

**PARÇA 79 – Managing Risks**

Ne Öğreneceğim / Ne işime yarayacak

Various grammar points

**A. Vocabulary**

start-ups (n): girişimciler

face (v): confront: yüzleşmek

customer (n): müşteri /// customer service: müşteri hizmetleri

competitor (n): rekabetçi /// compete (v): rekabet etmek /// competition: rekabet... complete: tamamlamak

copy (v): kopyalamak, imitate

offer (v): teklif etmek, sunmak /// offerings:

borrow (v): ödünç almak /// lend: ödünç vermek

interest rate (n): faiz oranı /// rate: oran /// at a rate: oranda, hızda /// interest: ilgi // be interested in: ilgili olmak

repay (v): geri ödemek /// regeneration: yenilenme /// rebuild: tekrar inşa etmek...

trade (v): ticaret yapmak

overseas (n): deniz aşırı

exchange-rate (n): değişim oranı

unlike (prep): -nın aksine /// dislike-hate-loathe: hoşlanmamak, sevmemek

spread (v): yay(ıl)mak /// spread the news: haberleri yaymak

operation (n): işlem, operasyon, ameliyat, cerrahi işlem

reduce (v): azaltmak /// reduction: azaltma...

depend on (v): bel bağlamak, count on, rely on: güvenmek

fail (v): başarısız olmak /// I failed: başarısız oldum / He failed to fix it: onu tamir edemedi.

adapt (v): uyum sağlamak... adaptation: adaptasyon /// adopt: benimsemek, evlat edinmek /// adept: hünnerli

issue (n): mesele, konu, yayımlamak, basım, baskı

owner (n): sahip // own: kendi, sahip olmak /// It is my own house: benim kendi evim.

balance (v): denge, dengelemek ...

gain (n): kazanç

loss (n): kayıp... /// lose: kaybetmek

measure (v): ölçmek

manage (v): yönetmek, üstesinden gelmek, overcome...

brave (adj): cesur /// braveheart: cesur yürek...

caution (n): tedbir, ihtiyat...

Verilen kelimelerin Türkçe anlamları doğru olanlarda 'T', yanlış olanlarda 'F' harfini işaretleyip, yanlış olanların yanına doğrusunu yazınız.

1. spread: yönetmek (T / F) *↑ manes*
2. brave: cesur (T / F) *→ measure*
3. fail: ölçmek (T / F) *↓ bel bağlamak*
4. depend on: dengelemek (T / F) *↓ balance*
5. loss: kazanç (T / F) *↑ kayıp → gain*
6. adapt: uyum sağlamak (T / F)
7. issue: faiz oranı (T / F) *← interest rate*
8. offer: teklif etmek (T / F)

Risk is a part of all business activities. Start-ups, for example, face many risks. They might not have enough customers to make money. A competitor might copy their idea and offer something better. If they borrow money from a bank, interest rates might go up and make it hard to repay. Start-ups which trade overseas face exchange-rate risks. New businesses often work in only one market. Unlike large companies that spread their operations to reduce risk, small businesses depend on one idea or one region. If this market fails, the business can fail too. New businesses must watch market changes and be ready to adapt. Risk is a key issue. Business owners must balance the risks of starting a new project against the potential gains or losses. Risk must be measured and managed carefully. Being brave is good, but caution is important for the success and safety of the business.

### C. Context

#### 1. Risk is a part of all business activities.

Risk tüm iş aktivitelerinin bir parçasıdır.  
Ana fiil 'is'.

#### 2. Start-ups, for example, face many risks.

Mesela, girişimciler birçok riskle yüzleşirler. /// face: yüzleşmek (present simple)

#### 3. They might not have **enough customers to make** money.

Onların para kazanmak için yeterli müşterileri olmayabilir.

They: onlar - girişimciler...

Enough + noun + to verb...

I have enough Money to buy a car for myself...Kendime araba almak için yeterli param var...

#### 4. A competitor might copy their idea and offer something better.

Bir rekabetçi onların fikrini kopyalayabilir ve daha iyi bir şeyler teklif edebilir.

Compete (v): rekabet etmek

Competition (n): rekabet

Competitor: rekabetçi...

Complete: tam, tamamlamak

Cümle zarfı, (otherwise - instead - therefore on the other hand)

5. If they borrow money from a bank, interest rates might go up and make it hard to repay.

Eğer onlar bir bankadan para ödünç alırsa, faiz oranları yükselebilir ve onu geri ödemek zor olabilir.

Onlar: start-ups...

