

Station 1: Script for cellphone call (max. length, if candidate does not interrupt effectively)
(Ranjeeni can take this script out of her bag when she receives the cellphone call and pretend it's her business plans to discuss with the Bank Manager while on the phone)

Hello? Is that Mrs Ranjeeni Dupram I'm speaking with?

Yes, this is Ranjeeni

This is Heather Johnson from the Bank Mrs Dupram. You left a message for me to call you back?

Yes, yes - Oh good - you're the business loans manager isn't it? Did you get my proposal for a loan?

Yes thank you for that - but I'm not sure that you've have had a chance to read our prospectus about small business loans. I'm afraid it's a bit more complicated and you'll need to do quite a bit of groundwork before setting up any sort of new business. I think you said it was children's clothing you were interested in?

Yes – a Children's clothing line - It's a great idea isn't it?

Well, yes I suppose so...but I haven't seen any real detail about how you plan to set this business up, I'm afraid.

Well you need to read the information I left there!

You left some other information for me? I only have some handwritten notes you left at the loans desk – was there some other information?

Yes, I left it for you yesterday, with the staff there.

Oh ...I'm sorry, I don't think I've seen anything else, I'm afraid

Well please go and locate the folder then...

Certainly Mrs Dupram I'll ask the staff to locate it ...but can I just explain that one problem is that you don't have a credit rating – a credit history. You need a credit rating before the Bank can advance you a loan.

What is this about a credit rating? How do I get one?

Well most people would have credit cards or past loans so there's a history of their credit with Banks and finance companies. You don't seem to have credit cards with the Bank Mrs Dupram...

No, that's Sanjay's fault, he won't let me have credit cards, but never mind that, he's very short-sighted.

Well, I don't know about that... but it does create a bit of a problem, in terms of your getting credit from the Bank. And we do also have quite a few forms that you'd need to fill in, outlining your Business Plan and what you have by way of capital and collateral. I can't authorise any loans without all of that.

What do you mean you can't authorise it – aren't you in charge there? Who is in charge and can I talk to them?

No, no - I'm the small business loans manager so yes, in terms of this sort of business proposition I am in charge Mrs Dupram. It's just that...I'm not sure that you really understand what's involved in setting up a business of this sort.

I don't see why this is so complicated, it's a great business opportunity and you should be able to see that!

I'm sorry Mrs Dupram. Look - perhaps it would be better to come in and talk with me in person so that you can get all the information. Or I can mail you out some information to discuss with your husband.

Oh no - it's not to do with Sanjay – he'll just pooh-pooh it so I don't want him involved. I don't see why he has to be involved.

It's just that you and your husband have a joint account so if you were using any funds from that, yes, he would need to be involved and to agree with the proposal.

Well I don't want to use funds from that account – that is why I am calling you about setting up a business loan!

It's not quite that simple I'm afraid Mrs Dupram. As I said, there are terms and conditions, and the Bank has to consider proposals carefully. We need quite a bit of information first.

Well I left the information there for you! How many times do I need to tell you that!

I'm sorry but all I could locate was your rough notes...

They're not rough! I've given this very careful thought and I think I can definitely make a go of it. I have a lot of experience in the clothing trade you know!

Sometimes it's a different thing though to try to set up a business Mrs Dupram. But as I said, I'd be happy to meet with you and to explain all this in more detail.

So then - I should come to the Bank and meet you? When can we do that.

This week is quite busy but I have some times next week.

Next week is ages away – I want to get on with this straight away!

I'm afraid you can't rush into these things Mrs Dupram. It does take a while.

I can't see why this is all so slow and complicated. Aren't you the "Friendly Bank" ?

Well, yes, but that's not really the issue here.... (click)

at this stage Ranjeeni clicks off the phone and throws it in her bag, and says "Stupid Woman!" angrily while sitting down again.