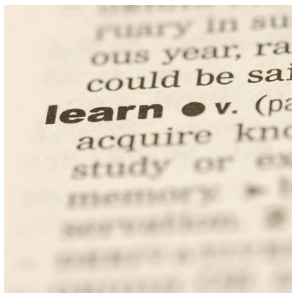


DAVE VOLEK'S BUSINESS ENGLISH™



**Risk & Reward:
Resource Kit**

DAVE VOLEK'S BUSINESS ENGLISH™



About Dave Volek

Engineer. Businessman. ESL Instructor. Inventor. At the heart of the comprehensive suite of Dave Volek's Business English (DVBE) modules lies my diverse expertise in business, engineering, and finance; my interest in people and education; and my passion for creating innovative solutions that bridge the inherent gaps of traditional business English instruction. My proven, unconventional approach helps business and technical professionals build strong, practical English skills for the dynamic workplace.

Do you like this kind of business English training?

This DVBE module is available for evaluation of the DVBE program. If you like presenting this kind of business English, you can buy similar modules at www.dvbe.bz

Risk and Reward: Instructor's Manual

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CONTENTS

CASH FLOW SHEET 1	1
CASH FLOW SHEET 2	2
RANDOM NUMBER GENERATOR CARDS	3
INVESTMENT CARDS	8
CARD BACKS	18
FINANCIAL ANALYSIS SHEET FOR R&R INVESTMENTS	19

CASH FLOW SHEET 1

Year	Investment #	Success? ✓ or ✗	Total Annual Cash Flow: For each year, add all cells to the right in the same row	Seed Money (€)	Cash Flow (€)	Cash Flow (€)	Cash Flow (€)	Cash Flow (€)	Cash Flow (€)	Cash Flow (€)	Cash Flow (€)
1				1,000							
2				1,000							
3				1,000							
4				1,000							
5				1,000							
6				1,000							
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17											
18											
19											
20											

CASH FLOW SHEET 2

Year	Investment #	Success? ✓ or ✗	Total Annual Cash Flow: For each year, add all cells to the right in the same row	Cash Flow (€)	Cash Flow (€)	Cash Flow (€)	Cash Flow (€)	Cash Flow (€)	Cash Flow (€)	Cash Flow (€)	Cash Flow (€)
21											
22											
23											
24											
25											
26											
27											
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29											
30											
31											
32											
33											
34											
35											
36											
37											
38											
39											
40											

RANDOM NUMBER GENERATOR CARDS

There are 20 random number generator cards. Cut cards between the double lines.

Risk & Reward

Random Number: 03

If this number is less than the probability of success of your chosen investment, that investment is successful.

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Risk & Reward

Random Number: 08

If this number is less than the probability of success of your chosen investment, that investment is successful.

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Risk & Reward

Random Number: 13

If this number is less than the probability of success of your chosen investment, that investment is successful.

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Risk & Reward

Random Number: 18

If this number is less than the probability of success of your chosen investment, that investment is successful.

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Risk & Reward

Random Number: 23

If this number is less than the probability of success of your chosen investment, that investment is successful.

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Risk & Reward

Random Number: 28

If this number is less than the probability of success of your chosen investment, that investment is successful.

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Risk & Reward

Random Number: 33

If this number is less than the probability of success of your chosen investment, that investment is successful.

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Random Number: 38

If this number is less than the probability of success of your chosen investment, that investment is successful.

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Risk & Reward

Random Number: 43

If this number is less than the probability of success of your chosen investment, that investment is successful.

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Risk & Reward

Random Number: 48

If this number is less than the probability of success of your chosen investment, that investment is successful.

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Risk & Reward

Random Number: 53

If this number is less than the probability of success of your chosen investment, that investment is successful.

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Random Number: 58

If this number is less than the probability of success of your chosen investment, that investment is successful.

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Random Number: 63

If this number is less than the probability of success of your chosen investment, that investment is successful.

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Random Number: 68

If this number is less than the probability of success of your chosen investment, that investment is successful.

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Random Number: 73

If this number is less than the probability of success of your chosen investment, that investment is successful.

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Random Number: 78

If this number is less than the probability of success of your chosen investment, that investment is successful.

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Random Number: 83

If this number is less than the probability of success of your chosen investment, that investment is successful.

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Risk & Reward

Random Number: 88

If this number is less than the probability of success of your chosen investment, that investment is successful.

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Risk & Reward

Random Number: 93

If this number is less than the probability of success of your chosen investment, that investment is successful.

