbs of place tell us *where* something happens. Examples: adverbs of place are *here, there, everywhere, nowhere, above, below*.

Adverbs of place to describe location such as *here, there, at home, or in Surabaya, in Indonesia, at campus* indicate where an action takes place.

Adverbs of place to describe direction or destination such as *to Surabaya, from Jakarta, to Indonesia, from Singapore, via this road, through this road* indicate the direction or destination of an action.

Adverbs of place to describe position such as *above, below, next to* indicate the relative position of an object or action.

Adverbs of place to describe distance such as *near, far, or behind* indicate the distance between an object or action and another place.

By using the right adverbs of place, writers or speakers can convey clearer and more complete information about the location and place that is relevant to the event or action expressed.

### 2) How to use adverbs of place

Adverbs of place can be placed at different positions in a sentence, depending on the emphasis you want to convey.

#### 01. After the main verb

Adverbs of place generally come after the main verb in a sentence. Examples:

1. She walked *outside* the classroom.
2. They live *down* the street.

3. Anne came *in* her office.
  4. Tom and his wife work *at* the company.
  5. The students always study *in* the classroom every day.
02. After the object
- If the sentence has a direct object, the adverb of place usually follows the object.
- Examples:
1. He placed the book *on* the table.
  2. She found her *keys* *under* the couch.
  3. Administration staffs wrote letters *in* the office.
  4. A robber robbed the bank *at* noon.
  5. The vice manager gave money *at* work hours.
03. Before the main verb
- Some adverbs of place, especially short ones, can be placed before the main verb for emphasis.
- Examples:
1. *Here* comes the bus! All passengers are ready to get on the bus.
  2. *There* lies the problem. No one can solve the problem.
  3. *Hereabouts* come the policewomen. Many people welcome them.
  4. *Thereabouts* we had dinner last week. You forgot about the place.
  5. *Here* you are the correct answers. We feel happy now.
04. Prepositional phrases
- Adverbs of place are also commonly used in prepositional phrases, where the adverb is combined with a preposition to provide more specific location information.
- Examples:
1. The salesperson put money *on* the table
  2. We had a picnic *in* the park.
  3. They walked *along* the street.
  4. A cat sleeps *under* the bed
  5. They sit *at* the beach
05. Compound adverbs of place
- These are adverbs formed by combining an adverb with another word such as *upstairs*, *downstairs*, *outdoors*, *indoors*, *thereabouts*, *hereabouts*, *therein*, etc.
- Examples:
1. Everybody know that Anne works *upstairs* of this building.
  2. The buyer of my house was happy because the kitchen is *downstairs*.
  3. Unconsciously It is too hot *outside*, let's stay *indoors*.
  4. They love to play *outdoors* because the *indoors* are full of audiences.
  5. John came across his English teacher *thereabouts* the building.
06. The impact of word order
- The placement of adverbs of place can impact the meaning of a sentence. Different word orders can emphasize different aspects: Examples:
1. He is *there* now. (emphasizing the location)
  2. He is *now* there. (emphasizing the timing of arrival)
  3. *Now* he is here. (emphasizing the timing of departure)
  4. I know why Anne is *here* now. (emphasizing the location)
  5. *Yesterday* he flew to Jakarta (emphasizing the timing of departure)
07. Common adverbs of place
1. These adverbs of place indicate general locations like *here*, *there*, *everywhere*, *somewhere*, *nowhere*.

2. These adverbs of place indicate whether something is within or outside a specific location like *above, below, over, under: in, inside, outside, indoors, outdoors*.
3. These adverbs of place indicate distance from a point like *near, far, further, farthest, nearer, nearest*.
4. These adverbs of place indicate locations for moving within a building like *upstairs, downstairs*.
5. These adverbs of place indicate direction like *north, south, east, west*.
6. These adverbs of place indicate location in relation to unspecified or non-specific locations such as *abroad, overseas, anywhere, nowhere, somewhere, regionally, nationally, inter-regions*.

08. List of adverbs of place

1. Here	there	everywhere	somewhere
2. Nowhere	anywhere	near	far
3. Abroad	overhead	underground	upstairs
4. Downstairs	outside	inside	behind
5. In front	nearby	internally	externally
6. Hereabouts	thereabouts	indoors	outdoors
7. Ahead	underneath	under	back
8. Upon	at	forward	backward
9. Away	out	middle	center
10. In	up	on	down
11. Around	above	below	between
12. Among	by	across	towards
13. Over	beyond	north	south
14. East	west	aside	within
15. Beneath	right here	right there	left behind
16. Front	northeast	northwest	southeast
17. Southwest	in the park	overseas	overhead
18. Underfoot	edge	bottom	downstream
19. Upstream	beside	next to	

3) Quiz of adverbs of place

01. Which of the following is word is including an adverb of place?  
Quickly                      happily                      here                      suddenly
02. What does an adverb of place describe?  
Manner                      location                      time                      frequency
03. The cat is sleeping \_\_\_\_\_ the table,  
Sleeping                      under                      cat                      table
04. Which of the following sentences has an adverb of place?  
She sings beautifully                      they dance gracefully.  
The book is on the shelf.                      he reads quietly.
05. Which of the following question words include adverbs of place?  
What?                      when?                      why?                      where?
06. The cat is hiding \_\_\_\_\_ the bed.  
Carefully                      always                      under                      quickly
07. She looked \_\_\_\_\_ and saw a rainbow in the sky.  
Above                      inside                      quietly                      soon
08. He lives \_\_\_\_\_ the city  
On                      under                      outside                      over

09. The keys are \_\_\_\_\_ the drawer.  
 Above                      under                      behind                      in
10. She placed the vase \_\_\_\_\_ the table.  
 Over                      beside                      upon                      on

#### 4) Frequently Asked Questions (FAQs)

01. What is an adverb of place?  
 An adverb of place is a type of adverb that provides information about the location, position, or direction of an action or verb within a sentence. It answers the question "Where?" in relation to the action.
02. What is the function of adverbs of place?  
 Adverbs of place describe where an action is happening or where something is located. They add context and specificity to sentences by indicating the spatial aspects of the action.
03. Can adverbs of place be used with both transitive and intransitive verbs?  
 Yes, they can be used with both transitive (verbs that take a direct object) and intransitive (verbs that don't require a direct object) verbs. They describe the location of the action in relation to the subject.
04. What are some common examples of adverbs of place?  
 Some common examples include "here," "there," "everywhere," "somewhere," "nowhere," "upstairs," "downstairs," "inside," "outside," "near," "far," "above," "below," and "abroad."
05. Where can adverbs of place be placed in a sentence?  
 Adverbs of place can be used at the beginning, middle, or end of a sentence, depending on where the speaker wants to emphasize or create a specific effect.
06. Do all adverbs of place end in "-ly"?  
 No, not all adverbs of place end in "-ly." adverbs of place such as "here," "there," "above," "below," "nearby," and "inside" do not end in "-ly."

#### 5) Exercises of Adverbs of Place

##### *Exercise 1*

Complete the following sentences with the correct adverbs of place provided below.

01. The employees' kids are playing \_\_\_\_\_ the building without controlling.
02. The cat is hiding \_\_\_\_\_ the table. It is eating the stolen meat
03. Please wait for me \_\_\_\_\_ in the lobby. There is good news for you.
04. I don't know where, \_\_\_\_\_ or \_\_\_\_\_, the meeting will take place.
05. The mountains are \_\_\_\_\_ from the office in Surabaya.
06. She walked \_\_\_\_\_ from the crowd for her safety.
07. They are walking \_\_\_\_\_ the street in the rain to find a shelter.
08. My keys were left \_\_\_\_\_ in the house.
09. It's cold \_\_\_\_\_ today.
10. She traveled \_\_\_\_\_, Singapore, for her business.
11. She placed the letters \_\_\_\_\_ the filing cabinet.
12. The park is \_\_\_\_\_ our house.
13. The bakery is just \_\_\_\_\_ the street.
14. The scent of flowers was \_\_\_\_\_.
15. The banker is standing \_\_\_\_\_ quietly.
16. The car is parked \_\_\_\_\_ in the parking lot.
17. They went \_\_\_\_\_ to meet the manager.

18. The annual meeting will be held \_\_\_\_\_ that building.
19. Wages in Indonesia are still \_\_\_\_\_ the established standard.
20. The Indonesian citizens feel burdened with paying various taxes and especially the retributions \_\_\_\_\_.

Everywhere	upstairs	behind	below
Abroad	in	next to	everywhere
There	right there	down	somewhere
Away	along	outside	inside
Under	downstairs	here	there

### Exercise 2

Match the sentences with the phrases or sentences below. Then, underline the correct adverbs of place in every sentence.

01. The weather was so bad that we had \_\_\_\_\_
02. Carol is my neighbor. She \_\_\_\_\_
03. All the seats seem to be taken. Do \_\_\_\_\_
04. Anna doesn't need to take the bus to school \_\_\_\_\_
05. I hope the bus comes soon; I've been \_\_\_\_\_
06. John had the house to himself because \_\_\_\_\_
07. Standing on the roof of the tall building, I was \_\_\_\_\_
08. Go straight along Main Street until you get to \_\_\_\_\_
09. We don't have to walk far. The cafe's \_\_\_\_\_
10. Have you seen my hat? I can't find \_\_\_\_\_

- a. lives *downstairs/down/next to/beside* in room 101.
- b. because she lives *near/nearby/close to/next to*.
- c. waiting *here/there/right here/right there* for nearly an hour.
- d. his wife had gone *around/away/there/hereabouts*
- e. to stay *indoors/outside/thereabouts/somewhere*
- f. you mind if I *sit up/here/there/beside*?
- g. the traffic lights. Then *turn right/up/left/down*.
- h. it *anywhere/everywhere/somewhere/nowhere*.
- i. afraid to look *down/downstairs/upstairs/up*.
- j. just over *there/away/here/far away*.

### Exercise 3

Identify and correct the mistakes in the following sentences.

01. Some porters went to outside to smoke when I came there.
02. Please bring your luggage over here and stand in line.
03. She looked at backwards to wave goodbye to all her friends.
04. The bookstore is near from here for the shoppers around here
05. They put down their bags there before entering the mall.
06. All the Indonesians in here have to be just and civilized citizens.
07. It is dangerous for everyone to sit in the edge of a river.
08. The policemen checked a driving license from up on the bottom.
09. The young beautiful film star sat on among her fans.
10. The guys ran away on the crowds when Tom visited that place.

### Exercise 4

Rewrite the sentences with placing the adverb of place in the correct position.

01. He ran (home).
02. They are sitting (outside) the café.
03. She walked (forward) to the stage.
04. The kids are playing (upstairs).
05. We found the keys (nowhere).
06. In the rain, my dad ran (away) to the fields.
07. All youngsters never walked (down) the street.
08. A lot of birds fly (over) the houses in the afternoon.
09. Every worker of the store walked (downstairs) last night.
10. Jogyakarta is (in) the region of Central Java.

#### *Exercise 5*

Use the given adverbs of place to write good sentences.

- |                 |               |             |                |
|-----------------|---------------|-------------|----------------|
| 01. Above       | 02. Below     | 03. Under   | 04. Around     |
| 05. Somewhere   | 06. Nowhere   | 07. Nearby  | 08. Hereabouts |
| 09. Thereabouts | 10. Bottom    | 11. Edge    | 12. Anywhere   |
| 13. Everywhere  | 14. Somewhere | 15. Nowhere | 16. Bottom     |
| 17. Up          | 18. Wherever  | 19. Near    | 20. Middle     |



## UNIT SIX

### A. Reading Passages on Fruit, Food and Beverage

Read the reading passages then write down the difficult words according to you on a paper, then share them with your friends in the hope that they can help you find the meanings of the difficult words! These activities will make you rich in vocabulary that can be used to improve your weakness and lack in listening, speaking, writing and reading.

#### Food and Beverage Department



In a hotel, the Food and Beverage (F&B) department is responsible for providing a range of food and beverage services, beginning from restaurants and bars to room service and banquets. This department plays a vital role in guest satisfaction and hotel revenue.

Things in the hotel food and beverage department include Food Beverage Product (FBP), Food Beverage Service (FBS), and F&B Department responsibilities, with the following tasks such as providing diverse dining options, ensuring quality and consistency, managing inventory and costs, providing personalized service, creating a positive dining atmosphere, promoting F&B offerings meeting guest expectations, managing food waste.

First, *Food beverage product* focuses on preparing food and drinks from raw ingredients to finished dishes. It includes areas like hot kitchen: main dishes, soups, salads; and pastry and bakery like cakes, pastries, desserts.

Second, *Food Beverage Service* that focuses on serving the food and beverages to guests, ensuring a positive dining experience. It involves roles like waiting staff, bartenders, and baristas.

Third, *F&B Department responsibilities* include 1) providing diverse dining options: hotels typically offer a variety of dining venues, catering to different preferences, and budgets, 2) ensuring quality and consistency. This task is to maintain high standards in food quality, preparation techniques, and service standards, 3) managing inventory and costs. This task is to manage food and beverage inventory efficiently to minimize waste and control costs, 4) providing personalized service. This task is to address individual guest needs and preferences, including dietary restrictions and allergies, 5) creating a positive dining atmosphere. This task is to ensure a welcoming and enjoyable dining environment for guests, 6) promoting F&B offerings meeting guest expectations. This task is to promote hotel F&B services to attract hotel guests and external customers, 7) meeting guest expectations. This task is to ensure guests' needs are met and their experience is positive, and 8) managing food waste. This task is to implement strategies to reduce food waste and promote sustainability. This is the real action by reducing food waste and promote sustainability, individuals can prioritize meal planning, shop more frequently, utilize leftovers creatively, and compost food scraps.

In essence, this department is very vital or important to the success of a hotel by contributing to guest satisfaction, revenue generation, and the overall guest experience. Additionally, this action is to support sustainable cycle through effective ways such as using reusable products, and recycling materials that can be contributed to a more sustainable lifestyle.

## Prohibited Food



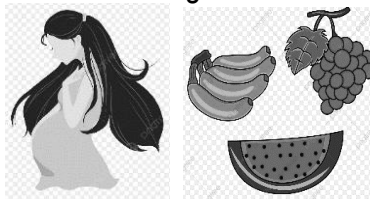
Foods that are forbidden in Islam include carrion, blood, pork and animals slaughtered without mentioning the name of Allah. Food obtained by illegal or unauthorized means may not be consumed. Apart from that, there are several foods that need to be avoided in order to maintain health, such as processed foods, foods that contain high sugar, and foods that contain lots of saturated fat.

*Foods that are prohibited according to Islam:* like carcasses, blood, dead animals, pork and all its processed products, animals slaughtered without mentioning the name of Allah or slaughtered by infidels, and food obtained by illegal means: food obtained from corruption, usury, or other illegal acts.

*Foods to avoid for health:* 1) processed foods such as fast food, instant noodles, and sweet cereals; 2) foods with high sugar content, such as soft drinks, candy, and foods containing added sugar; 3) fatty foods such as processed red meat, margarine, and fried foods; 4) high mercury seafood such as tuna, shark, mackerel, and shellfish (for pregnant women); 5) seafood can cause increased cholesterol and uric acid; 6) spicy foods can trigger stomach acid to rise; 7) acidic foods can trigger stomach acid to rise; and 8) foods containing yeast can trigger acid.

*Foods to limit for health:* 1) red meat: it is not completely prohibited, red meat consumption should be limited due to its cholesterol and saturated fat content, 2) nuts: some types of nuts can trigger gout, 3) spinach: it is rich in iron but spinach contains purines that can trigger gout, 4) broccoli: this also contains purines that can trigger gout, 5) raisins: it can also trigger gout, 6) banana: it contains purines that can trigger gout, 7) caffeinated Drinks such as coffee, tea, and other caffeinated drinks can trigger increased uric acid, and 8) soda: it contains high fructose which can increase uric acid production.

## Fruits for Pregnant Women

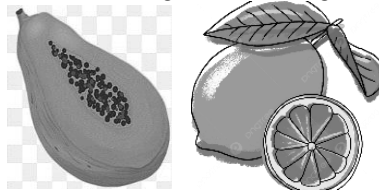


Fruits that are good for pregnant women to consume include apples, oranges, bananas, avocados, kiwis, berries, watermelons, mangoes, and dragon fruits. These fruits are rich in nutrients that are important for the health of pregnant women and their fetuses.

Here is a more detailed explanation of some fruits that are good for pregnant women such as 1) apples: contain vitamins A, B, C, phosphorus, fiber, potassium, and calcium which are good for the health of the mother and fetus, 2) oranges: rich in vitamin C, folic acid, and fiber which help increase endurance and prevent constipation, 3) bananas: a source of potassium and carbohydrates which can help maintain the balance of electrolytes and body energy, 4) avocados: rich in folic acid, vitamins B, C, E, and K. The content of the avocados is important for fetal development and prevents neural tube defects, 5) kiwi: a source of vitamins C, E, K, folate, calcium, and amino acids which can help maintain the health of the mother and fetus,

6) berries: this fruit is rich in vitamin C, fiber, and folic acid which can help increase endurance and prevent constipation, 7) watermelon: rich in water and electrolytes to help prevent dehydration and leg cramps, 8) mangoes: a source of vitamins A and C, important for the immune system and eye health, and 9) dragon fruit: this fruit helps increase hemoglobin levels to prevent anemia and contains iron.

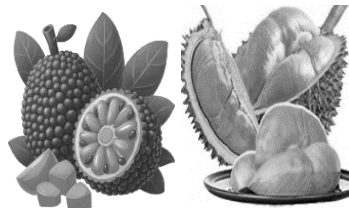
### Other Fruits that are good for Pregnant Women



Here is a list of fruit names that are certainly also good for pregnant women to consume. Getting these fruits is certainly not too difficult for both rural and urban people. Getting these fruits is very easy, such as at fruit markets, public markets, fruit shops, street fruit sellers, and others.

The fruits in question are 1) pears: this fruit is rich in fiber which can help prevent constipation, 2) lemons: this fruit helps relieve nausea, 3) watermelon: this can help reduce nausea and muscle cramps, 4) papaya (ripe papaya): this fruit can help prevent constipation. The following points are important to remember: a) consult a doctor or nutritionist regarding the right fruit intake during pregnancy, especially if you have certain health conditions, b) avoid unripe fruits or fruits that are not safe to consume during pregnancy such as pineapple, unripe papaya, and durian, c) consume a variety of fruits to get complete nutrition.

### Between Fruits and Side Effects



Some types of fruit have side effects if consumed excessively or by people with certain health conditions. Fruits such as jackfruit, durian, and star fruit can trigger stomach acid to rise if consumed before eating. In addition, fruits such as oranges, tomatoes, and pineapples should be avoided by people with stomach acid. There are also some fruits that are not recommended for consumption by people with diabetes or heart disease.

Here are some examples of fruits that should be avoided or consumed with caution: 1) fruits that trigger stomach acid, such as jackfruit and durian. These fruits are not recommended to be consumed when the stomach is still empty because they can trigger stomach acid to rise. Then, oranges, tomatoes, pineapples. These fruits contain citric acid which can increase stomach acid production. Next, star fruit. This fruit contains compounds that can be dangerous if the kidneys are not functioning optimally, 2) fruits that are not good for diabetics, such as mangoes, bananas, grapes, cherries. These fruits contain high levels of sugar and can increase blood sugar levels. Then, dried fruits: these fruits tend to contain higher levels of sugar than fresh fruits, 3) fruits that are not good for people with heart disease, such as durian, mango, young coconut. These fruits contain high fat and sugar which can increase cholesterol and blood sugar. Then, bananas: rich in potassium, but too much potassium can be dangerous for people with heart failure, 4) poisonous fruits and

seeds, such as bintaro, kluwek seeds, apricot seeds, castor seeds: these should not be eaten because they are poisonous. Then, young tomatoes and star fruit: these fruits contain toxic compounds.

It is important to remember: 1) consuming fruit must be adjusted to each person's health condition, 2) people with stomach acid, diabetes, or heart disease should consult a doctor or nutritionist to get recommendations for fruit that is safe to consume, 3) poisonous fruit must be avoided altogether.

## B. Reading Passages on Financial Aspects and Banking

Read the reading passages with good and correct intonation and emphasis, then translate the readings as best you can! These activities will make you fluent in reading and speaking, then you will also be rich in vocabulary.

### Employee or Worker Pay



An employee or worker is a person who works in a company or institution who is paid with money. In other words, an employee is a person who works as a worker in a company or institution to carry out operations in his workplace with compensation in the form of money.

Pay is the right of the employee. There are different types of pay, including wages, salary, and commission. How and when an employee will be paid should be outlined in the employment agreement.

**Wages and penalty rates.** Wages are a type of pay that is based on work hours and is usually paid on an hourly basis. Employees who are paid wages may have penalty rates in their employment agreement. Penalty rates are specific rates for 1) performing certain tasks, 2) working certain days or shifts, 3) working overtime. Penalty rates are negotiated between the employee and the employer. Penalty rates can be included as part of the employment agreement or negotiated as a one-time rate. Employees should check their employment agreement to see if they are eligible for penalty rates.

**Salary** is usually a fixed amount per year. The hours worked must be stated in the employment agreement. Salaried employees can divide their salary by the number of hours they work in a pay period to get a rough idea, whether they are receiving minimum wage.

**Commission** is given to employees or people based on the sales they have made. It can be said that commission is given only based on the percentage of the sales value without wages. However, there are some companies or agencies that give commission and wages to employees with certain terms and conditions.

### Financial Aspects



Finance is a broad field encompassing various aspects related to the management of money and resources. These include investments, personal finance, corporate finance,

public finance, and risk management. Key principles like the time value of money, risk and return, diversification, and capital budgeting are also crucial.

Here's a more detailed elaboration regarding some key aspects of finance:

- 1) Investment. Its definition is to allocate funds to financial instruments such as stocks, bonds, etc. or real assets such as land and property with the expectation to get future returns. Examples: Investing in stocks, bonds, real estate, or starting a business.
- 2) Personal finance. Its definition is to manage an individual's financial affairs, including income, expenses, savings, investments, and debt. Examples: creating a budget, saving for retirement, managing debt, and investing for the future.
- 3) Corporate finance. Its definition is to manage the financial resources of a company, including raising capital, investment decisions, and managing cash flow. Examples: determining the best way to raise capital (debt or equity), deciding where to invest the company's money and managing the company's cash flow.
- 4) Public finance. Its definition is to manage the financial affairs of the government, including taxation, government spending, and borrowing. Examples: taxing for citizens and businesses, spending money for public services, and borrowing money to finance government projects.
- 5) Risk management. Its definition is to identify, assess, and manage the potential risks that could affect financial performance or overall business strategy. Examples: identifying and mitigating risks related to investments, credit, or operations.
- 6) Other important aspects:
  - a) financial planning. It develops a plan to achieve financial goals, such as retirement, buying a home, or saving for education.
  - b) Financial statement analysis. It analyze a company's financial statements (income statement, balance sheet, and cash flow statement) to assess its financial health.
  - c) Cash management. It manage the flow of cash within a business or organization.
  - d) Financial institutions. Including banks, credit unions, insurance companies, and other financial intermediaries.
  - e) Financial markets. The markets where securities (stocks, bonds) and other financial instruments are traded.
  - f) Decision-making. It is to make informed financial decisions based on analysis and data.

## Maximum Salary



Salary is the money that is paid to someone each month by their employer, especially when they are in a profession such as teaching, law, army forces, police, and so on. Pay, income, wages, fees, allowances, etc. are synonyms of salary. In other words, a salary is a fixed amount of money or compensation paid to an employee by an employer in return for work performed. Salary is commonly paid in fixed intervals, for example monthly payment.

In Indonesia, the minimum wage known as Provincial Minimum Wage varies by province. The national average minimum wage for 2025 is around Rp 5,396,760 per month.

**Key points!** Minimum wage: the minimum wage is the lowest amount an employer can legally pay an employee. Provincial variation: Indonesia's minimum wage is set at the provincial level. East Java Minimum Wage: in East Java, the minimum wage for 2025 is Rp

2,305,984 per month. Here are the Top 10 provinces with the highest Provincial Minimum Wages in 2025. Here are top ten provinces with the highest Provincial Minimum Wages and the lowest provincial minimum wages in 2025.

#### Top 10 Provinces with the Highest PMW 2025

No.	Province	2025 PMW (IDR)
1.	DKI Jakarta	5.396.761.00
2.	Papua	4.285.850.00
3.	Papua Selatan	4.285.850.00
4.	Papua Pegunungan	4.285.850.00
5.	Papua Tengah	4.285.848.00
6.	Bangka Belitung	3.878.600.00
7.	Sulawesi Utara	3.775.425.00
8.	Kalimantan Barat	3.685.616.00
9.	Sumatera Selatan	3.681.571.00
10.	Sulawesi Selatan	3.657.527.37

Source: [satudata.kemnaker.go.id](http://satudata.kemnaker.go.id)

#### Top 10 Provinces with the Lowest PMW 2025

No.	Province	2025 PMW (IDR)
1.	Jawa Tengah	2,169,349.00
2.	Jawa Barat	2,191,232.18
3.	Daerah Istimewa Yogyakarta	2,264,080.95
4.	Jawa Timur	2,305,985.00
5.	Nusa Tenggara Timur	2,328,969.69
6.	Nusa Tenggara Barat	2,602,931.00
7.	Bengkulu	2,670,039.39
8.	Kalimantan Barat	2,878,286.00
9.	Lampung	2,893,070.00
10.	Banten	2,905,119.90

Source: [satudata.kemnaker.go.id](http://satudata.kemnaker.go.id)



An auditor is a professional who has special qualifications to conduct audits or examinations of financial statements, activities of a company, organization, or institution. Its main task is to ensure the accuracy and reliability of financial information and to assist in preventing and detecting fraud. Auditors can also conduct audits in various other areas such as operational audits, information technology audits, and performance audits.

The auditor's main task is to examine accounting records and financial reports to ensure the truth and reliability of the information presented. There are several types of auditors such as internal auditors; these auditors work in companies. External auditors; these auditors are public accountants. There are also government auditors, forensic auditors, and information system auditors.

To become an auditor must have adequate knowledge and skills in the fields of accounting, auditing, and meet applicable professional standards.

The auditor is responsible for providing an independent and objective opinion on the financial statements or activities being audited, as well as ensuring compliance with applicable regulations and standards.

Auditors play an important role in maintaining public trust in a company or organization, as well as helping to improve the efficiency and effectiveness of financial management.

### C. Reading Passages on Sales and Marketing

Read the reading passages with good intonation and emphasis, then explain the contents of the readings in your own words! These activities will make you fluent in reading and speaking.

#### Competitor Analysis



Competitor analysis involves evaluating and understanding the strengths and weaknesses of competitors in the same industry or market segment. This analysis helps businesses make informed decisions by gaining insight into competitors' strategies, market positions, and performance metrics. This process can identify opportunities and threats, allowing businesses to increase their competitive advantage and reduce potential risks.

Key aspects of competitor analysis: *one*, identifying competitors. This includes both direct competitors (selling the same product or service to the same audience) and indirect competitors (selling similar products or services to a different audience). *Two*, researching competitors: gather information on their products/services, pricing, marketing strategies, distribution channels, and customer base. *Three*, analyzing competitor strengths and weaknesses: compare your own business against your competitors to understand where they excel and where you can improve. *Four*, understanding market positioning: evaluate how competitors position themselves in the market and how they differentiate themselves from each other. *Five*, anticipating competitor actions: try to predict how competitors might react to your actions and adjust your strategies accordingly.

*Six*, identifying opportunities and threats: use the analysis to identify potential areas for growth and to anticipate challenges. *Seven*, developing a competitive advantage: based on the analysis, develop strategies to outperform your competitors and gain a competitive edge. *Eight*, benefits of competitor analysis: improved decision-making: provides a clearer understanding of the market landscape, enabling more informed decisions about product development, marketing, and sales. *Nine*, enhanced strategic planning: helps businesses develop more effective strategies to address market opportunities and threats. *Ten*, Increased efficiency: identifies areas where you can improve your own operations and processes based on competitor practices.

*Eleven*, better product and service development: provides insights into what customers want and how competitors are meeting their needs. *Twelve*, stronger marketing campaigns: helps tailor marketing messages and campaigns to resonate with target audiences and outperform competitors. *Thirteen*, reduced risk: helps anticipate potential threats and develop strategies to mitigate them.

In essence, competitor analysis is a continuous process of learning and adapting, allowing businesses to stay ahead of the competition and achieve long-term success.

## Promotion Strategy



Promotion strategy is a structured plan to increase awareness and understanding of a product or service to the target market, and motivate them to buy. This strategy includes various methods, from advertising, sales promotion, public relations until face-to-face selling.

Key Elements of Promotion Strategy are as follow: market research, determining promotion objectives, understanding target consumers, using the right media, attractive promotional message, the appropriate and right budget, and evaluation of promotion results.

First, *market research*. Knowing market trends, consumer needs, and competition is an important first step in determining an effective strategy. Second, *determining promotion objectives*. Is the goal to increase sales, build brand image, or increase product awareness? Third, *understanding target consumers*. Market segmentation and understanding consumer characteristics will help to create relevant promotional messages. Fourth, *using the right media*. Choose media that suits your target market and promotional goals (e.g., social media, online advertising, community events). Fifth, *attractive promotional messages*. Create messages that are informative, persuasive, and relevant to consumer needs. Sixth, *appropriate and right budget*. Set a realistic and effective promotional budget, and consider return on investment (ROI). Seventh, *evaluation of promotion result*. Measure the effectiveness of the promotion and make continuous improvements.

Examples of Promotion Strategy re the following: 1) *advertising*. Advertising can be done through print, electronic, or online media. 2) *Sales Promotion*. Discounts, giveaways, or loyalty programs can attract customers to buy. 3) *Public relations*. Building a positive brand image through public events, community events, or social media. 4) *Face-to-face selling*. Promoting products directly to customers, such as through salespeople or trade shows. 5) *Social media*. Leverage or take advantage of social media platforms to build community, engage or interact with customers, and promote products. 6) *Website*. Building a website to showcase or show your company's products, services, and information. 7) *Working with Influencers*. Leverage or take advantage of the influence of influencers to promote products or services.

Tips for an effective promotion strategy: 1. *Consistent*: promote consistently to build brand awareness and build relationships with customers, 2. *Persistent*: not giving up easily even when facing various obstacles or even failure, 3. *Creative*: create unique and interesting promotions in order to stand out among competitors, 4. *Do adaptation*: adjust your promotional strategy according to market and technology developments, 5. *Surrendering to God*: it does not mean giving up. However, surrendering is an attitude that acknowledges human limitations, then surrenders all affairs to God including hopes, worries, and plans. Surrender is a total commitment to follow God's will and entrust the final results to Him, 6. *Patient*: promotions take time to produce significant results, 7. *Qana'ah* (term in Arabic) is an attitude of feeling sufficient and accepting all God's giving sincerely, not wanting more and not being greedy.

With careful planning and proper execution, promotional strategies can help businesses achieve marketing goals and increase sales.



## Product Specifications



A product specification is a document that describes in detail the characteristics, functions, and requirements of a product. It functions as a guide for the product development team, ensuring that everyone understands what to build and how to build it. Product specifications help communicate user needs, business objectives, and other relevant criteria to help the team make the right decisions when designing and building solutions.

Here are some examples of common product specifications:

1. *Technical specifications*: this describes the technical details of the product such as material, dimensions, size, weight and other relevant specifications.
2. *Functional specifications*: this describes how the product functions, including input and output, workflow, and other capabilities.
3. *Design specifications*: this describes how the product will look and be designed, including the user interface, layout, and other visual elements.
4. *Quality specifications*: these describe the quality standards that the product must meet, such as durability, reliability, and safety.
5. *Test specifications*: this describes how the product will be tested, including test methods and success criteria.

A good product specification should be: 1). *Clear and easy to understand*: the specification should be easy to read and understand by all parties involved in product development, 2). *Comprehensive*: the specification should include all essential information needed for product development, including features, functions, and other requirements, 3). *Detailed*: the specification should provide enough detail to guide the team in designing and building the product accurately, 4). *Well-structured*: specifications should be presented in a structured and accessible manner, 5). *Outcome-oriented*: specifications should describe what the product should accomplish and how success can be measured.

By having good product specifications, the product development team can work more efficiently, reduce errors, and ensure that the resulting product is able to meet user needs and business goals.

## Positive Impact on Consumers



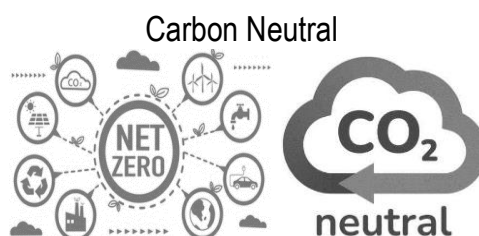
Positive impacts on consumers include increasing in living standards, satisfaction from purchases, and increasing in product or service quality. Consumers can also get benefit from advertising, exhibitions, promotions, and others that helps them understand their needs and wants.

Here are some of the positive impacts in more detail: 1). *Increase in standard of living*: consumption can help meet basic needs such as food, health, and safety. Purchasing goods and services can increase the overall quality of life, 2). *Purchase satisfaction*: products and

services that meet consumer needs and wants can provide satisfaction and happiness, 3). *Improvement in product and service quality*: as "kings", consumers can encourage businesses to continuously improve the quality of their products and services, 4). *Fulfillment of needs and wants*: advertising and promotions can help consumers understand the benefits of products and services, so they can make better purchasing decisions, 5). *Lifestyle changes*: consumption can affect lifestyles including preferences, trends, and daily activities, 6). *Identity change and social status*: consumption can be a means of self-expression, showing social status, and building identity, 7). *Increase in economic turnover*: consumption behavior drives production, sales, and money circulation in the economy, 8). *New product and service development*: consumption can drive innovation and development of new products and services that meet market needs, 9). *Job opportunities*: businesses that focus on consumers can also create jobs, 10). *Increase motivation*: consumers can motivate businesses to continue to innovate and provide the best.

#### D. Other Reading Passages Which Have Relevance to Business

Read the reading passages, then make a good conclusion to be presented for each reading text! These activities will surely make you read, write, and speak fluently



Carbon neutral is a condition in which the amount of carbon dioxide emissions released into the atmosphere is balanced by an equal amount removed or absorbed from the atmosphere. This means that an entity (individual, company, or country) achieves a balance between carbon emissions and absorption, so that there is no net increase in the concentration of carbon dioxide in the atmosphere.

The detailed explanations are the following: one, *carbon emissions*. Carbon emissions are the release of carbon dioxide (CO<sub>2</sub>) into the atmosphere, which can come from various activities such as burning fossil fuels (gasoline, coal, natural gas), industry, agriculture, and other daily activities.

Two, *carbon absorption*. This absorption is the process by which carbon dioxide is absorbed from the atmosphere by various carbon sinks such as forests, soils, and oceans.

Three, *balancing emissions and absorption*. To achieve carbon neutrality, an entity must reduce or eliminate the carbon emissions it produces and increase its carbon absorption capacity. This can be achieved through various means, such as: a) use renewable energy, b) increase energy efficiency, c) reforestation (planting trees), d) use carbon binding technology, and e) buy carbon credits (undertaking projects that reduce or remove carbon dioxide from the atmosphere).

