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CPA

Communication skills

April 2026

Level: Foundation Level

Question 1

□ Introduction to communication , Oral communication , Non-verbal communication , Ethics in communication



Accurate Financial Advisory Firm has recently received complaints from clients that some consultants give unclear explanations when discussing investment products. In several cases, clients leave consultations without fully understanding the risks, expected returns, terms and conditions attached to the financial advice provided. The management is concerned that this communication gap could reduce client confidence, increase dissatisfaction and damage the firm's reputation. The firm therefore believes that strengthening the communication and listening skills of its consultants will help clients better understand the advice given and improve overall client relationships.

Required:

(a) In the context of Accurate Financial Advisory Firm:

(i) Outline TWO components of the communication process that could influence how financial information is delivered to clients.

(ii) Identify FOUR communication skills that consultants should demonstrate when explaining investment products to clients.

(b) With reference to the situation at Accurate Financial Advisory Firm, explain FOUR measures that the management could implement to improve communication between consultants and clients.

(c) In relation to the need for consultants to better understand clients' financial concerns and expectations, examine FOUR listening techniques they could apply during client consultations.

(d) Discuss SIX benefits the firm might derive from maintaining effective communication with its clients.

✓ Answer for Question 1

(a) Communication at Accurate Financial Advisory Firm

(i) Components of the communication process

These directly affect how financial information is understood:

1. **Sender (Consultant)**

The consultant's knowledge, attitude, and ability to simplify complex investment concepts determine clarity.

2. **Message**

The actual financial advice (risks, returns, terms). If it's too technical or poorly structured, clients get lost.

3. **Encoding**

Translating financial jargon into simple, client-friendly language. Weak encoding = confusion.

4. **Channel**

The medium used (face-to-face, reports, emails, presentations). Some channels are better for complex explanations.

5. **Receiver (Client)**

Client's financial literacy, experience, and expectations influence how they interpret the message.

6. **Decoding**

How the client interprets the advice. Misinterpretation is common if explanations are unclear.

7. **Feedback**

Questions, reactions, or body language from the client showing whether they understand.

8. **Noise (Barriers)**

Anything that interferes—technical jargon, assumptions, distractions, or emotional stress.



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December 2025

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Question 1

□ Types of communication , Writing skills , Information technology and communication

- (a) Highlight FIVE benefits of horizontal communication to an organisation.
- (b) Summarise FIVE advantages of using circulars in business communication.
- (c) Analyse FIVE ways through which the internet has revolutionised business communication.



✓ Answer for Question 1

(a) Benefits of horizontal communication to an organisation

1. Enhances coordination among departments at the same level.
2. Facilitates faster problem-solving and decision-making.
3. Promotes teamwork and collaboration.
4. Reduces misunderstandings and duplication of work.
5. Improves employee morale and job satisfaction.

(b) Advantages of using circulars in business communication

1. Ensure consistent and uniform information is disseminated to all recipients.
2. Cost-effective for reaching a large audience simultaneously.
3. Serve as an official record of communication.
4. Useful for announcing policies, procedures, or general information.
5. Reduce the need for repetitive verbal explanations.

(c) Ways through which the internet has revolutionised business communication

1. Speed - Enables instant transmission of messages globally.
2. Cost reduction - Lowers expenses compared to traditional mail or courier services.
3. Accessibility - Allows 24/7 access to information from any location.
4. Multimedia integration - Supports text, images, audio, and video in one medium.
5. Collaboration tools - Facilitates real-time teamwork via shared documents and platforms.
6. Automation - Enables automated responses, follow-ups, and customer support.
7. Global reach - Expands market communication beyond geographical boundaries.



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August 2025

Level: Foundation Level

Question 1a

 Writing skills

Highlight SIX guidelines to be followed to ensure courtesy in business correspondences.



✓ Answer for Question 1a

1. Prioritize the "You" Attitude

- **Focus on the reader's interests, benefits, and perspective,** not just your own. Frame your message to show how it affects them.
 - **Instead of:** "We require that you sign the form before we can process your payment."
 - **Use:** "To ensure your payment is processed without delay, please sign and return the form."

