**National Certificate: Contact Centre Support NQF Level 2 ID 71490 LP 73269**

**Module 2: Communication Fundamentals**

**119456 FORMATIVE ASSESSMENT PACK**

|  |  |
| --- | --- |
| **Learner Name:** |  |
| **Learner ID:** |  |
| **Group:** |  |
| **Date of Completion:** |  |
| **Signature to verify work is my own:** |  |

Learner Name: Learner ID:

Learner Signature: Date:

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| --- | --- | --- | --- | --- | --- | --- |
|  | Fundamental | 119456 | Write/present for a defined context.  *SO1: Write/sign for a specific audience, purpose and context.*  *SO2: Format, visual presentation (headings, sub-headings, bullets, numbering, font, etc), appropriate dress.*  *SO3: Adapt language to suit context.*  *SO4: Draft and edit own writing/signing.* | 2 | 5 |  |

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| --- | --- | --- | --- | --- |
| Assessor Sign Off |  | |  |  |
| Assessor Name: |  | |
| Assessor ID: |  | |
| **Result Round 1 Assessment:** |  | **Result Round 2 Assessment:** | | **Final Summative Result:** |
|  |  |  | |  |
| Date: |  | Date: | | Date: |
| Assessor Signature: |  | Assessor Signature: | | Assessor Signature: |
| Learner Signature for feedback: |  | Learner Signature for feedback: | | Learner Signature for feedback: |
| Date: |  | Date: | | Date: |

Learner Name: Learner ID:

Learner Signature: Date:

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| --- | --- | --- | --- | --- | --- | --- | --- |
| ***Activity 1:*** |  |  |  |  |  |  | ***US 119456 SO1 AC2*** |

1. Consider the notes below and rewrite them in good sentences and paragraphs so that they make sense! Use the following as guidelines:
   1. The meaning must be clearly expressed through the range of sentence lengths, types and complexity.
   2. The use of paragraph conventions including links between paragraphs must promote coherence and cohesion in writing.
   3. Grammar must be good and the meaning of the message clear.
   4. An appropriate narrative voice is chosen for purpose and audience.

**You arrive at the office and find the following scribbled note from your boss. He wants you to make sense out of it and to e-mail the message to all departmental heads on his behalf:**

**Message One:**

Please tell all our van and lorry drivers they must report to Leslie Parker the Transport Manager as soon as possible. Leslie wants to tell them about some new one-way streets and no-parking zones which have just been made in Sandton. There have also been some changes of garages where we get our petrol for our transport from at cheap rates, which they should know about. That reminds me – I must see Leslie about old Tom Jones who was stopped by the police for speeding yesterday. Remind them that they should see Leslie about having their vehicles serviced next month. Oh yes on no account should they exceed speed limits wherever they drive on business. If they are convicted for speeding, they pay the fines themselves!

1. Read the press release below and use what you have just learnt as a guide to proofread and correct the document. Before you start, create a checklist of everything you need to consider when editing a piece of writing. **NOTE: Type or highlight the changes you make in red**.

Complete the checklist for proof reading – what will you be looking for, indicate:

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| **Checklist for proofreading** |  |  |
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**Proof read : Loyalty begins with service**

sean mcmanus meets derek williams the consultant who has started an awards scheme for exceptional servise that aim to changes how we tink about customer loyalty the most powerful asset for attracting loyal customers is exceptional service according to derek williams he has started the wow awards' to recognize outstanding service and and he hopes to kickstart a revolutionin customer loalty there has been a lot of focus on loyalty cards he says they have there place but they are not sufficient to compensate for bad service if you are already providing good service they are a god enhancement and they deliver valuable business information but they have a limited affect on increasing loyalty. the only way to create loyalty is to give customers the impression we don't care to help evangelise exceptional service, williams has set up the wow awards with riicher sounds founder and staff motivation consultant julian richer and strategic marketing consultant steve pipe we're battling against a culture of bad service william says. we have to turn that around and reward those who are giving hatstanding service. some might be small companies or even individuals, but we have to start somewhere. the hope is that it will spread and inspire others to do the same." williams own company stephens & co posts daily signs at the entrance to welcome customers by name, stocks a range of scents for customer use in the bathrooms, and offers a range of drinks from water to champagne. funnily enough our cheapest drink is the champagnesays williams. because nobodys asked for it yet so far four wow! awards have been granted. the marriott hotel at shipley won an award because all of the employees offered exceptional service to guest mark edwards over a three day stay. "everyone their took pride in their work and showed outstanding team effort. we came away from the hotel feeling knocked otu says edwards.