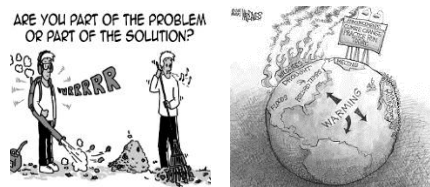
Four, *zero carbon footprint*. This term is often used interchangeably with carbon neutral, and refers to a situation where an activity has a zero carbon footprint, namely no carbon emissions are released into the atmosphere.

Five, *carbon neutrality vs. net zero*. There is a slight difference between carbon neutrality and net zero, although the two are often used interchangeably. Net zero is broader and includes all greenhouse gases, not just carbon dioxide. Carbon neutrality focuses on offsetting carbon dioxide, while net zero aims to achieve zero greenhouse gas emissions overall.

Examples: 1). PT Mowilex Indonesia, a premium paint manufacturer, successfully achieved carbon neutral certification by reducing its carbon emissions through energy efficiency initiatives, recycling, and purchasing carbon credits. 2). Carbon neutral babies, where carbon emissions generated during pregnancy, birth, and early life activities are offset through sustainable practices.

Why is carbon neutrality important? Carbon neutrality is important to address climate change because it can help reduce the concentration of greenhouse gases in the atmosphere, which are the main cause of global warming. By reducing carbon emissions, we can reduce the impacts of climate change, such as rising temperatures, extreme weather events, and rising sea levels.

## Unsustainable



Unsustainable means not able to last or continue for a long time. Or, it is unable to survive or continue for a long period of time. In other words, unsustainable means something is not able to be continued or prolonged. It implies a situation that is not able to continue for a long time or is not capable of being sustained. In essence, it refers to practices or systems that are damaging to the environment, depleting resources, or causing harm that cannot be reversed or maintained.

Here are some explanations in detail: 1). *Unsustainable cannot be sustained*: unsustainable practices or systems are not able to continue at the same rate or level. 2). *Environmental damage*: unsustainability often involves actions that harm the environment such as deforestation, overfishing, or pollution that causes long-term damage to ecosystems and resources. 3). *Depletion of resources*: unsustainable practices can lead to the depletion of natural resources such as fossil fuels, water, or minerals that makes it impossible to continue at the same rate or level. 4). *Economic consequences*: unsustainable economic growth, debt, or consumption patterns can lead to financial instability and long-term problems. 5). *Social impacts*: unsustainable practices can also have negative social consequences such as poverty, inequality, and social unrest.

Examples of unsustainability include unsustainable logging or fishing practices that deplete forests or fish populations, unsustainable rate of economic growth that exceeds the planet's carrying capacity, unsustainable consumption patterns that lead to excessive resource use, unsustainable agricultural practices that harm soil health and pollute water, reliance on non-renewable energy sources, and excessive use of pesticides and fertilizers in agriculture can contaminate soil and water, harming wildlife and human health.

In essence, unsustainability is a problem that requires a change towards more sustainable practices and systems to ensure a healthy planet and a future for the next generations.

## Free Internet



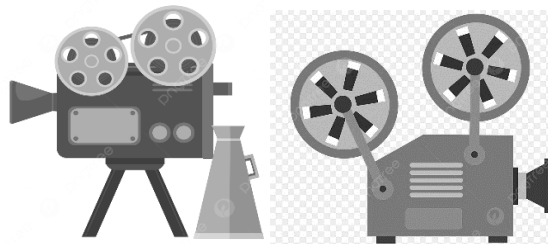
Free Wi-Fi means free internet network. Usually offered in a café or restaurant. Freedom of information on the internet is the right to freely express opinions in the context of the internet and information technology. The freedom here is still limited by various things such as norms, social rules, or things that humans cannot control. Meanwhile, ISP stands for Internet Service Provider. ISP is a service issued by a particular company to provide an internet supply to the wider community, or the ISP provides free internet access to users. The service is supported by advertisements that appear on a special version of the user's browser and cannot be removed.

In Surabaya, East Java, you can find free internet access through several channels. Many businesses like coffee shops and libraries offer free Wi-Fi to their customers. In addition, public places such as parks and community centres may have free Wi-Fi access although the quality and security can vary. You can also find public hotspots in areas like cafes or shopping malls.

Free internet options in Surabaya: 1). Businesses: libraries, coffee shops, and other businesses may provide free Wi-Fi for their customers. 2). Public Wi-Fi: parks, community centres, and other public spaces may offer free Wi-Fi access. 3). Public hotspots: many businesses create public hotspots to provide internet service to visitors. 4). Biznet hotspot: it provides free Wi-Fi in several locations in Indonesia, including some areas in Surabaya. 5). Instabridge: this app helps you find and connect to free Wi-Fi hotspots, including those in Surabaya.

Applications: some applications like HA Tunnel Plus and HTTP Injector (primarily for Android) are used to access free internet through VPNs or public Wi-Fi networks, though their legality and security are not always guaranteed.

## Video



Video is a visual medium that is a recording of moving image accompanied by sound. Video is the result of technology that allows the capture, recording, processing, storage, transfer, and reconstruction of a sequence of still images. We can also say, video is a recording of moving images accompanied by sound, such as films, video clips, or television broadcasts. Videos can be used to convey information, entertainment, or as a learning medium.

Video is a technology that records, processes, and presents moving images using various media such as film, electronic signals, or digital media. Videos usually have audio or sound and visual motion or moving images elements.

Videos can be used for various purposes, including: 1). Conveying Information: videos can be used to convey information on various topics, such as news, education, sports, documentation, and others. 2). Entertainment: videos can also be used as entertainment media, such as films, TV series, or music videos. 3). Learning media: videos can be used as learning media both directly in class and online. 4). Promotion: videos can be used to promote products or services. 5). Art: videos can also be used as an art form, such as video art or video installations.

## E. Communicative Grammar

Adverbs of manner describe how something is done or happens, answering the question "how?" They provide details about the action. Many adverbs of manner end in "-ly" (e.g., *quickly, slowly*), but some exceptions exist (e.g., *fast, well, hard*).

01. He walked to work *quickly* when he was young. (How did he run? Quickly)
02. She spoke English and Indonesian *softly*. (How did she speak? Softly)
03. He plays the flute *beautifully* in the contest. (How does he play? Beautifully)
04. He drove a car *slowly*. The car is new. (How did the car drive? Slowly)
05. Sue works *hard* every day. She a hard worker. (How does she work? Hard)
06. He types *well*. No one type as good as he does. (How does he sing? Well)
07. They didn't eat *greedily*, but they were hungry. (How did they eat? Greedily)
08. The moon shone *brightly* last night. (How did the moon shine? Brightly)
09. She handled the vase *carefully*. (How did she handle it? Carefully)
10. Sue speaks *fast*, and does Tom. (How does Mary speak English? Fast)

Choose the correct answer.

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## 2) Adverbs of Time

Adverbs of time tell you when an action happens, for how long it lasts, or how often it occurs. They modify verbs, adjectives, or other adverbs, providing crucial details about timing. Common examples: *now, soon, yesterday, today, and always*. Thus, adverbs of time can be defined as words or phrases that specify the time element of an action or situation.

*Examples:*

Specific time : *yesterday, tomorrow, last week, in 2001.*

Duration : *for a long time, briefly, all morning, all night, all day. All noon*

Frequency : *always, seldom, sometimes, often, rarely.*

Function : they provide essential context about when something happens, helping readers understand the sequence of events.

Position in a sentence : while adverbs of time can appear in various positions, they often work best at the end of sentences.

Overlap with adverbs of frequency: many adverbs of time can also be considered adverbs of frequency, depending on the specific nuance they convey.

List of adverbs of time:

### 01. General Time:

Now, soon, later, then, tomorrow, yesterday, today, tonight, earlier, already, before, last week, last month, ago, two minutes ago, at present, just now, early. Examples:

1. The human resource manager is going to the store *now*.
2. The train will leave the station *soon*.
3. I will call you *later*. See you.
4. I ate dinner and *then* I went to sleep.
5. I'll see you *tomorrow evening* at the pet shop.
6. I saw her *yesterday* in that street when I drove a car home.
7. I'll watch a movie together *tonight*.
8. Andre arrived home *earlier* than expected. It was a rare and special event
9. They have *already* finished their works. They are smart students.

### 02. Other time - related adverbs

Finally, just, recently, lately, annually, daily, hourly, monthly, weekly, yearly, periodically, quarterly, nightly, fortnightly, eventually, formerly, previously, since.

Examples:

1. We *finally* arrived here to meet you for several days.
2. She *just* left her sons and a daughter to Jakarta.
3. Joe has seen her daughter in the café *recently*.
4. John has been feeling tired lately and needs a break.
5. The educational expo is held *annually* at school.
6. Tom jogs *daily* in the early morning before seven AM.
7. The working climate is recorded *hourly* by the person in charge.
8. Mary pays her bills *monthly* before the date of five.
9. We have to pay our loan *quarterly*.

### Exercise 1

Cross out the correct answer of the adverbs of time

01. Every person brushes the teeth twice (a day, an hour, a week, a night).
02. We want to play volley ball (now, yesterday, just now, last night).
03. The students clean their classroom (every morning, every week, today, seldom).

04. She hasn't visited the museum (yet, seldom, rarely, always) together with her sons.
05. Mary will be well (soon, occasionally, generally, last week).
06. We shall (now, last week, yearly, seldom) go for a walk to the cinema.
07. Shanto will talk to him (tomorrow, just now, usually, frequently).
08. By the end of this (year, regularly, monthly, annually) Tom will be with you.
09. My mom will come from Australia (tomorrow, recently, previously, last year).
10. (Since, soon, lately, formerly) my childhood, I live in Spain.

### Exercise 2

Choose the suitable adverbs of time to complete the following sentences.

*Tonight, today, morning, formerly, since, ago, always, tomorrow, yesterday, already.*

01. My cousin \_\_\_\_\_ comes to my house in the morning.
02. \_\_\_\_\_ afternoon our English lecturer will come to the campus.
03. I have not been well enough \_\_\_\_\_ yesterday morning.
04. We have \_\_\_\_\_ talked to him politely.
05. \_\_\_\_\_ is my first breakfast in that hotel.
06. We are going to meet you again \_\_\_\_\_ at seven PM.
07. \_\_\_\_\_ or more than ten years ago, I completely loved him, but now I don't.
08. We will meet again approximately at eight o'clock in the \_\_\_\_\_.
09. The secretary finished her work thirty minutes \_\_\_\_\_.
10. \_\_\_\_\_ at work hours I visited your office, but one of you was there.

## 3) Adverbs of Degree

Adverbs of degree describe the intensity, extent, or level of an action, adjective, or another adverb. Common examples include *very*, *too*, *quite*, *almost*, *extremely*, and *completely*. They are typically placed before adjectives and adverbs or before the main verb. There are three types of adverbs of degree: *strengthening*, *diminishing*, and *limiting*. Adverbs of degree allow us to convey intensity and extent within a sentence. They clarify whether something is fully completed, nearly finished, or somewhat challenging, enhancing the precision and descriptiveness of our communication. This guide will examine the various types, their usage, and their placement.

### List of common adverbs of degree

Very, too, quite, almost, completely, absolutely, barely, hardly, extremely, just, slightly, somewhat, entirely, fully, nearly, totally, often, fairly, so, rather. Examples:

01. The employees come to work *too* early.
02. The computer operators *totally* help me.
03. They have given their energies *entirely*.
04. I *hardly* closed the door a few minutes ago.
05. They *extremely* gave responses to the internal conflict of a party.

Position of adverbs of degree in a sentence:

01. Before adjectives or adverbs.

Examples:

1. She is *extremely* intelligent.
2. He ran *very* quickly.
3. The price of the house is *too* expensive for her.
4. My sister in law had been *somewhat* busy when Mary me.
5. That pencil is *just* long.

02. Before the main verb:

Examples:

1. I *almost* forgot your birthday.
2. They *hardly* know each other
3. Tom *often* drive his car alone.
4. The workers *totally* foster the success of their boss.
5. You *just* do what you want.

03. After the verb 'to be':

Examples:

1. Tom is so handsome for his darling.
2. She is *quite* tired.
3. The soup was *too* salty
4. Sue is *slightly* afraid of marriage.
5. The boss gave extremely decision.

### Exercise 1

Fill in the blank spaces using the correct adverbs of degree in the brackets.

01. That boy of yours is \_\_\_\_\_ lazy. (absolutely, extremely, fairly, pretty)
02. Maria is \_\_\_\_\_ nice. (really, totally, entirely, hardly)
03. The rock music concert was \_\_\_\_\_ wonderful. (hardly, fully, totally, absolutely)
04. Surabaya is a \_\_\_\_\_ pretty town. (quite, rather, hardly, too)
05. Indonesia is a \_\_\_\_\_ great country. (totally, completely, really, unreally)
06. It was a \_\_\_\_\_ simple invention. (quite, remarkable, absolutely, too)
07. Anton is a \_\_\_\_\_ skilled computer technician. (very, totally, completely, highly)
08. That young man, in my opinion, is \_\_\_\_\_ mad. (completely, highly, too, very)
09. Mount Semeru is \_\_\_\_\_ high. (pretty, highly, extremely, completely)
10. That lady is a \_\_\_\_\_ smart student in the city. (very, too, really, totally)

### Exercise 2

Find common mistakes with adverbs of degree, then correct them.

01. The food is very spicy to eat.
02. She speaks English so very well.
03. He is not tall enough for ride the rollercoaster.
04. She is very extremely tired.
05. It was such hot day.
06. The former electrician of Matahari department store is not so very healthy.
07. The singer almost nearly cried.
08. Our parents very extremely taught us about discipline.
09. The baby is too slightly sick.
10. The mentor was completely here.

### Exercise 3

Rewrite the sentences using the adverb of degree in brackets.

01. She is intelligent. (extremely)
02. The room was clean. (quite)
03. He speaks French well. (very)
04. They are busy today. (too)
05. The puzzle is difficult. (fairly)
06. They came late in the office (too)
07. The boss attended the meeting. (often)



08. They are diligent to perform their daily tasks. (somewhat)
09. The beautiful lady loves her mother and father. (totally)
10. The questions are not difficult. (totally)

#### 4) Adverbs of Frequency

Adverbs of frequency, like *always*, *usually*, and *sometimes* describe how often an action happens. They modify verbs and provide information about the frequency of an action. Here's a more detailed explanation: *always*, *rarely*, *usually*, *often*, *frequently*, *sometimes*, *occasionally*, *never*, *always*, *seldom*, *constantly*, *generally*, *normally*, *ever*, *regularly*, *irregularly*, and some others.

Adverbs of frequency answer the question how often? They tell you how frequently something happens or is the case. Adverbs of frequency usually come before the main verb in a sentence, or they follow the verb of "to be".

Examples:

01. Thomas *always* does my homework after school.
02. Sue *occasionally* gets up early before 5 AM.
03. He *never* eats dinner.
04. I *seldom* eat junk food or fast food.
05. They *rarely* go to the opera together with their friends.
06. Andy *sometimes* goes to the gym alone.
07. We *usually* have coffee at home in the morning.
08. You *often* go to the beach in the end of the year.
09. Mary visits her close friends *frequently*.

#### Exercise

Use the adverb of frequency and the correct form of the verbs in brackets.

01. Our lecturer, Mr. Tom, \_\_\_\_\_ (never/be) late for lessons.
02. The children \_\_\_\_\_ (often/clean) my bedroom at the week end.
03. My sister \_\_\_\_\_ (hardly ever/help) me with my homework.
04. Most of the students \_\_\_\_\_ (sometimes/be) bored in the math lessons.
05. We \_\_\_\_\_ (rarely/watch) football match on television.
06. You and Tony \_\_\_\_\_ (never/play) computer games at all.
07. The fishing rod \_\_\_\_\_ (be/always) clean all the time.
08. Mango farmers need to \_\_\_\_\_ (always/focus) on mango cultivation.
09. The people like talking of fishing. They \_\_\_\_\_ (usually/have) a hobby of fishing
10. The government must act decisively and \_\_\_\_\_ (always/be) vigilant, watchful, or cautious against the people of Yemeni descent in Indonesia. They claim to be descendants of the Prophet Muhammad, but they are liars.

## UNIT SEVEN

### A. Reading Passages on Food and Beverage

Read the reading passages, then write down the difficult words according to you on a paper and share them with your friends in the hope that they can help you find the meanings of the difficult words! These activities will make you rich in vocabulary that can be used to improve your power in listening, speaking, writing and reading.

#### Healthy Eating and Drinking Patterns



Healthy eating and drinking patterns are the consumption of food and drinks that meet the body's nutritional needs, maintain health, and prevent disease. This includes eating a balanced food, drinking enough water, and avoiding unhealthy food and drinks.

Here is a healthy eating pattern for every person:

- 1) *Consumption of balanced nutritious foods*: balanced nutrition guidelines from various food groups: carbohydrates examples rice, bread, sweet potatoes, protein for examples meat, fish, eggs, fat o examples avocado, nuts, vegetables, and fruits.
- 2) *Limit consumption of fatty, sweet, and salty foods*: Avoid processed foods, fast foods, and sweet drinks, then, reduce salt consumption.
- 3) *Breakfast*: It helps the body get energy for activities and prevents overeating during the day.
- 4) *Proper portion*: Eat portions that match your body's calorie needs.
- 5) *Eat Regularly*: Avoid skipping meals and eat at the same time every day.
- 6) *Increase consumption of vegetables and fruits*: Vegetables and fruits are rich in vitamins, minerals, and fiber that are important for health.
- 7) *Healthy snacks*: Choose healthy snacks such as fruits, nuts, or yogurt.

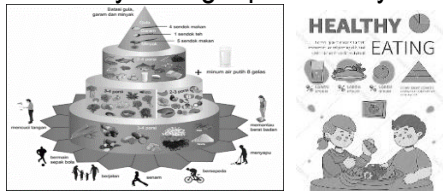
Here is a healthy drinking pattern for every person:

- 1) *Healthy drinking patterns*: drink enough water. Drinking water helps maintain body hydration and smooth metabolism.
- 2) *Avoid sweet drinks*: reduce consumption of sweet drinks such as soda or packaged fruit juices that contain high sugar.
- 3) *Limit caffeine consumption*: coffee or tea consumption should be limited because it can cause insomnia or other health problems.
- 4) *Avoid alcoholic drinks*: alcoholic drinks can damage the liver and other organs.

Here are some additional tips to maintain body health:

- 1) *Do physical activity*: regular exercise helps maintain ideal body weight and improves heart health.
- 2) *Get enough rest*: getting enough sleep is essential to maintaining a healthy body and mind.
- 3) *Keep clean*: personal and environmental cleanliness helps prevent the spread of disease.
- 4) *Avoid bad habits*: avoid smoking and excessive alcohol consumption.
- 5) *Consult a nutritionist*: if you have questions or problems about your eating patterns, consult a nutritionist for proper advice.

## Nine Healthy Eating Tips for Busy People



Daily food greatly affects overall health. A healthy eating pattern will provide energy to the body to carry out activities and nutrients to carry out its various functions. On the other hand, improper eating patterns can cause digestive problems, cause weight fluctuations, and increase the risk of disease. So, what is a healthy eating pattern especially for super busy people?

Below are various tips to help maintain a good eating pattern for people who may have little time to eat healthy food or people who are super busy:

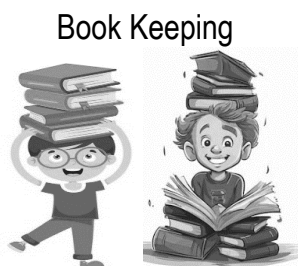
- 1) *Always have breakfast*: breakfast is the most important meal because it provides energy to carry out activities throughout the day. A healthy breakfast can also protect against the risk of various diseases, including diabetes, type 2. Here are some types of breakfast foods that can complement a healthy eating pattern: 1) *foods with complex carbohydrates* such as oatmeal, brown rice, and cereals, 2) *foods high in fiber* such as fruits, vegetables, whole grain cereals, and chia seeds, 3) *sources of protein* such as nuts, seeds, milk, eggs, and yogurt, and 4) *sources of healthy fats* such as seeds, avocados, and coconut.
- 2) *Don't drink too much coffee*: coffee does make feel fresher in the morning, but don't drink it excessively. One of the direct effects of drinking too much coffee is dehydration, because coffee can speed up the release of water from the body through urine. Suggestion! If you need coffee before doing activities, just consume 1-2 cups every day. Choose black coffee with a little sugar or no sugar at all. Avoid using creamer or additional toppings that will increase the number of calories.
- 3) *Drink lots of water*: a healthy drinking pattern is not complete without water. Each person's water needs may vary according to their body weight. However, as a guide, drink at least eight glasses of water every day to meet your body's needs. Adequate water intake will maintain the smooth functioning of the body and protect against dehydration. When dehydrated, the body tends to send false hunger signals. This is what makes someone often eat a lot without realizing it.
- 4) *Increase natural foods, limit packaged foods*: the best thing that can give the body is fresh and natural food. As much as possible, eat side dishes, fruits, vegetables, and so on that come directly from the market or supermarket without going through the preservation process. To keep the healthy eating patterns, limit to consume packaged or preserved foods because these foods are usually high in sugar and sodium and contain food additives such as preservatives and artificial colors.
- 5) *Be wise when eating at restaurants or food stalls*: when eating at a restaurant or food stall, pay attention to the food processing techniques that will be chosen. If possible, choose dishes with healthier cooking methods, such as boiled, stir-fried, or baked. Limit consumption of foods that are fried with the deep fry method, cooked at high heat, or given additional oil and fat. Eat with enough portion for the stomach in order not to be full or excessive in calorie intake.
- 6) *Eat healthy foods that are high in fiber*: make a healthier eating pattern by adding high-fiber foods to the daily menu. For example, try replacing white bread with whole wheat bread or white rice with brown rice. High-fiber foods can improve digestion, maintain the number of good bacteria in the intestines, and reduce the risk of chronic diseases such as stroke, heart disease, and diabetes. In addition, fiber helps maintain weight because it makes feel full or satisfied longer.

- 7) *Avoid overeating*: even though eating healthy food, portion sizes should still be balanced. Eat with the principle of enough and stop when you are almost full or satisfied. If still hungry, try waiting ten minutes before eating a little more. Remember! Overeating not only has a negative impact on weight, but can also disturb digestion. In addition, excessive portions can also increase the risk of a number of health problems.
- 8) *Increase consumption of fruits and vegetables*: a healthy eating pattern should contain vegetables and fruits because these two foods are sources of fiber, vitamins, and minerals that will meet daily needs. Both types of food are also rich in phytochemicals and antioxidants that can help reduce the risk of various diseases. So, don't forget to fill a plate with colorful fruits and vegetables.
- 9) *Eat regularly and on time*: the body's metabolic rate can change at certain times. At night, for example, metabolism will slow down because the body is starting to rest. Therefore, it is advisable to eat before late at night. Regular eating habits can also help the body control cholesterol and reduce the risk of obesity. This was found in several studies published in the journal Proceedings of the Nutrition Society in 2016.

Come to the conclusion that the key to a healthy eating pattern is implementing the Balanced Nutrition Guidelines. Always pay attention to the types of food, portions and meal times, and food safety. Remember to limit foods high in sugar, calories, and trans-fats that can have a negative impact on health.

## B. Reading Passages on Financial Aspects and Banking

Read the reading passages with good and correct intonation and emphasis, then translate the readings as best you can! These activities will make you fluent in reading, fluent in speaking, and you will also be rich in vocabulary.



Financial bookkeeping is the process of recording every financial transaction that occurs in a business including income, expenses, investments, assets, liabilities, business capital, and other financial transactions. This process aims to keep financial records accurately and systematically as well as to manage and trace all financial transactions related to business operations.

Purposes of bookkeeping are as follows: 1) to keep records of all financial transactions systematically and accurately, and 2) manage and trace or track all financial transactions related to business operations.

Functions of bookkeeping are as follows: 1) *facilitates analysis*: bookkeeping helps in analyzing the financial condition of a company, such as understanding spending habits, sources of income, and potential for increasing income, 2) *facilitates or simplifies decision-making*: accurate data from bookkeeping allows for making more appropriate financial decisions, 3) *meets legal needs*: bookkeeping can be used as physical evidence for tax purposes, bank loans, or investments.

Types of Bookkeeping are as follows: 1) *simple bookkeeping*: it is a recording process that is carried out regularly to collect information and data related to financial reports, 2) *complete*

*bookkeeping*: it is a more structured and in-depth financial record, covering reports such as balance sheets and profit and loss.

Below is a picture of a service sales recording form. There are many fields and text boxes provided to accommodate users to enter data commonly used for sales, such as main fields such as customer name, invoice number, invoice date, order description, and others. By filling out this form, the system will immediately create a journal that is automatically posted to the general ledger and generates financial reports and sales reports. The names of the columns and terms used in this bookkeeping are in Indonesian. Then, the bookkeeping example presented below uses accounting software.

Dashboard Data Data Buku Besar Penjualan Pembelian Kas & Bank Persediaan Laporan

**Penjualan**

Nama Pelanggan : Persada No. Faktur : 00000003 Nomor SO : 4100-00-040 Tanggal Faktur : 1/10/2014 Proyek : P-002 Mata Uang : IDR

Keterangan : Penjualan, Persada Departemen : Head Quarte

Deskripsi Pesanan	Kode	Di Kirim	Di Order	Harga	Disc	Total	Pjk	Job
Jasa Pak 1 dan 2	4100-00-040	1	0	350,000.00	0	350,000.00 VAT	P-002	

Baris :

Biaya - Biaya Lain : 0.00

Tgl Pengiriman : 1/1/2014 Salesman : Umar

Term Pembayaran : 0% 0 Net 0 Credit/Debit Memo :

Total Pajak : 35,000.00

Total Setelah Pajak : 385,000.00

Dibayar / Uang Muka : Chat Whatsapp Diini

Saldo Terhutang :

Baris : 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100

Cetak Batal Rekam Ulang Rekam



Petty cash is an amount of cash that a company keeps to cover small expenses in daily operational activities. Petty cash is often used to buy offices equipment, stationary, food, beverage and stamps, to pay for parking fees, and other small expenses. In other words, petty cash is a cash fund provided by a company to finance small operational and routine expenses. This fund is used to pay for transactions that do not require the use of formal payment methods such as bank transfers or checks. Or, petty cash is a small amount of cash prepared by a company to pay for relatively small, routine and urgent expenses.

Functions of petty cash are as follows: 1) facilitates small transactions that do not require a long administrative process, 2) facilitates or simplifies financial recording, and 3) ensure the smooth running of company operations.

Examples of petty cash usage: purchasing office stationery, paying for postage, food costs for meetings, entertainment costs for clients or co-workers, and other sudden and routine expenses.

Petty cash management is usually stored in a special place, such as a small box or envelope. Petty cash management requires a good recording system, for example by using vouchers or a petty cash book.

Benefits of petty cash are as follows: 1) simplifies financial recording; 2) increases operational efficiency; 3) simplifies or facilitates the management of small transactions, and

helps companies control expenses. The following is an example of a petty cash application form with simple terms in Indonesian. The application form for petty cash funds for the personnel department for the January 2020 period with initial funds of IDR 8,000,000 and a balance of IDR 2,550,000 requests a refill of IDR 10,550,000 to cover current month's expenses.

FORMULIR PENGAJUAN DANA KAS KECIL	
Dana untuk Bagian	: Kepegawaian
Periode Kas Kecil	: Bulan Januari
Dana Awal Kas Kecil	: Rp. 8.000.000
Saldo	: Rp. 2.550.000
Keterangan	Jumlah
Untuk pengisian kembali dana kas kecil bulan Januari 2020	Rp.10.550.000
Total	Rp.10.550.000
Disetujui oleh,	Dibuat oleh,
<b>Yoga</b>	<b>Dhita</b>
Ir. Yoga Fauzan	Dhita Arwendah
Tanggal : 2 Januari 2020	Tanggal : 2 Januari 2020

## Investor



Investors are individuals or groups who invest capital with the aim of gaining financial profit within a certain time period. In detail, the definition of investor is a person or entity such as a company or institution that invests capital in the hope of making a profit in the future. They invest in various instruments, such as stocks, bonds, property, or even startup businesses with the aim of generating returns.

Investors have a primary goal of gaining financial gain through investment. They seek ways to increase the value of their invested capital and gain greater profits.

Investors can invest in various forms, including: *stocks*, partial ownership of a company. *Bonds*: debt securities issued by the government or companies. *Property*: assets such as land, buildings, or apartments. *Startup businesses*: investment in newly established companies. Other instruments: mutual funds, gold, and commodities.

An investor's investment period can vary, from short term (several months) to long term (decades).

Investors play an important role in the economy because they provide the capital needed by companies and businesses to grow and develop.

There are different types of investors, such as retail investors: individual investors who invest on their own. Institutional investors: investors who invest on behalf of an institution or company. Beginner Investors: investors who are just starting out in investment activities. Senior Investors: investors who are experienced and have in-depth knowledge of investment.

Investment always has risks, namely market risk, credit risk, and inflation risk. Investors need to understand and consider these risks before making an investment.

## C. Reading Passages on Sales and Marketing

Read the reading passages with correct intonation and emphasis, then explain the contents of the readings in your own words! These activities will make you fluent in reading and speaking.

### Impacts of Influencers on Consumer Behavior



In the digital era has given birth to the phenomenon of influencers, namely individuals who have significant influence over their audiences through social media and other online platforms. Influencers are now an integral part of many brands' marketing strategies. They take advantage of the appeal and trust they build with their followers. However, the impact of influencers on consumer behavior is a complex issue, both positive and negative.

Positive impact: 1). *Forming preferences and purchasing decisions*. Influencers can introduce new products and services to consumers, provide honest reviews, and share their personal experiences. This can help consumers make more correct purchasing decisions that suit their needs, 2). *Increase brand awareness*. Influencers can increase brand visibility and reach a wider audience. Collaborating with the right influencers can help brands build a positive image and strengthen relationships with consumers, and 3) *Driving trends and innovation*. Influencers are often trendsetters, introducing new lifestyles, products, or services that are then adopted by their followers. This can drive innovation and creativity in a variety of industries.

Negative impact: 1). *Excessive consumerism*. Promotion of luxury products and lifestyles by influencers can trigger unnecessary desires and encourage excessive consumer behavior. This can have negative impacts on personal finances and the environment, 2). *Unrealistic beauty standards*. Influencers often show their self-image perfectly which can create pressure for consumers to meet unrealistic beauty standards. This can have negative effects on mental health and self-esteem, 3). *Potential for fraud and manipulation*. Not all influencers are honest and transparent. Some influencers may promote low-quality products or services, provide fake reviews, or hide their commercial relationships with brands.

Come to the conclusion, influencers have great potential to influence consumer behavior both positively and negatively. It is important for consumers to be more critical of the information they receive from influencers and make purchasing decisions based on careful consideration. On the other hand, influencers need to be responsible for the content they share and ensure that they promote products or services that are safe and beneficial to their followers.

### Online Shopping Trends

#### Positive and Negative Impacts on Consumers and the Economy



In the digital era, online shopping has become a phenomenon that dominates consumer behavior changes. This paper focuses on online shopping trends, highlighting their positive and negative impacts on consumers and the economy as a whole.

Here are the positive impacts of online shopping: 1). *Ease of access and consumer convenience*. Online shopping offers consumers a huge advantage by providing easy access

and convenience. With a single click, consumers can explore a variety of products and services without having to leave their homes. This not only saves time but also reduces the stress associated with traveling to a physical store. 2). *Positive impact on the digital economy.* The online shopping trend also creates new economic opportunities. Small and medium business actors can utilize online platforms to market their products globally, expand the reaching of the markets, namely not only reaching local, regional, and national markets but also global markets, and increase revenue. This creates a dynamic digital economic ecosystem. 3). *Price competition and discounts.* With the increasing competition in the online shopping world, consumers can enjoy the benefits of price competition and various discount offers. These give consumers more choices and can reduce their shopping costs.

Here are some negative impacts of online shopping: 1). *Negative impact on physical stores.* The growth of online shopping can have negative impacts on physical stores. Many traditional retailers are facing pressures because consumers prefer to shop online. This can lead to the closure of physical stores and a decrease in employment in the retail sector. 2). *Data security and privacy.* In recent times, one important thing that consumers must seriously pay attention when shopping online is data security and privacy. Cases of data violation or breach and online fraud can harm consumers and destroy their trust in online shopping platforms. 3). The quality of goods or services does not match. The quality of goods or services that do not meet consumer standards or expectations can have negative impacts, ranging from financial losses to legal problems. Mismatches can occur due to various factors, such as production errors, inaccurate specifications, service failures, or even structured and planned fraud to gain large profits.

The conclusion about online shopping is that although it provides easy and convenient access, online shopping also has risks. On the one hand, online shopping offers a variety of products and services, shopping can be done from anywhere, anytime, and can save time. On the other hand, there are several risks such as fraud, items that do not match the description, and the potential for shopping addiction. Therefore, it is important for consumers to be careful and wise in shopping online.

#### D. Other Reading Passages Which Have Relevance to Business

Read the reading passages, then make a good conclusion to be presented for each reading text! These activities will surely make you read, write, and speak fluently.

##### Personal Image



We can also call self-image. It is about personal view. This can be mental image, physical appearance, expression, desire, feelings of a person. The personal image may be influenced by behavior, social factors, and people's reactions and judgment.

Self-image or personal image is important because it has a significant impact on many aspects of life, including career, social interactions, and overall well-being. A strong self-image can boost self-confidence, facilitate positive relationships, and create opportunities, while a negative self-image can lead to self-doubt and hinder personal and professional growth.

Here are some aspects to build personal image:

- 1) Appearance; this includes clothing, hairstyle, and overall grooming.
- 2) Behavior; this refers to your actions and interactions with others, including body language and tone of voice.



- 3) Communication; this encompasses how you speak, write, and express yourself.
- 4) Perception; your personal image is ultimately based on how others interpret your actions and communication.
- 5) Impact; a strong personal image can help you make a good first impression, build relationship, and project the image you want from others.
- 6) Professional versus personal; the term *personal image* often refers to your overall impression, but the term *professional image* focuses specifically on how you present yourself in a work environment.
- 7) Self-image versus personal image; self-image is your internal perception of yourself, while personal image is how you are perceived by others.



Organizational image is the public's perception of an organization, including impressions, feelings, and images of the organization. Organizational image is an important asset that needs to be maintained and built consistently. It can also called a corporate identity or corporate image. It is the manner in which a corporation, firm or business enterprise presents itself to the public. The corporate identity or image is typically visualized by branding and with the use of trademarks, but it can also include things like product design, advertising, public relations etc. According to Bill Canton (2012) provides an understanding that image is an impression, feeling, public self-image to the company about the impression that is intentionally created from an object, person or organization. By forming a good image in the eyes of customers will increase customer satisfaction and loyalty to the company.