2. Choose Positive Language

- **Phrase information positively and constructively,** even when delivering negative news. Avoid blunt, negative, or accusatory words.
 - **Instead of:** "You failed to include the required document, so we can't proceed."
 - **Use:** "To help us complete your application, please send the document we discussed. We'll be able to move forward immediately once we receive it."

3. Be Tactful and Diplomatic

- **Softens the blow of criticism or bad news.** Use passive voice cautiously, but employ it here to avoid direct accusation.
 - **Instead of:** "You sent the wrong report."
 - **Use:** "It appears the report sent was from last quarter. Could you please send the current Q3 report at your earliest convenience?"

4. Show Respect and Eliminate Bias

- **Use professional, inclusive language.** Avoid jargon, slang, and any language that could be seen as biased, discriminatory, or condescending.
 - Use gender-neutral terms (e.g., "chairperson" instead of "chairman," "they" if unsure, or use the person's name/title).
 - Avoid assumptions about age, race, religion, or ability.



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Question 2b

□ Group and team communication

Describe FOUR characteristics of effective teams.



✓ Answer for Question 2b

Characteristics of Effective Teams:

An **effective team** is a group of individuals who work well together to achieve common goals. Such teams exhibit the following characteristics:

1. Clear Goals and Purpose

- Every member understands and is committed to the team's objectives.
- Goals are specific, measurable, and aligned with the organisation's mission.

2. Open and Honest Communication

- Team members share ideas, concerns, and feedback freely.
- Active listening and mutual respect are encouraged.

3. Defined Roles and Responsibilities

- Each member knows their role and what is expected of them.
- Tasks are allocated based on skills and strengths.

4. Trust and Mutual Respect

- Members feel safe to express opinions and take risks without fear of ridicule.
- Respect for each other's differences and contributions is evident.

5. Strong Leadership

- A competent leader guides the team, resolves conflicts, and keeps the team focused.



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Question 6a

☐ Ethics in communication

- (i) Define the term “ethical dilemma”.
- (ii) Analyse THREE methods of solving ethical dilemmas in communication.



✓ Answer for Question 6a

(i) Define the term “ethical dilemma”

An **ethical dilemma** is a situation in which a person faces two or more conflicting moral principles, and choosing one option may result in compromising another. In communication, this often involves deciding between honesty and loyalty, confidentiality and transparency, or fairness and obedience.

Example:

An employee discovers that their supervisor is misreporting financial data. Reporting it might uphold honesty but could jeopardize the employee's job and loyalty to the team.

(ii) Analyse methods of solving ethical dilemmas in communication

1. Identify the Ethical Conflict:

- Clearly define the dilemma, the stakeholders involved, and the potential consequences of each option.

2. Gather All Relevant Information:

- Understand the facts, policies, cultural context, and legal implications before making a decision.

3. Evaluate Options Using Ethical Principles:

- Consider principles like honesty, fairness, respect, and integrity when weighing different courses of action.

4. Consult Organizational Policies or Codes of Ethics:

- Refer to the organization's ethical guidelines or communication policies for direction.

5. Seek Guidance:



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Question 2a

□ Introduction to communication

Identify FIVE roles of a receiver in eliminating barriers to communication.



✓ Answer for Question 2a

In the communication process, the **receiver** is the person or group for whom the message is intended. Their role is to interpret, understand, and respond appropriately to the message.

Roles of a Receiver in Eliminating Barriers to Communication

1. Active Listening

The receiver should fully concentrate, understand, and respond to the message, rather than just passively hearing it.

Example: Nodding, making eye contact, and not interrupting the speaker.

2. Seeking Clarification

If the message is unclear, the receiver should ask questions to clarify meaning instead of making assumptions.

Example: "Could you please explain what you meant by that?"

3. Providing Constructive Feedback

Responding thoughtfully confirms receipt and understanding of the message and allows for correction of misunderstandings.

Example: "I understand you're suggesting we revise the plan—here's what I gathered..."

4. Managing Emotions and Biases

Receivers should set aside personal prejudices and emotions that might distort interpretation.

Example: Avoiding reacting defensively during critical feedback.

5. Interpreting Non-Verbal Cues Accurately

The receiver should pay attention to tone, gestures, and facial expressions to better understand the message.

Example: Noticing a speaker's hesitation might indicate uncertainty.