Faiz oranları: interest rates

Repay: geri ödemek

6. Start-ups which trade overseas face exchange-rate risks.

Deniz aşırı ticaret yapan girişimciler parite oran riskleriyle karşılaşılırlar.

ana fiil: face... geniş zaman...

7. New businesses often work in only one market.

Yeni işler sık sık sadece bir pazarda iş yapar.

8. Unlike large companies that spread their operations to reduce risk, small businesses depend on one idea or one region.

Unlike large companies: büyük şirketlerin aksine

Large companies that spread their operations: operasyonlarını yayan büyük şirketler

Unlike large companies that spread their operations: operasyonlarını yayan büyük şirketlerin aksine

Unlike large companies that spread their operations to reduce risk: Riski azaltmak için operasyonlarını /işlem ağlarını yayan büyük şirketlerin aksine, küçük işletmeler / şirketler bir fikre ya da bir bölgeye bel bağlar.

Depend on: count on - rely on: güvenmek, bel bağlamak

9. If this market fails, the business can fail too.

Eğer bu Pazar başarısız olursa, iş de başarısız olabilir.

Ahmet will play football. Ayşe will play too.

10. New businesses must watch market changes and be ready to adapt. Risk is a key issue.

Yeni işletmeler Pazar değişimlerini takip etmeli ve adapte olmaya hazır olmalı. Risk önemli bir meseledir.

Must watch: izlemeli... need to watch... have to watch...

Key: anahtar... important...

**11. Business owners must balance the risks of starting a new project against the potential gains or losses.**

İş sahipleri potansiyel kazançlara ya da kayıplara karşı yeni bir projeye başlama risklerini dengelemelidir.

??? 'starting': 'of' edatı sonrası 'Ving' kullanımı...

\*\*\* against the potential gains or losses: Olası kazançlara ya da kayıplara karşı...

\*\*\* Starting a new project against the potential gains or losses: potansiyel kazanç yada kayıplara karşı yeni bir projeye başlama...

**12. Risk must be measured and managed carefully.**

\*\*\* Risk dikkatli bir şekilde ölçülmeli ve yönetilmeli.

Must be measured: aktif / pasif: pasif... modal pasif... must: meli/malı

Must be measured: ölçülmeli

Must be managed: ele alınmalı

**13. Being brave is good, but caution is important for the success and safety of the business.**

Cesur olam iyidir but ihtiyat / tedbir için başarısı ve güvenliği için önemlidir..

Being lazy is not good: tembel olmak iyi değildir.

Reading too much tires me: çok okumak beni yorar...

Running more than 5 miles is really exhausting: 5 milden fazla koşmak gerçekten yorucudur...

## E. Reading Comprehension

Risk is a part of all business activities. Start-ups, for example, face many risks. They might not have enough customers to make money. A competitor might copy their idea and offer something better. If they borrow money from a bank, interest rates might go up and make it hard to repay. Start-ups which trade overseas face exchange-rate risks. New businesses often work in only one market. Unlike large companies that spread their operations to reduce risk, small businesses depend on one idea or one region. If this market fails, the business can fail too. New businesses must watch market changes and be ready to adapt. Risk is a key issue. Business owners must balance the risks of starting a new project against the potential gains or losses. Risk must be measured and managed carefully. Being brave is good, but caution is important for the success and safety of the business.

**What could be the best title for the passage?**

A) The Growth and Success of Start-Ups - Girişimcilerin büyümesi ve başarısı...

B) Financial Strategies for New Businesses - Yeni işletmelerin finansal stratejileri

**C) Managing Risks in Business Start-Ups - İşletme girişimcilerinde risklerle baş etme...**

### True / False Questions

Start-ups face the risk of having too many customers and making too much money. F

A competitor copying a start-up's idea can pose a significant risk to the business. T

Interest rates going up can make it difficult for start-ups to repay borrowed money. T

Large companies often depend on one idea or one region for their success, unlike small businesses. F

New businesses must be mindful of market changes and be ready to adapt to them. T

Risk is inherent in all business activity. Start-ups, for example, face the risk of too few customers, and therefore insufficient revenue to cover costs. There is also the risk that a competitor will copy the company's idea, and perhaps offer a better alternative. When a company has borrowed money from a bank, there is a risk that interest rates will rise, and repayments will become too burdensome to afford. Start-ups that rely on overseas trade are also exposed to exchange-rate risk. Moreover, new businesses in particular may be exposed to the risk of operating in only one market. Whereas large companies often diversify their operations to spread risk, the success of small companies is often linked to the success of one idea (the original genesis for the start-up) or one geographic region, such as the local area. A decline in that market or area can lead to failure. It is essential that new businesses are mindful of market changes, and position themselves to adapt to those changes. At its heart, risk is a strategic issue. Business owners must carefully weigh the operational risk of a start-up, or the risks of a new product or project, against potential profits or losses – in other words, the strategic consequences of action vs. inaction. Risk must be quantified and managed; and it poses a constant strategic challenge. Fortune favours the brave, but with people's lives and the success of the business at stake, caution cannot simply be thrown to the wind.