The following is a detailed elaboration of the elements in the organizational image: 1) *public Perception*; organizational image is how the public sees and understands the organization, not only based on factual information, but also the feelings, emotions, and experiences they have related to the organization; 2) *important assets*; a good organizational image can increase public trust, attract investors, and improve company performance; 3) *impressions, feelings, and images*; organizational image includes various aspects, such as positive or negative impressions, feelings associated with the organization, such as feelings of comfort and security, and organizational image also includes images of the organization, such as an innovative company or a socially responsible company; 4) *not just factual information*; an organizational image is not only based on the facts presented by the organization, but also on how the public interprets that information, and how they perceive and experience it; 5) the importance of maintenance; the organizational image needs to be actively maintained and managed to ensure that the desired image matches the actual image.

### Image versus Branding



Image and branding are two different things but related in the context of marketing and business. Image is the perception formed in the minds of consumers about a brand, product, or

individual, while branding is the process of creating and managing that image. Branding involves strategies and efforts to form, maintain, and enhance an image. Branding reinforces authentic aspects by focusing on building a reputation that is inherent and sustainable. On the other hand, imaging focuses more on the image that is presented to the outside world.

Then, the difference between brand identity and brand image. Brand identity is the foundation, personality, and voice of a brand, while brand image is the perception formed in the minds of customers. Both work together to create a brand's reputation, credibility, and recognition.

The following is a more detailed explanation about things related to image and branding: *image* is an impression or perception formed in the minds of consumers based on their experiences with a brand, product, or individual. Image includes aspects such as trust, quality, uniqueness, and perceived value.

*Branding* is the process of building and managing that image. This process involves various strategies, such as developing logos, slogans, marketing messages, and customer experiences that aim to create a strong and positive image in the minds of consumers.

The purpose of image and branding: image builds a positive and unique perception in the minds of consumers about a brand, product, or individual. Meanwhile, branding creates and manages that image consistently and effectively.

Image and branding strategy: image is built through experiences, information, and interactions with consumers. For example, brand image can be built through product quality, customer service, or advertising campaigns. Meanwhile, branding involves planned and measurable strategies such as developing visual identity, marketing messages, and customer experience.

For example, a fashion company might want to build an image as a stylish and high-quality brand. To achieve this goal, they will do branding by: 1) creating a visual identity such as a consistent logo, color, and design style, 2) creating a marketing message: advertising products through social media, websites, or print media, 3) building a customer experience: providing the best service and providing quality products.

In conclusion, branding is a broader process that involves strategies and efforts to build and manage an image. Image is the result of successful branding and it is a perception formed in the minds of consumers.



Copyright is an exclusive right owned by the creator over a work that has been manifested in a tangible form. Copyright is a type of intellectual property that protects works in the fields of science, art, and literature. In other words, copyright is the exclusive right of the creator that arises automatically based on the declarative principle after a creation is manifested in a tangible form without reducing restrictions in accordance with regulations, laws and constitution.

There are many types of works that qualify for copyright protection: 1) audio visual works, such as TV shows, films, and online videos; 2) sound recordings and musical compositions; 3) written works, such as lecture materials, articles, books, and musical compositions; 4) visual works, such as paintings, posters, and advertisements; 5) video games and computer software; and 6) dramatic works, such as plays and musicals.

What is the difference between copyright & trademark? What about patents? Copyright is just one form of intellectual property. Copyright is not the same as trademarks which protect brand names, slogans, logos, and other source identifiers from being used by others for a specific purpose. Copyright is also different from patent law which protects inventions.

What is the difference between copyright & privacy? Just because you appear in a video, image, or audio recording does not mean you own the copyright to that content. For example, if your friend took a picture of you, he would own the copyright to the image he took. If your friend, or someone else uploads a video, image, or recording of you without your permission and you feel that the content violates your privacy or threatens your safety, you can file a privacy complaint.

## E. Communicative Grammar

### 1) Use of *somewhere*, *anywhere*, *everywhere*, and *nowhere*

*Somewhere* refers to an unspecified location; *anywhere* means any location, including unspecified ones; *everywhere* means all locations; and *nowhere* refers to no location at all.

#### *Somewhere*

*Somewhere* is used when the location is known to exist but its exact location is not specified.

Examples:

01. I think my phone is *somewhere* in the house.
02. I went *somewhere* in Jakarta when I had been there.
03. I want to go *somewhere* quiet for a vacation.
04. He probably lives *somewhere* out of town.
05. We can meet *somewhere* in the middle of the road in Surabaya

#### *Anywhere*

*Anywhere* is used when the location is not so important, or when you are willing to accept any location.

Examples:

01. We can eat *anywhere* you want.
02. I can't find my keys *anywhere*.
03. We are going to meet *anywhere* in the mid-night.
04. We can sit *anywhere*.
05. He can travel *anywhere* in the world.

#### *Everywhere*

*Everywhere* means in or to every place; all locations.

Examples

01. The rain was *everywhere* after the storm
02. The rumors were *everywhere* after the accident
03. I keep running into Sarah *everywhere* I go.
04. The kids were playing *everywhere* in the park.
05. I looked for a lost pencil *everywhere* but I didn't find it.

#### *Nowhere*

*Nowhere* is used to indicate that there is no place at all, or that you cannot go *anywhere*.

### Examples

01. He couldn't find a job, He felt that he was going *nowhere*.
02. Tom and Sue went *nowhere* last evening
03. He said he was going *nowhere*, and he really disappeared.
04. We couldn't find our way home, we felt like we were *nowhere*.
05. Tame ensured Anton that I had walked *nowhere*.

### Exercise

Complete the following sentences with *somewhere*, *anywhere*, *everywhere*, or *nowhere*.

01. I left the tickets \_\_\_\_\_ on the table but I can't see them there now.
02. I think we are lost. This path leads \_\_\_\_\_.
03. I looked \_\_\_\_\_ but still didn't find my phone.
04. You don't need to travel \_\_\_\_\_ to see the variety of sea life.
05. William's hut is \_\_\_\_\_ in this forest but we haven't found it yet.
06. There is a cat \_\_\_\_\_ in the room but it is likely to hide behind the sofa.
07. My dream is to lie \_\_\_\_\_ on the beach and listen to the waves breaking against the rocks.
08. Have you seen my book? I can't find it \_\_\_\_\_.
09. You can find this species \_\_\_\_\_ else on earth. It can exist only in this area.
10. I felt so lonely because had \_\_\_\_\_ to go.
11. Have you seen my book? I can't find it \_\_\_\_\_.
12. I cannot find the message from you but I know for sure that it is \_\_\_\_\_ in my mail.
13. Did you go \_\_\_\_\_ on Sunday?
14. Nicky lives \_\_\_\_\_. He is homeless.
15. We will travel \_\_\_\_\_ this summer. We are short of money.
16. I can't find my keys, they are \_\_\_\_\_ in this room.
17. You can sit \_\_\_\_\_ you like.
18. The thieves had stolen all the money from \_\_\_\_\_.
19. The lost dog was \_\_\_\_\_ to be found.
20. I hope I can find \_\_\_\_\_ to relax after work.

## 2) Use of *someone*, *somebody*, *anyone*, *anybody*, *everyone*, *everybody*, *no one*, *no body*.

*Someone* or *somebody* refers to an unspecified person in a positive contexts/statements, while *anyone* refers to any person, often in a question or negative or conditional contexts/statements. *Everyone* or *everybody* refers to all people in a group, and *no one* or *nobody* means no person at all.

### *Someone* and *somebody*

*Someone* or *somebody* is used in affirmative or positive contexts/statements, it refers to a single person, but not a specific one.

### Examples

01. I love *someone* in my class. She is very pretty and tall.
02. The manager needs *somebody* who can drive a car well.
03. *Someone* operates a computer in that room is my close friend.
04. There was *somebody* who applied for a driver here. Did you know him?
05. The personnel manager looks for *someone* who is capable of operating MS. Office.

### *Anyone* or *anybody*

*Anyone* or *anybody* is used in questions or negative statements to refer to any person.

### Examples

01. Is *anybody* home? Or, is *anyone* home? (question)
02. I didn't see *anybody* there. Or, I don't know *anyone* there. (negative)
03. Who saw *anybody* sit here? Or, who saw *anyone* sit here? (question)
04. I don't know anybody there. Or, I don't know anybody there. (negative)
05. When did anybody sit? Or, when did anyone sit? (question)

### *Everybody or everyone*

*Everybody or everyone* is used to refer to all members of a group or all people in a situation.

### Examples

01. *Everybody* is invited to the party. Or, *everyone* is invited to the party.
02. *Everybody* is welcome. Or, *everyone* is welcome.
03. I know everybody here. Or, I know everyone here.
04. Does Tom invite *everybody* to come? Or, does Tom invite everyone to come?
05. Everybody signs the letters. Or, Everyone signs the letters.

### *No one or nobody*

*No one or nobody* is used in negative statements. It means no person, or refers to the absence of any person, similar to *no person*.

### Examples

01. *No one* was home. Or, *nobody* was home
02. I will come here with *no one*. Or, I will come here with *nobody*.
03. Jean and Joe met *no one* there. Or, Jean and Joe met nobody there.
04. Next year, I will promote *no one*. Or, I will promote *nobody*.
05. *No one* knows my plans. Or, *nobody* knows my plans.

### Exercise

Practice using the indefinite pronouns: *someone/somebody*, *anyone/anybody*, *everyone/everybody*, and *no one/nobody* by filling the blanks.

01. Is there \_\_\_\_\_ in the room?
02. \_\_\_\_\_ can join the club.
03. I don't want to talk to \_\_\_\_\_ right now.
04. \_\_\_\_\_ is responsible for the mess.
05. \_\_\_\_\_ is missing from the group.
06. During the storm, we did not see \_\_\_\_\_ on the street.
07. \_\_\_\_\_ can help me with this problem.
08. Is \_\_\_\_\_ working on the project?
09. I don't know \_\_\_\_\_ at the concert.
10. \_\_\_\_\_ is calling me.
11. The photos were so good that \_\_\_\_\_ thought they were real painted pictures.
12. \_\_\_\_\_ is ringing the doorbell. Go and answer the door, please.
13. It seems that \_\_\_\_\_ but me knows what to do in such situations.
14. I don't know \_\_\_\_\_ in this town.
15. \_\_\_\_\_ wants to live in that old house. People say that it is haunted.

## UNIT EIGHT

### A. Reading Passages on Food and Beverage

Read the reading passages, then write down the difficult words according to you on a paper and share them with your friends in the hope that they can help you find the meanings of the words! These activities will make you rich in vocabulary so that your power in listening, speaking, writing and reading can be improved.



Catering business is a business that provides food and beverages for various events, from meetings to weddings. This business has great potential because many people choose to order catering rather than making their own dishes. No one is not interested in this type of business, namely catering. Catering business is a business that provides ordering services for various types of ready-to-eat food and drinks for party needs and employee needs in a government agency, private agency, and individual.

Some types of catering businesses:

- 1) Wedding catering: provides menus, preparation, and serving of food for weddings.
- 2) Corporate catering: provides catering for business events, meetings, and conferences.
- 3) Social event catering: provides catering for parties, reunions, and other social events.
- 4) Concession catering: provides food at public events such as sports and festivals.
- 5) Lunch box catering: offers daily food menus or lunch boxes for individuals or groups.
- 6) Diet specialty catering: provides special menus for specific dietary needs, such as low-sugar, vegan, or gluten-free menus.
- 7) Complementary food catering: provides safe and nutritious complementary food for infants.

We need to learn more about tips for starting a catering business. They are as follows:

- 1) Menu research: conduct research on daily catering menus or lunch boxes that suit the target market.
- 2) Promotion: create promotional programs such as free lunch boxes to attract new customers.
- 3) Maintain customer loyalty: maintain customer loyalty through quality food taste and service.
- 4) Marketing: use online marketing techniques through social media.
- 5) Supplier: find quality raw material suppliers at affordable prices.
- 6) Delivery: choose the right delivery service to maintain food quality.
- 7) Evaluation: Conduct regular evaluations of business performance and adapt to market changes.
- 8) Branding: choose a unique and attractive catering name, and do strong branding.
- 9) Cooperation: cooperate with schools, companies, or government agencies to attract customers.
- 10) Manage stock: manage food stock efficiently to avoid losses.
- 11) Food Quality: pay attention to the quality of raw materials and processing to ensure the taste of food is delicious and safe.

## Unique and Photogenic Restaurant Concept



A photogenic and unique restaurant concept can increase the attraction of visitors and encourage them to share their experiences on social media. Some concept ideas to consider include restaurants with unique themes (such as movies, nature, or vintage), instagrammable interiors (such as minimalist with industrial touches or Bohemian Outdoor Vibes), and interesting and delicious menus.

Unique restaurant concept: 1) *movie-themed restaurant*. Create a restaurant with an interior inspired by a popular movie or series, such as "Stranger Things" or "Harry Potter", 2) *nature themed restaurant*. Create an atmosphere close to nature by using greenery, stone walls, or even a fountain, 3) *vintage themed restaurant*. Utilize antique furniture and decor to create a classic and elegant atmosphere, 4) *minimalist cafe with industrial touch*: Using materials such as wood, exposed brick, and industrial hanging lamps to create a modern and stylish impression, 5) *bohemian outdoor vibes*. Add bohemian elements like rugs, pillows, and dim lighting to create a relaxed and romantic atmosphere, and 6) *restaurants with interesting walls*. Use wallpaper or murals with interesting motifs to create a suitable background for photos.

Interesting menus for photogenic and unique restaurants are as follows: Menu with unique presentation: 1) *Serve food with an attractive presentation*, for example by using unique containers or attractive decorations. 2) *Menu with unique ingredients*, for example using ingredients that are not common or have a unique taste to create a different and attractive menu. 3) *Menu based on taste and delicious taste*, for example providing delicious and quality dishes, and ensuring that the dishes are in accordance with customer tastes.

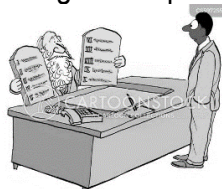
Additional tips for creating or making a photogenic and unique restaurant are as follows: 1) *good lighting*. Make sure the restaurant has good lighting, especially in areas that are often used for taking pictures; 2) *cleanliness*. Keep the restaurant clean so that it looks neat and comfortable; 3) *up-to-date service*. Provide friendly and efficient service to customers so that they feel satisfied and happy; 4) *promotion on social media*. Publicize the restaurant on social media with interesting and informative photos.

By combining a unique concept, instagrammable interior, attractive menu, and good service, your restaurant will be an interesting place and remembered by customers.

## B. Reading Passages on Financial Aspects and Banking

Read the reading passages with correct and good intonation and emphasis, then translate the readings as best you can! These activities will make you fluent in reading and speaking, then you will also be rich in vocabulary.

### The Meaning and Importance of an Employee Handbook





An employee handbook is a comprehensive guide to the vision, mission, values, employee and workplace policies, HR procedures, employee benefits, workplace code of conduct, and more. In short, it sets clear expectations for employees, defines their rights, and informs them about the company's legal obligations. In addition, an employee handbook is also essential for introducing the business to new employees, facilitating the onboarding process, and helping new employees align themselves with the company's culture and goals.

Here are the rational and operational reasons why an Employee Handbook is absolutely necessary. Employee handbook is very necessary for the following reasons:

- 1) *Introducing company culture, mission and values*; an employee handbook is essential to introduce new employees to the company culture and how they can contribute. This can give them a sense of pride and ownership, which can increase productivity in a short period of time. It also explains the company's vision, mission, and sets general labor relations standards and provides guidance on other policies.
- 2) *Informing responsibilities and procedures*. this handbook can provide employees with a clear understanding of their responsibilities, as well as guidance on company policies and procedures. For example, how to apply for leave or vacation. Then, who they should contact if they can't come to work. The employee handbook also explains general responsibilities regarding security, time management, and reporting. By providing clear and easily accessible information, this handbook can help the company run smoothly.
- 3) *Providing an understanding of expectations*; the employee handbook provides employees about an understanding of what they can expect from management. Therefore, this guide contains information on management goals, leadership styles, and best practices to build healthy relationships between employees.
- 4) *Ensure company policies are clear and consistent*; a handbook provides employees with consistent information about company policies regarding work, behavior, compensation, and other procedures. This helps managers answer questions and make decisions that are in line with company policies.
- 5) *The handbook should explain benefits*; the benefits such as vacation, health insurance, paid time off, or other benefits offered to employees. Having a comprehensive and accessible handbook can help retain the company's best employees. So make sure they know all offered by communicating them in the employee handbook.
- 6) *Ensuring compliance with Laws*; in addition to company regulations, the employee handbook also need to contain employee rights and obligations in accordance with the latest labor laws. This helps companies ensure compliance with labor-related regulations so they can avoid legal problems.
- 7) *Provide information about internal assistance*; the handbook also provides information about where employees can go to get help. For example, when reporting workplace violations or work-related issues. This helps prevent employees from contacting third parties.

### Components of the Employee Handbook



The following are important components that must be included in an employee handbook:

- 1) *Basis of Employment*; this section explains basic employment information including employment contracts and employee status, such as full-time, part-time, intern, or other



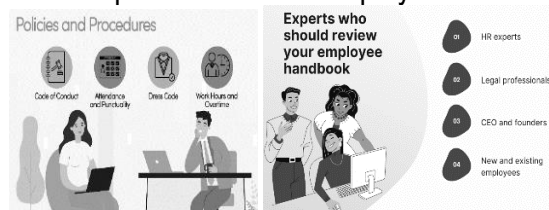
worker. It also covers the equal employment opportunity policy, which emphasizes the importance of nurturing diversity and respecting all employees. It also explains the recruitment and selection process, including the typical steps and if there are pre-placement screenings, what the rules are. Finally, there are attendance rules that explain what to do if an employee is absent without notice.

- 2) *Workplace Policies*; workplace policies define what a workplace should be like. They include policies such as secrecy and data protection, which explain the importance of protecting company information and expectations for employees. Next, there is a harassment and violence policy, which emphasizes the company's commitment to creating a safe and harassment-free work environment. Then, there is an occupational health and safety policy, which sets out guidelines for employees to maintain safety in the workplace. These include preventative actions, emergency response, smoking policies, and drug-free policies if relevant to the company.
- 3) *Code of conduct*; a code of conduct is a guide to employee behavior that explains all interactions in the workplace, including coworkers, partners, customers, and other external parties. The goal is to create a safe and professional environment for everyone. Codes of conduct cover dress policies, cyber security and digital devices, conflicts, employee relations, family hiring, visitors to the workplace, and requests and distribution related to company products or services.
- 4) *Compensation and Development*; this section explains about employee compensation and development to show appreciation for them, thus encouraging them to continue to perform well. Here are some things that need to be informed: 1) *compensation and salary status*; explains employee status and salary rules, including overtime pay and salary payment schedules, 2) *performance management*; explains how employee performance will be evaluated and how managers lead their teams, 3) *employee training and development*; highlights the importance of employee personal and professional training and development, and the opportunities available.
- 5) *Benefit*; this explains the benefits and advantages that the company offers to employees so that employees have a good understanding of the benefits and privileges they will receive. Here are some benefits that need to be considered: 1) *employee health*; explains the health benefits offered, such as personal health insurance, gym membership, or welfare programs, 2) *workers' compensation*; conveys the procedures to be followed if an employee has a work accident and what benefits will be provided in accordance with applicable laws in their respective regions, 3) *work from home*; explains how employees can work from home in accordance with the rules that must be followed, including cyber security at home, and also explains the rules for employees who work permanently from home, 4) *employee costs*; explains the work-related costs that will be borne or covered by the company and the procedure to apply for cost reimbursement or replacement, 5) *company devices*; if the company provides devices to employees, it is necessary to explain how to maintain them and also explain the actions to be taken if the devices are lost or damaged, or for other reasons.
- 6) *Working hours, leave and holidays*; 1) working hours and paid leave. This explains the company's working hours and the amount of paid leave granted to employees, as well as the procedure to apply for leave, 2) *holidays*. This explains the list of holidays recognized by the company and explains the compensation given if employees have to work on a holiday, 3) *sick leave*. Explains the company's obligations in providing sick leave to employees and the additional benefits offered for sick leave. It is also necessary to explain the difference between short-term and long-term sick leave, 4) *condolence leave*. It is

necessary to explain the number of days for leave due to the death of an employee's close family member.

- 7) *Termination of employment*; this section explains the termination process. Here is a summary: 1) *disciplinary process*. This explains the steps in the disciplinary process and how managers manage them, 2) *resignation*. This explains the procedure for employee resignation and the length of notice that must be given. And also explains the policy for reimbursement of educational or relocation costs, as well as prohibitions on forced resignations, 3) *termination of employment*. This explains the procedure for termination of employment based on the law and internal regulations, including information about severance pay, unpaid leave and sick leave compensation, 4) *references*. Information should be added about providing references to employees who resign or are terminated, including if the employee is terminated for a specific reason, then certain parties have the right to refuse to provide references.

### Smart Steps to Create an Employee Handbook



To create an employee handbook, follow these steps:

- 1) *Start by understanding the company culture and values*. As a Human Resource professional, it is important to understand the company culture and values so that the team has a good understanding in creating or updating the handbook. The company culture and values can be the basis for making internal decisions regarding policies and procedures, and help create a consistent message in the handbook.
- 2) *Reviewing the existing policies and procedures*. Policies and procedures are not just about legal requirements and best practices, but they should also reflect the values and vision of the company. Reviewing existing policies and procedures will help ensure whether they are aligned with business needs. The basic principles of the policy may remain the same, but the details of how they are implemented may need to be adjusted with the changes in the industry or organization.
- 3) *Ensure all policies are according to regulations*. Companies must comply with all state and local laws and regulations. If you ignore them, your business could potentially run into trouble with the law. If your team is large, consider having a human resource staff which focuses on following the employment law compliance.
- 4) *Establish a process for reviewing and updating*. The employee hand books should become documents that are continually updated in line with the company progresses. Therefore, the team should update the hand books regularly and periodically. In conducting updates, establish a structured process by giving the team time to review each section. Usually updates are made at the beginning of the year, many new regulations are issued both at the central and regional government levels that affect the work environment. Therefore, January is a good time for human resource professionals to review the employee hand books and consider any updates that need to be made.
- 5) *Ensure the guidebook is legally approved*. Before publishing or submitting the guidebook to a company, it is important to obtain legal approval to ensure legal compliance and there are no any topics or policies that have been missed.

- 6) *Encourage feedback and make changes.* It's always a good idea to get feedback from the team about the employee handbook. They may find things that were missed or parts that could actually be made simpler and easier to understand. Additionally, it is very necessary for the companies to make changes in the mid-year, so that the update of the hand book can be done regularly, or it can be done at any time if necessary.

### C. Reading Passages on Sales and Marketing

Read the reading passages with good intonation and emphasis, then explain the contents of the readings in your own words! These activities will make you fluent in reading and speaking.



Marketing on social media platforms (Social Media Marketing/SMM) is a marketing strategy that uses social media to reach target markets, build brands, increase sales, and increase website traffic. SMM involves various activities such as content creation, interaction with followers, performance analysis, and the use of paid advertising.

The benefits of social media for sales and marketing are as follows: 1) *wide reach*: social media has a very large number of users, so SMM can reach a wide and diverse target market. 2) *Increase brand awareness*: through interesting content posts and interactions with the audience, SMM can increase brand awareness among the target market. 3) *Increase sales*: SMM can be used to promote products or services, and even encourage direct purchases. 4) *Increase website traffic*: SMM can be used to direct audiences to a business website, thereby increasing the number of visitors and increasing the chances of conversion. 5) *Increase engagement*: SMM allows businesses to interact directly with their audiences, build stronger relationships, and increase engagement.

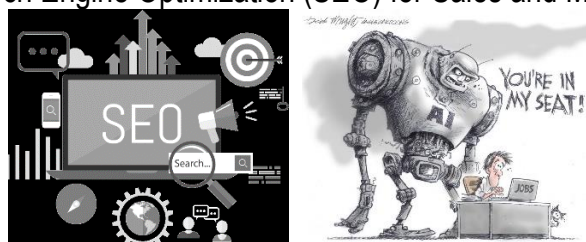
Here are some effective marketing strategies through social media: 1) *Choose the right social media platform*. Adjust the platform selection to the target market and the type of content to be shared. 2) *Create interesting and relevant content*. Use various content formats such as images, videos, text, and infographics to attract the attention of the audience. 3) *Interact with the audience*. Reply to comments, messages, and questions from the audience to build stronger relationships. 4) *Use paid advertising*. Paid advertising can help reach a more specific target market and increase visibility. 5) *Analyze results and optimize*. Monitor the performance of SMM campaigns and optimize to improve results.

Tips for success in marketing through social media are presented here. The tips are as follows: 1) *Understand the target markets*. Knowing the characteristics and preferences of your target market will help create more relevant and interesting content. 2) *Create a regular posting schedule*. Consistency in posting content will help maintain audience engagement. 3) *Use relevant hashtags*. Hashtags can help any contents be discovered by a wider audience. 4) *Use social media management tools*. Social media management tools can help manage accounts, schedule of contents, and analyze results. 5) *Don't be afraid to innovate*. Use creative ideas to create unique and interesting contents.

By implementing the right SMM strategy, businesses can harness or take advantage of the potential of social media to achieve marketing goals and improve results.

Examples of popular social media platforms: 1) *Facebook*. The largest social media platform with a huge number of users. 2) *Instagram*. The popular platform for sharing images and videos, especially among the younger generation. 3) *TikTok*. The rising platform with a focus on short videos and creative contents. 4) *Twitter*. The platform used to share information and discuss various topics. 5) *YouTube*. The popular platform for sharing videos and multimedia contents.

### Utilization of Artificial Intelligence (AI) in Search Engine Optimization (SEO) for Sales and Marketing



Artificial Intelligence (AI) significantly enhances Search Engine Optimization (SEO) for sales and marketing by automating tasks, optimizing content, and improving user experience. AI tools can analyze data, automate keyword research, and generate content, saving time and improving efficiency.

The Impact of AI on sales and marketing through SEO: 1) *automated keyword research and content generation*; AI tools can analyze vast amounts of data to identify high-value keywords and generate content, saving time and effort. 2) *Content optimization and on-page SEO*; AI helps optimize content by analyzing rankings, suggesting improvements, and ensuring readability. 3) *Improved user experience (UX)*; AI can personalize user experiences through website recommendations, interactive chat bots, and other features, leading to increased engagement and conversions. 4) *Data analysis and predictive analytics*; AI can analyze data to identify patterns, predict future trends, and optimize SEO strategies accordingly. 5) *Technical SEO optimization*; AI can help automate technical SEO checks, ensuring website speed, mobile-friendliness, and proper use of structured data. 6) *AI-driven search engines*; Search engines increasingly use AI to understand user intent, making it crucial to optimize content for AI-powered search algorithms.

Examples of AI tools and applications: 1) *Keyword research*; tools like Surfer SEO and INK for All analyze top-ranking pages to suggest keyword optimization opportunities. 2) *Content generation*; ChatGPT and similar tools can generate drafts for articles, blog posts, and website copy, saving writers time. 3) *Technical SEO*; All AI analyzes websites for technical SEO issues and suggests solutions. 4) *Content optimization*; AI can suggest improvements to on-page SEO elements like titles, headings, and meta descriptions.

Benefits of AI in SEO: 1) *increased efficiency*; AI automates tasks, freeing up marketers to focus on strategic planning and creative content. 2) *Improved content relevance*; AI-powered tools can identify the most relevant keywords and optimize content to meet user needs. 3) *Higher rankings*; by optimizing content and improving user experience, AI can help websites rank higher in search engine results. 4) *Better data insights*; AI can analyze data to provide valuable insights into keyword performance, user behavior, and search trends.

#### D. Other Reading Passages Which Have Relevance to Business

Read the reading passages, then make a good conclusion to be presented for each reading text! These activities will surely make you read, write, and speak fluently.

## Business Innovation



Innovation in business is the process of applying new ideas, concepts, and creativity to improve products, services, or business processes, with the aim of achieving competitive advantage and business growth. Innovation can include developing new products, improving production processes, or even changing business models. In other words, business innovation is the process of implementing new ideas, concepts, and fresh creativity related to improving products or services from a brand. On the other hand, business innovation can also be interpreted as a new idea to add value or added value to a business that has been done before.

Benefits of business innovation: 1) *increase competitiveness*. Innovation allows companies to offer better or unique products and services, which can attract consumers and differentiate the company from competitors. 2) *Drive business growth*. By creating new products, services, or business models, companies can reach wider markets and increase revenue. 3) *Reduce costs*. Innovation in business processes can help improve efficiency and reduce operating costs. 4) *Meet customer needs*. Innovation can help companies understand and meet the changing needs of customers. 5) *Improve reputation*. Innovation can create a positive and modern company image, so that it can increase customer trust.

Examples of business innovation: 1) *product Innovation*. Development of new products, such as smartphones with advanced features, or snacks with new flavors. 2) *Process innovation*. Implementation of new technologies in production, such as the use of robots or process automation. 3) *Service innovation*. Offering more personalized services or product personalization, such as more responsive customer service. 4) *Business model innovation*. Changes in the way a company creates, delivers, and captures value, such as subscription models or e-commerce.

Types of business innovation: 1) *incremental innovation*. Small, incremental changes in products, services, or processes. 2) *Radical innovation*. Large, fundamental changes that create new markets or industries. 3) *Disruptive innovation*: Changes that change the way companies and industries operate, such as the way people watch TV with streaming.

All of the above explanations can be concluded as follows, that Innovation is the key to business success in this ever-changing era. By continuing to innovate, companies can increase competitiveness, drive growth, meet customer needs, and create added value for stakeholders.

## Utilization of E-Commerce



E-commerce, or electronic commerce, involves the buying and selling of goods and services online. It's a significant tool for businesses of all sizes, offering benefits like broader reach, increased sales, and reduced costs. E-commerce platforms facilitate transactions, allowing businesses to connect with customers and the public electronically.

Here's a more detailed look at the utilization of e-commerce:

- 1) Benefits of E-commerce: a) *increased sales and revenue*. E-commerce can reach a wider audience, leading to more potential customers and sales, b) *cost reduction*. Online businesses can reduce operational costs by slimming or streamlining processes, minimizing paper usage, and potentially reducing staffing needs, c) *improved efficiency*. E-commerce platforms can facilitate faster transaction processing and efficient inventory management, d) *access to a broader market*. Businesses can reach customers globally, expanding their reach beyond local geographical limitations, e) *increased brand awareness*. E-commerce platforms can help businesses build brand awareness through targeted advertising and online marketing efforts, f) *flexibility and convenience*. E-commerce allows customers to shop anytime, anywhere, providing a convenient and flexible shopping experience.
- 2) Types of E-commerce: a) *Business-to-Consumer (B2C)*. This involves businesses selling products or services directly to consumers, like online retail stores, b) *Business-to-Business (B2B)*. This involves businesses selling to other businesses, like wholesale suppliers or software vendors, c) *Consumer-to-Consumer (C2C)*. This involves individuals selling to other individuals, often through online marketplaces like eBay, and d) *Consumer-to-Business (C2B)*. This involves consumers offering services to businesses, like freelancing or crowdsourcing.
- 3) Examples of E-commerce in action: a) *online retail*. Businesses sell products like clothing, electronics, or books through their own websites or marketplaces, b) *online subscriptions*. Businesses offer subscriptions to services like streaming, software, or online courses, c) *digital products*. Businesses sell digital products like e-books, software, or music downloads, d) *electronic payments*. Online platforms facilitate secure and convenient payment options for e-commerce transactions, and e) *crowd funding*. Platforms allow individuals or businesses to raise funds online for projects or ventures.
- 4) Challenges of E-commerce: a) *security concerns*. Online transactions can be vulnerable to fraud or security breaches, b) *customer trust*. Building trust with online customers can be challenging, especially for new businesses, c) *shipping and logistics*. Managing shipping and logistics can be complex, especially for businesses dealing with perishable or fragile goods, d) *competition*. The online marketplace can be highly competitive, requiring businesses to differentiate themselves, e) *infrastructure and technology*. Access to reliable internet infrastructure and technical expertise can be a barrier for some businesses.

Come to the conclusion that E-commerce is a dynamic and evolving landscape, with new technologies and trends constantly emerging. Businesses that effectively utilize e-commerce can achieve significant growth and success in today's digital marketplace.

## E. Communicative Grammar

Here we present the use of *something*, *anything*, *everything*, and *nothing* accompanied by explanations, examples, and practical questions, as well as the use of *wherever*, *whenever*, *whoever*, *whatever*, and *whichever*.

### 1) *Something, anything, everything, and nothing*

*Something* refers to an unspecified item or idea. *Anything* means a thing of any kind. *Everything* implies totality or completeness. *Nothing* signifies no single thing, then here are tricks to differentiate:

- ☐ *Something* is used for general, non-specific statements.
- ☐ *Anything* is used in questions, negative sentences, and when you want to emphasize that something could be anything.

- ☐ *Everything* is used to state everything as a whole.
- ☐ *Nothing* is used to state that something does not exist at all.

### *Something*

01. *Something* used in positive sentences as a pronoun and refers to an unspecified item or idea.

Examples:

1. *Something* came in the mail for you.
2. I thought I heard *something* outside.
3. He said *something* that really bothered me.
4. I have *something* to tell you.
5. There's *something* wrong with my car.

02. *Something* used as an adverb:

Examples:

1. The total repairs cost *something* over \$300.
2. The movie was *something* like what I expected.
3. The money is like *something* in my cupboard.
4. The movement of the artist was like *something* in the sea.
5. A man in the field as something the most expensive.

03. *Something* used to add emphasis:

Examples:

1. She thinks she's really *something* ever since her promotion.
2. That's *something* anyway.
3. There was *something* vaguely familiar about him.
4. The garden was *something* special.
5. The doors here are really *something*

### *Anything*

It means a thing of any kind used in questions, negative sentences, and general statements. Special for *anything* in general sentences or statements functions to show that a statement or sentence applies to everything or has no limitations.

Examples of *anything* in questions:

01. Do you have *anything* to eat?
02. Does Sue want *anything* from that shop?
03. Did Tom and Joe buy anything yesterday?
04. When will you want to buy *anything* for the program?
05. Why do they need *anything* from their school?

Examples of *anything* in negative sentences:

01. I don't have *anything* for him.
02. Joe and Sue are not *anything*.
03. The manager does not *anything* today.
04. Where did you buy anything for your class assignment?;
05. Don't give anything to that man for any reason.

Examples of *anything* in general sentences of statements:

01. There's nothing I can do about *anything* that's already happened.
02. She is interested in *anything* related to history.
03. We can do *anything* we want.
04. I'm not interested in *anything* except a promotion.
05. The father will do *anything* to make you happy.;

### *Everything*

It implies totality or completeness. *Everything* is used to refer to everything or anything. It can be used in a variety of contexts, such as expressing love for someone, giving assurance that everything will be okay, or describing an effort to try everything.

Examples:

01. *Everything* is expensive nowadays.
02. *Everything* is okay.
03. I love *everything* about this place.
04. She packed *everything* for the trip.
05. He knows *everything* about the computer.

### *Nothing*

It signifies no single thing. It is often used in negative sentences or to express the absence of something. In general, *nothing* means not exist, there is nothing, or absence. In addition, *nothing* can also be used in phrases, pronouns, adverbs, idioms, nouns, and as an adjective.