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Risk & Reward

Random Number: 98

If this number is less than the probability of success of your chosen investment, that investment is successful.

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INVESTMENT CARDS

There are 40 investment cards. Cut cards between the double lines.

Risk & Reward

Investment #1

Probability of success: 100%
Cash flow: €300 per €1,000
Cash flow starts in one year
Cash flow lasts for four years

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Risk & Reward

Investment #2

Probability of success: 100%
Cash flow: €400 per €1,000
Cash flow starts in five years
Cash flow lasts for eight years

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Risk & Reward

Investment #3

Probability of success: 95%
Cash flow: €400 per €1,000
Cash flow starts in three years
Cash flow lasts for four years

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Risk & Reward

Investment #4

Probability of success: 95%
Cash flow: €200 per €1,000
Cash flow starts in one year
Cash flow lasts for 12 years

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Risk & Reward

Investment #5

Probability of success: 90%
Cash flow: €300 per €1,000
Cash flow starts in five years
Cash flow lasts for eight years

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Risk & Reward

Investment #6

Probability of success: 90%
Cash flow: €300 per €1,000
Cash flow starts in three years
Cash flow lasts for 12 years

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Risk & Reward

Investment #7

Probability of success: 85%
Cash flow: €300 per €1,000
Cash flow starts in one year
Cash flow lasts for eight years

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Risk & Reward

Investment #8

Probability of success: 85%
Cash flow: €900 per €1,000
Cash flow starts in five years
Cash flow lasts for four years

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Risk & Reward

Investment #9

Probability of success: 80%
Cash flow: €300 per €1,000
Cash flow starts in three years
Cash flow lasts for 12 years

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Risk & Reward

Investment #10

Probability of success: 80%
Cash flow: €600 per €1,000
Cash flow starts in one year
Cash flow lasts for four years

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Risk & Reward

Investment #11

Probability of success: 75%
Cash flow: €500 per €1,000
Cash flow starts in five years
Cash flow lasts for eight years

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Risk & Reward

Investment #12

Probability of success: 75%
Cash flow: €500 per €1,000
Cash flow starts in three years
Cash flow lasts for 12 years

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Risk & Reward

Investment #13

Probability of success: 70%
Cash flow: €400 per €1,000
Cash flow starts in one year
Cash flow lasts for eight years

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Risk & Reward

Investment #14

Probability of success: 70%
Cash flow: €1,300 per €1,000
Cash flow starts in five years
Cash flow lasts for four years

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Risk & Reward

Investment #15

Probability of success: 65%
Cash flow: €400 per €1,000
Cash flow starts in three years
Cash flow lasts for 12 years

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Risk & Reward

Investment #16

Probability of success: 65%
Cash flow: €900 per €1,000
Cash flow starts in one year
Cash flow lasts for four years

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Risk & Reward

Investment #17

Probability of success: 60%
Cash flow: €600 per €1,000
Cash flow starts in five years
Cash flow lasts for 12 years

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Risk & Reward

Investment #18

Probability of success: 60%
Cash flow: €800 per €1,000
Cash flow starts in three years
Cash flow lasts for eight years

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Risk & Reward

Investment #19

Probability of success: 55%
Cash flow: €1,100 per €1,000
Cash flow starts in one year
Cash flow lasts for four years

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Risk & Reward

Investment #20

Probability of success: 55%
Cash flow: €1,300 per €1,000
Cash flow starts in five years
Cash flow lasts for eight years

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Risk & Reward

Investment #21

Probability of success: 50%
Cash flow: €700 per €1,000
Cash flow starts in three years
Cash flow lasts for 12 years

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Risk & Reward

Investment #22

Probability of success: 50%
Cash flow: €1,400 per €1,000
Cash flow starts in one year
Cash flow lasts for four years

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Risk & Reward

Investment #23

Probability of success: 45%
Cash flow: €900 per €1,000
Cash flow starts in five years
Cash flow lasts for 12 years

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Risk & Reward

Investment #24

Probability of success: 45%
Cash flow: €1,300 per €1,000
Cash flow starts in three years
Cash flow lasts for eight years

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Risk & Reward

Investment #25

Probability of success: 40%
Cash flow: €1,700 per €1,000
Cash flow starts in one year
Cash flow lasts for four years

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Risk & Reward

Investment #26

Probability of success: 40%
Cash flow: €2,000 per €1,000
Cash flow starts in five years
Cash flow lasts for eight years

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Risk & Reward

Investment #27

Probability of success: 35%
Cash flow: €2,4000 per €1,000
Cash flow starts in three years
Cash flow lasts for four years