it is this feeling that the wow! awards want to recognise. wow service is service that make the customer stop and say wow that was really nice it makes them leav with a warm feeling about the company says william.

the wow! awards has set up a website to invite award nominations from the general public and to tell the stories of the winners the site also offer free business tips for free integration into other websites that link back to the awardsso that businesses can show their support for exceptional service and receive free content for their site at the same time. the website is at www.thewowawards.com

2. Reword the following to make you message simpler and clearer.

|  |  |
| --- | --- |
|  | **Answer** |
| Regarding |  |
| Purchase |  |
| prior to |  |
| Commence |  |
| response |  |
| discontinue |  |
| surpass |  |

|  |
| --- |
| ***Activity 2: Taxi/Bus/Train Operation - Communications Plan Activity***  ***US 119456 SO1 AC1 & AC2; SO2 AC1 – AC7; SO4 AC1 – AC*** |

**DEBRIEF/OUTLINE:**

South Africa has been through many changes since the 2010 World Cup. For instance the transport infrastructure has seen some improvements like the Gautrain, better highways, bus services etc. One of the other big drives was the amount of tourists that came to visit and experience our beautiful country.

Your facilitator will assign you to a group. Your group will be responsible for putting together a report and presentation. You will have to do a little research and come up with some ideas to run and promote your bus company for foreign visitors that will want to come and tour our company.

**Some things to consider**:

It is a luxury liner that should have some form of entertainment system

You will need a tour guide

Your tours can be anywhere around South Africa – some tourist destinations to consider are:

* The Garden Route
* Cape Town and Winelands experience
* Kruger National Park
* Diving adventures Durban or Cape Town areas

**You are required to do the following for your project:**

* Work in a group and make sure that each member of the group is delegated with a responsibility
* Draft a report/plan on various aspects of your Tour Bus Company
* Prepare and present your report/plan to your facilitator.
* Each member of the team needs to present one aspect of the presentation, e.g. introduction and conclusion, Marketing Plan, Operations, Tour and accommodation, Finance including the Budget.

**Tour Bus Company Report/Plan and Presentation Guidelines**

**Introduction**:

1. Tour Bus Company name and logo. Explain why you chose the name and what the logo means.
2. Who is the team? Management team (all members in the group should be responsible for something)
   1. Financial Manager – person name and what they were responsible for – example of what you can include is: drawing up the budget and checking that everything is within the budget
   2. Marketing Manager – person’s name and what they were responsible for –example of what you can include is: design of the uniforms, Advert, promotions etc
   3. Operational Manager – person’s name and what they were responsible for – example of what you can include is: operational logistics, call centre, managing of reservations and ticket sales
   4. Tour Manager – person’s name and what they were responsible for – example planning of tours, accommodation and sightseeing packages

**Body**:

1. Marketing Plan
   1. Uniforms – drawing of uniforms for bus drivers and tour guides. Write an explanation about the uniforms. Why did you choose the design, costs, etc
   2. Advert for a newspaper – what would it look like and say
   3. Who are your audience and customer – describe them –age, single, married, families, do they have lots of money, where do they live, and what kind of jobs do they do. How did they hear about South Africa or your company?
   4. Benefits that your Tour Bus Company offers: what would your customers get when they are on the Bus and Tour? What additional services do you offer? Why would a customer choose you over any other Tour Bus Company?