Examples of *nothing* used as pronouns:

01. There's nothing in my hands
02. I found *nothing* from that room.
03. There is *nothing* in this glass.
04. We need *nothing* for this training.
05. The courier delivers *nothing* today.

Examples of *nothing* used as adverbs

01. She is *nothing* like her sister
02. He did *nothing* wrong.
03. She knows *nothing* about the situation
04. There is *nothing* in the room.
05. He is *nothing* but a liar

Examples of *nothing* used as nouns:

01. It appeared out of *nothing*.
02. The detective discovered *nothing*.
03. *Nothing* seems to be functioning.
04. There's *nothing* in the box.
05. There is *nothing* to eat.

Examples of *nothing* used as phrases. There is nothing to lose:

01. I have *nothing special*.
02. I agreed that there is *nothing special*.
03. I do *nothing but* eating.
04. I do *nothing at all*.

Examples of *nothing* used as adjectives:

01. He's done *nothing* wrong
02. This is *nothing* like what I expected
03. The experience was *nothing* but a waste of time.
04. Her performance was *nothing* short of miraculous.
05. It's a *nothing-burger*.

Examples of *nothing* used as idioms:

01. I came here *for nothing*.
02. You gave him *for nothing*.



03. He did the test *in nothing flat*.
04. I found something in the house is *next to nothing*
05. Tom spoke *in nothing flat*.

#### Exercise

Complete the sentences using *something*, *anything*, *everything*, or *nothing*.

01. I don't have \_\_\_\_\_ to eat.
02. There's \_\_\_\_\_ in this room making a noise. What is it?
03. There's \_\_\_\_\_ wrong with you, you're perfectly healthy.
04. Do you have \_\_\_\_\_ you need for the trip?
05. If you need \_\_\_\_\_, just call me.
06. That mess has \_\_\_\_\_ to do with me!
07. There's \_\_\_\_\_ important I need to tell you, please could we talk privately
08. \_\_\_\_\_ must go in our once a year sale!
09. The doctors did \_\_\_\_\_ they could, but it wasn't enough.
010. There's \_\_\_\_\_ you can say to make me forgive you. I never want to speak to you again.
011. There isn't \_\_\_\_\_ left, the burglars took it all.
012. Everyone must bring \_\_\_\_\_ for lunch.
013. I promise, \_\_\_\_\_ is fine! I'm just really tired.
014. In my opinion, \_\_\_\_\_ is more important than family.
015. Tom wants \_\_\_\_\_ to bring home for his beloved wife.
016. Sue spoke \_\_\_\_\_, so that her boss wanted her to speak.
017. Did the film stars play \_\_\_\_\_ attractive for their fans.
018. I must do \_\_\_\_\_ in the right ways for my family.
019. Money is not \_\_\_\_\_ in my life.
020. Life without money is \_\_\_\_\_.

#### 2) Gerund

Gerund is the *-ing form* of the verb but functions as a noun. Notice that gerund has the same form as the present participle. However, it functions differently in the sentence. It is always a noun and can function in any noun position.

Examples of gerund functions as subject:

- 1) *Swimming* is good exercise.
- 2) *Doing* more is better than speaking more.
- 3) *Studying* in the morning is the effective ways.
- 4) *Helping* manager in his office makes me more mature.
- 5) *Working* with discipline leads him to be successful.

Examples of gerund functions as direct object;

- 1) You and I enjoy *dancing*.
- 2) The trainees imagine *working*.
- 3) The trainers stop *explaining*.
- 4) The employers start *speaking*.
- 5) The employees finish *working*.

Examples of gerund functions as subject complement:

- 1) My favorite sport is *swimming* in the river.
- 2) His manager's hobby is *dancing* in his office.
- 3) Her father's talent is *speaking* English.
- 4) A secretary's talent is *typing* any documents.
- 5) My tasks at work hours are *controlling*.

Examples of gerund functions as appositive:

- 1) My sport, *walking* in the morning, becomes cheap.
- 2) Going to a restaurant, *eating* together, is my hobby.
- 3) The director's choice, *selecting* trainees, is effective.
- 4) A vice manager's activities, *helping*, becomes good.
- 5) The office boy's job, *cleaning*, makes him happy.

Examples of gerund as an object of a preposition:

- 1) I am tired of *actuating*.
- 2) My senior manager is tired of *walking*.
- 3) The new employees come here for *working*.
- 4) He is happy for *dancing*.
- 5) That hard worker is crazy at *working*.

List of single-word prepositions that can be followed by gerund (verbs of --ing form):

About	like	above	near
Across	of	after	off
Against	on	along	onto
Among	opposite	around	out
As	outside	at	over
Before	past	behind	round
Below	since	beneath	than
Beside	through	between	to
Beyond	towards	by	under
Despite	underneath	down	unlike
During	until	except	up
For	upon	from	via
In	with	inside	within
Into	without		

Examples of gerund after single word preposition:

The lady likes *singing* at home.

- 1) I will come to you after *studying*.
- 2) The employees are free from *working* for two days.
- 3) The children never speak during *eating*.
- 4) From listening to *reading* need more focuses.

List of complex prepositions that can be followed by gerund (verbs of --ing form):

Ahead of	inside of	apart from	instead of
As for	near to	as well as	on account of
Because of	on top of	due to	out of
Except for	outside of	in addition to	owing to
In front of	such as	in place of	thanks to
In spite of	up to		

Examples of gerund after complex prepositions

- 1) I didn't go to workplace because of *going* abroad.
- 2) The students always read books as well as *summarizing* their contents.
- 3) We must select the best applicants apart from *negotiating* with the boss.
- 4) The managers work such as *guiding* and *controlling* their subordinates.
- 5) The employees must work over time up to *completing* the expected target.

Examples of gerund can be functioned after certain verbs.

- 1) The company's security stops *sleeping* in the post.
- 2) The personnel manager admit *selecting* applicants.
- 3) Most of managers mind *listening* to loud voice.
- 4) Lower managers imagine *becoming* middle managers.
- 5) New workers enjoy *singing* in their rest time.

List of certain verbs that can be followed by gerund

Acknowledge	feel	like	omit
Admit	finish	advise	forget
Postpone	anticipate	practice	appreciate
Go	prevent	avoid	hate
Quit	begin	imagine	recall
Can't bear	involve	recollect	can't
Help	recommend	complete	keep
Regret	continue	remember	like
Report	defend	love	resent
Delay	resume	deny	keep
Risk	detest	dislike	like
(Can't) stand	love	endure	start
Stop	enjoy	mention	suggest
Escape	mind	excuse	miss
Tolerate	try	need	understand
Select	choose	cancel	continue
Prefer	discuss	recall	consider
Complete	recollect	cease	dislike

*(There are still some others)*

### Exercise

Put the verb into either the gerund (-ing) or the infinitive (with 'to')

01. I don't fancy \_\_\_\_\_ (go) out tonight.
02. She avoided \_\_\_\_\_ (tell) him about her plans.
03. I would like \_\_\_\_\_ (come) to the party with you.
04. He enjoys \_\_\_\_\_ (have) a bath in the evening.
05. She kept \_\_\_\_\_ (talk) during the film.
06. I am learning \_\_\_\_\_ (speak) English.
07. Do you mind \_\_\_\_\_ (give) me a hand?
08. She helped me \_\_\_\_\_ (carry) my suitcases.
09. I've finished \_\_\_\_\_ (cook) - come and eat!
10. He decided \_\_\_\_\_ (study) biology.
11. I dislike \_\_\_\_\_ (wait).
12. He asked \_\_\_\_\_ (come) with us.
13. I promise \_\_\_\_\_ (help) you tomorrow.
14. We discussed \_\_\_\_\_ (go) to the cinema, but in the end we stayed at home.
15. She agreed \_\_\_\_\_ (bring) the pudding to the dinner.
16. I don't recommend \_\_\_\_\_ (take) the bus - it takes forever!
17. We hope \_\_\_\_\_ (visit) Amsterdam next month.
18. She suggested \_\_\_\_\_ (go) to the museum.
19. They plan \_\_\_\_\_ (start) college in the autumn.
20. I don't want \_\_\_\_\_ (leave) yet.

## UNIT NINE

### A. Reading Passages on Food and Beverage

Read the reading passages then write down the difficult words according to you on a paper and share them with your friends in the hope that they can help you find the meanings of the difficult words! These activities will make you rich in vocabulary that can be used to improve your power in listening, speaking, writing and reading.

#### Utilization of Digital Technology in the Food and Beverage Business



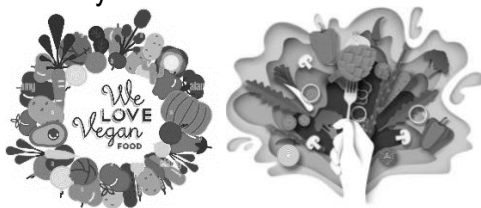
Digital technologies are transforming the food and beverage industry, improving efficiency, quality and customer engagement. Key areas of transformation include automation, data analytics, Artificial Intelligence (AI), block-chain, and Account Receivable (AR), which offer benefits such as optimized processes, better compliance and more engaging customer experiences. This page describes in detail about digital technology in the food and beverage business.

- 1) Key technologies and their impact: a) *automation and robotics*: simplifying manufacturing processes, increasing efficiency, and ensuring consistency in areas such as packaging and quality control; b) *artificial intelligence (AI) and machine learning*: enabling smarter decision-making through predictive analytics, demand forecasting, and operations optimization; c) *block chain technology*: improving food traceability and transparency, crucial for food safety and regulatory compliance; d) *augmented reality (AR)*: providing interactive and engaging product information to customers, enhancing their experience; e) *Internet of Things (IoT)*: using sensors and data to optimize processes, improve product quality, and reduce energy consumption; f) *data analytics*: analyzing data to gain insights into consumer behavior and preferences, enabling better product development and customer service; g) *cloud computing*: enabling data storage, processing, and sharing for a variety of applications, including order management, production scheduling, and inventory tracking.
- 2) Benefits of digital transformation in F&B: a) *increased efficiency*: automation, AI, and optimized processes lead to higher efficiency and cost reduction; b) *improved quality control*: AI and data analytics can help identify and address quality issues from early; c) *improved customer engagement*: AR, personalized experiences, and data-driven insights improve customer satisfaction and loyalty; d) *increased transparency and traceability*: block chain and other technologies ensure transparency in the supply chain, building trust with consumers; e) *data-driven decision-making*: data analytics provides insights into consumer preferences and market trends, enabling better product development and marketing strategies.
- 3) Challenges and considerations: a) *high implementation costs*: the initial investment in digital technologies can be substantial, but returns can be high with strategic planning according to Stellarix; b) *cyber security risks*: protecting data and systems from cyber threats is crucial for digital transformation success; c) *skills gap*: ensuring employees are trained and equipped to use new technologies is essential; d) *scalability and flexibility*: choosing technologies that can adapt to changing market conditions and consumer preferences is important.

- 4) Examples of digital transformation in action: a) *AI for quality control*: AI systems can be used to detect defects in food products during the production process. b) *IoT for inventory management*: sensors can monitor inventory levels in real-time, preventing stock outs and reducing waste; c) *block chain for Traceability*: block chain can be used to track the journey of food products from farm to table, ensuring authenticity and safety; d) *AR for product information*: AR can be used to provide interactive product information to consumers, enhancing their shopping experience.

By embracing digital technologies, the food and beverage industry can improve efficiency, enhance quality, engage customers more effectively, and stay competitive in a rapidly changing market.

### Healthy and Plant-Based Food Trends



Healthy and plant-based food trends are on the rise, driven by growing awareness of health benefits, environmental concerns, and a desire for more sustainable and ethical food choices. Consumers are increasingly seeking plant-based options across various categories, including meat alternatives, dairy substitutes, and even seafood alternatives. The focus is shifting towards whole, nutrient-rich foods, and healthier alternatives to processed foods.

Below is elaborated in detail about key trends for healthy and plant-based food trends:

- 1) *Plant-based seafood*: the demand for plant-based seafood is increasing, with innovations like plant-based fish fillets, shrimp, and even crab cakes becoming available.
- 2) *Dairy alternatives*: consumers are increasingly choosing plant-based milk, yogurt, and cheese alternatives, driven by health benefits, lactose intolerance, and a desire for more sustainable choices.
- 3) *Plant-based meat alternatives*: the market for plant-based meat alternatives continues to expand, with innovations focusing on taste, texture, and convenience.
- 4) *Functional and nutrient-rich foods*: there's a growing interest in foods that support digestive health, like fiber-rich foods and probiotic-rich options.
- 5) *Sustainable and ethical choices*: consumers are increasingly prioritizing foods that are environmentally friendly and produced ethically.
- 6) *Convenience and indulgence*: the demand for convenient plant-based options, including fast food and desserts, continues to grow, with a focus on offering healthy indulgences.
- 7) *Up cycled and natural ingredients*: brands are incorporating up-cycled ingredients and natural sweeteners into their products to reduce waste and offer healthier alternatives.
- 8) *Flexitarianism*: the concept of flexitarianism, where individuals incorporate plant-based meals into their diet without fully eliminating meat, is becoming increasingly popular.
- 9) *Focus on health and wellness*: consumers are seeking plant-based foods that align with their health goals, such as reducing the risk of chronic diseases.

Why these trends are emerging:

- 1) *Health awareness*: many individuals are choosing plant-based food due to the potential health benefits, including reduced risk of heart disease, type 2 diabetes, and certain cancers.
- 2) *Environmental concerns*: growing awareness of the environmental impact of animal agriculture is driving consumers towards more sustainable food choices.

- 3) *Animal welfare*: many people are choosing plant-based food due to the concern for animal welfare.
- 4) *Taste and texture improvements*: innovations in food technology have led to plant-based products that are increasingly realistic and palatable.
- 5) *Convenience and variety*: the increasing availability of plant-based options, including fast food and desserts, makes it easier for consumers to incorporate them into their food.

Examples of specific products and trends are as follows:

- 1) *Plant-based seafood*: fish fillets, shrimp, tuna salads, crab cakes, and vegan tinned fish.
- 2) *Plant-based milk*: almond milk, soy milk, oat milk, and cashew milk.
- 3) *Plant-based meat alternatives*: burger patties, chicken nuggets, sausages, and ground meat.
- 4) *Functional foods*: prebiotic-rich foods, probiotic-rich foods, and fiber-rich foods.
- 5) *Up cycled foods*: foods made from fruit peels, spent grains, and other byproducts.
- 6) *Natural sweeteners*: stevia, monk fruit, and other plant-derived sweeteners.

In conclusion, the healthy and plant-based food trends are a reflection of changing consumer attitudes and priorities. As consumers become more aware of the health, environmental, and ethical benefits of plant-based food, these trends are likely to continue to grow in the coming years.

### Innovation in Presentation and Dining Experience



Innovation in dining experiences encompasses various aspects, from innovative food presentation and preparation to immersive technology integration. Restaurants are increasingly using AR, VR, and interactive elements to enhance the overall dining experience, making meals more engaging and memorable. Beyond the plate, digital menus, personalized experiences, and unique concepts are also playing a significant role in elevating the dining experience.

Innovative food presentation and preparation include 1) *artful plating*: restaurants are moving beyond simple plating to create visually stunning presentations that complement the flavors of the dishes; 2) *molecular gastronomy*: techniques like spherification, foams, and gels add a layer of scientific and artistic flair to dishes; 3) *deconstructed dishes* breaking down traditional dishes into their individual components allows for unique and creative presentations, and 4) *interactive food stations*: guests can actively participate in preparing their own food, such as customized salads or hot pot dishes.

Then, technology-driven dining includes 1) *augmented reality (AR)*: AR dining experiences, like those using 3D projection mapping to create interactive chefs, enhance the visual aspect of the meal; 2) *virtual reality (VR)*: VR dining immerses guests in themed environments, often paired with the flavors of the food; 3) *interactive tables*: these tables can display digital menus, allow customers to customize orders, and even offer games or entertainment; 4) *digital menus and QR codes*: QR code menus provide a convenient and visually appealing way to browse dishes and make orders.

Eventually is about other innovative dining concepts which include: a) *unique dining concepts*: restaurants are exploring themed dining experiences, such as dark dining, high-altitude dining, or pop-up events; b) *personalized experiences*: tailoring menus, seating

arrangements, and overall service to individual preferences enhances the dining experience; c) *sustainable practices*: embracing sustainable sourcing, waste reduction, and eco-friendly practices resonates with environmentally conscious diners; 4) *educational workshops*: offering cooking classes or wine tastings can create a more engaging and educational dining experience.

### Focus on Local Raw Materials and Quality



Focusing on local raw materials and quality can significantly benefit businesses and communities. Locally sourced materials reduce transportation costs and emissions, while ensuring high quality can improve product performance and longevity. This approach also supports local economies and promotes sustainable development.

A more detailed look about the benefits is presented here, namely 1) for business, 2) for communities, and 3) for quality control.

First, for business: a) *reduced costs*; local sourcing eliminates long-distance transportation, saving on fuel and shipping costs, b) *improved quality*; direct relationships with local suppliers allow for closer monitoring and control over raw material quality, leading to better product performance and durability; c) *environmental benefits*; shorter supply chains reduce carbon emissions from transportation, contributing to a smaller environmental footprint, d) *brand reputation*; focusing on local and sustainable practices can enhance brand image and attract environmentally conscious consumers, e) *innovation and collaboration*; working closely with local suppliers can foster innovation and collaboration, leading to new products and processes.

Second, for communities: a) *economic growth*; local sourcing creates jobs in the manufacturing and agricultural sectors, stimulating economic growth, b) *sustainable development*; supporting local farmers and producers promotes sustainable agricultural practices, benefiting both the environment and the community, c) *improved livelihoods*; increased demand for locally sourced materials can improve the livelihoods of farmers and suppliers, fostering economic prosperity, d) *community engagement*; local sourcing builds stronger relationships between businesses and communities, promoting social responsibility.

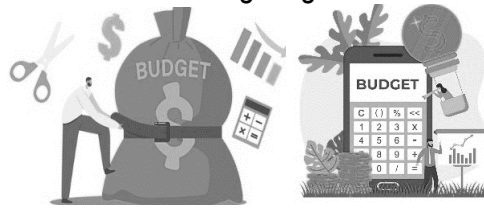
Third, quality control: a) *testing and analysis*; raw materials must be thoroughly tested for purity, identity, and quality to ensure they meet required standards, b) *sampling and testing*; representative samples are selected and tested to verify that they meet specifications and standards, c) *good manufacturing practices (GMP)*; establishing and maintaining GMP quality control is crucial for ensuring product quality and safety.

In conclusion, focusing on local raw materials and quality is a win-win for businesses and communities. It fosters economic growth, promotes sustainability, and improves product quality while reducing costs and emissions.

## B. Reading Passages on Financial Aspects and Banking

Read the reading passages with good and correct intonation and emphasis, then translate the readings as best you can! These activities will make you fluent in reading and speaking, then you will also be rich in vocabulary.

## Budgeting



Budgeting, or budget planning, is a process that involves determining and allocating financial resources to achieve specific goals. It involves planning and monitoring expenditures and income, providing a structured framework for managing finances effectively.

There are two, three, or more rules or guidelines in budgeting. Two rules are presented here. Choose one of them: 50% of net income should be allocated to living expenses and basic necessities or needs, 20% of net income should be allocated to debt reduction and savings, and 30% of net income should be allocated to discretionary spending or wants. Then, the 75/15/10 rule is an easy budgeting method: allocate 75% to essential needs, 15% to long-term investments, and 10% to short-term savings.

For individual interest, budgeting shows expandable sections or menus, or sometimes previous/next navigation options. It is a budgeting approach that recommends that you set aside 70% of your take-home pay for living expenses and non-essential purchases, 20% for savings and investments, and 10% for debt repayment or donations.

There are three pre-steps of budgeting. This budget tool may be useful in creating budget: pre-step one is to estimate monthly income. Pre-step two is to identify and estimate monthly expenses. Pre-step three is to compare total estimated income and expenses, and consider priorities and goals. Then, there are three practical steps in budgeting: 1) *set clear financial goals*. Whether it's paying off debt, saving for a vacation, or long-term investing, having a measurable goal gives direction to financial management. For example, if your goal is to have an emergency fund of Rp10,000,000, then you can detail small steps to achieve that goal each month; 2) *create a spending plan*; create a structured spending plan. Identify fixed monthly expenses, such as rent, utilities, and debt payments. Next, allocate funds for daily needs, such as food and transportation. Don't forget to set aside some funds for desires and entertainment. By detailing this plan, you can avoid waste and ensure that funds are used wisely; and 3) *monitor and review your budget*. Budgeting is not a one-time task. The crucial step is to monitor and review your budget regularly. Always check your actual spending and compare it to the plan you have made. If there is a change in your financial situation, adjust your plan flexibly. Conducting regular reviews helps you stay on track towards your financial goals.

Here are five effective budgeting tips to help manage finances: 1) *create a monthly budget*; set a monthly budget to give a clear picture of how money will be spent. Allocate a certain percentage for necessities, wants, savings, and investments. 2) *Identify and limit expenses*; identify expenses that can be reduced or eliminated, such as limiting credit card usage, reducing eating out, or finding cheaper transportation alternatives. 3) *Prioritize necessities*; make sure the budget covers basic needs such as food, shelter, transportation, and bills. Then, allocate the rest for wants and savings. 4) *Make financial records*; record all expenses, both small and large. This helps track expenses and identify areas where you can cut back so that your budget can be saved. 5) *Be regular and consistent*; once a budget has been created and set to be implemented, it is important to be regular and consistent in using it. Feel free to adjust the budget if necessary, but avoid deviating too far from the original plan or budget.



An effort to achieve stable finances, choosing the right budgeting method can help achieve better financial goals. Here are seven effective budgeting methods to help manage finances better: First, *traditional Method*. The traditional method involves allocating funds into different categories of spending, such as necessities, entertainment, transportation, and savings. Understanding and detailing each aspect of spending can identify areas where savings can be made. For example, by allocating a specific amount for daily shopping, transportation costs, and recurring bills, one can more effectively manage their budget.

Second, *the 50/30/20 method*. The 50/30/20 method divides income into three main categories: 50% for needs, 30% for wants, and 20% for savings. For example, if your monthly income is Rp8,000,000, then Rp4,000,000 (50%) can be allocated for living expenses such as rent, utility bills, and food, Rp2,400,000 (30%) for wants such as entertainment or shopping, and Rp1,600,000 (20%) for savings or long-term investments.

Third, *the 80/20 method*. With the 80/20 method, 20% of income is allocated for savings or investment, while 80% is used to meet daily needs and desires. For example, if the monthly income is Rp6,000,000, then Rp1,200,000 (20%) can be directed to savings or investment, while Rp4,800,000 (80%) is used for daily expenses.

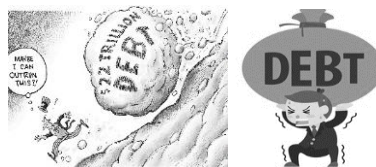
Fourth, *zero-based method*. The zero-based method ensures that every rupiah of income is assigned a task, so that there are no unallocated funds left. For example, if having a monthly income of Rp3,000,000, then the entire amount must be allocated for needs such as Rp1,000,000 for rent, Rp750,000 for food, Rp500,000 for transportation, and Rp750,000 for savings. Thus, it must dare to ensure that there are no funds that are not directed to a specific purpose.

Fifth, *debt snowball method*. This method prioritizes spending to pay off debts by starting with the smallest debt first. For example, if you have two debts - Rp2,000,000 and Rp5,000,000, then you should focus on paying off the Rp2,000,000 debt first while paying the minimum payment each month for the larger debt.

Sixth, *debt avalanche method*. This method emphasizes paying off debts with the highest interest rates first. For example, if there are debts with interest rates of 15% and 10%, then the debt that must be prioritized to be paid off is the debt with the 15% interest rate first.

Seventh, *jar method*. This method involves dividing your cash into "jars" for different purposes, such as daily needs, entertainment, and savings. For example, if you have Rp1.000.000, you can put Rp500.000 in the needs jar, Rp300.000 for entertainment, and Rp200.000 in the savings jar. This approach can help control spending and can also provide a visual representation of how your funds are allocated.

## Debt



Debt in Indonesian refers to an obligation that must be repaid, either in the form of money or objects. Debt can occur in various contexts, ranging from personal debt, business debt, to government debt. Debt is something that is borrowed, either in the form of money or objects. A person or business entity that borrows is called a debtor. The entity that provides the debt is called a creditor.

Debt is a transaction carried out by two parties, where the first party provides its obligations in cash, while the second party submits its obligations at another opportunity. Debt includes deferred payments or payments in several series, different from cash payments for purchases. Debt can be made by entities such as countries, local governments,

companies, and individuals. Commercial Debt is generally included in the contractual agreement regarding the amount and term of payment both in terms of principle and interest on loans. Loans, Bonds, notes, and mortgages are types of debt. In financial accounting, debt is a type of financial transaction, separate from equity.

Debt is a sacrifice of future economic benefits that may arise from current obligations.

Debt recording methods. There are two methods of recording debt, namely accounts payable procedure and voucher payable procedure.

In the accounts payable procedure, the debt record is in the form of a debt card maintained for each creditor, which shows records of the supplier's invoice number, the amount owed, the amount of payment, and the balance of the debt.

Here are some terms or important points related to debt: 1) *obligations*: debt is an obligation that must be fulfilled by the borrower (debtor) to the lender (creditor). 2) *Payment*: debt involves the repayment of borrowed funds, including interest (if any). 3) *Term*: debt can have different terms, ranging from short term, medium term to long term. 4) *Type of debt*: there are various types of debt, such as bank loans, credit cards, business debt, government debt, and others.

Examples of debt: 1) *personal debt*, such as bank loans, credit cards, or loans from friends, 2) *business debts*, loans for business capital, or debts to suppliers, and 3) *government debt*, such as debt incurred by the government to finance infrastructure projects or to cover the government budget deficit.

When entering the zone of debt, it is necessary to understand things related to the importance of managing debt such as: 1) *financial impact*; debt that is not managed properly can cause financial problems, such as difficulty in paying installments, debt accumulation, and difficulty in getting loans in the future, 2) *social impact*; large debts can also have an impact on mental health and social relationships, and 3) *the importance of financial planning*; managing debt properly requires careful financial planning, including making a budget, prioritizing debt payments, and finding the right and effective ways to reduce the debt burden.

Here are some more effective ways to manage debt: 1) *create a financial plan*; create a realistic budget and really prioritize debt repayment, 2) *reduce expenses*; find the right way to reduce unnecessary expenses, such as reducing consumption costs, transportation, electricity costs, etc., or find cheaper alternatives, 3) *increase income*; find a side job or additional source of income to help pay off debt, 4) *negotiate with creditors*, negotiate with creditors to get discounts or relief on payments or installments, 5) *debt consolidation*; combine several debts into one debt with lower interest.

The description above can be concluded as follows: debt is an obligation that must be fulfilled, and good debt management is very important to maintain financial stability and avoid problems in the future. Through careful financial planning and appropriate actions, a person can manage debt effectively and achieve long-term financial goals.



Net worth is the total value of what a person or business owns minus any debts or liabilities it has. In other words, net worth is the net value of assets owned after all debts have been deducted. In simple terms, the net worth formula is  $Net\ Worth = Total\ Assets - Total\ Liabilities$ .

Assets are everything you own, whether in the form of cash, investments, property, vehicles, etc. Meanwhile, liabilities are all debts you have, such as loans, credit cards, mortgages, etc.

Net worth can be positive if assets are greater than liabilities, or negative if liabilities are greater than assets. A positive net worth indicates that a person or entity has more assets than liabilities, while a negative net worth indicates the opposite.

Net worth is important for a variety of purposes, including 1) financial planning: helps individuals and businesses understand their financial position and make good decisions regarding financial management; 2) investing: used to evaluate the viability of certain investments and financial products; 3) benchmarking: allows comparison of an individual or entity's financial position with that of others; and 4) financial health evaluation: provides an overview of the financial health of an individual or entity.

Tangible net worth is the value of a person's net assets calculated from all tangible physical assets without involving non-physical assets, such as patents, copyrights, and the like. Assets that are classified as tangible net worth include assets in the form of receivables, cash, inventory (goods), equipment (machines), buildings, cars, investments, jewelry and so on. The calculation of the tangible net worth formula is  $\text{tangible net worth} = \text{Total Assets} - \text{Liabilities} - \text{Intangible Assets}$ .

While net worth that only calculates non-physical and intangible asset components is called intangible net worth, such as exploration and exploitation rights, copyrights, patents, and trademarks. The calculation of the intangible net worth formula is  $\text{intangible net worth} = \text{Total Assets} - \text{Liabilities} - \text{Tangible Assets}$ .

For example, if a person owns a house worth Rp1,000,000,000, called an asset, a bank account worth Rp200,000,000, called an asset, and has a home loan (mortgage) worth Rp500,000,000, called a liability, then his net worth is  $\text{Net Worth} = (\text{Rp1,000,000,000 plus Rp200,000,000}) \text{ minus Rp500,000,000 equals Rp700,000,000}$ . So, the person's net worth is Rp700,000,000.

## C. Reading Passages on Sales and Marketing

Read the reading passages with good intonation and emphasis, then explain the contents of the readings in your own words! These activities will make you fluent in reading and speaking.



Creative content in marketing strategy is the key to grabbing the attention of the audience and building a strong relationship with them. Creative content can take many forms, such as images, videos, text, infographics, or a combination of all, designed to promote a product, service, or brand in a unique and attractive way. Effective creative content can increase brand awareness, drive audience engagement, and ultimately, increase sales.

Here are some key points about creative content in marketing strategy:

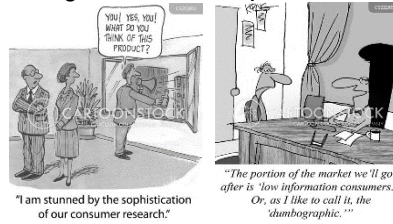
### 1) *The importance of creative content:*

01. **Attention-grabbing:** in a sea of information, creative content helps brands stand out and attract the attention of their audience.
02. **Building brand awareness:** unique and consistent creative content can help build a strong and memorable brand image.

03. *Enhancing engagement*: attractive and relevant content encourages audiences to interact, share, and participate.
  04. *Driving conversions*: creative content can lead audiences to take action, such as visiting a website, purchasing a product, or signing up for a service.
  05. *Differentiating from competitors*: creative content allows brands to showcase their unique personality and differentiate themselves from competitors.
- 2) Types of creative content:
01. *Visual content*: images, videos, infographics, memes, and other visual content are highly effective in grabbing attention and conveying a message quickly.
  02. *Text content*: blogs, articles, stories, and other written content can provide detailed, in-depth information about a brand, product, or service.
  03. *Interactive content*: quizzes, polls, contests, and content that allows the audience to actively participate can increase engagement.
  04. *Story-based content*: attractive and relevant narratives can build an emotional connection with the audience.
- 3) Creative content strategy includes as follows:
01. *Understand your target audience*: understanding who your audience is, what their interests are, and how they consume content is key to creating relevant and attractive content.
  02. *Determine your goals*: setting a clear goal for your content (e.g., increasing brand awareness, driving sales, or building a community) will help guide your creative efforts.
  03. *Present a clear and concise message*: make sure your message is easy for your audience to understand.
  04. *Use multiple platforms*: use multiple social media platforms, blogs, email, and other channels to distribute your content.
  05. *Monitor and evaluate*: track the performance of your content and evaluate the results to continually improve your strategy.
- 4) Examples of creative content in marketing strategy::
01. *Educational videos*: videos that explain how to use a product or provide helpful tips.
  02. *Entertaining content*: funny videos, memes, or entertaining content related to the brand.
  03. *Inspirational content*: stories about how a product or service has helped others.
  04. *Interactive content*: quizzes, polls, or contests that allow the audience to participate.
- 5) Additional tips for creative content in marketing strategy:
01. *Be original*: create content that is unique and not found anywhere else.
  02. *Focus on quality*: make sure your content is informative, relevant, and engaging.
  03. *Use attractive visuals*: high-quality images and videos can increase the appeal of your content. The term of attractive visual could refer to two distinct concepts: visually appealing design elements and game engine software used for creating visual content.
  04. *Optimize for SEO*: use relevant keywords to help your content get found in search engines.
  05. *Interact with your audience*: respond to comments and questions from your audience to build stronger relationships. This is also an effective tip given to the additional tips in marketing strategy.

By implementing an effective creative content strategy, you can capture your audience's attention, build a strong brand, and achieve your marketing goals.

## Interesting Research Topics in Marketing



Interesting research topics in marketing are very diverse, ranging from digital marketing strategies, consumer behavior to the influence of social media on purchasing decisions. Some topics that could be the focus of research include: digital marketing strategies for sustainable products, analysis of the influence of social media on brand awareness, the influence of influencer marketing on generation Z, effective omnichannel marketing strategies, and analysis of the impact of the health crisis on marketing strategies in the tourism industry.

Someone says that current interesting research topics in marketing cover a wide range of areas, particularly those related to digital marketing, consumer behavior, and current market trends. Some popular topics include digital marketing strategies for SMEs, the influence of social media on purchasing decisions, implementing customer relationship management (CRM), and analyzing customer satisfaction. In addition, topics related to sustainability, such as green marketing, are also gaining interest.

Here are some interesting marketing research topics:

### 1) *Digital marketing:*

01. *Digital marketing strategy for Small and Medium Enterprises:* how Small and Medium Entrepreneurs (SMEs) can utilize/use digital platforms to increase sales and brand awareness.
02. *Influence of social media on purchasing decisions:* analysis of the impact of social media on consumer behavior in online purchasing.
03. *Influencer marketing effectiveness:* the impact of using influencers in increasing brand awareness and influencing purchasing decisions.
04. *Effective content marketing:* how the right content marketing strategy can drive traffic and increase sales.
05. *Customer journey analysis in digital marketing:* understanding how consumers interact with brands online and optimizing their experiences.
06. *Using chatbot in marketing:* how chatbots can be used to improve customer service and sales conversions.
07. *Data-based marketing:* how data can be used to segment markets, personalize experiences, and improve campaign effectiveness.

### 2) *Consumer behavior:*

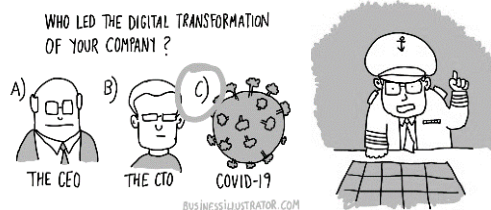
01. *Customer satisfaction analysis:* measuring the level of customer satisfaction and the factors that influence it.
02. *The influence of brand image on customer loyalty:* how brand image can influence customer loyalty and repeat purchases.
03. *Consumer behavior in online purchasing:* understanding the factors that influence consumer decisions in online shopping.
04. *The influence of customer experience on loyalty:* how positive customer experiences can increase customer loyalty and retention.
05. *Analysis of the influence of word-of-mouth (WoM) on purchasing decisions:* understanding the role of WOM in influencing purchasing decisions.

