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**SESSION 2016**

**UE 12 – ANGLAIS APPLIQUÉ AUX  
AFFAIRES**

**Durée de l'épreuve : 3 heures – Coefficient : 1**

**Matériel autorisé : aucun matériel (agendas, calculatrices, traductrices) ni dictionnaire n'est autorisé.**

**Le sujet comporte 6 pages numérotées de 1/6 à 6/6**

## Document 1

### **Why Now Is the Best Time to Start Your Own Business**

Entrepreneur.com / Cindy Yang, contributor

**MARCH 17, 2015**

Those of us who came of age during the 2008 financial crisis -- which saw companies large and small shed nearly 9 million jobs -- want control over our financial fate. Today's opportunities have created a new lifestyle around employment. The emotional link that tethered workers to brand-name employers is dissipating as a new generation of entrepreneurs look to make their own. One thing is clear:  
5 Whether it's a startup like Uber or a new dry cleaner down the street, small to midsize businesses drive the nation's economy.

Here are a few reasons why now is the best time to start your own business:

Cheaper, better technology has enabled the rise of small-business owners. The rise of the sharing economy, the growth of smartphone use and the accompanying app explosion have combined to drop  
10 the cost of budgeting, tracking sales, human resources and about any other business service you can name.

One challenge that has dogged small businesses since the downturn is access to credit. But "Things are getting better for businesses to get loans," Craig W. Smalley, a financial advisor for small businesses, recently told NerdWallet. "After 2008, it was hard to get loans, but in the last six months,  
15 I've seen things loosening up. I think one reason is lenders now have more competition with crowdfunding." Crowdfunding, through sites like Kickstarter and Indiegogo, came of age in 2014, growing into a \$5.1 billion business in the U.S. Meanwhile, the federal government is stepping up efforts to ease small-business credit woes by expanding access to U.S.-backed loan guarantees.

Unemployment is at pre-2008 levels, inflation is low, stocks have hit record highs and the U.S.  
20 economy is growing. The result? The number of new business starts is declining, according to the Kauffman Index of Entrepreneurial Activity. What a thriving economy means for new business owners is less competition and a better financial climate. This environment allows entrepreneurs to start a business for the right reasons: Because they want to fulfill a dream, not because they've been laid off and are scrambling for an income. In short, there's never been a better time in America to go  
25 out on your own.

## Documents 2a and 2b

### *Document 2a*

#### **Entrepreneurs anonymous**

*Economist.com* Sep 20th 2014

*Instead of romanticising entrepreneurs people should understand how hard their lives can be.*

SEVEN years ago Joe Jones (not his real name) left his job with a big NASDAQ-listed company to strike out on his own. He was sick of corporate life and he wanted to test his inner mettle. But being an entrepreneur proved far harder than he had imagined: a succession of potholes, speed bumps and dead-ends rather than a high road to prosperity. He found he had lost all the things his former employer had provided for him, from administrative support to a social network. He had to learn how to do all sorts of things he had not thought about before. The responsibility of meeting his payroll was “overwhelming”. The worry about every detail of his life—could he afford to keep his car, or pay the mortgage on his house?—was all-consuming. He took to drinking. Mr Jones eventually joined Alcoholics Anonymous and turned his business into a success. But many other would-be entrepreneurs have not been so lucky.

It is fashionable to romanticise entrepreneurs. Business professors celebrate the geniuses who break the rules and change the world. Politicians praise them as wealth creators. Glossy magazines drool over Richard Branson’s villa on Lake Como. But first-time founders have the job security of zero-hour contract workers, the money worries of chronic gamblers and the social life of hermits.

Phil Libin, the boss of Evernote, a document-storage service, says that “It is amazingly difficult work—you have no life balance, no family time, and you will never work harder in your life.” Aaron Levie, a founder of Box, a cloud-storage firm, says he spent two and a half years sleeping on a mattress in his office, living off spaghetti hoops and instant noodles.

Over half of American startups are gone within five years. Most of the survivors barely stumble along. In 2000 Barton Hamilton of Washington University in St Louis compared the income distributions of American employees and entrepreneurs, and concluded that the latter earned 35% less over a ten-year period than those in paid jobs.