1. **Operations**

* 1. Explain how your Tour Bus Company will operate?
     1. How will you sell tickets
     2. How will you handle reservations of tickets
     3. How will your call centre operate – shifts, opening times, what technology will you need to support this
     4. How many staff will you need (make sure that this is the same in the budget!) – Reservation/contact centre staff, airhostesses and pilots, cleaning staff etc
     5. Draw a picture of what your call centre will look like (office diagram – show desks, how computers will be set up, where the server will sit etc)
     6. Provide a drawing of what your TourBus would look like and what your seating plan would look like inside
        1. How many seats will you bus have
        2. What are you going to charge for a ticket

1. **The Tour and Accommodation** 
   1. Provide an outline of where you will be taking your customers
   2. Where will your customers sleep? What kind of hotels?
   3. What will the cost of your packages be? (Hint try and go to a travel agent or do some internet research to see what other tour operators offer and what their prices are)
   4. What will the cost of your packages be?
2. **Finances** 
   1. Provide a paragraph on how the finances will be managed
      1. Collection of money from ticket sales
      2. Paying suppliers and hotels
      3. Paying staff
   2. Budget – draw up a budget

|  |  |  |
| --- | --- | --- |
| Income Ticket Sales |  | RXXXXXX |
|  |  |  |
| Expenses |  | RXXXXX |
| Salaries | Rxxx |  |
| Electricity | Rxxx |  |
| Xxxx | Rxxx |  |
| XXXX | Rxxx |  |
|  |  |  |
| Profit |  | Rxxxxx |

* + 1. Provide an explanation of how you will manage the expenses and satisfy you customers

1. **Conclusion** 
   1. Why should customers choose you and why would you be the favourite South African Tour Bus Company?

**Make sure you include your draft, planning, edit notes as you need to show a draft as well as your final version of the report as part of your evidence.**

**REMEMBER:**

Your assessor will assess your competence on the whole document and therefore the format, spelling and grammar should meet the requirements of a general professional document.

Your presentation should include a visual aid or handout and each member of the team should present a portion of the presentation. Refer to the presentation check list to see what you will be assessed on

Practice makes perfect! Practice your presentation before presenting it to your assessor and class

**Oral Presentation Score Sheet**

|  |  |
| --- | --- |
| **Learner Name & Surname:** |  |
| **Date of Presentation:** |  |
| **Duration of Presentation:** |  |
| **Topic of Presentation:** |  |

**Scoring key:**

|  |  |
| --- | --- |
| Did not meet expectation | 1 |
| Only just met expectation | 2 |
| Expectation met | 3 |
| Expectation met and exceeded | 4 |
| Exceptional | 5 |

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| --- | --- | --- | --- | --- |
| **Expectation/Outcome** | **Unit Std Linking** | **CCFO Linking** | **Score** | **Additional**  **Comments** |
| Did the candidate introduce the topic effectively? |  | * Communicate effectively, using visual, symbolic, & or   language skills in various modes   * Demonstrate an   understanding of world as a set of related systems, by recognising that problem solving contexts do not exist in  isolation |  |  |
| Did the candidate communicate confidently, clearly and concisely in English? | SO1 (AC3) SO2 (AC2)  SO3 (AC4) |  |  |
| Did they demonstrate any level of creativity? |  |  |  |
| Was the presentation structured effectively? | SO4 (AC1, AC3)  SO1 (AC5) |  |  |
| Did the learner speak loud enough that was suitable to the audience? | SO4 (AC2) |  |  |
| Did the learner provider his/her own point of view or ideas on the topic presented? | SO4 (AC5, 6) SO1 (AC6) |  |  |
| Did the demonstrate the ability to make decisions and consider options by relating the **purpose and content** of the presentation to a range of persuasive communication skills within the **business contexts**? |  |  |  |
| Did the learner’s ideas/ opinions get expressed in ways that reflect respect for others and sensitivity to cultural | SO2 (AC4) |  |  |
| differences and ways of constructing meaning |  |  |  |  |
| Did the candidate apply any techniques in delivering the presentation? (hand gestures, visual aids) | SO2 (AC1) |  |  |
| Did the candidate display professional and appropriate body language? | SO2 (AC1) |  |  |