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Risk & Reward

Investment #28

Probability of success: 35%
Cash flow: €1,200 per €1,000
Cash flow starts in one year
Cash flow lasts for 12 years

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Risk & Reward

Investment #29

Probability of success: 30%
Cash flow: €2,000 per €1,000
Cash flow starts in five years
Cash flow lasts for eight years

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Risk & Reward

Investment #30

Probability of success: 30%
Cash flow: €1,800 per €1,000
Cash flow starts in three years
Cash flow lasts for 12 years

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Risk & Reward

Investment #31

Probability of success: 25%
Cash flow: €3,100 per €1,000
Cash flow starts in one year
Cash flow lasts for four years

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Risk & Reward

Investment #32

Probability of success: 25%
Cash flow: €3,600 per €1,000
Cash flow starts in five years
Cash flow lasts for eight years

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Risk & Reward

Investment #33

Probability of success: 20%
Cash flow: €4,900 per €1,000
Cash flow starts in three years
Cash flow lasts for four years

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Risk & Reward

Investment #34

Probability of success: 20%
Cash flow: €2,300 per €1,000
Cash flow starts in one year
Cash flow lasts for 12 years

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Risk & Reward

Investment #35

Probability of success: 15%
Cash flow: €4,600 per €1,000
Cash flow starts in five years
Cash flow lasts for eight years

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Risk & Reward

Investment #36

Probability of Success: 15%
Cash flow: €4,100 per €1,000
Cash flow starts in three years
Cash flow lasts for 12 years

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Risk & Reward

Investment #37

Probability of success: 10%
Cash flow: €5,000 per €1,000
Cash flow starts in one year
Cash flow lasts for eight years

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Risk & Reward

Investment #38

Probability of success: 10%
Cash flow: €16,000 per €1,000
Cash flow starts in five years
Cash flow lasts for four years

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Risk & Reward

Investment #39

Probability of success: 5%
Cash flow: €10,000 per €1,000
Cash flow starts in three years
Cash flow lasts for 12 years

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Risk & Reward

Investment #40

Probability of Success: 5%
Cash flow: €20,000 per €1,000
Cash flow starts in one year
Cash flow lasts for four years

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CARD BACKS

Print and copy this page to match the number of card fronts that you have (i.e., the random number card generators and investment cards). Cut cards between the double lines. Affix these pieces to the back of the card fronts.



FINANCIAL ANALYSIS SHEET FOR R&R INVESTMENTS

Investment	Expected Net Present Values for Various Discount Rates					
	0%	5%	10%	15%	20%	25%
1	200	100	(100)	(200)	(300)	(400)
2	2200	1100	300	(100)	(500)	(700)
3	500	200	0	(300)	(400)	(600)
4	1300	700	200	(100)	(300)	(400)
5	1200	400	(100)	(400)	(600)	(800)
6	2200	1100	400	(100)	(400)	(600)
7	1000	600	300	100	(200)	(300)
8	2100	1200	600	100	(300)	(500)
9	1900	900	300	(200)	(400)	(600)
10	900	700	500	300	100	0
11	2000	1000	300	(200)	(500)	(700)
12	3500	2000	1000	300	(100)	(400)
13	1200	800	400	200	(100)	(200)
14	2600	1600	800	300	(100)	(400)
15	2100	1000	400	(100)	(400)	(600)
16	1300	1100	800	600	400	200
17	3300	1600	500	(100)	(500)	(700)
18	2800	1700	1000	400	0	(300)
19	1400	1100	900	600	400	200
20	4700	2700	1400	500	0	(400)
21	3200	1800	800	200	(200)	(400)
22	1800	1500	1200	900	700	400
23	3900	1900	700	0	(400)	(600)
24	3700	2400	1400	700	200	(100)
25	1700	1400	1100	800	600	400
26	5400	3200	1700	700	100	(300)
27	2400	1700	1100	600	300	0
28	4000	2700	1700	1,000	600	200
29	3800	2100	1000	300	(200)	(500)
30	5500	3300	1800	900	300	(100)
31	2100	1700	1400	1100	800	600
32	6200	3700	2000	900	200	(200)
33	2900	2100	1500	900	500	100
34	4500	3000	2000	1200	700	300
35	4500	2600	1300	500	(100)	(400)
36	6400	3800	2200	1200	500	0
37	3100	2300	1600	1100	700	400
38	5500	3600	2300	1300	600	100
39	4800	2800	1500	700	100	(200)
40	3000	2500	2100	1700	1400	1100