Such a roller-coaster would impose an emotional strain on even the most balanced people. But it seems the average entrepreneur is far from balanced. What can be done to deal with the dark side of entrepreneurialism? Mr Wadhwa urges company founders to have regular medical checkups, make time to exercise and learn to relax. “You may not believe in anything called a work-life balance, but your body certainly does.” Mr Jones suggests that people who start their own companies need to think hard about constructing social networks: the idea that they can succeed in splendid isolation is a dangerous illusion. They need friends to lean on, and mentors to guide them. The Entrepreneurs’ Organisation (EO), which has more than 10,000 members in 46 countries, organises meetings in which they can talk about their emotional as well as their business problems. The Kauffman Foundation, an American non-profit which studies and promotes entrepreneurship, provides online courses on “surviving the entrepreneurial life”.

Company founders need to have a more realistic assessment of what it is like to fail. Management literature is full of guff about how entrepreneurs should embrace failure as a “learning experience”. But being punched in the face is also a learning experience. Would-be entrepreneurs need to have a more measured view of the risks involved before they start a business. But society also needs to have more respect for people who put their lives on the line to build something from nothing.

*Document 2b*

Illustration of the text above



Brett Ryder

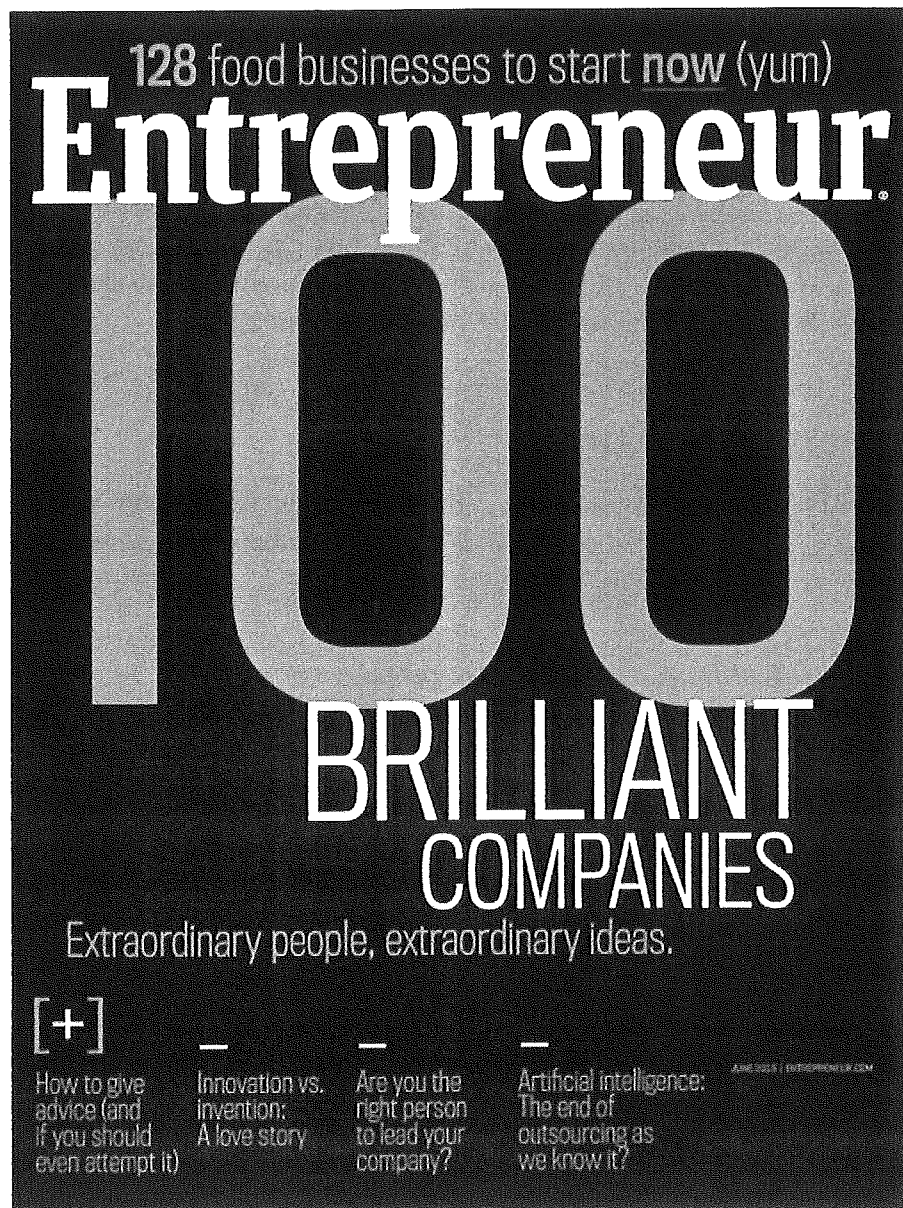
**Document 3**

How Much You Need To Make As A Contractor Or Entrepreneur To Replace A Day Job Income

What You Get As An Employee	Value	Comments
Income	\$100,000	Base salary, does not include bonus
Retirement Benefits	\$10,000	401k matching + any profit sharing
Subsidized Healthcare	\$6,000	Single or family
Paid Time Off	\$5,800	Three weeks of paid vacation
Life Insurance	\$1,000	Basic term life insurance as a multiple of salary
Short Term Disability Insurance	\$2,000	Parental leave, other
Long Term Disability Insurance	\$3,000	Disability beyond six months
Employee Ongoing Training	\$1,000	Continuing education classes
Automatic Minimum Raise	\$2,000	At a minimum to keep up with inflation
<b>Sub Total</b>	<b>\$130,800</b>	<b>True value of job is ~1.3X your salary</b>