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| --- | --- | --- | --- | --- |
| **Expectation/Outcome** | **Unit Std Linking** | **CCFO Linking** | **Score** | **Additional**  **Comments** |
| Was there a conclusion to the presentation and did it summarise the key points of the topic presented? | SO4 (AC7) |  |  |  |
| Did the candidate answer questions effectively? | SO1 (AC1, 2) |  |  |
| Total Score |  |  |  |  |

**Any score under 35 will be seen as not competent in this area.**

|  |  |
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| **Assessed By:** |  |
| **Signature & Date:** |  |
| **Decision:** |  |
| **Learner signing in receipt of feedback:** |  |

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| ***Activity 3: Written Communication Exercises***  ***US 119456 SO1 AC1 & AC2; SO2 AC1 – AC7*** |

**In Basket**

Assessment Exercise

**CCFO’s assessed:**

|  |  |
| --- | --- |
| 1. | Identify, solve problems and make decisions using critical and creative thinking |
| 2. | Organise and manage yourself and your activities responsibly and effectively |
| 3. | Collect, analyse, organise, and critically evaluate information |
| 4. | Communicate effectively, using visual, symbolic, and or language skills in various modes |
| 5. | Demonstrate an understanding of the world as a set of related systems, by recognising that problem solving contexts do not exist in isolation |

**Instructions to Learner**

PURPOSE/INTRODUCTION:

This exercise is in the form of an in-basket, a collection of letters and documents that need to be actioned immediately. This exercise is designed to look at how you think about each problem, how you assess the situations and communicate with relevant stakeholders in your business.

This is the first assessment to assess your communication and problem solving ability. From what we have covered, written communication and aspects of how you communicate with clients will be looked at. You will have an opportunity, once you are in the workplace and experience these scenarios first hand, to remediate and fix areas that you have not addressed in this first assessment.

To ensure that everyone has an equal chance of success, we have selected a situation that is related to a contact centre scenario. However, the generic numeric skills, communication skills, organizational and problem solving skills are all the same regardless of the environment or the example.

You are to picture yourself as Cynthia having to action these pieces of paper. Try and action each item and make sure that you write your action/solution down so that the assessor can assess against the identified outcomes. Each item is numbered so if you need to use another piece of paper, make sure you write the item number it relates to!

**IMPORTANT:**

* Please read the instructions carefully.
* You have two hours for this in-basket.
* Please do not use more time than this as this is the required timeframe for competence.
* Do not get anyone to assist you as this could exclude you from receiving an outcome of competence.
* Please write legibly on the pieces of paper to be actioned

**BELLS & WHISLTE CONTACT CENTRE**

**Instructions:**

1. This in-basket exercise has been designed to assess how you problem solve.
2. The aim of this exercise is to assess how you think and what you would do in each situation.
3. You have a maximum of two hours to complete the in-basket.
4. Please write your actions on the documents in such a way that they would serve to **remind you** of what you have to do and to **indicate to the marker**, how you would handle the situation in real life.
5. Please use the blank page opposite each item to write your actions.
6. Please write legibly.

**IMPORTANT INFORMATION!**

1. Your name is Cynthia Ngobo
2. You are the Supervisor for Bells & Whistles Contact Centre, a Blended Contact Centre that operates Monday to Saturday 08h00 to 21h00 daily.
3. You have just returned from being on a Contact Centre Management course for the past month, and are supposed to be back in the office on Monday 18 June 2016, but instead, you will be attending a Team Building conference with management from 18 June to 26 June 2016 on a remote island where cell phones do not work. You will not be able to contact anyone during the team building conference. This team building conference is a chosen group of staff who have been especially selected for promotional purposes.
4. You have come into the office on the Sunday 17 June 2016 to go through your in-basket. You cannot call anyone and all instructions/comments must be written on each document, as you would handle it in real life.