**PARÇA 80 – Neanderthals**

Ne Öğreneceğim / Ne işime yarayacak

Various grammar points

**A. Vocabulary**

hold (v): tutmak...

thumb (n): baş parmak // tomb: mezar...

nimble (n): çevik...

skilled (adj): hünerli

clumsy (adj): negatif... sakar... beceriksiz...

thick (adj): kalın... /// thin: ince

careful (adj): dikkatli /// careless: dikkatsiz... / care: bakmak, özen göstermek

instead (adv): yerine /// instead of: -nın yerine

believe (v): inanmak /// belief: inanç /// belief system: inanç sistemi

grip (n): yapışma, kavrama, tutma...

look at (v): incelemek... bakmak

attach (v): tutturmak, attachment: ek...

precision (n): kesinlik... /// precise: kesin... /// precisely: tam olarak, kesinlikle

get used to (v): alışmak... /// get used to doing sth: bir şey yapmaya alışmak

match (v): eşleşmek... kibrit...

evidence (n): kanıt... proof: kanıt /// bullet-proof: kurşun geçirmez /// water-proof: su geçirmez /// water resistant:

suya dirençli...

advanced (adj): ileri, gelişmiş...

**Verilen kelimelerin Türkçe anlamları doğru olanlarda 'T', yanlış olanlarda 'F' harfini işaretleyip, yanlış olanların yanına doğrusunu yazınız.**

1. evidence: kesinlik (T / F)

2. instead: ancak (T / F)

3. nimble: çevik (T / F)

4. advanced: dikkatli (T / F)

5. grip: kavrama (T / F)

6. get used to: tutmak (T / F)

7. look at: eşleşmek (T / F)

8. believe: incelemek (T / F)

precision  
yerine  
ileri  
careful

hold  
alışmak  
incelemek  
match  
inanmak  
look at

Neanderthals could hold things between their finger and thumb, like we hold a pen, because their hands were nimble. Recent studies show that Neanderthals did skilled tasks. This means they were not clumsy. Neanderthal hand bones were thicker than ours, so people thought they couldn't do small, careful work. Instead, they believed Neanderthals used a power grip. Katerina Harvati from the University of Tübingen, Germany, studied 3D scans of Neanderthal hand bones. She looked at the places where muscles attach to bones. Precision grips use different muscles than power grips. Muscles that get used more become larger. Harvati's team found Neanderthals mostly used precision grips. Early modern humans used both precision and power grips. According to Harvati, Neanderthals could do careful work, which matches evidence of their advanced culture.

### C. Context

#### 1. Neanderthals could hold things between their finger and thumb, like we hold a pen, because their hands were nimble.

Neanderthaller bizim bir kalemi tuttuğumuz gibi parmaklarının ve baş parmağının arasında şeyleri tutabilirdi çünkü elleri nimble dı....

Could hold things: birşeyleri tutabilirdi

Between their finger and thumb: parmakları ve baş parmak arasında

Like we hold a pen: bizim bir kalemi tuttuğumuz gibi

Because: çünkü

Their hands were nimble: çünkü elleri yatkındı iş yapmaya.../ becerikliydi...

#### 2. Recent studies show that Neanderthals did skilled tasks.

Son çalışmalar Neanderthallerin hünerli görevleri yaptıklarını gösterir (neyi gösterir)

**Do - did: yapmak ...**

**I did my homework: ödevimi yaptım...**

#### 3. This means they were not clumsy. Neanderthal hand bones were thicker than ours (our hand bones), so people thought they couldn't do small, careful work.

Bu, Neanderthallerin beceriksiz olmadıkları anlamına gelir. Neanderthallerin el kemikleri bizimkilerden daha kalındı bu yüzden insanlar düşündü (neyi) onların küçük, dikkatli işleri yapamayacaklarını.

This means: Bu ... anlamına gelir...

#### 4. Instead, they believed Neanderthals used a power grip. Katerina Harvati from the University of Tübingen, Germany, studied 3D scans of Neanderthal hand bones.