<b>What You Don't Have To Pay As An Employee</b>		
Social Security (OASDI) + Hospital Insurance	\$7,650	Employer pays 7.65% of the 15.3% for first \$117,000 in income
State Franchise Tax	\$800	Annual cost in CA for having your own business
Business Accountant	\$1,000	Extra you have to pay for an accountant
Book Keeper	\$1,200	Someone to keep all your books in order
Capital Expenditure	\$5,000	Computers and other equipment for asset light company
Travel	\$3,000	Conferences, client prospecting
Meals	\$2,000	Your own and paying for clients
Office	\$6,000	You're going cheap and working from home
Marketing Expenses	\$3,000	Got to get your name out
<b>Sub Total</b>	<b>\$29,650</b>	<b>Total of extra expenses an entrepreneur has to pay</b>
<b>GRAND TOTAL</b>	<b>\$160,450</b>	<b>An entrepreneur needs to make ~1.6X more</b>

Source: FinancialSamurai.com

Source: *financialsamurai.com*



Cover of *Entrepreneur* magazine, June 2015 issue

## TRAVAIL À FAIRE

Le dossier qui vous est proposé comporte cinq documents :

- Document 1 : un article du site *entrepreneur.com* du 17 mars 2015 intitulé “Why Now Is the Best Time to Start Your Own Business”
- Documents 2a et 2b : un article intitulé « Entrepreneurs anonymous » tiré de la version en ligne de *The Economist* et daté du 20 September 2014 ainsi que le dessin qui l’accompagne.
- Document 3 : un tableau intitulé « How much you need to make as a contractor or entrepreneur to replace a day job income » tiré du site *financialsamurai.com*
- Document 4: la couverture de juin 2015 d’ *Entrepreneur magazine*

### I. COMPRÉHENSION (10 POINTS) :

En vous appuyant sur les cinq documents fournis, vous rédigerez **en français** une note de 250 mots +/- 10% qui rendra compte de la problématique de ce dossier. Vous indiquerez le nombre de mots utilisés.

### II. EXPRESSION EN LANGUE ANGLAISE (10 points) :

1. Comment on document 2b and document 4 (150 words, +/-10%)

2. Vous êtes Nora / Charlie Jones. Vous envoyez un courrier électronique au site de financement participatif kickstarter.com pour présenter votre projet de livraison de repas à domicile, afin que celui-ci bénéficie d’un financement participatif à hauteur de \$10.000. Détaillez votre projet et expliquez l’usage que vous comptez faire des fonds récoltés ainsi que la façon dont vous comptez remercier vos généreux donateurs.

150 mots +/- 10% pour le corps du message

Vous indiquerez le nombre de mots utilisés.