# Item 1

**Michael Bingham**

PO Box 764

Cape Town

8000

Tel: 0217062345

Fax: 021705 5674 30 May 2016

Cynthia Ngobo

Supervisor

Bells & Whistles Contact Centre

PO Box 260

Cape Town

8000

Ms Cynthia Ngobo

I am writing to you out of complete frustration and irritation. Your contact centre phoned me on 9 September regarding an outstanding account.

Firstly, I had such a problem understanding the agent. She was not speaking clearly and I could not hear her name. After a while I asked her to transfer me to another agent, someone who I could understand and hear. She became abusive and was mumbling something about an account.

When the same agent phoned me back within a few minutes, she was once again very abusive, I still could not catch her name and she did not identify the company she was phoning from, it was only after the 4th call from her, that I could established the name of the company and that I had an amount outstanding on my Edgar’s account. The agent did not give me a chance to query the outstanding amount as I know I am up to date with my account. The agent basically told me to pay my account and said if it was not paid within 2 days I would be handed over and would be black listed.

I take exception to the agent’s attitude and the way she dealt with me. I still do not have her name but have recorded the times of the calls. The calls were at the times of 10h10, 10h35, 10h45, and 11h 00. I would have liked to have had the chance to explain and give the dates of my payments made to Edgars, but I was not given the chance.

I would appreciate that this agent be disciplined as her attitude towards me, it was most unprofessional and a poor reflection your company.

I await your response to my grievance.

Yours faithfully

MRS BRENDA BENNETT

# Item 2

Internal email

14 June 2016

Cynthia Ngobo

Dear Cynthia

How do I win with the IT department people?

To explain, the first and last week of every month when it is our busiest period, we always have downtime. It is almost as if the company telephony system cannot cope with the amount of calls coming in and going out. This affects our section of the Call Centre – which influences our targets as we lose at least 1 productive hour per day.

From what I understand the technicians switch certain sections off to prevent downtime for the whole Call Centre and it always looks as though they are targeting my section. I scream and shout at the technicians every time and they say they do it on a rotational basis. However, this affects us at the same time every month. I cannot understand why they do not pick on Jane’s section – it is always mine and I find it totally unfair. The more I shout the more they target my department.

What can I do to resolve this issue between IT and myself as they ignore me completely? I need to know how to handle this as this is now affecting my ability to deliver on targets.

Can you suggest anything, as my actions are not working with this department.

Agnes

**Item 3**

# Internal memo

|  |  |  |
| --- | --- | --- |
| To | : | Cynthia Ngobo |
| From | : | Mark Harris |
| Date | : | 04 June 2016 |

Congratulations Cynthia, your section has reached target for 80% of this financial year.

This means that members of your section will get the incentive trip of a weekend to Carnival City - well done!

Please give me details of your staff who you think deserve to be rewarded. You need to stick to the budget – only 4 people can go – so please motivate (explain) why you have chosen these 4 people from this list. We must have good reasons for choosing them; otherwise we could have a problem on our hands.

|  |  |
| --- | --- |
| NAME | PERFORMANCE / MOTIVATION |
| Agnes Stefanie | Managed team and team performance |
| Stefan Naude | Provided good support to customers throughout the year. Clients are very happy with him. |
| Kevin Wyward | 90% of PTP’s were paid as promised due to his diligence of following up with clients |
| Jane Smith | Exceeded her sales targets on new items by 5% for this financial year. |
| Jessica Brummer | Exceeded her target weekly and consistently – was always ready to assist new agents |
| David Selene | Provided good support in his new position in the Sales section of your division Did a lot of the smaller, but very important jobs.  Clients are very happy with him. |

Oh yes, please let me know how you are going to handle those people who will not be chosen to go on the weekend. You will have to tell them. How are you going to do this?

Mark

## Item 4

Request for Information

To : All Contact Centre Managers

Supervisors

From : Financial Director

Date: 13 June 2016

Your sales staff has been making a lot of calculation errors when the system is down and they have to complete telephonic orders manually.