Yerine, onlar Neanderthalleri bir power gripi kullandıklarına inanıyorlardı (neye).

Almanya Tübingen Üniversitesinden Katerina Harvati Neanderthal el kemiklerinin 3 boyutlu taramasını çalıştı.

#### 5. She looked at the places where muscles attach to bones.

O kasların kemiklere bağlandığı yerleri (hangi yerleri) inceledi.

Where: öncesinde verilen 'the places' yer ismini nitelen bir 'sıfat cümlecığı' girişidir...

**6. Precision grips use different muscles than power grips.**

Keskinlik kavraması güç kavramasından farklı kasları kullanır.

Precision grips /// power grips: karşılaştırıyor...

**7. Muscles that get used more become larger.**

Daha fazla kullanılan kaslar daha büyür.

Muscles that are used more: daha fazla kullanılan kaslar...

**8. Harvati's team found Neanderthals mostly used precision grips.**

Harvati'nin takımı Neanderthallerin çoğunlukla precision griplerini kullandıklarını keşfetti (ne buldu)

**9. Early modern humans used both precision and power grips.**

Eski modern insanlar hem precision hem de power griplerini kullandılar.

Both...and: hem...hem de... (not only...but also)

**10. According to Harvati, Neanderthals could do careful work, which matches evidence of their advanced culture.**

Harvati'ye göre, Neanderthaller özen isteyen işleri yapabiliirdi, ki bu onların gelişmiş kültür kanıtlarıyla eşleşir.

, which /// , Ving



## E. Reading Comprehension

Neanderthals could hold things between their finger and thumb, like we hold a pen, because their hands were nimble. Recent studies show that Neanderthals did skilled tasks. This means they were not clumsy. Neanderthal hand bones were thicker than ours, so people thought they couldn't do small, careful work. Instead, they believed Neanderthals used a power grip. Katerina Harvati from the University of Tübingen, Germany, studied 3D scans of Neanderthal hand bones. She looked at the places where muscles attach to bones. Precision grips use different muscles than power grips. Muscles that get used more become larger. Harvati's team found Neanderthals mostly used precision grips. Early modern humans used both precision and power grips. According to Harvati, Neanderthals could do careful work, which matches evidence of their advanced culture.

### True / False Questions

\*\* Neanderthals had the ability to grasp objects between their fingers and thumbs, similar to how we hold a pen, thanks to the nimbleness of their hands. **T**

\*\* Recent findings indicate that Neanderthals were adept at performing skilled tasks, suggesting they were not clumsy individuals. **T**

\*\* Due to the thickness of Neanderthal hand bones in comparison to ours, it was commonly believed that they lacked the ability to perform delicate and precise work. **F**

\*\* Katerina Harvati utilized 3D scans of Neanderthal hand bones to investigate the points where muscles attach to the bones. **T**

\*\* According to Harvati's research team, Neanderthals primarily employed precision grips, contrasting with the belief that they mainly used power grips. **T**

### What could be the best title for the passage?

- A) Neanderthal Hand Skills: Precision and Power - Neanderthallerin el hünelerleri: precision and power  
 B) The Clumsy Misconception of Neanderthals - Neanderthallerin beceriksiz yanlış algılanması  
 C) Advanced Culture of Early Modern Humans - Eski modern insanların gelişmiş kültürü

Neanderthals could hold objects between finger and thumb like we would hold a pen because their hands were more nimble, able to move quickly and easily. Recent findings suggest that Neanderthals were able to perform skilful tasks like threading sea shells onto string to make jewellery. These activities were hard to explain if they were clumsy. Neanderthal hand bones were much chunkier than ours, implying a lack of fine control. Previous studies suggested Neanderthals were unable to perform a 'precision grip' with finger and thumb. Instead, they were thought to use a 'power grip' involving their whole fist like small children holding crayons. To find out how Neanderthals used their hands, Katerina Harvati at the University of Tübingen, Germany studied 3D scans of 'entheses': the points on the bones where muscles were attached. A precision grip uses a different set of muscles to a power grip, and those muscles that get used more result in larger entheses. Harvati's team previously showed this by studying modern humans having done different jobs. They examined the hand entheses of Neanderthals and early modern humans. The Neanderthals spent most of their time using precision grips, while the early modern humans used both precision and power grips. "Our study reconciles the archaeological with the anatomical fossil evidence," says Harvati. "It was previously proposed Neanderthals relied on force for their manual activities", but this perception "was at odds with mounting archaeological evidence for sophisticated cultural behaviour of Neanderthals".