- 3) *Current market trends:*
  01. *Green marketing* a marketing strategy that focuses on environmentally friendly products and business practices.
  02. *Marketing anti-aging products:* Aanalysis of marketing strategies for anti-aging products in the cosmetics industry, focusing on consumer perceptions and preferences.
  03. *Halal product marketing:* how *halal* products and services can be marketed effectively.
  04. *Creative product marketing:* developing unique and innovative marketing strategies for creative products.
  05. *Value-based marketing:* how companies can market their products by emphasizing values that are relevant to consumers. .
- 4) *Marketing management:*
  01. *CRM implementation:* how CRM can be used to improve customer relationships and retention.
  02. *Marketing strategy for startups:* how the right marketing strategy can help startups grow.
  03. *Data-based product marketing:* Leveraging data to optimize marketing strategies and increase sales.
  04. *Marketing effectiveness evaluation:* how to measure the success of marketing campaigns and identify areas for improvement.
- 5) *Tips for choosing a thesis topic:*
  01. Identify personal interests and expertise: choose a topic that suits your interests and expertise to make research more enjoyable.
  02. *Identify real problems:* choose a topic that is relevant to real-world problems.
  03. *Do initial research:* research various sources to gain a better understanding of the topic you want to research.
  04. *Consult with your supervisor:* ask for advice and guidance from your supervisor for the right and focused topic.
  05. *Use references from current literature:* use the latest scientific journals, books, and articles as references. By considering the topics above and following the tips given, you can find interesting and relevant research topics in the field of marketing.

#### D. Other Reading Passages Which Have Relevance to Business

Read the reading passages, then make a good conclusion to be presented for each reading text! These activities will surely make you read, write, and speak fluently

#### Digitalization in Business



Business digitization is the process of integrating digital technologies into all aspects of a company's operations, transforming the way businesses operate, interact with customers, and create value. It includes the use of software, automation systems, and cloud-based technologies to improve efficiency, optimize services, and create new opportunities. It can also be said that digitalization in business is a transformation from traditional business



methods to digital technology-based businesses. This transformation involves the use of various digital technologies to change business processes, marketing, customer service, and stakeholder interactions, with the aim of increasing business efficiency, productivity, and competitiveness.

Here are the benefits of business digitalization, namely 1) *operational efficiency*: automation of manual processes, reducing errors, and accelerating workflows, 2) *improved customer service*: easier access to information, more personalized customer service, and better experiences, 3) *increased sales*: wider market reach through digital marketing and e-commerce, 4) *better decision making*: fast and accurate data access for better decision making, and 5) *cost reduction*: operational efficiency can result in long-term cost reductions.

Here are some examples of business digitalization: 1) e-commerce: selling products or services online through a website or e-commerce platform, 2) digital marketing: using social media, online advertising, and email marketing to reach customers, 3) customer relationship management (CRM): using CRM software to manage customer interactions, 4) digital document management systems: storing and managing documents digitally for easier and faster access, 5) mobile applications: developing applications to provide special services to customers, 6) application of AI and machine learning technology: optimizing various business processes, such as data analysis, prediction, and automation.

This theme also presents the challenges of business digitalization, namely: 1) *changes in organizational culture*: requiring changes in employee mindset and work culture, 2) *resource limitations*: requiring investment in technology and human resource training, 3) *data security*: ensuring the security of sensitive data and information stored digitally, 4) *digital skills*: requiring increased employee skills in the digital field to manage and utilize technology.

From all the descriptions above, it can be concluded that business digitalization is an important process for companies, business entities, and other agencies to remain relevant and competitive in the digital era. By utilizing digital technology, they can improve efficiency, productivity, and customer experience, as well as create new opportunities for growth.



Business finance is the management of funds and financial resources within a company or organization. It involves planning, budgeting, raising capital, managing cash flow, and making financial decisions to achieve business goals.

Definition and scope of business finance: 1) *financial planning*: it includes budgeting, income and expense projections, and long-term strategies, 2) *cash flow management*: in this case it is necessary to ensure the availability of sufficient funds for business operations, including income and expenses, 3) *financial decision making*: this action is carried out to select investments, manage risks, and make decisions that impact profitability, and 4) *financial control*: an activity to monitor and evaluate financial performance, and ensure effective and efficient use of funds.

Then, the importance of business finance: 1) *basis for decision making*: financial information helps business owners make the right decisions regarding various strategic and operational aspects, 2) *growth and development*: good financial management allows

businesses to grow, invest, and face challenges, and 3) business continuity: a healthy and transparent financial system maintains business continuity and avoids the risk of bankruptcy.

Here are some tips for managing business finances: 1) *create a budget plan*: activities that need to be done are to prepare a realistic budget plan for the short term and for the long term, and adjust it to business conditions, 2) *separate personal and business finances*: efforts that must be made are to avoid mixing personal finances with business finances in order to make it easier in managing and making report, 3) *monitor cash flow*: actions that must be taken are to record all financial transactions in detail to monitor cash inflow and outflow, 4) *prepare emergency funds*: steps that must be taken are to save emergency funds to anticipate unexpected situations that may occur, and 5) *utilize technology*: use accounting applications or software to make financial management easier.

### Four Parts of Business Finance



There are 4 parts of business finance that need to be known and understood, namely Business Financial Projections, Business Accounting, Financial Management and Business Financial Report Analysis.

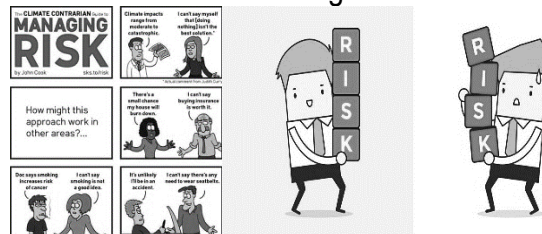
First, financial projection: this section focuses on future financial forecasting and planning. It involves making projections of revenues, expenses, and cash flows for a specific period. It helps in strategic decision making and budget planning.

Second, business accounting: this section covers recording, classifying, and reporting financial transactions. It aims to produce accurate and informative financial statements, such as balance sheets, income statements, and cash flow statements.

Third, financial management: this section focuses on managing the company's funds effectively. It covers fundraising, asset management, and cost control. It aims to maximize the value of the company and ensure sufficient funds are available for operations.

Fourth, financial statement analysis: this section involves evaluating financial statements to assess the company's performance, identify trends, and make decisions based on that information. It helps in assessing the company's financial health, operational efficiency, and potential risks.

### Risk Management



Risk management is a systematic process of identifying, analyzing, evaluating, and controlling risks that may arise in an organization, with the aim of minimizing negative impacts and maximizing opportunities. It involves a series of steps such as risk identification, analysis, evaluation, and handling of risks, as well as continuous monitoring and review.



The objectives of risk management are: 1) *minimizing negative impacts*: through effective actions to reduce the possibility of loss or damage due to risk, 2) *maximizing opportunities*: actions that can be taken include identifying and utilizing potential benefits that may arise from risk, 3) *achieving organizational goals*: it is necessary to ensure that well-managed risks do not hinder the achievement of company or project goals, and 4) *increasing accuracy in decision making*: this can be achieved by providing better information for more precise and measurable decision making.

Here are some steps in risk management, namely 1) *identifying risks*: recognizing potential risks that may occur, both from within and outside the organization, 2) *analyzing risks*: understanding risk characteristics, such as causes, possibility of risk occurring, and the impacts caused, 3) *evaluating risks*: determining the level of risk priority based on the analysis that has been carried out, 4) *handling risks*: developing and implementing strategies to control or reduce risks, and 5) *monitoring and reviewing*: continuously monitoring the effectiveness of risk handling and making adjustments if necessary.

Here are some of the benefits of risk management: 1) *loss prevention*: helps companies avoid financial, operational, and reputational losses, 2) *increased efficiency*: ensures that operational activities run smoothly and are free from any disruptions, 3) *better decision making*: provides accurate information for strategic decision making, 4) *increased trust*: increases stakeholder trust in the company, and 5) *increased competitiveness*: allows companies to be better prepared to face challenges and competition.

By implementing effective risk management, organizations can better achieve their goals, reduce losses, and take advantage of existing opportunities.

## E. Communicative Grammar

### 1) *Wherever, whenever, whoever, whatever, whichever, and however,*

*Whatever* refers to anything, *whichever* refers to any one of a specified set, *wherever* refers to any place, *whenever* refers to any time, and *whoever* refers to any person. Here is a more detailed explanation.

#### *Whatever*

This word means *anything, any object, or anything at all*. It is used when the speaker is not referring to a specific thing but he is speaking generally.

#### Examples

01. You can have *whatever* cookie you want.
02. They don't reckon *whatever* they to eat.
03. *Whatever* I do, it is my responsibility.
04. The film stars have much money but they don't care *whatever* the sum of the money.
05. I will accept *whatever* my husband give.

#### *Whichever*

This word means *any one of a specified set*. It is used when there are two or more options, and the speaker doesn't care which one is chosen.

#### Examples

01. *Whichever* shirt you prefer, I'll buy it for you.
02. The porter doesn't give any attention to *whichever* he chooses.
03. *Whichever* team wins, I will be happy
04. *Whichever* book you want to read, I will lend it to you.
05. *Whichever* method you choose, make sure it is effective.

### *Wherever*

This word means in any place, at any place, on any place, or anywhere. It is used when the speaker is not referring to a specific location but he is speaking generally.

Examples:

01. *Wherever* you go, you can find a good coffee shop.
02. The secretary wrote a sentence *wherever* she likes.
03. The guests will come *wherever* they want.
04. *Wherever* you are, the parents will find you.
05. You must be disciplined *wherever* you work.

### *Whenever*

This word means at any time, at any period, or any time at all. It is used when the speaker or writer is not referring to a specific time but he is speaking generally.

Examples

01. *Whenever* you need help, just ask.
02. I will give her serious attention till *whenever*
03. Mary is ready to accompany *whenever* her parents go camping.
04. Sue is in his heart till *whenever*
05. Till *whenever* the secretary is loyal to her boss..

### *Whoever*:

This word means any person, anyone, or every person. It is used when the speaker is not referring to a specific person but he is speaking generally.

Examples

01. Whoever is in charge, please let them know.
02. *Whoever* arrives first will get the prize.
03. *I didn't know exactly whoever* came here.
04. I will give money to *whoever* plays the piano well.
05. I will give the book to *whoever* asks for it.

### *However*

This *word* is used to introduce a statement that contrasts or opposes something that was just stated. It signals a change in direction within the sentence or paragraph, indicating a different view or outcome.

Examples

01. I got to the airport two hours early. *However*, my flight was delayed.
02. Rebecca invited me to her party tonight. *However*, I already made other plans.
03. Jane asked for extra credit to raise her grade. *However*, Mr. Robinson refused.
04. The male, *however*, flew off of the roof and into the parking lot.
05. *However*, the best time to post can change, depending on the day of the week.

### Exercise

Fill in the blank spaces with the correct answer: *whatever*, *whoever*,  
*Whichever*, *wherever*, *wherever*, or *however*,

01. Do \_\_\_\_\_ you want, just don't come to me if it all goes wrong score?
02. It's impossible to say what time Ramsey will arrive. He just turns up \_\_\_\_\_ he wants score.
03. Sit down \_\_\_\_\_ you like score.
04. You can invite \_\_\_\_\_ you like — it's your party score.

05. I would love to be rich enough to buy \_\_\_\_\_ I wanted score.
06. We had a great time in Botswana. The people were nice \_\_\_\_\_ we went score.
07. You can come over \_\_\_\_\_ you like.
08. I'd like to speak to \_\_\_\_\_ is in charge of sales.
09. \_\_\_\_\_ happens don't forget to call me.
10. My boss criticizes me \_\_\_\_\_ I do.
11. Hamburgers taste great. \_\_\_\_\_, they have a lot of calories.
12. Exercise is important. \_\_\_\_\_, enough rest is also much better.
13. We didn't know \_\_\_\_\_ they had gone in Bali.
14. I will be better with \_\_\_\_\_ I know well.
15. You must hear \_\_\_\_\_ they talk to us.

## 2) *That, which, who, whose, and whom*

*That, which, who, whose, and whom* are relative pronouns used to introduce relative clauses, which provide additional information about nouns or pronouns. *Who* refers to people, *which* refers to things, then *that* can refer to both people and things. It is generally considered more informal, *whose* indicates possession (people or animals, sometimes things), and *whom* is the object form of *who*. *Whom* is used in formal contexts or with prepositions.

### *That*

This word can refer to people or things, but the word is considered more informal. It is used to introduce defining clauses.

#### Examples

01. The book *that* I borrowed from you is very interesting.
02. The money *that* you gave me yesterday afternoon was lost at home.
03. A hen *that* is over there is mine.
04. The topics *that* you chose was very attractive.
05. The words *that* Mary used were very effective.

### *Which*

This word refers to things.

#### Examples

01. The car *which* I bought last week is very fast.
02. A book *which* is on the table is interesting.
03. Do you know the restaurant *which* is famous for its seafood?
04. The ice cream *which* you bought was melted.
05. There is much rainy water *which* flew into the houses.

### *Who*

This word refers to people and sometimes pets. It functions as the subject in the relative clause.

#### Examples

01. The only man *who* loves me is father.
02. A boy *who* sits in front of you is my close friend.
03. The baby *who* cried in the night is my younger sister.
04. Some foremen *who* are standing over there are disciplined workers
05. My mother *who* came there.

### *Whose*

This word indicates possession and can be used for people, animals, or sometimes things.

#### Examples

01. *Whose* book is this?
02. She is the woman *whose* car broke down on The Highway.
03. I saw a man *whose* dog was barking loudly.
04. He is the student *whose* essay won the prize.
05. This is the house *whose* garden is beautiful.

### *Whom*

This word refers to people in formal contexts or in writing, often with a preposition. It functions as the object in the relative clause.

#### Examples

01. He gave the flowers to the women *whom* he loves.
02. The teacher chose student *whom* she believes has potential.
03. She hired a tutor *whom* she believes can help her improve her English skills.
04. The girls *whom* you saw are my daughters.
05. The girl *whom* I met last night comes from Bali.

### Exercise

Fill in the blank spaces below with *whom*, *who*, *which*, *that*, *whose*,

01. The book \_\_\_\_\_ I borrowed from the library was very interesting.
02. The students \_\_\_\_\_ scored high on the test are invited to a special party.
03. The cat \_\_\_\_\_ fur is soft is sleeping in the sunbeam.
04. The man \_\_\_\_\_ I saw arguing with the cashier was wearing a red shirt.
05. The company \_\_\_\_\_ CEO resigned has been struggling financially.
06. That's the restaurant \_\_\_\_\_ we went to last week.
07. The artist \_\_\_\_\_ paintings are in the gallery is very talented.
08. The plane \_\_\_\_\_ we flew on was delayed for hours.
09. The children \_\_\_\_\_ parents are teachers attended the school play.
10. The information \_\_\_\_\_ I need is on the first page.

## UNIT TEN

### A. Reading Passages on Food and Beverage

Read the reading passages then write down the words that you feel difficult on a paper and share them with your friends in the hope that they can help you find their meanings! These activities will make you rich in vocabulary that can be used to improve your power in listening, speaking, writing and reading.



The food and beverage (F&B) business encompasses a wide range of commercial activities related to the production, distribution, and sale of food and beverages. This sector is an important part of the hospitality industry and includes everything from restaurants and cafes to food and beverage production. F&B business is another name for the culinary business. The culinary business is popular with professional business people and those who are interested in starting a business because it has a variety of products that are indeed interesting to buyers, and still has room to continue to innovate.

The F&B business includes the entire process of creating, handling, and serving food and beverages to customers. Then, there are seventeen types of culinary businesses include restaurants, hotel F&B, cafes & café shops, pop-up restaurants, fast food restaurants, bars, catering services, food trucks, bistros, food courts, micro small and medium entrepreneurs (MSMEs) culinary, family-style service, room service, fine dining restaurants, casual dining, buffet service, and even food manufacturing companies.

*Key aspects* of F&B management involves menu planning, cost control, quality management, customer service, and maintaining hygiene and safety standards. Then, *the importance of F&B industry* is crucial for both the hospitality and tourism sectors, enhancing the overall customer experience. Meanwhile, *the challenges of F&B* that the industry faces challenges such as maintaining a reliable workforce, ensuring safety and efficiency, and adapting to changing consumer preferences. Next is *growth*, that the global food and beverage market is experiencing significant growth, with projections indicating a substantial increase in market volume by 2027. The last is *adaptability*, that the F&B business is known for its adaptability to new trends, with new culinary innovations and types of food and drinks constantly emerging.

Five tips for starting an F&B business. Starting an F&B business does require a lot of preparation, starting from capital, resources, concepts, and even the mentality of an F&B entrepreneur. Here are 5 tips for starting an F&B business steadily:

One, *determine the target market*: the target market is the main thing and the first thing to do when you want to start a business, including if you want to open an F&B business. The target market is important because if you determine the wrong target, then the newly started F&B business could end faster because there are no buyers coming. Determining the target market will provide an overview of the best location selection, the right product selling price, recognize competitors, appropriate promotions, and marketing strategies used.

Two, *innovate and create unique products*: in order to stand out among other F&B businesses, you need to innovate products, create unique products, or facilities that support your business management.

Three, *maintain quality by finding the best suppliers*: the taste and quality of food and beverage products are important keys in the F&B business. One way to ensure quality is to find and use the best suppliers. To maintain the quality in question, you can utilize the marketplace from Enterprise Service Bus (ESB), namely ESB Goods which can be directly connected to ESB POS (Point of Sale) or ESB POSLite. Especially for those who have an F&B business with a franchise system. It will be very difficult to ensure the availability of the same raw materials between one outlet and another unless you use the Close Loop system in ESB Goods. With this system, you can ensure that each franchise supplies raw materials from the same supplier.

Four, *targeted marketing strategy*: remember! Even though the quality of the product being sold is good, but many people don't know about it, it will be very difficult for you to sell the product. Therefore, you need to make a targeted marketing strategy. However, a newly opened F&B business still needs to do promotions, both large and small scale. This is because promotions have been proven to increase sales by 10% to 50%. On the other hand, reducing promotional costs will affect sales performance. Every 1.5% reduction in promotional costs will reduce sales volume by 1% (quoted from the International Journal of Education and Research Vol. 7, 2019). Promotions can be done at minimal cost or even free. For example, free review promotions on the *Ayomakan* platform. In addition, the form of promotion carried out can be a special promotion for members at your restaurant so that customers will feel at home and come back again and again.

Five, *good business and management system*: F&B business can be said to be successful when the performance of operational management, resources, and finance is in good condition. Therefore, it is very important to determine the business system, operational and resource management, and financial management that will be used. A good business and management system can increase efficiency. Conversely, if efficiency is poor, the company's revenue can decrease by up to 30% in a year.

Starting a food and beverage business requires careful planning. Some important tips are creating a business plan, which includes determining the target market, determining the right selling price, innovate products or create unique products, determining facilities that support business management, maintaining quality, determining targeted marketing strategy, and recognizing competitors. With good preparation, a food and beverage business has great potential for success.

### Tips for a Successful Culinary Business



To launch or begin a successful culinary business as a beginner, focus on a well-defined concept, strong branding, a solid business plan, and effective marketing. Prioritize quality ingredients, exceptional or specialized customer service, and adapt to market trends and customer feedback. Here's a more detailed elaborations:

#### 1) Planning and preparation:

01. *Develop a strong business plan*: outline your concept, target market, menu, location strategy, financial projections, and marketing plan.

02. *Identify your niche*: determine what makes your culinary business unique and stand out from the competition.

03. *Research the market*: understand target audience, competition, and industry trends.
04. *Obtain necessary permits and licenses*: make sure you comply with all local regulations for food businesses: ensure you comply with all local regulations for food businesses.
05. *Choose the right place*: consider accessibility, visibility, & suitability for target market.
06. *Create a budget & manage finances wisely*: understand your startup costs and ongoing expenses.
07. *Raise funding*: fundraising for a project or business may involve securing financial resources from external sources to support its operations and growth. This process can involve a variety of methods, including seeking investment, grants, loans, personal savings, or social funding.
- 2) Operations and quality:
  01. *Obtain high-quality ingredients*: prioritize fresh, flavorful, and consistent ingredients.
  02. *Develop a menu that reflects concept*: offer dishes that are both delicious and well-suited for the target market.
  03. *Maintain food safety and hygiene standards*: implement strict procedures to ensure the safety of food.
  04. *Train staff*: ensure your team is knowledgeable, efficient, and provides excellent customer service.
  05. *Manage inventory effectively*: keep track of supplies to avoid waste, then ensure what you have and what you need.
- 3) Marketing and customer engagement:
  01. *Build a strong brand identity*: develop a unique brand that reflects your concept and values.
  02. *Create a website and social media presence*: showcase your offerings, engage with customers, and drive traffic to your business.
  03. *Utilize online ordering and delivery platforms*: make it easy for customers to order.
  04. *Offer exceptional or specialized customer service*: do some extra efforts to make customers feel valued and appreciated.
  05. *Promote your business*: to effectively promote business, you can utilize both online and offline strategies. Focus on creating a strong online presence through social media, local advertising, and website. Also, consider face-to-face events, partnerships, and other creative marketing strategies. Targeted email marketing and a referral program can further boost your reach and customer engagement.
  06. *Gather customer feedback and adapt*: continuously improve your offerings based on customer input.
- 4) Growth and sustainability:
  01. *Continuously evaluate and refine your offerings*: stay updated on trends and adjust your menu or services as needed.
  02. *Consider expansion opportunities*: explore options like catering, delivery, or franchising in line with your business growth.
  03. *Build strong relationships with suppliers*: develop partnerships that ensure consistent quality and reliable supply.
  04. *Stay passionate and committed to your vision*: your passion for your business will drive your success. If you want to achieve anything, taking consistent small steps is one of the main pillars of success, accompanied by strategy, transformational inner work and personal responsibility.

By focusing on these key areas, beginners can build a strong foundation for a successful culinary business and be able to develop in the competitive food industry.

## Simpler Tips for Starting a Culinary Business



From various sources, there are many things that can be done to start a culinary business. But in short, here are 10 simple ways and tips that can be tried to open a culinary sector business that can be managed alone.

- 1) *Understand the concept*: understand the concept of the culinary business that you will create and run, pay attention to the ins and outs, and make sure nothing is missed from your mind.
- 2) *Calculate capital*: every business always needs capital. Calculate the capital needed and enter every variable needed. Accuracy in calculating capital can provide an idea of how much rupiah must be prepared.
- 3) *The target market is clear*. Although it will be presented to the market in general, you should have a clear target market. This way you can develop a shorter strategy, more effective strategy, and targeted strategy.
- 4) *Location determines 'achievement', classic but still needs to be considered*: the choice of location can determine the income you get from this culinary business. There is indeed a possibility that the food you serve will become a legendary sweet, but it takes a long time to reach that point.
- 5) *Cooperation with raw material suppliers*: it would be very good if you can establish cooperation with raw material suppliers on a regular basis in the long run, because this can help control the quality of food ingredients use.
- 6) *Manage human resource*: if you really don't need employees, you can try managing your own business. But, when it is needed, you should look for employees with clear qualifications as one of the long-term tasks.
- 7) *Promotion strategy*: do not just choose the promotion strategy that you will use. Do research first and use the right strategy with the target market and the value it brings. It is simple that the purpose of the business you are doing is really directed.
- 8) Find value that can be improved, highlighted, and promoted: every food sold must have a unique value in order to be marketed and arouse customer curiosity. Find, develop, and continue to explore.
- 9) *Don't forget about regulation*: because business has clear rules of the game, you must also understand all regulations related to the culinary business before running it.
- 10) Take care of attitude and behavior. This is directly related to the reputation of the business you manage. Make sure every customer is well served, gets positive feedback, and gets the right treatment.

The culinary business always has great potential and opportunities to be utilized. But to maximize this, good observations must be made so that you get the most appropriate formula to take advantage of the opportunities that are open to get optimal profits. In addition, this is good to do, but not a must to always get the right protection, such as business insurance. It is undeniable that the existence of insurance can be a safety net when something unwanted and beyond control happens.



## Types of Culinary Business, Easy and Successful



Several types of culinary businesses offer good opportunities for success, with varying levels of ease in starting and running. Some of the most promising include food trucks, coffee shops, and catering services which combine relatively low startup costs with high customer demand. Other popular options include home-based bakeries, meal kit services, and personal chef services which can be started with less initial investment.

Here's a more detailed explanation about types of culinary business which are easier to start and run: 1) *food truck*: food trucks offer a flexible and mobile way to reach customers, with lower overhead than a traditional restaurant. 2) *Coffee shop*: coffee shops are a popular and relatively straightforward business to launch, especially if focusing on a niche like specialty coffee or a specific cafe concept. 3) *Catering*: catering businesses can be scaled up or down based on your capacity, and can be a great way to leverage existing culinary skills for events and gatherings. 4) *home-based bakery*: a home-based bakery allows you to start small and manage costs effectively, selling baked goods online or at local markets. 5) *Meal kit services*: meal kits offer convenience to customers and can be a good way to tap into the growing demand for easy-to-prepare meals. 6) *Personal chef services*: personal chefs provide customized meal preparation for clients, requiring culinary expertise and strong customer service skills.

Here are some other promising business options: 1) *ice cream parlor*: ice cream is a popular food, and a well-located shop can attract a lot of customers. 2) *Special food products*: creating and selling unique or high-quality food items like homemade jams, sauces, or snacks can be a successful niche business. 3) *Fast food business*: offering packaged and healthy meals to busy people can be a beneficial business, especially with the increasing focus on health and convenience. 4) *Cooking classes*: sharing culinary knowledge through classes can be a fun and profitable way to generate income. 5) *Food blog or vlog*: sharing love of food through online content can be a great way to build an audience and potentially monetize your platform. 6) *Virtual restaurant*: operating a restaurant exclusively through an online delivery platform can be a low-cost way to test a new concept or serve to a specific customer base. 7) *Curated food boxes*: these are tailored to specific tastes or dietary needs can provide a reliable stream of recurring revenue.

Key considerations for success: 1) *Niche selection*: Determining a specific niche or target audience can help you stand out and attract loyal customers. 2) *Quality and consistency*: Maintaining high standards for your food and service is essential to building a strong reputation. 3) *Marketing and branding*: Effective marketing and branding can help you reach your target audience and build a strong brand identity. 4) *Cost management*: Careful budgeting and tracking of expenses are essential to profitability. 5) *Customer service*: Providing excellent customer service can lead to positive word of mouth and repeat business.

### B. Reading Passages on Financial Aspects and Banking

Read the reading passages with good and correct intonation and emphasis, then translate the readings as best you can! These activities will make you fluent in reading and speaking then you will also be rich in vocabulary.

## Credit



Credit is a financing facility where the lender or creditor provides a sum of money or resources to the borrower or debtor with a promise to repay in the future in the form of installment, usually with interest or other additional fees. In the banking context, credit is often used for various purposes, such as working capital, investment, or the purchase of goods and services.

In detail, credit can be explained as follows: 1) *agreement*: an agreement between the lender and the borrower about the loan of money or resources. 2) *Installment payments*: the borrower returns the funds in installments over an agreed period of time, rather than a one-time cash payment. 3) *Interest and fees*: the borrower is usually charged interest or other additional fees in return for the use of the loan funds. 4) *Various purposes*: credit can be used for various purposes, both personal and business, such as purchasing a house, vehicle, business capital, etc.

Types of credit are as follows: 1) *working capital credit*: it is used to finance the daily operations of a business. 2) *Investment credit*: it is used to finance long-term investments, such as the purchase of fixed assets. 3) *Short or medium or long term credit*: Grouped based on the repayment period. 4) *Unsecured credit or credit without collateral*: it does not require collateral. 5) *Home ownership credit*: specifically for purchasing a house. 6) *Motor vehicle credit*: specifically for purchasing a vehicle.

Importance or benefits of credit are as follows: 1) *meet financial needs*: credit helps individuals and businesses meet funding needs that cannot be met with cash. 2) *Encourage economic growth*: credit can be used for investment and business development, which in turn can encourage economic growth. 3) *Improve quality of life*: Credit can be used to purchase assets that can improve quality of life, such as a house or vehicle.

Credit has several risks such as: 1) *interest burden*: borrowers have to pay interest, which can be a burden if not managed properly. 2) *Default risk*: if borrowers are unable to pay installments, they can experience financial losses and negative impacts on their credit history. 3) *Dependence*: dependence on credit can create financial dependency.

*Credit analysis*: financial institutions conduct credit analysis to assess the creditworthiness, risk, and repayment capacity of borrowers. Then, *an important role of credit*: credit has an important role in driving economic growth, both through consumption and investment.

Overall, credit is an important financial tool in the economy, but its use needs to be done wisely and responsibly.

## Saving



*Simpanan* in Indonesian means savings in English. This refers to the activity of saving money or funds in a bank or other financial institution with the aim of securing and developing it. Or, saving refers to the portion of income that is not spent for current consumption, and it

is set aside for future use. It can be for short-term goals like purchasing a phone or long-term goals like buying a house, or to cover unexpected expenses. Saving is important for individuals, families, businesses, and the overall economy. In short, saving is the act of setting aside income for future use, either for planned expenses or unexpected events.

Why do we save money in a bank? 1) *For future goals*: savings can be used to achieve various life goals like buying a house, funding education, or retiring comfortably. 2) *Emergency fund*: saving provides a financial cushion to handle unexpected expenses like medical bills or job loss. 3) *Financial security*: saving can improve your overall financial well-being and reduce dependence on debt. 4) *Investment opportunities*: savings can be invested to generate further income and wealth.

Here are the ways to save money in a bank: 1) *create a budget*: track your income and expenses to identify areas where you can reduce spending and save more. 2) *Set savings goals*: having specific goals (e.g., a down payment on a house) can motivate you to save. 3) *Automate savings*: set up automatic transfers from your checking account to a savings account. 4) *Consider different savings options*: explore options like high-yield savings accounts, certificates of deposit (CDs), or other investment vehicles. 5) *Reduce expenses*: look for ways to cut back on non-essential spending and save on recurring costs. 6) *Avoid unnecessary debt*: limit credit card usage and other forms of debt to protect your savings. 7) *Monitor your progress*: regularly review your savings plan and adjust it as needed.



Investment is investing capital, either directly or indirectly, in an asset or project with the aim of making a profit in the future. Investment can be in the form of buying stocks, property, gold, or other financial instruments, with the expectation that the value of the asset will increase over time. Another definition says that Investment is the activity of investing capital or assets in the hope of gaining profit in the future. This involves placing funds in various instruments, such as stocks, bonds, property, or even education, with the aim of generating additional income or increasing the value of assets.

It is important to remember that every investment has risks. Therefore, it is important to understand your own risk profile and choose the appropriate investment instrument.

Types of investment: 1) *long-term Investment*: This focuses on asset growth over a longer period of time, such as property or stocks. 2) *Short-term investment*: this focuses on short-term gains, such as deposits or money market mutual funds. 3) *Conventional investment*: this includes deposits, property, gold, stocks, and mutual funds. 4) *Sharia investment*: this follows sharia principles, such as waqaf deposits, sharia mutual funds, and others. 5) *Online investment*: Includes P2P lending and online stock investment.

Some examples of investments: 1) *stock investment*: buying part of a company's ownership with the hope of gaining profit from the growth of the stock value and dividends. 2) *Property investment*: buying land, a house, or an apartment with the aim of renting or reselling it in the future. 3) *Mutual fund investment*: combining funds from several investors to be managed by a professional investment manager, with a variety of investment instrument options. 4) *Gold investment*: buying gold as an asset that tends to be stable and can provide profit when the price of gold rises. 5) *Education investment*: increasing knowledge and skills through formal or informal education, which can ultimately increase future earning potential.

Benefits of investment: 1) *fighting against inflation*: investing can help maintain the value of assets from decreasing due to inflation. 2) *Gaining profit*: investing can generate profit from increasing asset value or profit sharing. 3) *Achieving financial goals*: investing can help achieve long-term financial goals, such as retirement funds or children's education. 4) *Increasing assets*: investing can help increase the overall value of assets.

Investment risk: 1) *market risk*: changes in market conditions that can affect the value of investments. 2) *Default risk*: the risk of default on investments such as P2P lending. 3) *Inflation risk*: the risk that the value of investments will be eroded by inflation. 4) *Liquidity risk*: the risk that it will be difficult to sell investment assets quickly.

Investment tips: 1) *understand the concept and risks*: learn the types of investments and the risks involved before investing. 2) *Determine financial goals*: determine investment goals, both short and long terms. 3) *Diversify investments*: do not just invest in one type of instrument, the portfolio must be diversified. 4) *Consult an expert*: if necessary, consult a financial advisor for investment advice. 5) *Invest with discipline*: invest regularly and with discipline.

By understanding the concept, types, benefits, risks of investment, etc., and following the tips provided, you can start your investment journey more wisely and effectively.

## C. Reading Passages on Sales and Marketing

Read the reading passages with correct intonation and emphasis, then explain the contents of the readings in your own words! These activities will make you fluent in reading and speaking then you will also be rich in vocabulary.

### Effective modern marketing for Food and Beverage Business



Effective modern marketing for a food and beverage business involves a multi-channel approach that leverages both online and offline strategies. Key elements include building a strong brand identity, utilizing social media, focusing on engaging content, and fostering customer loyalty through personalized experiences and rewards.

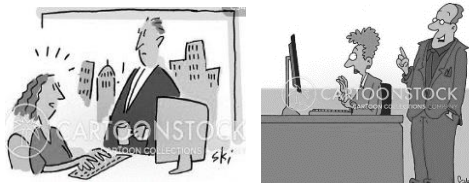
Here's a more detailed elaboration:

- 1) Building a strong brand identity: a) *brand positioning*: define your unique selling proposition and target audience, b) *menu creation*: create a menu that reflects your brand and dining experience, c) *rearranging brand image*: consider a visual refresh to stay relevant.
- 2) Online marketing: a) *social media marketing*: utilize platforms like Instagram, TikTok, and Facebook to showcase your food and engage with customers, b) *website optimization*: ensure your website is user-friendly, mobile-optimized, and optimized for search engines (SEO), c) *e-mail marketing*: personalized emails can nurture customer relationships and drive repeat business, d) *content marketing*: create blog posts, videos, and other content that provides value to your audience and establishes your expertise, e) *online ordering and reservations*: make it easy for customers to order online or book a table through your website or integrated platforms, f) *influencer marketing*: partner with relevant influencers to reach a wider audience, and g) *reputation management*: monitor and respond to online reviews and feedback to build trust.

- 3) Offline marketing: a) *in-store promotions*: offer special offers, limited-time offers, and loyalty programs to encourage repeat visits, b) *event sponsorships*: sponsor local events or partner with other businesses to increase brand visibility, c) *direct outreach*: build relationships with customers through email, phone, or in-person interactions, d) *partnerships*: collaborate with other businesses to cross-promote your products and services.
- 4) Customer loyalty and engagement: a) *loyalty programs*: reward repeat customers with exclusive offers and discounts, b) *gamification*: incorporate game-like elements into your loyalty program to increase engagement, c) *personalized experiences*: adjust your offerings and communications to individual customer preferences, d) customer advocacy: encourage customers to share their positive experiences and refer new customers.
- 5) Focus on sustainability and zero-waste initiatives: a) *eco-friendly packaging*: use sustainable materials for packaging to appeal to environmentally conscious consumers, b) *waste reduction*: implement initiatives to minimize food waste and promote recycling.