Just to show you how bad it is, below is a calculation received from your department (no names mentioned). Please work it out for yourself. (I know it is difficult for the staff as they would normally have the computer to calculate – but they need to be able to calculate correctly).

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **CODE** | **DESCRIPTION** | **QUANTITY** | **PRICE** | **DISCOUNT %** | **VAT 14%** | **TOTAL** |
| 10245 | Mecer-Pentium 3 Computer | 1 | 18 500 | 0.00 | 185.00 | 18685.00 |
| 10345 | HP DeskJet 720C  Printer | 1 | 3 500 | 0.00 | 35.00 | 3535.00 |
|  |  |  |  |  | Grand  Total: | R21000.00 |

Kindly schedule a training session with your staff and take them through the basic calculation.

As from 1 July 2012 should these calculations be incorrect, the person with the incorrect calculations will be held responsible and their commission will be affected. Kindly convey this message to your sales staff.

Thanks

Steven Naidoo

Financial Manager

## Item 5

15 June 2016

Ms Cynthia Ngcobo

You know me. I have been with Bells and Whistles for 12 years. My life here has been good. I have learnt a lot and now I am in the position of Team Leader. I was very happy, until now.

Yesterday, my boss Kevin Wyard shouted and screamed at me as he does regularly. He is a hard man and says I am lazy and because I never reach my target and my team does not perform as I do not push them – he insists that I am always late and that I make sure that I take my sick leave every month. When he shouts like that it does not only affect me but makes everyone nervous.

I want to talk to you about this because I feel that I am doing my work, it is not my fault that the customers do not react well to my team’s calls and that they cannot make enough calls and close deals every day – every customer is different and he must realise that and that the product is difficult to sell.

If it carries on I just don’t know what I am going to do, I have a few things in mind that will cause damage to this man, but need to discuss this with you first before I do anything that is why I want to talk to you first as you have always been kind to me.

I am also experiencing some personal problems and have been sick for a long time. I am HIV positive and have always tried to do my best in my job. I am feeling most upset about this latest incident with my boss now.

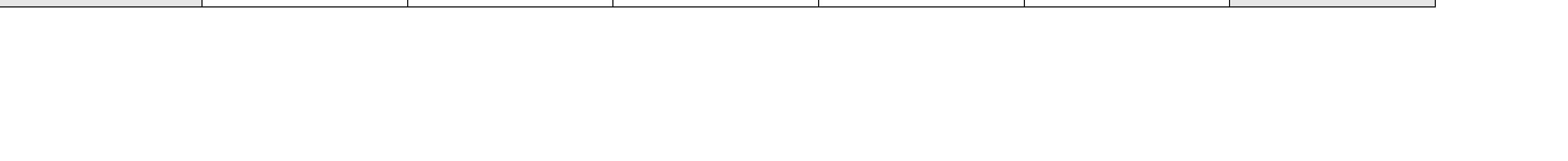
Please can we have a meeting soon? I must talk to someone.

David Selene

# Additional Information

This may help you – use the diary / see the company structure

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **JUNE 2016June 2012** | | | | | | |
| **Sunday** | **Monday** | **Tuesday** | **Wednesday** | **Thursday** | **Friday** | **Saturday** |
|  |  |  |  |  | **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 |



## Bell’s & Whistle’s Contact Centre

**Organogram**

Bells and Whistles - London, UK

CEO: Roger James

Bells and Whistle’s - South Africa

CEO: Mark Harris

Durban

RM: Cynthia Ngobo

Riana Cassim

Secretary

Selvin Kassim

Client & Technical Support

Mary Mokhobe

Human Resources Manager

Steven Naidoo

Financial Manager

Kevin Wyward

Business Development

Jason Clerk

Personnel Officer

Agnes Sithole

Marketing Manager

Stefan Naude

Technician

Vacant

Creditors / Debtors Clerk

Jane Smith

Sales Manager

David Selene

Admin

Vacant

Admin

Learner Name: Learner ID:

Learner Signature: Date:

***Activity 4: Written Communication Exercises US 119456 SO3 AC1 & AC2***

**Question 1**

**Long Winded Sentences:** Rewrite this sentence in shorter & easily understood sentences.

“The claim payment was based on the declaration of disability (a copy of which is enclosed) which shows in Question 6 that you were able to resume your duties on 31 August 1988, thus terminating the period of disability which began on 1 August”

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**Question 2: Vocabulary Exercises**

Replace the underlined verb with a simpler verb:

|  |  |  |
| --- | --- | --- |
| 1. | The robbers managed to elude the police. |  |
| 2. | He wanted to mend his ways of be dismissed |  |
| 3. | These books have been gathering dust on my shelves for years |  |
| **4.** | Going out in this storm is really courting trouble. |  |
| 5. | He moved so fast that I barely observed a glimpse of him. |  |

**Question 3:**

Find a better word/expression to replace **GET** in each of the following sentences - **Note: Get** is **a very** useful word **and** it is not necessarily wrong to use it. However, very often what you say is more specific and alive when you use another word instead of **get.**

|  |  |  |
| --- | --- | --- |
|  | **Replace get word** | **Word Replacement** |
| 1. | He knows how to get the attention of his audience |  |
| 2. | Some people always moan about the youth of today |  |
| 3. | He sure meant what he said. I asked my old man/old lady to wait for us |  |
| 4. | She promised that she was coming for sure |  |
| 5. | It beats me when she speaks like that |  |
| 6.  tall. | I can’t come ‘cause I am ill. He is maybe six feet |  |

**Question 4:**

Avoid **slang, especially when writing. Improve the** following sentences

|  |  |  |
| --- | --- | --- |
| 1. | None of us like that guy/chap/bloke.**(HIM)** |  |
| 2. | Some people always moan about the youth of today. |  |
| 3. | He sure meant what he said. I asked my old man/old lady to wait for us. |  |
| 4. | She promised that she was coming for sure |  |
| 5. | It beats me when she speaks like that |  |
| 6. | I can't come 'cause I am ill. He is maybe six feet tall. |  |

**Question 5**

CORRECT THE FOLLOWING WORDS:

|  |  |  |  |
| --- | --- | --- | --- |
| INCORRECT | **CORRECT** | INCORRECT | **CORRECT** |
| JUDMENT |  | DIVEDENDS |  |
| ASSESMENT |  | FRO |  |
| ACCEPTIBLE |  | WEATHER |  |
| FEIL |  | CUSTOME |  |
| LOOOK |  | REMIN |  |
| BANKIN |  | QUATELY |  |
| CHEK |  | ADVICE |  |
| BENNEFICARY |  | FORNT |  |
| GARANTE |  | REFFERRED |  |
| STATEMENT |  | EIHER |  |
| INSURE |  | WHT |  |
| DEVISION |  | THRU |  |
| REVERCE |  | REACTIBATED |  |
| SCHME |  | AVALIBLE |  |
| CLEINT |  |  |  |

**Question 6:**

**Finding the Main Ideas**

Draw a mind-map of the following passage – pick out the main ideas:

Credit cards have both advantages and disadvantages, depending on how the credit card holder chooses to use them. One of the benefits of credit cards, for example, is that they can be used to obtain interest-free loans for up to two months. Another advantage of credit cards is that they are convenient. You can buy anywhere without the hassle of carrying large amounts of money or trying to use a personal cheque. Credit cards, however, do have disadvantages. Occasionally, billing mix-ups occur, and customers may be overcharged or charged for items they never purchased. The major problem presented by credit cards, though, is the fact that they tempt some customers to overspend. Such people find it easy to charge items they would probably not purchase for cash; when the bills arrive, they have trouble making the payment. Or they find themselves trapped in a cycle of making minimum payments and thereby paying high finance charges on a never-shrinking balance