By combining these online and offline strategies, food and beverage businesses can create a comprehensive marketing approach that attracts new customers, retains existing customers, and builds a strong and loyal customer base.

### Relationship Based Selling



Relationship-based selling is a sales approach that focuses on building strong, long-term relationships with customers, prioritizing trust and mutual understanding than only closing transactions. This approach emphasizes understanding customer needs and providing value, and fostering loyalty and repeat business. Or, relationship-based selling is a sales strategy that focuses on building and maintaining long-term relationships with customers, not just one-time sales transactions. The point is to understand customer needs, build trust, and provide added value so that they become loyal customers.

Here are some key points related to relationship-based selling: 1) *customer focus*: relationship-based selling puts the customer at the center of attention. Understanding their needs, wants, and problems is key. 2) *Building trust*: trust is the foundation of a long-term relationship. Provide good, honest, and transparent service to build customer trust. 3) *Effective communication*: good two-way communication is essential. Listen to customer feedback, respond to their questions and complaints quickly and appropriately. 4) *Added value*: provide more value than just a product or service. It can be in the form of useful information, after-sales support, or other positive experiences. 5) *Customer loyalty*: by building strong relationships, customers tend to be more loyal and continue to use your products or services. 6) *Word of mouth marketing*: satisfied customers who feel cared for are more likely to recommend your business to others.

Key differences from transactional selling: *transactional selling*: this focuses on quickly closing a deal and maximizing short-term profit. Meanwhile, *relationship selling*: prioritizes building a relationship, understanding the customer's needs, and providing long-term value.

Benefits of relationship-based selling: 1) *increased customer loyalty*: customers are more likely to return for repeat business and recommend the company to others. 2) *Higher customer satisfaction*: customers feel valued and understood, so that generate a positive

experience. 3) *Improved sales effectiveness*: understanding customer needs allows sales promotion become more effective sales promotion.

Examples of implementation: 1) *responsive customer service*: respond to customer complaints quickly and provide satisfactory solutions. 2) *Loyalty program*: provide special discounts or exclusive benefits for loyal customers. 3) *Useful content*: create content that is relevant to customer needs, such as articles, videos, or infographics. 4) *Business network*: Build relationships with other relevant businesses to expand reach and offer more complete solutions. 5) *Sustainable business growth*: strong customer relationships contribute to long-term, sustainable growth.

## Creative Sales Strategy



Creative sales strategies involve using innovative and unconventional approaches to engage customers and drive sales. This includes leveraging personalized video outreach, gamification, virtual reality demos, and social selling among other techniques to increase customer engagement and improve sales efficiency. In other words, creative sales strategies are innovative and unique marketing approaches to attract customers and increase sales. They involve using fresh ideas, engaging content, and various marketing tactics to differentiate a product or service from competitors. Some examples of creative sales strategies include interactive content, influencer marketing, events and giveaways, personalizing customer experiences, and leveraging technologies such as augmented reality.

Here are some creative sales strategies that can be applied:

- 1) Interactive content:
  - Create quizzes or polls on social media to gather customer opinions or provide product recommendations.
  - Use short, engaging and informative videos to explain products or services.
  - Create easy-to-understand infographics to convey complex information.
- 2) Influencer marketing:
  - Work with influencers who have an audience relevant to your target market.
  - Ask influencers to create content that promotes your product or service.
  - Leverage the power of social media to reach a wider audience.
- 3) Events and giveaways:
  - Hold offline or online events to introduce new products or services.
  - Give attractive prizes or discounts to event participants.
  - Use giveaways on social media to increase engagement & awareness of the brand
- 4) Personalize customer experience:
  - Send personalized emails or messages to customers based on their preferences or purchase history.
  - Provide responsive and personalized customer service.
  - Use customer data to provide relevant product recommendations.
- 5) Leveraging Technology:
  - Use augmented reality (AR) to provide unique and interactive shopping experiences.
  - Use chatbots to provide 24/7 (all the time) customer service

- Use data and analytics to understand customer behavior and optimize marketing strategies.
- 6) Content marketing strategy:
    - Create quality content that is relevant to your target audience.
    - Use a variety of content types, such as blogs, videos, infographics, and podcasts.
    - Optimize your content for Search Engines Optimization (SEO).
  - 7) Collaboration:
    - Partnering with other brands to create joint marketing campaigns.
    - Working with public figures or influencers to increase brand exposure.
  - 8) Discounts and promotions:
    - Offer attractive discounts or promotions to attract customers.
    - Create a sense of urgency by offering limited-time offers.
    - Use discounts as an incentive for first-time purchases or purchases over a certain amount.
  - 9) Build a strong brand identity:
    - Define your brand's core values and communicate them consistently.
    - Create a logo, colors, and visual elements that are unique to your brand.
    - Use language and communication style that is appropriate for your target audience.
  - 10) Improve service quality:
    - Make sure that your product or service is high quality.
    - Provide good after-sales service.
    - Handle customer complaints quickly and effectively.

By implementing these creative sales strategies, you can increase sales, build stronger relationships with customers, and achieve your business goals.

## Digital Sales Techniques



Digital marketing techniques are the various methods and strategies used to sell products or services through digital media. It includes tactics such as content marketing, social media, paid advertising, email marketing, and search engine optimization (SEO) to increase online visibility and sales. Here are some commonly used digital sales techniques:

- 1) *Content marketing*: creating and distributing relevant and valuable content to attract, engage, and retain an audience. Content can be blog articles, videos, infographics, podcasts, etc. The goal is to build trust, authority, and customer loyalty.
- 2) *Social media marketing*: using social media platforms to engage with your audience, build community, and promote products or services. Common strategies include posting content, running ads, and participating in conversations. It is important to choose the right platform for your target audience.
- 3) *Paid advertising*: using platforms like Google Ads or social media ads to display ads to your target audience. Common options include Pay-Per-Click (PPC), where advertisers pay each time an ad is clicked. These ads help increase visibility and drive traffic to your website or online store.
- 4) *Email marketing*: sending promotional emails, newsletters, or product information to a list of subscribers. Building relationships with customers through personalized

communications. It is important to ensure that emails are sent to the right people and have relevant content.

- 5) *Search Engine Optimization (SEO)*: improving a website's ranking in organic search results without paying for specific keywords. Through SEO, businesses can attract more organic traffic to their websites. SEO techniques include content optimization, link building, and improving site speed.
- 6) *Influencer marketing*: working with individuals who have a large influence on social media to promote a product or service. Influencers can create engaging and unique content that promotes a business. This strategy can help reach a wider audience and build trust.
- 7) *Augmented Reality (AR) marketing*: using AR technology to provide unique, interactive experiences to customers. For example, allowing customers to virtually try on products or see products in their own environment. AR marketing can increase customer engagement and provide a memorable experience.
- 8) *Affiliate marketing*: working with others (affiliates) to promote your products or services. Affiliates earn a commission for every sale generated through their affiliate links. This strategy can help expand your business reach and increase sales.
- 9) *Personalization*: tailoring marketing messages and experiences to individual customer preferences. Personalization can increase customer engagement and build stronger relationships.
- 10) *Data analysis*: monitor and analyze data from multiple sources to measure the effectiveness of marketing campaigns. This data can be used to optimize marketing strategies and improve results.

Essential steps for launching a digital sales program: 1) *define goals*: set clear, measurable goals in line with overall business objectives. 2) *Identify target audience*: understand the demographics, needs, and preferences of the target audience. 3) *Develop content strategy*: create a content plan that resonates with the target audience and supports the sales process. 4) *Choose the right tools*: select digital sales tools that is in line with the chosen strategies and goals. 5) *Implement and train*: launch the digital sales program and provide comprehensive training to the sales team. 6) *Measure and optimize*: track key metrics, analyze results, and make adjustments to optimize the program.

This digital sales technique allows businesses to reach a wider audience at a relatively lower cost compared to traditional methods. Digital marketing also offers the ability to target a more specific audience and collect valuable data to improve campaign effectiveness. Adapting to technological developments and digital trends is essential to staying competitive. From this conclusion, there are important points that must be known and understood, such as Wide Reach, effective costs, precise targeting, data and analytics suitability, adaptation, and integration. In short, digital marketing is evolving rapidly, and companies that want to stay competitive need to adapt to these changes.

#### D. Other Reading Passages Which Have Relevance to Business

Read the reading passages, then make a good conclusion to be presented for each reading text! These activities force you to read, write, and speak as best you can.

#### Determining the Cost of Production of Culinary Businesses





To accurately determine the cost of production in culinary businesses, it's crucial to track and calculate all expenses related to creating menu items, including direct materials, direct labor, and overhead costs. Understanding these costs allows businesses to set appropriate prices, manage inventory effectively, and ultimately improve profitability. Or, to determine the production costs of a culinary business, there are several components that need to be considered, namely raw material costs, labor costs, and overhead costs. These costs are then added together to obtain the total production costs. After that, you can determine the selling price of the product by considering the production costs and the desired profit.

The steps are explained in more detail below, such as:

- 1) Calculating the cost of raw materials; in this point the business people must do the following activities:

- *Identify raw materials*: list all the materials needed to make one portion or one batch of product.
- *Calculate material costs*: determine the price per unit, for example per kg, per piece, per sachet, or other measurements for each material.
- *Know the sum of ingredients cost*: multiply the price per unit by the amount of ingredients used for one serving or portion or batch.

Example:

*Ingredients*: chicken, flour, spices, cooking oil. *Price*: chicken Rp25.000/kg, flour Rp10.000/kg, spices Rp5.000/portion, cooking oil Rp15.000/liter. *Usage*: 200 grams of chicken, 100 grams of flour, spices as needed, 100ml of cooking oil. *Sum of material cost*:  $(0.2 * \text{Rp}25.000) + (0.1 * \text{Rp}10.000) + \text{Rp}5.000 + (0.1 * \text{Rp}15.000) = \text{Rp}12.500$ .

- 2) Calculating labor costs; in this point the business people must calculate labor costs by inserting the following aspects:

- *Calculate wages*: determine the hourly or daily wages for employees involved in production.
- *Calculate labor hours*: calculate how many hours employees work to make one serving or portion or one batch of product.
- *Know the sum of labor costs*: multiply the hourly/daily wages by working hours.

Example:

*Wage*: hourly wage is Rp10.000. *Working hours*: 1 hour of work (60 minutes) to make 10 servings or portions or batches. *Know the sum of labor cost per serving/portion*:  $(1 \text{ hour}/10 \text{ servings/portions}) * \text{Rp}10.000 = \text{Rp}1.000$ .

- 3) Calculating overhead costs; in this point the business people must calculate the overhead costs as careful as possible. Look at the points below!

- *Costs identification*: identify all costs associated with the operation of the business, but not directly related to raw materials or labor. Examples: rent, electricity, gas, water, packaging, marketing, and other costs.
- *Cost distribution*: distribute these costs to each portion or batch of product. For example, if the rent is Rp1.000.000 per month and you produce 1.000 servings/portions, so the rent per portion is Rp1.000.
- *The sum of overhead costs*: add up all overhead costs that have been distributed.

Example:

Rental fee is Rp1.000.000 per month.

Electricity fee is Rp200.000 per month.

Packaging fee is Rp500 per portion.

Production: 1000 portions per month.

Sum of overhead cost per portion is  $(\text{Rp}1.000.000/1000) + (\text{Rp}200.000/1.000) + \text{Rp}500 = \text{Rp}1.700$ .

- 4) Calculating production cost; in this point the business people have to consider some aspects related to the production cost.
  - Add up the raw material cost, labor cost, and overhead cost.
  - Formula of production cost per portion or batch = raw material cost + labor cost + overhead cost.

Example:  
 The raw material cost is Rp12.500  
 Labor cost is Rp1.000  
 Overhead cost is Rp1.700  
 Sum of production cost:  $Rp12.500 + Rp1.000 + Rp1.700 = Rp15.200$ .
- 5) Determining the selling price; in this point the business people must determine accurately about the selling price. Look at the following explanation!
  - Calculate the Profit Margin: Determine how much profit you want to get from each product. For example, 20%, 30%, or 50%.

### Small and medium entrepreneurs



Small and medium entrepreneurs, or commonly abbreviated as SMEs, are business actors who have small and medium business scales. SME criteria are usually based on annual turnover, amount of wealth or assets, and number of employees. In Indonesia, SMEs (Micro, Small, and Medium Enterprises) are the backbone of the economy, making significant contributions to employment and economic growth.

A more detailed explanation and easy to understand about criteria for Small and Medium Enterprises (SMEs): 1) *micro enterprises*: this is a micro enterprise because it has a maximum business capital of IDR 50 million and a maximum annual turnover of IDR 300 million. 2) *Small enterprises*: This is a small enterprise because it has a business capital, ranging from IDR 50 million to IDR 500 million and an annual turnover is between IDR 300 million and IDR 2.5 billion. 3) *Medium enterprises*: This is a medium enterprise because it has a business capital ranging from IDR 500 million to IDR 10 billion and an annual turnover is more than IDR 2.5 billion to IDR 50 billion.

Examples of small and medium enterprises: grocery stores, stalls, home businesses, street vendors, market traders, culinary, fashion, craft, agricultural businesses, workshops, salons, laundry, and other service businesses, businesses in the technology sector such as technology-based education.

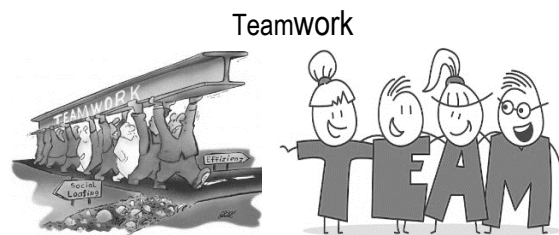
We need to know about some roles of SMEs: 1) *employment provider*: SMEs create many jobs, especially in the informal sector such as street vendors. 2) *Driver of economic growth*: SMEs contribute significantly to national economic growth through production, distribution, and consumption activities. 3) *Local product development*: SMEs often focus on local products, helping to preserve cultural heritage and increase the competitiveness of domestic products. 4) *Community empowerment*: SMEs can be a vehicle for community empowerment, especially in rural and underdeveloped areas.

There are several challenges for SMEs. These challenges need to be known by SME entrepreneurs, such as 1) *access to financing*: SMEs often have difficulty in getting access to financing from formal financial institutions due to limited capital and collateral. 2) *Marketing*

*limitations:* Many SMEs have difficulty in marketing their products due to lack of knowledge about marketing strategies and limited market access. 3) *Human resource limitations:* SMEs often experience a shortage of skilled and professional workers. 4) *Business competition:* SMEs must compete with large businesses and other similar businesses, both in local and global markets.

Several SME opportunities are presented below: 1) *utilization of technology:* The development of information and communication technology opens up new opportunities for SMEs to market products online, improve operational efficiency, and expand market reach. 2) *Innovative product development:* SMEs can develop innovative products that are in accordance with market needs and emerging trends. 3) *Partnerships and collaborations:* partnerships and collaborations with other parties, such as government, financial institutions, and large companies can help SMEs to overcome challenges and increase competitiveness. 4) *Improving product and service quality:* SMEs need to continue to improve the quality of products and services to meet customer expectations and strengthen customer loyalty.

The Importance of SMEs in the Indonesian Economy: SMEs play an important role in the Indonesian economy. Support for SMEs through various government policies and programs, as well as active participation from the community is needed to ensure sustainable SME growth and provide maximum contribution to national economic development.



Teamwork, in essence, is the collaborative effort of a group of individuals working together to achieve a common goal. Teamwork involves combining the skills, experiences, and perspectives of individuals to accomplish something that would be difficult or impossible for one person to accomplish alone. Effective teamwork strengthens unity, increases productivity, and fosters a positive work environment.

Key aspects of teamwork, namely 1) *collaboration:* teamwork relies on the active participation and cooperation of all team members. 2) *Shared goal:* a clear and defined objective is crucial for aligning the team's efforts. 3) *Individual contributions:* each member brings unique strengths and expertise to the table. 4) *Communication:* open and transparent communication is essential for sharing information, ideas, and feedback. 5) *Trust and respect:* building a foundation of trust and respect among team members is vital for effective collaboration.

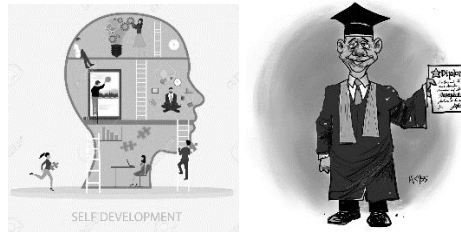
Benefits of teamwork include 1) *increase productivity:* dividing tasks and utilizing diverse skills can increase efficiency and accelerate completion of projects. 2) *Enhance creativity and innovation:* the exchange of ideas and perspectives can trigger creativity and lead to more innovative solutions. 3) *Improve problem-solving:* teams can tackle complex problems more effectively by pooling their knowledge and skills. 4) *Stronger relationships:* teamwork can foster friendship and build stronger bonds among team members. 5) *Reduce stress:* sharing the workload and offering support can reduce individual stress and improve prosperity as a whole. 6) *Better decision-making:* by considering multiple viewpoints, teams can make better decisions.

Examples of teamwork: 1) a software development team working together to build a new application, 2) a sport team competing in a game, with each player contributing their skills to

achieve victory, 3) a medical team collaborating to diagnose and treat a patient, 4) a group of friends working together to organize a successful event.

In essence, teamwork is a powerful tool that can unlock individual and collective potential, leading to greater achievements and a more positive and productive work environment.

## Self-Development



Self-development is a continuous process of improving one's potential, skills, knowledge, and quality of life, both personally and professionally. It involves a conscious effort to become the best version of oneself and achieve better goals. Self-development is not just about professional achievement, but also about cultivating life balance and personal satisfaction.

Some important aspects of self-development include: 1) *self-reflection*: recognizing your own strengths, weaknesses, interests, and values. 2) *Goal setting*: developing clear, specific, measurable, achievable, relevant, and time-bound (SMART) goals. 3) *Lifelong learning*: Committing to continuous learning and adapting to change. 4) *Maintaining a positive attitude*: maintaining positive enthusiasm and energy, and viewing failure as a learning opportunity. 5) *Creating a life balance*: balancing time for work, personal interests, family, and hobbies. 6) *Accepting failure*: learning from mistakes and making them valuable experiences. 7) *Evaluation and reflection*: conducting regular self-evaluations to see progress and areas that need improvement.

Self-development encompasses a variety of areas, including cognitive, affective, and social-emotional. Some examples of self-development activities include: 1) *education and training*: taking courses, seminars, or workshops to improve your knowledge and skills. 2) *Reading*: reading books, articles, or other materials to increase your knowledge and insight or horizons. 3) *Exercise and meditation*: maintaining your physical and mental health to improve your overall well-being. 4) *Extracurricular activities*: developing your interests and talents through activities outside the classroom. 5) *Networking*: interacting with others to broaden your insight or horizons and gain support. 6) *Writing journals or reflection*: recording your experiences and thoughts to better understand yourself.

Come to the conclusion that by making self-development efforts, a person can improve the quality of life, achieve goals, and become a better and happier person.

## Product and productivity



Product and productivity are two different but related concepts in the context of business and economics. A product is a good or service produced and offered to consumers to satisfy their needs or wants. Productivity, on the other hand, refers to the efficiency and effectiveness of using resources to produce a product.

*Products* can be physical goods, for example, clothing, food, electronics, while services, for example, repair services, consulting, and transportation. Then, experiences, for example, sporting events, concerts, or even ideas. Products are the end result of the production process, and products are the main focus in marketing and sales activities. The main goal of every business is to produce quality products that are in demand by the market.

*Productivity* measures how efficiently an entity utilizes resources such as labor, raw materials, time, and capital to produce products. High productivity indicates that resources are used optimally and the results obtained are balanced or comparable to the effort expended. Some factors that can affect productivity include the technology used, labor skills, production processes, and effective management.

Here are the differences between production, product, and productivity. Production is the process of creating, changing, or improving a good or service. It is an activity carried out to produce a product. A product is the end result of the production process, namely the goods or services offered to consumers. Meanwhile, productivity is a measure of efficiency and effectiveness in the production process.

Example: a shoe factory produces 1000 pairs of shoes in one day. This is production. The shoes produced are the product. If the factory uses 10 employees to produce 1000 pairs of shoes, then its productivity is 100 pairs of shoes per employee. If the factory then increases its productivity to 150 pairs of shoes per employee by using new technology, so this shows an increase in efficiency and effectiveness in the production process.

The importance of productivity: high productivity can help companies increase profits, reduce production costs, and improve competitiveness. Good productivity can also lead to sustainable economic growth. Therefore, focusing on improving productivity is very important for every organization and individual.

## E. Communicative Grammar

### 1) Prepositional Phrases (*in which*, *from which*):

Prepositions are words that indicate the relationships between various elements within a sentence. Prepositional phrases are groups of words containing prepositions. The preposition, its object, and any modifiers make up the prepositional phrase. A prepositional phrase will begin with a preposition and end with the "object" of the preposition. The pronoun "which" is the object of the preposition. "Which" introduces relative clause. The use of these prepositional phrases combines two sentences into one. Each prepositional phrase simply refers to what was already mentioned.

#### 01. In which

*In which* is used as a relative pronoun that combines the preposition *in* with *which* to refer to a previously mentioned place or state. This helps provide a more specific description about a location or situation.

Examples:

1. This is the room *in which* I study is clear.
2. The town *in which* I was born is small.
3. I saw a movie *in which* the villain goes to jail.
4. The room *in which* we held the meeting was very small.
5. They built a new house *in which* they plan to live for many years.

#### 02. From which

*From which* is used as a prepositional phrase that functions to introduce a relative clause, especially when referring to the source or origin of something. This phrase usually replaces *from where* or *from what* in more formal contexts.

### Examples

1. The book *from which* I learned about the topic is very informative.
2. The company *from which* he received the award, is a multinational corporation.
3. He showed me the box *from which* he took the toy.
4. The book *from which* I learned a lot is on the top shelf.
5. The river *from which* we get our drinking water is polluted.

## 2) Prepositional Phrases (*at which, on which, of which, by which, to which*)

### 01. *At which*

It is used to refer to a specific point in time, location, or state that has been previously mentioned. *At which* is often used in relative clauses to provide additional information about the noun being referred to.

#### Examples

1. The meeting will be held at 10 am *at which* time everyone should be present.
2. The restaurant is near the park *at which* point we can also enjoy the scenery.
3. The conference was held in a large hall *at which* many people attended
4. The building *at which* we met is now a museum.
5. He pointed to the exact spot *at which* the accident happened.

### 02. *On which*

*On which* is used to refer to something specific, usually an object or place that has been mentioned previously in a sentence or context. *On which* is often used in relative clauses to provide additional information about a known subject.

#### Examples

1. The table *on which* the vase is placed is antique.
2. *On which* shelf is the book you are looking for?
3. The table *on which* the food was placed was quite large."
4. The day *on which* we met was the best day of my life."
5. The date *on which* the event will be held is still undecided.

### 03. *Of which*

*Of which* is used to refer to something that has been mentioned previously in a sentence, usually an object or concept. This phrase is often used in relative clauses to provide additional information about the subject or object of the sentence.

#### Examples

1. This is the city *of which* I have always dreamed.
2. There are several options *of which* I prefer the first one.
3. The building *of which* the roof is damaged needs repair.
4. He has a collection of stamps *of which* he is very proud.
5. She bought a car *of which* the price was very high.

### 04. *By which*

*By which* is used to refer to a way, method, or tool used to achieve a goal or result. It is often used in relative sentences to provide more information about an action or process. In simple terms, *by which* can be translated as "*dengan cara yang*", "*melalui cara yang*", or "*dengan mana*".

#### Examples

1. I have set new policies *by which* I hope to increase economic growth.
2. An effective learning is a process *by which* students can understand the material.
3. He explains the concept in simple language *by which* everyone can understand.
4. This is the method *by which* the problem was solved.

5. We need to find a way *by which* we can communicate effectively.
6. The system *by which* the data is managed is very efficient.

#### 05. To which

*To which* is a prepositional phrase used to refer to a place or thing that has been previously mentioned, usually in the context of a relative clause. It is a combination of the preposition *to* and the relative pronoun *which*.

Examples

1. This is the book *to which* I referred.
2. The city *to which* they traveled was Paris.
3. The problem *to which* he is intending is complex.
4. The document *to which* I attached the file is missing.
5. The patient *to which* the doctor is attending is very sick.

#### Exercise 1

Complete the following sentences with *of which* or *in which*!

- 1) The city \_\_\_\_\_ I was born, is quite small.
- 2) He showed me a painting \_\_\_\_\_ the colors were so vibrant.
- 3) The conference \_\_\_\_\_ many experts were present was very informative.
- 4) The car \_\_\_\_\_ the engine is broken, needs to be repaired.
- 5) The house \_\_\_\_\_ I grew up is still standing.

#### Exercise 2

Complete the following sentences with *from which* or *to which*!

- 1) The hotel \_\_\_\_\_ you can see the ocean is newly renovated.
- 2) This is the document \_\_\_\_\_ the information was extracted.
- 3) He received a gift \_\_\_\_\_ he was overjoyed.
- 4) The path \_\_\_\_\_ they came was overgrown.
- 5) The city \_\_\_\_\_ the train departs is three hours away.
- 6) The package \_\_\_\_\_ the label was attached, was delivered on time.
- 7) This is the book \_\_\_\_\_ I referred in my essay.
- 8) The road \_\_\_\_\_ they are traveling is long and winding.
- 9) The question \_\_\_\_\_ he needs an answer is complex.

#### Exercise 3

Complete the following sentences with *on which*, *by which* or *at which*!

- 1) The document \_\_\_\_\_ all the important details were listed, was placed on the desk.
- 2) The town \_\_\_\_\_ the river flowed, was known for its beautiful scenery.
- 3) The table \_\_\_\_\_ the vase was placed, was made of antique wood.
- 4) The platform \_\_\_\_\_ the train was arriving, was crowded with people.
- 5) The agreement \_\_\_\_\_ both parties had signed, was legally binding.
- 6) The method \_\_\_\_\_ the puzzle was solved was quite clever.
- 7) The standard \_\_\_\_\_ we judge performance is very high.
- 8) The process \_\_\_\_\_ the cake was made was simple yet effective.
- 9) The criteria \_\_\_\_\_ the winner was chosen were clearly defined.
- 10) The law \_\_\_\_\_ the company was regulated was recently changed.
- 11) The restaurant \_\_\_\_\_ we had dinner was very nice.
- 12) The meeting \_\_\_\_\_ we discussed the project was productive.
- 13) The time \_\_\_\_\_ the train is scheduled to arrive is 10:00 AM.
- 14) The place \_\_\_\_\_ they met was a coffee shop.

## UNIT ELEVEN

### A. Reading Passages on Food and Beverage

Read the reading passages then write down words that you feel difficult on a paper. After that, share them with your friends in the hope that they can help you find the meanings of the difficult words! These activities will make you rich in vocabulary that can be used to improve your power in listening, speaking, writing and reading.

#### Modern Food and Beverage Business



Modern food and beverage business has promising potential with various concept choices that can be explored. Some trends that can be an inspiration include contemporary foods such as dessert boxes such as Bittersweet by Najla, Dessert by Dare, Halla Kitchen, Dapur Alya, and Momolin Bakery. Meanwhile, the flavor variants that are often found in dessert boxes are Tiramisu, Red Velvet, Chocolate, Banoffee, and Mango. Contemporary drinks such as palm sugar milk coffee or boba drinks, Regal Drink, Dalgona Coffee, Halal Soju, Yakult Ice Soda, Mango Yakult, fresh fruit-based drinks, drinks with unique toppings, and drinks with a touch of traditional flavors: and healthy foods such as fruit salad or health, Chia seeds, Canned beans, Matcha powder, Vegetables, Fruits, Meat and Eggs, Nuts and seeds, Fish and seafood, Milk and dairy products, Matcha powder. Chocolate milk, Soy products, Yogurt, Tomato sauce, and Granola, etc.

To start a healthy food product business, focus on market research, selecting quality raw materials, innovative menus, and effective promotions. Also make sure to maintain cleanliness, product safety, and provide the best service to customers. Building good relationships with consumers and managing finances wisely are also keys to success.

Here are some detailed tips for starting a healthy food and beverage product business:

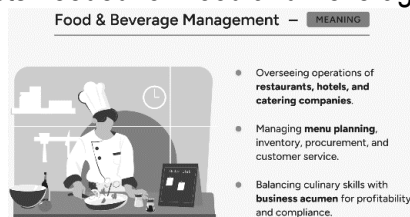
- 1) Market research and targeting: a) *know your target market*; do in-depth research to find out who your target consumers are. Are they health conscious, looking for diet foods and drinks, or having specific food and drink preferences like vegetarian, vegan, etc.?, b) *competitor analysis*; see what your competitors are offering, what their strengths and weaknesses are, and how you can offer something unique and better.
- 2) Raw material selection: a) *prioritize quality*: choose fresh, quality, and if possible, organic raw materials. Quality raw materials will produce better and healthier food products, b) *choose trusted suppliers*: work with reliable suppliers to ensure the availability of quality raw materials consistently, c) *pay attention to certification*: if possible, choose raw materials that are certified organic or pesticide-free.
- 3) Menu development: a) *menu innovation*; create a varied and interesting healthy food and drinks menu. Don't be afraid to try new recipes and combine different ingredients, b) *pay attention to nutritional value*; make sure your menu contains balanced nutrition and in accordance with the needs of the target market, c) *create a unique menu*; find a distinctive feature in your menu; for example by using local ingredients or modified traditional recipes.
- 4) Promotion and marketing: a) *utilize social media*: use social media platforms to promote your products, create engaging content, such as food and drinks photos, recipe videos,



- or health tips, b) *use influencers*: partner with healthy food influencers to increase your promotion reach, c) *provide attractive offers*: create promotions, discounts, or bundled packages to attract customers, d) *build good relationships with customers*: provide excellent service, be responsive to questions, and accept customer feedback.
- 5) Financial management: a) *create a budget plan*; calculate all costs needed from raw materials, equipment to marketing, b) *manage finances wisely*; monitor expenses and income regularly. Make neat and orderly financial records, c) *determine the right selling price*: the selling price must be in accordance with production costs, profit targets, and market prices.
  - 6) Other supporting factors: a) product cleanliness and safety: ensure all production processes are carried out hygienically and safely, b) attractive packaging; use attractive, informative, and environmentally friendly packaging, c) timely delivery; ensure the product reaches the customer quickly and safely, d) business licensing: Take care of all the necessary business licensing so that your business is legal and trustworthy, e) evaluation and improvement; continue to evaluate your business performance, pay attention to customer feedback, and make continuous improvements.

The food and beverage (F&B) business has great potential in the modern era because food and beverages are basic human needs. This business covers various aspects ranging from production, distribution to sales of food and beverages. However, tight competition and the need to adapt to changing consumer trends and references are challenges in themselves.

## Key Aspects needed for Food and Beverage Business



Key aspects of the Food and Beverage (F&B) business include product and service quality, understanding the market and target audience, effective marketing, and the ability to adapt to change. In addition, financial, operational, and human resource management also play an important role.

Further details regarding the key aspects are as follows:

- 1) Product and service quality: a) *product quality*; use of quality raw materials, consistent taste, and attractive service are the main keys, b) *customer service*; friendly, fast, and efficient service can increase customer satisfaction and build loyalty, c) *cleanliness*; maintaining the cleanliness of the service area, kitchen, and toilets is very important to create a healthy and safe environment for customers.
- 2) Market and target audience understanding: a) *market research*: understanding consumer preferences, needs, and behavior is key to developing targeted products and services, b) *competitor analysis*: studying the strengths and weaknesses of competitors can help in designing effective strategies.
- 3) Effective marketing: a) *branding*; building a strong and consistent brand identity can help differentiate a business from competitors, b) *promotion*: utilizing social media, collaboration with influencers, and targeted promotions can increase business visibility.
- 4) Operational management: a) *efficiency*; an efficient operational system can help manage daily business processes, such as ordering, payment, and serving, b) *quality control*; ensuring the quality of products and services is maintained through a good control system.

- 5) Finance: a) *budgeting*; creating a detailed budget for all aspects of the business, including operating expenses, employee salaries, raw materials, and marketing, b) *financial management*; monitoring cash flow, profits, and losses regularly to ensure the financial health of the business.
- 6) Innovation and adaptation: a) *product development*; continuously innovating in menu development and following market trends, b) *technology adaptation*; utilizing technology, such as online ordering systems, to increase efficiency and customer convenience.\
- 7) Human resources: a) *training*; providing proper training to employees to improve their skills and knowledge, b) *motivation*; creating a positive work environment and motivating employees to provide the best service.

By paying attention to these key aspects, F&B businesses can achieve long-term success and provide a satisfying experience for customers.

## Types of Modern Food and Beverage Business



The Food & Beverage (F&B) industry is one of the industries that has existed and developed for a long time. The types of businesses categorized in the F&B industry are businesses that place food and/or beverages as the axis of their business, including F&B services. Modern Food and Beverage (F&B) businesses cover a wide range of businesses, from restaurants and cafes to online businesses and specialty catering. Some examples of popular modern F&B businesses include thematic restaurants and cafes, fusion cuisine, healthy and organic foods, and trendy drinks such as boba and milk coffee. In general, the definition of F&B service is a term that describes the service of serving food to customers. Usually, a business offers this service together with selling F&B products.

Here are some types of modern F&B businesses:

- 1) Restaurants and cafes: a) *restaurants*; businesses that provide various types of food and drinks to be eaten on the spot, b) *cafes*; places that offer drinks such as coffee, tea, and snacks or pastries, c) *thematic restaurants and cafes*; restaurant and cafe concepts that carry a certain theme that attracts consumers with a unique experience, d) *specialty restaurants*; restaurants that focus on a certain type of food/cuisine or drink, such as Japanese, Italian, or seafood restaurants.
- 2) Beverage business: a) *contemporary drinks*; beverage trends such as boba, coffee milk, or fresh fruit juice continue to grow, b) *juice bar*; a business that focuses on providing fresh fruit juice, smoothies, and other healthy drinks.
- 3) Food business: a) *healthy and organic food*; businesses that provide food with healthy, organic, or plant-based ingredients, b) *fusion cuisine*; a combination of various types of cuisine or cooking techniques to create new dishes, c) *healthy fast food*, a fast food concept that offers nutritious and healthy food choices, d) *frozen food and ready-to-cook*; frozen or ready-to-cook food products that are practical and easy to prepare, e) *dessert box*; a box containing various types of attractive desserts, and f) *rice box*; rice with various choices of side dishes in one practical package.

The business in this field is very diverse and continues to grow, covering various types of businesses ranging from restaurants with unique concepts to contemporary beverage outlets. This business is driven by ongoing consumer demand and the desire for innovation in menus and services. The success of a modern food and beverage business depends

heavily on the ability to adapt to market trends, effective marketing strategies, and the quality of the products offered.

### Tips of Modern Food and Beverage Business



Pay serious attention to the following tips for success in the modern food and beverage business: focus on product quality, taste innovation, strong branding, excellent service, and effective marketing. In addition, it is important to understand the latest trends, such as fusion food, healthy food, and modified traditional food. Take advantage of social media and e-commerce to reach a wider market, and pay attention to attractive and environmentally friendly packaging.

- 1) Market research and trends: a) *identify target market*; understand your target market's preferences, needs, and purchasing power, b) *competitor analysis*; know what competitors are offering and find gaps for differentiation, and c) *follow trends*; pay attention to modern food and beverage trends, such as fusion, healthy, and modified traditional foods.
- 2) Quality products: a) *raw materials*; use quality raw materials to maintain the taste and quality of the product, b) *innovation*; create a unique and different menu, both in terms of taste, appearance, and concept., and c) *consistency*; maintain the quality and taste of the product so that customers are always satisfied.
- 3) Branding and marketing: a) *name and logo*; create an attractive and memorable name and logo, b) *packaging*; use attractive, practical, and environmentally friendly packaging, c) *social media*; utilize social media for promotion, customer interaction, and community building, d) *E-commerce*: use e-commerce platforms to expand market reach, and e) *promotion*: Create attractive and relevant promotions to the target market.
- 4) Excellent service: a) *friendly and professional*; provide friendly, fast, and professional service to customers, b) *ease of payment*; provide various easy and practical payment methods, such as digital payments, and c) *responsive*; respond to customer complaints and questions quickly and effectively.
- 5) Business management: a) *financial planning*; create a clear budget and manage business finances well, b) *recording*; keep neat and orderly financial records, c) *evaluation*; conduct periodic evaluations to find out business developments and make improvements, d) *stock management*; manage raw material and product inventory well to avoid losses, and e) *employee management*; choose competent employees and provide the necessary training.
- 6) Location: a) *strategic*; choose a strategic location that is easy to reach by the target market, b) *accessibility*; make sure the location is easily accessible by public and private vehicles, and c) *comfort zone*; create a comfortable atmosphere that is in accordance with the business concept.
- 7) Creative thinking: a) *innovation*; continuously innovate in products, services, and marketing strategies, b) *adaptation*; adapt to changing trends and market needs, and c) *problem solving*; think creatively to solve problems that may arise in business.

By paying attention to the tips above, you can start and develop a successful modern food and beverage business.

## B. Reading Passages on Financial Aspects and Banking

Read the reading passages with good and correct intonation and emphasis, then translate the readings as best you can! These activities will make you fluent in reading and speaking, then you will also be rich in vocabulary.

### Home Ownership



Homeownership" in a business context refers to a home ownership program provided by a company for their employees. This program involves collaboration with a bank to provide homeownership financing for employees. This is a way for companies to help employees achieve financial stability and improve their quality of life, and also provides benefits to the company itself.

Benefits for employees: a) *financial stability*; home ownership provides a sense of security and financial stability for employees, b) *improving quality of life*; having your own home can improve the quality of life of employees and their families, and c) *motivation and loyalty*; home ownership program (HOP) can improve employee motivation and loyalty to the company.

Benefits for companies: a) *attracting and retaining employees*; HOP programs can be an attraction for potential employees and increase employee retention, b) *increasing productivity*; employees who feel cared for and have financial stability tend to be more productive, and c) *building a positive company image*; companies that care about employee welfare tend to have a positive image in the eyes of the public.

For example, Bank Mandiri house ownership program or Home Ownership Credit (abbreviated in Indonesian as KPR) from Bank Mandiri for employees and the Home Ownership Program (HOP) DPR-RI, a KPR program from BTN for members of the DPR-RI.

In-house production: this term refers to production that is carried out entirely by the company itself without involving third parties.\

The conclusion is that homeownership in the context of business, especially through the HOP program, is a win-win solution for companies and employees. This program helps employees achieve home ownership, improves their well-being, and at the same time is able to provide benefits to the company in terms of employee retention, productivity, and corporate image.

### Insurance for Business Entities



Insurance is an agreement between the insurance provider (insurer) and the customer (insured), where the insurer provides financial protection to the insured from the risk of loss or loss that may occur in return for the premium payment carried out by the insured.

In more detail, insurance can be defined as: a) *an agreement*: there is a written agreement between the insurance company and the customer that regulates the rights and obligations of each party, b) *financial protection*: insurance provides compensation for financial losses experienced by customers due to uncertain events or risks that have been agreed upon in the policy, c) *premium*: customers pay a certain amount of money periodically to the insurance company in return for the protection provided, and d) *risk*: insurance helps

customers manage the risk of financial loss that may arise from unexpected events such as illness, accidents, job loss, or property damage.

Insurance functions: 1) *primary function*, and 2) *secondary function*. The primary function of insurance is as a risk transfer. This function works as a risk transfer mechanism from the insured to the insurer for the possibility of loss or damage experienced by the insured by paying a premium. Furthermore, the secondary function of insurance is as a stimulant for economic and business growth, preventing losses, controlling losses, and having social benefits.

The benefits of insurance, referring to a book entitled *Empat Literasi Perguruan Tinggi tentang Perasuransian*, published by the OJK website are as follows: a) providing a sense of security and protection, b) fairer distribution of costs and benefits, c) providing certainty, d) a means of financial management, e) an instrument for transferring and spreading risk, f) helping to improve the insured's business activities, g) making life more peaceful, and h) credit guarantee.

Thus, insurance is an important mechanism to manage risk and provide financial protection in various aspects of life.



Legal aspects in business refer to all the rules, regulations, and laws that govern the operations, transactions, and behavior of a business in a jurisdiction. Understanding and complying with these legal aspects is crucial to the sustainability, growth, and success of a business.

The legal aspects of business cover a wide range of areas, including: 1) contract law, 2) corporate law, 3) employment law, 4) taxation law, 5) consumer protection, 6) environmental law, 7) intellectual property law, and 8) trade law,

One, *contract Law*: this law regulates agreements between two or more parties, including the creation, execution and cancellation of contracts. Two, *company law*: this law regulates the establishment, structure, operation and dissolution of companies, including the rights and obligations of shareholders, directors and commissioners. Three, *employment law*: this law regulates the relationship between employers and employees, including their respective rights and obligations, as well as worker protection. Four, *tax law*: this law regulates corporate tax obligations, including income tax, VAT and other taxes. Five, *consumer protection*: this regulates consumer rights and business actors' obligations in providing safe and quality products and services. Six, *environmental law*: regulates the impact of business activities on the environment and efforts to minimize these negative impacts. Seven, *intellectual property law*: protecting rights over trademarks, patents, copyrights, and trade secrets. Eight, *trade law*: regulates trade transactions, both domestic and international, including exports and imports.

The importance of understanding and complying with the legal aspects of business, namely: a) *minimizing risk*; legal compliance helps reduce the risk of sanctions, fines, and lawsuits that can harm a business, b) *building trust*; legal compliance demonstrates the credibility and integrity of a business, which can increase the trust of customers, investors,

and business partners, c) *supporting sustainable growth*; businesses that operate in accordance with the law tend to be more stable and have better long-term growth prospects, d) *creating a healthy business climate*; legal compliance contributes to the creation of a fair and competitive business climate, which benefits all economic actors, and e) *enhancing reputation*; businesses that comply with the law tend to have a good reputation, which can attract customers, investors, and quality employees.

By understanding and applying the legal aspects of business, companies can operate ethically, responsibly and sustainably, and better achieve their business goals.

## Marketing Aspect in Business



The marketing aspect of a business includes a series of activities aimed at creating, communicating, and delivering value to customers, as well as building strong relationships with them. This marketing aspect is very important for the success of a business, especially in attracting new customers and retaining existing customers.

Here are some marketing aspects that need to be considered in business:

- 1) Market analysis: understanding the target market in depth, including consumer needs, wants, and behavior. Identifying market opportunities and possible threats.
- 2) Market segmentation: dividing the market into groups of consumers with similar characteristics. Allows companies to target marketing efforts more effectively.
- 3) Competitor analysis: understanding the strengths and weaknesses of competitors, developing unique and competitive marketing strategies.
- 4) Promotion strategy: choosing and implementing various promotional methods to reach the target market. Examples: advertising, sales promotions, public relations, direct marketing.
- 5) Product specifications: designing products or services that suit the needs and preferences of the target market. Paying attention to the quality, features, design, and benefits of the product.
- 6) Pricing: determining the right price for a product or service, considering production costs, value perceived by consumer, and competitor prices.
- 7) Distribution: ensuring products or services are available in the right place and at the right time for consumers.
- 8) Customer service: providing good after-sales service to build customer satisfaction and loyalty.
- 9) Marketing ethics: implementing responsible and ethical marketing practices. Building trust and a positive reputation in the eyes of consumers.

By paying attention to these aspects of marketing, companies can increase their chances of business success, achieve their marketing goals, and build long-term relationships with customers.

## C. Reading Passages on Sales and Marketing

Read the reading passages with good intonation and emphasis, then explain the contents of the readings in your own words! These activities will make you fluent in reading and speaking.

## Love Products and Services



Love for products and services in this context refers to an attitude of pride and support for products and services produced by home country, as well as efforts to prioritize their use rather than using imported products and services. This is a manifestation of love for the homeland and the spirit of nationalism that is manifested into real actions, namely buying and using products and services produced by home country.

The importance of loving domestic products and services, namely:

- 1) Supporting the local economy: by purchasing local products, we help small and medium enterprises (SMEs) and domestic industries to grow, create jobs, and increase people's income.
- 2) Increasing the competitiveness of local products: the greater the demand for domestic products, the greater the motivation and enthusiasm of producers to innovate and improve the quality of their products.
- 3) Increasing and strengthening the sense of nationalism: loving domestic products is one real manifestation of love for the homeland and pride in the nation.
- 4) Preserving culture: many local products reflect the richness of culture and local wisdom, so loving local products also means preserving the nation's culture.
- 5) Building national independence: by reducing dependence on imported products, it means that we are building national independence and reducing economic risk.

Here are some examples of actions that love domestic products and services:

- 1) Buying local products: prioritizing domestic products, whether food, clothing, handicrafts, or technology products.
- 2) Promoting local products: sharing information about quality local products on social media or with friends and family.
- 3) Using local services: choosing services provided by domestic professionals or companies, such as design, consulting, or repair services.
- 4) Supporting local events: participating in exhibitions, bazaars, or other events that showcase local products.
- 5) Being a wise consumer: learning about a product's production process, its raw materials, and its environmental impact before buying.

By loving Indonesian products and services, we not only support economic growth and national independence, but also contribute to the preservation of national culture and identity.

## Sales Team Development



Sales team development is an effort to improve the performance and effectiveness of the sales team through various training, coaching, and strategies designed to achieve the set sales goals. Some important aspects of sales team development are presented below:

- 1) Recruitment and selection: a) *talent search*; the crucial first step is to find individuals with high sales potential, including communication, interpersonal, and negotiation skills, b)

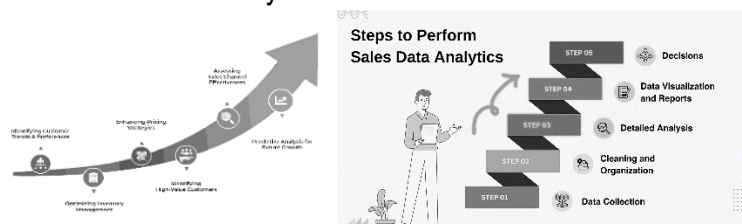


*selection process*; use appropriate selection methods to identify candidates who best fit the company's needs and culture, such as interviews, psychological tests, and sales simulations.

- 2) Training and development: a) *sales training*; provide training that focuses on products, services, sales techniques, and the use of sales tools, b) *skills training*; develop individual sales skills, such as effective communication, negotiation, time management, and building customer relationships, c) *coaching*; provide continuous coaching to team members to help them overcome challenges, improve performance, and achieve sales targets.
- 3) Motivation and recognition: a) *clear targets*; set specific, measurable, achievable, relevant and time-bound (SMART) sales targets to provide direction and motivation, b) *incentive system*; provide attractive incentives, both material and non-material, to motivate team members to achieve targets and give their best performance, c) *recognition*; provide appreciation and recognition for team members' achievements, both individually and in groups to increase self-confidence and motivation.
- 4) Performance management: a) *performance management system*; use an integrated performance management system to monitor individual performance, provide feedback, and career development planning, b) *evaluation and analysis*; conduct regular performance evaluations and analyze data to identify areas that need to be improved and measure the effectiveness of development strategies.
- 5) Technology and tools: a) *CRM (Customer Relationship Management)*; utilize CRM systems to manage customer data, track interactions, and improve communication effectiveness, b) *sales tools*; provide access to modern sales tools, such as mobile applications, marketing platforms, and data analysis tools to support team performance.
- 6) Building a team culture: a) open communication; create an open and transparent work environment, where team members feel comfortable sharing ideas, feedback, and concerns, b) collaboration; encourage cooperation and collaboration among team members to achieve common goals, c) support; create a mutually supportive environment, where team members feel respected and supported in achieving their best potential.

By implementing the right sales team development steps, companies can improve sales team performance, achieve sales targets, and achieve sustainable business growth.

## Analysis and Data in Sales



Analysis and data in sales are two things that are closely related. There are two phrases, namely sales analysis and sales data. Sales analysis refers to the process of reviewing sales data to identify trends, patterns, and insights that can help improve sales performance. Meanwhile, sales data is a collection of information or transactions that occur during business activities, including product details, dates, times, and locations of sales. By analyzing sales data, businesses can make better decisions, optimize strategies, and increase profits.

The definition of sales analysis is the process of reviewing sales data to identify trends, patterns, and insights that can be used to improve sales performance. Then, the purpose of



conducting sales analysis is to understand customer behavior, identify best-selling products, optimize marketing strategies, and improve operational efficiency.

Benefits of conducting sales analysis: a) *better decision making*: meaning that analyzed sales data helps make better decisions regarding products, pricing, promotions, and inventory, b) *increased efficiency*: data analysis can help identify areas that need improvement so that enable businesses to optimize processes and reduce costs, and c) *increased customer satisfaction*: understanding customer preferences and behavior allows businesses to deliver more personalized experiences and increase customer satisfaction, and d) *revenue growth*: by understanding sales trends and patterns, businesses can identify opportunities to increase sales and expand market share.

Types of sales analysis include: a) *descriptive analysis*: summarizing and describing sales data, such as calculating average sales, percentage increase in sales, etc., b) *inferential analysis*: making predictions or inferences based on sales data, such as predicting future sales, and c) *predictive analysis*: using historical data to predict future sales trends and plan business strategies.

The definition of sales data is a collection of information or transactions that occur during business activities, including product details, date, time, and location of sales.

Types of sales data include: a) *product sales data* (quantity, price, discount), b) *customer data* (demographics, preferences, purchasing behavior), c) *transaction data* (date, time, payment method), and d) *sales location data* (physical store, online).

The benefits of sales data are as follows: a) *understanding customer behavior*: helps understand customer preferences, purchasing patterns, and how they interact with products or services, b) *identifying sales trends*: helps identify seasonal sales trends, best-selling products, and areas that need to be improved, c) *improving marketing strategies*: allows businesses to target promotions and marketing campaigns become more effective, and d) *optimizing inventory management*: helps plan the right inventory to avoid understocking or overstocking.

Examples in application: a) *product sales analysis*: knowing the best-selling products, products that are declining in sales, and products that need additional promotion, b) *customer behavior analysis*: knowing the demographics of customers who buy certain products, the frequency of purchases, and their preferences, c) *region-based sales analysis*: knowing which regions contribute the most to sales and which regions need more attention, and d) *time-based sales analysis*: knowing the best time to conduct promotions and sales, and identifying seasonal trends.

By understanding and leveraging or utilizing sales data through proper analysis, businesses can make smarter decisions, optimize performance, and achieve sustainable growth.

### Sales Promotion and Branding



Promotion and branding are two important aspects of sales that complement each other. Promotion focuses on short-term activities to increase sales, such as discounts or advertising, while branding aims to build a long-term brand image, including visual identity and brand value. Both work together to create a positive impact on the business. Promotion

can increase brand awareness, while strong branding can increase the effectiveness of promotions.

**Sales promotion!** This is an activity designed to encourage the purchase of a product or service within a certain period of time. The goal is to increase sales quickly and attract consumer attention. Examples of sales promotions: a) *discounts and price cuts*; offering lower prices to attract buyers, b) *coupons*: providing special discounts through coupons that can be exchanged, c) *giveaways and contests*; holding attractive prizes to increase consumer engagement, d) *loyalty programs*; giving rewards to loyal customers, and e) *advertising*: using various media to reach the target market.

**Branding!** Branding is the process of building a strong and positive brand image in the minds of consumers. The goal is to create an emotional connection with customers, increase loyalty, and differentiate oneself from competitors. Examples of branding: a) *logo*; a visual identity that is easily recognized and represents the brand, b) *brand name*; a unique and memorable name, c) *tagline*; a short sentence that represents the brand's values, d) *storytelling*; telling the brand's story to build an emotional connection, and e) *consistency*; maintaining the brand's image across all platforms and marketing materials.

**Promotion and branding relationship!** Relationship between promotion and branding; these two things have a complementary relationship. Good promotion can increase brand awareness, while strong branding can increase the effectiveness of promotion. For example, a promotional campaign supported by a strong brand will be more easily remembered and trusted by consumers.

*Examples in application!*

- *Small and Medium Enterprises (SMEs)*. SMEs can use branding to build reputation and credibility, and attract consumers with a strong brand image.
- *Brand ambassadors*. Brands can use brand ambassadors to represent the brand positively and help increase awareness and sales.
- *Innovation*: Being the first in product innovation can provide a major advantage in branding strategy, as done by Softex.

Come to the conclusion that promotion and branding are two important aspects of sales that every business must pay attention. By understanding the differences and relationships between the two, businesses can develop effective strategies to increase sales and build a strong brand image.

## D. Other Reading Passages Which Have Relevance to Business

Read the reading passages, then make a good conclusion to be presented for each reading text! These activities will surely make you read, write, and speak fluently.

### Finance in business



Business finance refers to the management of funds and assets in a business entity which includes financial planning, budgeting, controlling, and analysis. Business finance involves activities such as raising capital, managing cash flow, and making financial decisions that impact on profitability. In essence, it is about how a business obtains, uses, and manages money to achieve its financial goals.

The importance of business finance is elaborated in detail below:

- 1) *Business continuity*: healthy finances ensure that a business can operate, grow and survive in the long term.
- 2) *Decision making*: accurate financial reporting helps make strategic decision, such as investment, expansion, or restructuring.
- 3) *Profitability*: effective financial management helps maximize profits and minimize losses.
- 4) *Growth*: with good financial management, businesses can expand operations, open new branches, or even enter new markets.
- 5) *Investor confidence*: transparent and well-managed financial reports can increase investor confidence.

Financial aspects of business: a) *financial planning*; making short and long term plans to achieve financial goals, b) *budgeting*; determining the allocation of funds for various operational activities and investments, c) *cash flow management*; ensuring the availability of sufficient funds to meet operational obligations and needs, d) *financial control*; monitoring and controlling expenses, and preventing waste. e) *financial analysis*; evaluating the financial performance of the business, identifying problems, and finding solutions, f) *funding sources*; managing working capital, loans, and investments.

Tips for managing business finances: a) *create a budget*; create a detailed income and expense plan, b) *separate business and personal finances*; avoid mixing funds to maintain transparency and accountability, c) *create financial records*; record all financial transactions to monitor cash flow and performance, d) *manage debt*; avoid unnecessary debt and manage existing debt wisely, e) *prepare emergency funds*; provide reserve funds to anticipate unexpected situations, f) *analyze financial reports*; conduct periodic evaluations to see developments and identify problems, and g) *use technology*; take advantage of accounting software or financial management applications to facilitate management.

With good financial management, businesses can achieve long-term stability, growth and success.



Teamwork in business is the ability of a group of individuals to work together to achieve a common goal by combining their skills, ideas, and resources. Effective teamwork is essential to business success because it can increase productivity, creativity, and innovation, as well as help overcome challenges and achieve larger goals.

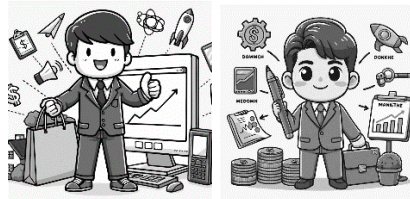
Here are some benefits of teamwork in business: a) *increasing productivity and efficiency*; dividing tasks based on individual expertise allows work to be completed more quickly and efficiently, b) *increasing creativity and innovation*; various perspectives and ideas from team members can produce more creative and innovative solutions, c) *overcoming challenges better and faster*; teams can support each other and utilize each other's strengths to solve problems that arise, even complex problems, d) *improving communication and collaboration*; good teamwork encourages open communication and effective collaboration between members, e) *building a positive work environment*; solid teamwork creates a positive work atmosphere and high motivation, and f) *achieving common goals*; teams that work together well can achieve business goals more easily and effectively.

The importance of building a solid work team: a) *clear vision and mission*; team members need to have the same understanding of the goals and direction of the business, b) *open*

*communication*; building smooth and open communication between team members to share information and ideas, c) *trust*; trust between team members is essential to create a comfortable and supportive environment, d) *strong leadership*; effective leaders can facilitate teamwork and ensure all members contribute optimally, and e) *evaluation and improvement*; conducting regular evaluations to identify areas that need improvement in teamwork.

By building a solid and effective work team, businesses can reach their full potential, business can face challenges quickly and wisely, and businesses can achieve long-term success.

## Managing a Business



Managing a business is the process of organizing a business to grow and make a profit, whether it is a small or large scale business. This can run smoothly of course with effective and efficient business management. Managing a business itself usually includes things related to activities such as managing assets, managing finances, marketing strategies, human resources, and managing others.

There are many things to be gained by understanding how to manage a business, one of which is increasing the scale of the business. Other important things that can be obtained include:

- 1) *Business becomes more planned*; by understanding how to manage a business, all business activities can run smoothly. With a good business plan, the worst possibilities can be anticipated well according to the plan that has been prepared.
- 2) *More controlled business*: when you understand how to manage a good business, then every business activity can be monitored and controlled. If there is something that is dangerous or weakens or harms the business, it can be immediately minimized and controlled.
- 3) *More focused business*: whenever there is an activity that is not in accordance with the rules and objectives, it can be immediately directed to the right path. Thus, the business objectives that have been set will not deviate from the initial plan.

How to manage a good and effective business. Without good and proper management, of course, the business cannot run smoothly. Here are some ways to manage an effective business:

- 1) *Have a business strategy*: when managing a business, it is important to create an effective business strategy such as marketing strategy, marketing techniques, target market, business goals, and marketed products.
- 2) *Know your competitors*: how to manage a good business must be able to recognize competitors. These competitors are placed as a comparison. By recognizing competitors, you can find out their strengths and weaknesses so that you can improve your weaknesses and shortcomings through new innovations to face competitors and become better.
- 3) *Market analysis and market research*: these efforts include effective ways to manage a business. If you want to develop a business, then use market analysis and research to find out the audience's interest in your product. After knowing the market's interest, you can easily manage your business according to the target market.

- 4) *Quality human resources*: one way to develop a good and effective business is to recruit employees with abilities and qualities that match their job qualifications.
- 5) *Persistence, perseverance and discipline*: persistence, perseverance and discipline are one of the effective ways to manage a business. These efforts certainly have a great influence on the smoothness and success of the business in the future. Without perseverance and work discipline, whatever capital you have certainly cannot make the business grow well.
- 6) *Focus on running a business*: the next effective way is to focus on running a business and a well-planned strategy. You must not be careless when your competitors are already running their new strategies. When you are careless, your business will be left far behind.
- 7) *Maintaining product quality*: this is one of the efforts to manage a business that can run smoothly. A good product will be easily remembered by consumers and they can even buy it repeatedly.
- 8) *Manage finances well*: managing finances well is the basis for developing a successful business because finance is a vital component in managing a business, both small and large scale businesses. Therefore, learn the basics related to business financial management such as sales transactions, stock quantities and inventory, production, and others.
- 9) *Create financial reports*: the next effective way to manage a business is to create financial reports. Just managing finances is not enough, but there must be financial reports that are used to track your business performance. Good financial management can be seen from the results of financial reports on expenses and income.
- 10) *Pay attention to the marketing aspect*: no matter how good your product is, without the right marketing strategy, the product will not be known by the public. Therefore, it is important to pay attention to the right marketing strategy in order to have an influence on brand awareness. Create an effective marketing strategy to reach a wider market.
- 11) *Leveraging or utilizing technology*: the presence of technology can make a business grow well. With technology, the production process becomes faster, product supervision becomes more effective, and transactions become easier. With the use of technology, control over operations becomes easier, so that it can make operational costs more efficient.

Tips for managing a business to grow quickly. After knowing how to manage a business, next learn tips for managing a business to grow quickly. Follow the explanation below:

- 1) *Follow the growing trends*: if you want to manage your business effectively, then it is important to follow the growing trends. This is done to maintain the business so that it continues to exist even though market trends continue to develop according to the times.
- 2) *Understanding business management*: if you have basic knowledge and understanding of business management, then it will not be difficult to manage a business, including managing employees and company finances.
- 3) *Using technology*: in today's digital era, technology plays an important role in business. With technology, you can easily manage finances, monitor stock, payment transactions, and more.

## Entrepreneurship



## E. Communicative Grammar

### *So, too, either, neither*

*So, too, either, and neither* are conjunctions used to express agreement or similarity in English. *So* and *too* are used for positive statements, while *either* and *neither* are used for negative statements. *Either* is also used with the word *or* when indicating a choice. *Neither* may also be used when both options are negative, with the word *nor*.

#### 1) So

It is conjunction and used to express agreement or similarity and it is used for positive statement. The meaning of *so* is “also”.

Example:

Statement A: Tom loves reading books.

Statement B: I love reading books.

(Combined with the word *so*)

- Tom loves reading books, so do I. Or,
- I love reading books, so does Tom.

The detailed explanation:

Statement: *Tom loves reading books.* Answer (reply): *so do I.*

Statement: *I love reading books.* Answer (reply): *so does Tom.*

#### 2) Too

It is conjunction and used to express agreement or similarity and it is used for positive statement. *Too* means “also”.

Examples:

Statement A: Tom loves reading books.

Statement B: I love reading books.

(Combined with the word *too*)

- Tom loves reading books, I do, *too*. Or,
- I love reading books, *Tom* does, *too*.

The detailed explanation:

Statement: *Tom loves reading books.* Answer (reply): *I do, too.*

Statement: *I love reading books.* Answer (reply): *Tom* does, *too*.

#### 3) Either

It is conjunction and used to express agreement or similarity and it is used for negative statement. The word *either* means “also”.

Example:

Statement A: The students do not study together.

Statement B: Susan does not study together.

(Combined with the word *either*)

- The students do not study together, Susan does not, *either*. Or,
- Susan does not study together, the students do not, *either*.

The detailed explanation:

Statement: *The students do not study here.* Answer (reply): *Susan does not either.* Or,

Statement: *Susan does not study here.* Answer (reply): *The students do not either.*

*Either* is always used with *or* to indicate a choice.

**Either**

*Either* with the word *or* when indicating a choice between two options.

Examples:

- You can *either* take the bus *or* walk to the store.
- *Either* Hani *or* Tom will take care of the project.
- Do you want to *drink either* coffee *or* tea?
- You can *either* study at the library *or* at home
- *Either* Tom *or* John can stop speaking loudly.

## Either

*In some cases, either can be used to mean “both”.*

Examples:

- There are shops on *either* side of the street
- There are dangers on *either* party.
- We will get advantage from *either* effort.
- We can take advantage of *either* opportunity.
- They have two good books. They love *either*.

## 4) Neither

It is conjunction and used to express agreement or similarity and it is used for negative statement. The word *neither* means “also”.

Example:

Statement: *Tom does not like pizza.*

Statement: *They do not like pizza.*

(Combined with the word *neither*)

- Tom does not like pizza, *neither* do they. Or,
- They do not like; pizza. *Neither* does Tom.

The detailed explanation

Statement: *Tom does not like pizza.* Answer (reply): *neither do they.* Or,

Statement: *They do not like pizza.* Answer (reply): *neither does Tom.*

## Neither

*Neither* can also be used with *nor*. It is to indicate that two things or more are not true.

Examples:

Statement: My brother dislikes pizza

Statement: My sister dislikes pizza.

(Combined with the word *neither*)

- *Neither* my brother *nor* my sister likes pizza. Or,
- *Neither* my sister *nor* my brother likes pizza.

Statement: The red shirt does not match me.

Statement: The blue shirt does not match me.

(Combined with the word *neither*)

- *Neither* the red shirt *nor* the blue shirt fits me. Or,
- *Neither* the blue shirt *nor* the red shirt fits me.

Other key points to remember:

- So comes at the beginning of the response, and *too* comes at the end of the response.
- *Neither* comes at the beginning of the response, and *either* comes at the end.
- The auxiliary verb (*be, do, have, can, etc.*) in the response should match the auxiliary verb in the original statement.

## 5) Exercises of *so, too, either, neither*

### Exercise 1:

Fill in the blanks with the correct word, namely *so, too, either, or neither*.

01. John loves pizza, and Mary does \_\_\_\_\_.
02. I haven't seen that movie, and my brother hasn't \_\_\_\_\_.
03. She's a great dancer, and her sister is \_\_\_\_\_.
04. He doesn't drink coffee, and I don't \_\_\_\_\_.
05. They went to the beach yesterday, and we did \_\_\_\_\_.
06. I'm not feeling well, and my friend isn't \_\_\_\_\_.
07. She can speak Spanish, and her friend can \_\_\_\_\_.
08. We don't have any money, and they don't \_\_\_\_\_.
09. He finished his work early, and she did \_\_\_\_\_.
10. I'm not going to the party, and you're not \_\_\_\_\_.

### Exercise 2:

Complete the sentences with *so* or *neither* with the correct auxiliary verb.

- Jenny: "I can't play the piano, "Me" \_\_\_\_\_.
- Jenny: "Catherine is an English teacher, "Tom" \_\_\_\_\_.
- Jenny: "She isn't coming to the party, "Sue" \_\_\_\_\_.
- Jenny: "Lucy will come early tomorrow, "We" \_\_\_\_\_.
- Jenny: "I have to study this weekend, "They" \_\_\_\_\_.

### Exercise 3:

Choose the correct option in the following dialogues:

01. Person A: They have never been to Indonesia.  
Person B: \_\_\_\_\_. (Sue is too/neither have I/so do we/I have either)
02. Person A: My brother doesn't write letters very often.  
Person B: \_\_\_\_\_, (my sister doesn't, too/so does my sister/ my sister does either /neither does my sister.)
03. Person A: Dean isn't at the office.  
Person B: \_\_\_\_\_. (so am I/I am not either/neither do I/I am not too)
04. Person A: Karen was tired this morning.  
Person B: \_\_\_\_\_. (I was also tired/she is tired, too/neither was he/so was I)
05. Person A: The rain will stop us from going on a hike.  
Person B: *The snow will stop us from going on a hike.*  
Person C: \_\_\_\_\_ (either/neither/so/too) *the rain nor the snow will stop us from going on a hike.*

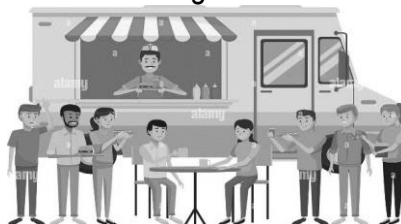


## UNIT TWELVE

### A. Reading Passages on Food and Beverage

Read the reading passages then write down the words that are difficult according to you on a piece of paper and share them with your friends in the hope that they can help you find the meanings of the difficult words! These activities will make you rich in vocabulary that can be used to improve your power in listening, speaking, writing and reading.

#### Food and Beverage Business Trends



The current food and beverage business trend is driven by several key factors, including health awareness, practical lifestyles, the use of technology, and the desire for unique and Instagrammable food. Food and beverage businesses are also increasingly paying attention to sustainability and the use of local raw materials. Here are some of the key trends in the food and beverage business:

- 1) Healthy and sustainable food: a) *health consciousness*; consumers are increasingly aware of the importance of health and are looking for low-calorie, gluten-free, organic or vegan foods, b) *plant-based menus*; food and beverage businesses are increasingly offering plant-based menu options to meet vegetarian and vegan demand, c) *sustainable products*; food and beverage businesses are starting to pay attention to environmental aspects by using eco-friendly packaging and reducing food waste.
- 2) Ready-to-eat and portable food: a) *practical packaging*; consumers want practical and portable food, such as bento, rice bowl, or frozen food, b) *delivery service*; food delivery applications such as GoFood and GrabFood are increasingly popular, making it easier for consumers to get their favorite food.
- 3) Utilization of technology: a) *online ordering system*; food and beverage businesses utilize online platforms to facilitate ordering and increase efficiency, b) *cloud-based cashier applications*; cloud-based cashier systems help manage businesses, including inventory management and financial reporting.
- 4) Taste and serving innovation: a) traditional cuisine or food with a modern touch; traditional food is repackaged with a modern touch, attracting the interest of the younger generation, b) Instagrammable food: food and beverage businesses pay attention to the visual appearance of products to make them attractive on social media, c) unique flavor variants: consumers are looking for new and unique flavor variations, such as spicy food or food with unusual or uncommon flavor combinations.
- 5) Local and seasonal food: a) local ingredients; food and beverage businesses are starting to use local ingredients to support farmers and reduce carbon footprint, b) seasonal menus; offering menus based on the season to provide a different and fresh experience to consumers.

The description above can be concluded that food and beverage business trends include product innovations such as trendy drinks, a focus on customer experience, the use of social media for marketing, and delivery services. Success in this industry depends on

adapting to trends, creating unique products, and employing effective marketing strategies, even though food and beverages are basic necessities with constant demand.

## Business of Coffee and Cafe Culinary



The culinary business of coffee and cafes is promising because of the high public interest in coffee and places to relax. To be successful, it is important to have an interesting concept, strategic location, varied menu, and effective marketing strategy.

Business opportunities: a) *high interest*; coffee is a favorite drink of many people, and cafes are popular places to relax, work, or gather, b) *profit potential*; the cafe business has good profit potential, especially if it is well managed and has an interesting concept, c) *growing trend*; the cafe trend continues to grow, with innovative concepts and menus that attract consumers.

Here are some effective tips for starting a business: 1) *create a solid business plan*: a good business plan will help identify target market, cafe concept, strategic location, capital requirements, and marketing strategies. 2) *Interesting concept*: determine the concept of your cafe, whether it is minimalist, industrial, or natural. Choose a unique theme that suits your target market. 3) *Strategic location*: choose a location that is easily accessible, has its own charm, and suits your target market. 4) *Varied menu*: offer a variety of coffee, non-coffee drinks, snacks, and heavy meals that suit your cafe concept. 5) *Product quality*: make sure the quality of the coffee and food you serve is maintained. Use quality raw materials and pay attention to the serving process. 6) *Efficient management*: manage inventory, employees, and cafe operations well to keep your business running smoothly. 7) *Effective marketing*: utilize social media to promote your cafe, provide attractive discounts or promotions, and build good relationships with customers. 8) *Customer experience*: create a comfortable and pleasant atmosphere in your cafe. Provide friendly and responsive service. 9) *Build a community*: create special events or programs to attract loyal customers and build long-term relationships with them. 10) *Innovation*: continue to innovate in menu, concept, and service to maintain the appeal of your cafe. 11) *Manage finances well*: calculate initial capital, operating costs, and revenue targets carefully. Keep neat financial records and evaluate business performance periodically.

Business capital: a) *initial capital*: the estimated initial capital to start a cafe business can vary depending on the location, concept, and scale of the business. The capital range can start from tens of millions to hundreds of millions of Rupiah, b) *operational capital*: calculate monthly operational costs such as rent, raw materials, employee salaries, and marketing costs.

Examples of cafe concepts: a) *hidden gem*: a hidden cafe, offering an exclusive atmosphere, b) *garden*: a cafe with a natural atmosphere, lots of greenery and open space, c) *minimalist*: a cafe with a clean and minimalist design concept, focusing on coffee quality, d) *thematic*: a cafe with a certain theme, for example coffee and books, coffee and music, etc. With careful planning, an interesting concept, and good management, the culinary coffee and cafe business can be a successful and profitable business.

## Snack Business with Modern Packaging



A snack business with modern packaging can begin with market research, identifying target markets, and focusing on strong branding, such as a memorable brand name and aesthetically pleasing packaging design. Choose a variety of snacks, such as innovative flavored chips, healthy snacks, or traditional snacks repackaged in high-quality plastic, such as vacuum-sealed plastic, to maintain freshness and increase sales value. Ensure the packaging is also hygienic and meets quality standards.

Steps to starting a snack business with modern packaging:

- 1) *Market research*: find out what types of snacks are most popular with consumers by observing traditional markets, food stalls, or supermarkets.
- 2) *Determine your product and market segment*: choose a unique product and adjust it to your target market. You can offer healthy snacks, traditional snacks in modern packaging, or repackaged snacks by the kilo.
- 3) *Create strong branding*: create a memorable brand name and an attractive and modern packaging design, such as an aesthetic design or personalized packaging.
- 4) *Choose the right packaging*: a) use high-quality and hygienic packaging to maintain product freshness, b) modern packaging, such as vacuum-sealed plastic can increase sales value and maintain snack quality for longer, and c) consider other materials like aluminum foil or metallized aluminum for more premium packaging.
- 5) *Establish partnerships*: collaborate with stores, minimarkets, or packaging service providers to expand your network and increase sales.
- 6) *Pay attention to raw materials*: study the raw materials used to ensure product quality and durability.
- 7) *Manage finances*: prepare sufficient initial capital and create a thorough business plan before starting.
- 8) *Market online*: list your products on various online platforms to reach more consumers.

The conclusion from the snack business with modern packaging is that packaging not only serves as a protective and protective container for the product, but also plays a crucial role in marketing and branding, attracting consumer interest, and ensuring product safety and quality. Innovative, modern packaging can significantly increase sales through attractive designs and functional features such as hygienic safety, damage resistance, and maintaining product freshness.

## The Cost of Production of Cafe and Coffee Businesses



To determine the cost of a cafe and coffee production business, it is necessary to consider fixed and variable costs. Fixed costs include rent, employee salaries, and

equipment. Variable costs include raw materials, electricity, water, and unexpected costs. Calculating these costs is important for determining selling prices and ensuring profits. Details of cafe and coffee business costs are as follows:

- 1) Fixed costs: a) *rent*; the rental fee can vary depending on the location and size of the place. For example, IDR 2,500,000 per month for a simple location, b) *employee salaries*; adjust to the number of employees and the local Regional Minimum Wage standard, example: IDR 5,000,000 per month for several employees, c) *equipment*: coffee machine, grinder, serving equipment, chairs, tables, etc. Calculate the cost of equipment depreciation, d) *renovation and decoration costs*: depends on the condition of the place and the concept of the cafe.
- 2) Variable costs: a) *raw materials*; coffee, milk, sugar, syrup, food ingredients, etc. calculate the cost per product, b) *electricity and water*; adjust to the use and capacity of the cafe, c) *unforeseen costs*; allocate funds for unexpected needs.
- 3) Other costs: a) *marketing*; promotion, advertising, and branding costs, b) *licensing*; costs to process business permits, c) *others*; other unexpected costs.

Example of calculation: a) *initial capital*; it can range from IDR 15,000,000 (for a simple cafe) to more than IDR 30,000,000 (for a modern cafe), b) *monthly operating capital*; example: IDR 12,800,000 for rent, employee salaries, raw materials, etc., c) *cost of goods sold (COGS) per cup of coffee*; calculate based on the cost of raw materials per cup, d) *selling price*; calculate COGS and other costs to determine a profitable selling price.

Effective tips for a coffee and cafe entrepreneur: a) *market research*; understand the target market and the concept of the cafe you want to build, b) *plan the budget in detail*; calculate all costs carefully, c) *find quality raw material suppliers with the best prices*, d) *promote your cafe*.

With careful planning and careful cost calculations, your cafe and coffee business has a greater chance of success.



Cost of Goods Sold (COGS), or in Indonesian called *Harga Pokok Penjualan (HPP)*, is the total direct costs incurred by a company to produce goods or services sold. This includes all costs directly related to the production or procurement of goods or services, such as raw materials, direct labor, and factory overhead costs directly related to production. Here are more detailed explanation:

- 1) *Direct costs*: a) COGS focuses on costs directly related to the creation or acquisition of a product or service.
- 2) *Excludes operating expenses*: COGS does not include marketing, sales, or distribution costs, which are included in operating expenses.
- 3) *Primary components*: raw materials, direct labor, and factory overhead costs directly related to production are the primary components in calculating COGS.
- 4) *Gross Profit*: COGS is used to calculate a company's gross profit, which is sales revenue minus COGS.
- 5) *Important for profitability*: COGS helps companies determine the right selling price and manage production costs to increase profitability.

Example, if a company produces shoes, COGS would include the cost of raw materials (leather, soles, laces, etc.), wages of factory workers who make the shoes, and factory overhead costs such as electricity for production machines.

The importance of COGS: a) *profitability evaluation*; COGS helps evaluate the company's efficiency in managing production costs, b) *selling price determination*; by knowing COGS, the company can determine the right selling price to ensure profit, c) *decision making*; COGS information helps management in making decisions related to production and procurement.

## B. Reading Passages on Financial Aspects and Banking

Read the reading passages with good and correct intonation and emphasis, then translate the readings as best you can! These activities will make you fluent in reading and speaking, then you will also be rich in vocabulary.



Business planning includes several important aspects to ensure the success of business. These aspects include market analysis, marketing strategy, operational plans, financial projections, and resource management. Each of these aspects is interrelated and contributes to the achievement of business goals. Here is a more detailed explanation of the aspects of business planning:

- 1) Market analysis: a) *market segmentation*; understanding the target market based on demographics, consumer behavior, and their needs, b) *competitor analysis*; identifying competitors, analyzing their strengths and weaknesses, and looking for opportunities to compete, c) *market potential*; assessing market growth potential and industry trends to identify business opportunities, d) *SWOT analysis*; identifying the strengths, weaknesses, opportunities, and threats associated with the business.
- 2) Marketing strategy: a) *product/service determination*; explaining the product or service offered, features, benefits, and advantages, b) *pricing*; determining a pricing strategy that is in accordance with the target market and production costs, c) *promotion*; choosing the right marketing channels (online, offline, social media, etc.) and developing an effective promotional campaign, d) *distribution*; Determining how the product or service will be distributed to customers.
- 3) Operational plan: a) *location*; choosing a strategic business location that is in accordance with the target market, b) *equipment and supplies*; determining the equipment and supplies needed for business operations, c) *production process*; explaining the production process or provision of services, including raw materials, technology, and labor, d) *management*; arranging the organizational structure, roles and responsibilities of employees and management systems.
- 4) Financial projections: a) *revenue forecast*; calculate estimated revenue based on product or service sales, b) *operating expenses*; calculate all costs associated with business operational, including production, marketing, and administrative costs, c) *profit and loss*; calculate projected profit and loss based on estimated revenue and expenses,

- d) *cash flow*; monitor cash inflows and outflows to ensure the availability of operating funds.
- 5) Resource management: a) *workforce*; managing workforce needs, including recruitment, training, and development, b) *partners*; establishing relationships with suppliers, distributors, and other business partners.
- 6) Legal aspects and legality: a) *business license*; ensure that the business has the needed business licenses, b) *intellectual property rights protection*; protect trademarks, copyrights, or patents if necessary.
- By paying attention to these aspects, business actors can prepare comprehensive business plans and increase the chances of business success.

### Market Understanding Aspect



The aspect of market understanding in business refers to a deep understanding of the target market, including consumer needs, wants, and behavior as well as the dynamics of competition in the market. This understanding is essential for designing effective marketing strategies and achieving business goals. Here are some important aspects of market understanding:

- 1) Market analysis: a) *market size*; understand the relevant market size, both geographically and demographically, b) *growth potential*; identify growth opportunities and emerging market trends, c) *competitive conditions*; analyze the number of competitors, their strengths and weaknesses, and the strategies they use.
- 2) Market segmentation: a) *segment identification*; dividing the market into consumer groups that have similar characteristics, b) *target selection*; selecting the most potential market segment and in accordance with the products or services offered, c) *product/service adjustment*; developing products or services that are adjusted to the needs and preferences of each segment.
- 3) Consumer understanding: a) *needs and wants*; identifying unmet consumer needs and wants, b) *purchasing behavior*; understanding how consumers make purchasing decisions, including the factors that influence them, c) *customer satisfaction*; measuring the level of customer satisfaction with existing products or services.
- 4) Competitor analysis: a) *competitor strengths and weaknesses*; identifying the strengths and weaknesses of competitors in various aspects, such as product, price, distribution, and promotion, b) *competitor strategy*; understanding the marketing strategies used by competitors, c) *opportunities and threats*; identifying opportunities and threats that arise from competitors' actions.
- 5) Marketing mix (4P): a) *product*; understanding the products needed by the market and how the products can meet consumer needs, b) *price*; determining a price that is in accordance with the value of the product and consumer purchasing power, c) *place*; choosing the right distribution channel to reach consumers, d) *promotion*; designing an effective promotional strategy to reach the target market.

By understanding these aspects, companies can make better decisions in planning and implementing marketing strategies so that increase the chances of business success and achieve desired goals.

## Financial Management Aspect



Financial management includes various interrelated aspects, from planning to control. The six main aspects of financial planning are cash flow, insurance, investment, retirement, inheritance, and taxes. In addition, there are also financial management principles that need to be considered, such as accountability, consistency, and transparency. Here are some important aspects of financial management:

- 1) Financial planning: a) *cash flow*; managing income and expenses to always be balanced and have sufficient funds for daily needs and long-term financial goals, b) *insurance*; protecting yourself and your assets from the risk of financial loss due to unexpected events such as illness, accidents, or disasters, c) *investment*; developing assets by placing funds in various investment instruments such as stocks, bonds, or property to achieve long-term financial goals, d) *retirement*; planning finances for retirement so that you still have sufficient income after you no longer work, e) *inheritance*; planning the distribution of inheritance to heirs so that the process runs smoothly and in accordance with the wishes of the heir, *taxes*; understanding and managing tax obligations to avoid legal problems and fines.
- 2) Principles of financial management: a) *accountability*; responsible for every decision and action related to financial management, b) *consistency*; apply financial management principles consistently in the long term, c) *transparency*; provide clear and easily accessible financial information to interested parties, d) *integrity*; maintain honesty and ethics in financial management, e) *control*; conduct supervision and evaluation of financial management to ensure objectives are achieved.
- 3) Personal financial management: a) *budgeting*; make a realistic monthly spending plan that is in accordance with your income, b) *recording expenses*; recording every expense, no matter how small, to find out where the money goes, c) *saving*; managing part of your income routinely for savings and emergency funds, d) *investing*; start investing in instruments that match your risk profile and financial goals, e) *limiting debt*; Managing debt wisely and avoiding unnecessary debt, f) *taking advantage of promos and discounts*; shop smart and take advantage of promos and discounts to save money.
- 4) Business financial management: a) *budget planning*; creating a realistic budget for various aspects of the business, such as operations, marketing, and investment, b) *cost control*; Monitoring and controlling operational costs to avoid waste, c) *cash flow management*; Ensuring sufficient cash availability to meet business financial obligations, d) *financial statement analysis*; analyzing financial statements periodically to determine the financial performance of the business, e) *risk management*; identifying and managing financial risks that may arise.
- 5) Public financial management: a) *transparency*; providing clear and accountable financial information to the public, b) *accountability*; being responsible for the use of public funds and reporting their use periodically, c) *efficiency*, managing public finances effectively and efficiently to achieve development goals, d) *control*; supervising and controlling the use of public funds to prevent misuse.

Good financial management is the key to achieving financial stability, growth, and well-being. By implementing good financial management principles, individuals and organizations can achieve their financial goals, reduce stress, and improve their life quality.

## Operational Aspect



Operational aspects in the context of business refer to all activities and processes required to run a business from planning, organizing, to controlling. This aspect covers various areas such as production management, human resource management, financial management, and marketing, all of which are integrated to achieve business goals. The following is a more detailed explanation that is easy to understand and implement, which in general operational aspects include:

- 1) Technical and technological aspects: this aspect relates to the use of appropriate technology and equipment for production, as well as how the production process is organized and optimized.
- 2) Management aspects: this aspect includes planning, organizing, directing, and controlling all resources involved in business operations, including human, financial, and material resources.
- 3) Human resources aspects: this aspect focuses on managing workforce, including recruiting, training, and developing employees to ensure that they have skills needed.
- 4) Financial aspects: this aspect relates to managing funds, budgets, cash flow, and investments needed to run business.
- 5) Marketing aspects: this aspect includes marketing strategies, promotions, distribution, and sales of products or services to reach target markets.
- 6) Legal and compliance aspects: this aspect ensures that all business operations comply with applicable laws and regulations.
- 7) Environmental aspects: this aspect pays attention to the environmental impact of business operations and takes steps to minimize negative impacts.

The importance of understanding operational aspects: a) *feasibility study*; Understanding operational aspects is very important in a business feasibility study to assess whether a project or business is feasible to run, b) *efficiency and productivity*; good management of operational aspects can increase efficiency and productivity in the production process, c) *decision making*; information from operational aspects helps in making the right decisions related to various aspects of the business, d) *business growth*; by understanding and managing operational aspects well, businesses can achieve sustainable growth.

Examples of operational activities: purchasing raw materials, production process, inventory management, marketing and sales, financial management, employee training and development, etc.

The core of operational aspects or management is to increase efficiency, productivity, and quality of products or services, as well as optimally meet consumer needs.





Human Resources (HR) is a division within an organization that is responsible for managing the workforce from recruitment to termination of employment. HR plays an important role in ensuring that the company has a competent, motivated, and prosperous workforce, and helps achieve the company's goals. Here are some important points regarding Human Resource (HR) conclusions:

Here are some important points regarding the conclusion of Human Resource (HR): a) the importance of HR; HR is the backbone of a company's success because it manages the most important asset, namely human resources, b) HR responsibilities; HR is responsible for various aspects of employment, including recruitment, training, compensation, career development, and industrial relations, c) HR benefits; Effective HR management can increase employee productivity, reduce labor costs, and create a positive work environment, d) HR and Technology; Technological developments increasingly influence the role of HR, especially in the automation of administrative tasks and data analysis for decision making, e) HR as a Strategic Partner; HR not only plays a role in operational management, but also as a strategic partner in achieving the company's business goals.

Thus, HR has a very crucial role in the sustainability and success of an organization, and it is key in managing the most valuable human assets.

### C. Reading Passages on Sales and Marketing

Read the reading passages with good and correct intonation and emphasis, then explain the contents of the readings in your own words! These activities will make you fluent in reading and speaking.

#### Detailed Steps in Conducting Market Research



Market research is a systematic process of collecting, analyzing, and interpreting information about markets, customers, and competitors. The goal is to help companies make more effective marketing decisions. Conducting market research involves several key steps. First, identify the problems you want to address. Second, set specific, measurable research objectives. Third, select an appropriate research method (primary or secondary). Fourth, develop a research instrument (such as a questionnaire). Fifth, collect data. Sixth, analyze the collected data. Finally, prepare a research report and implement the results.

The objectives of conducting market research include: identifying new market opportunities, understanding consumer behavior, evaluating the effectiveness of marketing strategies, developing new products, and monitoring competitor performance.

Meanwhile, in conducting market research there are several types of market research, namely:

- 1) *Quantitative research*: this research uses numerical data to measure and analyze market phenomena. Examples: surveys, experiments.
- 2) *Qualitative research*: this research uses non-numerical data to understand the meaning and interpretation of market phenomena. Examples: in-depth interviews, focus group discussions.

- 3) *Primary research*: data collected directly from the original source. Examples: surveys, interviews.
- 4) *Secondary research*: using existing data, such as research reports, scientific articles, or statistical data.

Here are the detailed steps in conducting market research:

- 1) *Formulate problems*: identify the problems that want to be solved through market research with questions or interrogative sentences. Example: Will our new product be accepted by the markets? Why are our product sales declining? What makes customers switch to competitors? Note: the problems must be specific, clear, and measurable.
- 2) *Determining research objectives*: after the problem is formulated, determine the research objectives that want to be achieved. Examples of research objectives: to determine consumer preferences for new products, to understand the reasons for declining sales, or to identify factors that influence customer decisions. Note: objectives must be specific, measurable, achievable, relevant, and time-bound (SMART).
- 3) *Determine the research design*: create a research plan that explains how data will be collected and analyzed. Then, choose a research method that suits the research objectives. Next, decide whether to use descriptive research (describing market characteristics), causal (investigating cause-and-effect relationships), or exploratory (exploring issues in depth). Finally, choose primary (surveys, interviews, observations) or secondary (existing data, industry reports, publications) data collection methods.
- 4) *Developing research instruments*: if using a survey, develop a questionnaire that is relevant to the research objectives. If using interviews, create a structured interview guide. Then, make sure the research instrument is valid and reliable.
- 5) *Collecting data*: collect data according to the chosen method. If using a survey, distribute the questionnaire to the right respondents. If using an interview, conduct the interview according to the guide. Then, collect secondary data from reliable sources.
- 6) *Analyze data*: the activity of analyzing collected data to find patterns, trends, and insights relevant to the research objectives. To do this activity, you must use analysis methods that are appropriate to the types of data collected (descriptive statistics, regression analysis, factor analysis, etc.).
- 7) *Compiling a research report*: compile a systematic and easy-to-understand research report. The report must include: executive summary, research objectives, research methodology, main findings, conclusions and recommendations.

By using the bibliography and understanding the important points above, it is hoped that you can conduct market research more effectively and obtain useful information for business development.

## Sales Management



Sales management is the process of planning, organizing, implementing, and controlling all sales activities in a business to achieve predetermined sales targets. It involves managing sales force, sales strategies, and analyzing sales performance.

Sales management covers various aspects, including: a) *planning*; determining sales objectives, target markets, and strategies to be used, b) *organizing*; managing the sales team, allocating resources, and stipulating roles and responsibilities, c) *execution*; carrying

out the sales plan, including training sales personnel, approaching customers, and closing sales, d) *controlling*; monitoring sales performance, analyzing data, and making improvements if necessary.

Sales Management Functions: a) *determining sales targets*; setting clear and measurable targets to motivate the sales team, b) *sales planning*; creating strategies and action plans to achieve sales targets, c) *organizing*; arranging resources and manpower to support the sales process, d) *directing*; guiding and motivating the sales team to achieve the best performance, e) *controlling*; monitoring and evaluating sales performance, and taking corrective action if necessary.

Importance of sales management: a) *increase revenue*; by implementing effective sales strategies, companies can increase revenue and profits, b) *achieve sales targets*; sales management helps companies achieve their sales targets, c) *increase efficiency*; an organized and planned sales process can increase the efficiency and productivity of the sales team, d) *increase customer satisfaction*; with good service and the right approach, sales management can increase customer satisfaction, e) *win the competition*; with a superior sales strategy, companies can compete more effectively in the market.

Example of sales management application: a sales manager can create a monthly sales plan, train the sales team regarding products and sales techniques, provide incentives for achieving targets, and monitor the sales team's performance periodically.

By implementing effective sales management, companies can achieve sales targets, increase revenue, and the most important point is building good relationships with customers in the hope of becoming sustainable relationships. In other words, sales management is not only about achieving sales targets, but also about creating a strong foundation for sustainable business growth.

### Tips for Choosing a Theme



Choosing the right business theme is a crucial step in starting a business. Some tips that can be followed are choosing a business that suits your interests and skills, conducting market research, considering capital, and paying attention to the location and potential of the business. Here are some more detailed tips for choosing a business theme:

One, understand your interests and expertise: a) *choose a business you like*; choosing a business that suits your interests will make you more motivated and enthusiastic in running it, b) *utilize your expertise*; if you have special expertise, consider opening a business related to that expertise.

Two, conduct market research: a) *identify market needs*; find out the needs of the community that have not been met or businesses that have the potential to grow and develop, b) *analyze competitors*; study businesses that are already running and have the same business field, then look for their weaknesses, shortcomings, and strengths.

Three, consider capital: a) *adjust capital to business scale*; choose a business that suits the capital you have. Don't force yourself to start a business on a large scale if capital is limited, b) *look for additional sources of capital*; if initial capital is limited, consider looking for additional sources of capital such as loans or investments.

Four, pay attention to location: a) *choose a strategic location*; a strategic location will facilitate customer access and increase sales potential, b) *adjust the location to the type of business*; consider location needs for the type of business you run.

Five, evaluate business potential: a) *calculate potential profits*; calculate the estimated profit and risk of the business before starting, b) *pay attention to development potential*; choose a business that has the potential to be developed in the future.

Six, pay attention to trends and innovations: a) *follow the development of trends*; follow the development of business trends that are popular and relevant to your interests, b) *innovation*; don't be afraid to innovate and create new products or services. Innovation must be different from existing products or services.

Seven, learn from experience: a) *learn from success stories*; study the success stories of other entrepreneurs and find lessons that you can apply, b) *learn from mistakes*; don't be afraid to make mistakes, use mistakes as learning to become better.

Eight, consultation: a) *ask for advice from a mentor*; if you have a mentor or someone more experienced, don't hesitate to ask for advice, b) *join a business community*; joining a business community can provide support, information, and opportunities for collaboration.

By considering the tips above, you can choose the right business theme and have a great chance of being successful. In other words, by carefully considering these aspects, you can select a business theme that not only looks great but also effectively supports your goals and contributes to your overall success.

#### D. Other Reading Passages Which Have Relevance to Business

Read the reading passages, then make a good conclusion to be presented for each reading text! These activities will surely make you read, write, and speak fluently.

#### Data Strategy in Business



Data strategy is a long-term plan that defines how an organization will manage, use, and leverage data to achieve its business goals. It involves various aspects such as collecting, storing, processing, analyzing, and applying insights derived from data.

The main objectives of data strategy are a) to support decision making; well-managed data can provide valuable insights for better decision making at various levels of the organization, b) to improve operational efficiency; by analyzing data, organizations can identify areas for improvement and optimize their business processes, c) to create competitive advantage; data processed into relevant information can help organizations to understand their markets, customers, and competitors better so that they can create competitive advantage, d) to facilitate innovation; data can be a source of ideas and inspiration for innovation of new products, services, or business models, e) to ensure data compliance and security; a good data strategy also includes data management in accordance with applicable regulations and security standards.

The importance of data strategy: a) optimize data usage; data strategy helps organizations make the most of their data, not just collect it, b) prevent waste; without a clear data strategy, organizations may spend resources collecting unnecessary or irrelevant data, c) reduce risk; a good data strategy can help organizations identify and mitigate risks associated with data, such as data leaks or privacy breaches, d) increase trust in data; with a well-defined data strategy, organizations can build trust in the data they use.

Key components of a data strategy: a) vision and objectives; defining the business objectives to be achieved through data, b) data governance; establishing rules and procedures for effective data management, c) data infrastructure; building the systems and technologies needed to collect, store, and process data, d) data analysis; developing the capability to analyze data and generate useful insights, e) data use; applying insights gained from data to achieve business objectives.

By having a comprehensive data strategy, organizations can ensure that they are leveraging their data effectively to achieve long-term success.

## Security, Safety, and Culture in Business



Security, safety, and culture in business are three crucial aspects that are interrelated and affect a company's performance and sustainability. Security refers to the protection of company assets and employees from external and internal threats, safety relates to efforts to prevent work-related injuries and illnesses, while culture reflects the values, norms, and beliefs shared within the organization.

- 1) Security: security in business includes various efforts to protect company assets, such as data, physical property, and reputation, from various risks such as theft, hacking, sabotage, and other criminal acts. Security is essential because good security can prevent financial losses, maintain the company's reputation, and ensure operational continuity. Examples: the implementation of physical security systems, such as: CCTV cameras, access control, then data security, such as: encryption, firewalls, and anti-fraud policies.
- 2) Safety: this focuses on efforts to prevent workplace accidents, injuries, and illnesses caused by working conditions. Occupational safety is a high priority because good safety can increase employee productivity, reduce insurance claims and treatment costs, and create a more positive work environment. Examples: availability of personal protective equipment (PPE), safety training, workplace inspections, and implementation of safe work procedures.
- 3) Culture: culture in business is the values, norms and beliefs that are shared and practiced by members of an organization and shape their behavior and the way they work. The importance of a strong culture in safety and security can shape positive employee behavior, increasing awareness of risks. Examples: leaders who prioritize safety, open communication about risks and rewards for employees who behave safely.

The relationship between security, safety, and culture: a) *synergy*; security, safety, and culture support each other. A good culture will encourage the creation of a safe and secure work environment, while guaranteed security and safety will strengthen a positive culture, b) *integration*; the implementation of a safety and security culture must be integrated into all aspects of the company's operations from policies and procedures to training and communication, c) *impact*; companies with a strong safety and security culture will be more productive, innovative, and able to attract and retain the best talent.

Implementation of safety and security culture: a) *leadership*; leaders must set an example by prioritizing safety and security in every action, b) *communication*; effective and transparent communication about safety risks and procedures is essential, c) *training*;

employees must receive adequate training on safety and security, d) *system*; the company needs to have an effective system to identify, evaluate, and control risks, e) *evaluation*; the process of evaluating safety and security culture needs to be carried out periodically to ensure its effectiveness.

By understanding the importance of security, safety and culture in business, and implementing them in an integrated manner, companies can create a safe, productive and sustainable work environment.

## Business Inspiration and Professional Development



Professional development and business inspiration are crucial for both individual career growth and organizational success. This involves actively seeking learning opportunities, setting goals, and implementing strategies to enhance skills and knowledge. This can be achieved through various ways like formal training, mentoring, networking, and self-directed learning.

Key aspects of professional development: a) *skill enhancement*; professional development focuses on acquiring new job-specific skills, improving existing ones, and adapting to new technologies and industry trends, b) *career advancement*; it helps individuals progress in their careers by increasing their capabilities, making them more competitive for promotions, and opening up new opportunities, c) *increased productivity*; by acquiring new knowledge and skills, individuals can become more efficient and effective in their roles, leading to increased productivity and performance, d) *enhanced confidence and morale*; professional development can boost employees' confidence in their abilities and contribute to higher job satisfaction and overall morale, e) *adaptability*; in a rapidly changing business environment, professional development helps individuals stay relevant and adaptable to new challenges and technologies, f) *leadership development*; for those in leadership positions, professional development can improve communication, team management, and strategic decision-making skills.

Strategies for professional development: a) *formal training*; this includes attending workshops, seminars, and online courses to gain specific knowledge and skills, b) *mentoring*; learning from experienced professionals through mentorship programs can provide valuable guidance and insights, c) *networking*; building connections with others in the industry can offer new perspectives and opportunities, d) *self-directed learning*; this involves actively seeking out information through books, articles, podcasts, and other resources to expand knowledge and skills, e) *goal setting*; establishing clear, measurable, achievable, relevant, and time-bound (SMART) goals can provide direction and motivation for professional development, f) *seeking feedback*; regularly soliciting feedback from supervisors and peers can help identify areas for improvement and adjust professional development efforts, g) *utilizing company resources*; many companies offer professional development programs, such as training courses, mentorship programs, and leadership development initiatives.

Business inspiration: a) *reading*; explore books, blogs, and industry publications to stay abreast of trends and gain new perspectives, b) *networking*; attend industry events and conferences to connect with other professionals and gather new ideas, c) *mentorship*; seek

guidance from experienced professionals who can offer valuable insights and advice, d) *experimentation*; don't be afraid to try new things and learn from your experiences, e) *reflect*; take time to analyze your experiences and identify what works best for you.

## E. Communicative Grammar

### 1) Conditional sentence

A conditional sentence expresses a condition and its likely consequence. It typically includes an "if" clause (the condition) and a main clause (the result). These sentences are used to talk about possibilities, general truths, or hypothetical situations.

Key components are *if clause* and *main clause*.

- *If clause*: this part of the sentence states the condition, often introduced by "if".
- *Main clause*: This part of the sentence states the consequence or result of the condition.

Examples:

01. If it rains, we will stay inside.

*If it rains*: The "if" clause, stating the condition (*rain*).

*We will stay inside* is the main clause, stating the consequence (*stay inside*).

02. If I have much money, I will go to Jakarta.

*If I have much money*: the "if" clause, stating the condition (*have much money*)

*I will go to Jakarta* is the main clause, stating the consequence (*go to Jakarta*).

Types of conditional sentences:

01. Zero conditional: it is used for general truths and habits.

Examples:

1. *If you heat water, it boils.*
2. *If you are hungry, you are powerless.*
3. *If he is happy, he looks fresh.*
4. You will be satisfied *if* you eat.
5. The water is very cold *if* it is frozen.

02. First conditional: it is used for real possibilities in the present or future.

Examples:

1. *If I finish my work early, I will go to the park.*
2. *If he has enough money, she will buy an umbrella.*
3. *If you study hard, you will be clever.*
4. I will travel abroad *if* I become an adult.
5. Sue will be clever to speak English *if* she studies it diligently.

03. Second conditional is used for hypothetical situations in the present or future.

Examples:

1. *If I won the lottery, I would travel the world.*
2. *If they spoke English, we would speak English, too.*
3. *If Tom walked alone in the dark, I would be with him.*
4. The man would come here on foot *if* he did not have a bicycle.
5. The young beautiful woman would greet me *if* I was in front of her.

04. Third conditional is used for hypothetical situations in the past that did not happen.

Examples:

1. *If I had studied harder, I would have passed the exam.*
2. *If he had worked hard, he would have been rich.*
3. *If I had been rich, I would have married the beautiful young lady.*

4. They *would have flown* to the moon *if* they had had wings.
5. The man *would have given* him a prize *if* he had been diligent to study.

## 2) Exercise of conditional sentences

### 01. Zero conditional sentences.

Complete the following zero conditional sentences correctly!

1. Tom (*smile*) \_\_\_\_\_ if he (*earn*) \_\_\_\_\_ a lot of money.
2. Water (*boil*) \_\_\_\_\_ if we (*boil*) \_\_\_\_\_ it.
3. If students (*study*) \_\_\_\_\_ diligently, they (*be*) \_\_\_\_\_ clever.
4. If you (*lazy*) \_\_\_\_\_ to study, you (*be*) \_\_\_\_\_ stupid.
5. If you (*kind*) \_\_\_\_\_, people (*be*) \_\_\_\_\_ close to you.
6. Many people (*move*) \_\_\_\_\_ away from you if you (*be*) \_\_\_\_\_ stingy.
7. If you (*drive*) \_\_\_\_\_ carelessly, you (*be*) \_\_\_\_\_ close to an accident.
8. If you (*not/understand*) \_\_\_\_\_ leadership and managerial science, your leadership (*be*) \_\_\_\_\_ weak.
9. I (*know*) \_\_\_\_\_ management function if I (*learn*) \_\_\_\_\_ management

### 02. First conditional sentences.

Complete the following first conditional sentences correctly!

1. If you (*go*) \_\_\_\_\_ out with your friends tonight, I (*watch*) \_\_\_\_\_ the football match on TV.
2. I (*earn*) \_\_\_\_\_ a lot of money if I (*get*) \_\_\_\_\_ that job.
3. If she (*not/hurry*) \_\_\_\_\_, she (*miss*) \_\_\_\_\_ the bus.
4. If we (*meet*) \_\_\_\_\_ at 9:30, we (*to have*) \_\_\_\_\_ plenty of time.
5. If you (*to swim*) \_\_\_\_\_ in this lake, you (*shiver*) \_\_\_\_\_ from cold.
6. The door (*unlock*) \_\_\_\_\_ if you (*to press*) \_\_\_\_\_ the green button.
7. He (*be*) \_\_\_\_\_ depressed if he (*fail*) \_\_\_\_\_ the exam.
8. If you (*be*) \_\_\_\_\_ free tonight, we (*go*) \_\_\_\_\_ out for a drink,
9. If you (*not/know*) me, our friends (*say*) \_\_\_\_\_ you are crazy.

### 03. Second conditional sentences.

Complete the following second conditional sentences correctly!

1. If I had more money, I (*travel*) \_\_\_\_\_ more.
2. What would you do if you (*find*) \_\_\_\_\_ a lot of money in the street?
3. More health problems could be prevented if people (*eat*) \_\_\_\_\_ better.
4. If I had her number, I (*call*) \_\_\_\_\_ her; but I don't have it.
5. Our kids (*be*) \_\_\_\_\_ happier if we lived in the country.
6. If you lent her money, she (*will*) \_\_\_\_\_ return soon..
7. If I (*be*) \_\_\_\_\_ you, I (*get*) \_\_\_\_\_ a new job.
8. If he (*be*) \_\_\_\_\_ younger, he (*travel*) \_\_\_\_\_ to Japan.

### 04. Third conditional sentences.

Complete the following third conditional sentences correctly!

1. If you (*not/be*) \_\_\_\_\_ late, we (*not/miss*) \_\_\_\_\_ the bus.
2. If she (*study*) \_\_\_\_\_, she (*pass*) \_\_\_\_\_ the exam.
3. If we (*arrive*) \_\_\_\_\_ earlier, we (*see*) \_\_\_\_\_ John.
4. If they (*go*) \_\_\_\_\_ to bed early, they (*not/wake*) \_\_\_\_\_ up late.
5. If he (*become*) \_\_\_\_\_ a musician, he (*record*) \_\_\_\_\_ a CD.
6. If she (*go*) \_\_\_\_\_ to art school, she (*become*) \_\_\_\_\_ a painter.
7. She (*study*) \_\_\_\_\_ English If she (*go*) \_\_\_\_\_ to university.
8. We (*not/meet*) \_\_\_\_\_ them If we (*not/go*) \_\_\_\_\_ to the party,



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