

## **UNIT- 5 Business letters**

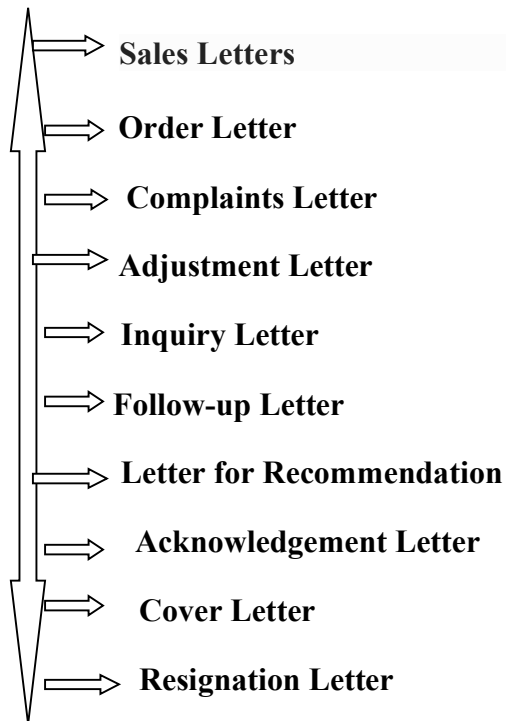
- 1. Sales & Credit letters**
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### **What is a Business Letter?**

A business letter is a formal document, with a set structure. As you can see from the examples in the links below, a business letter has a much defined format.

A business letter includes contact information, a salutation and the body of the letter, a complimentary close, and a signature.

#### **Types**



## **1. Sales & Credit letters**

### **Sales Letters**

A letter from an organization to a supplier regarding the demand of the supply is an example of a sales letter.

A sales letter is a form of sale correspondence.

It is a letter that tries to sell a product.

Sales letters are an effective way to communicate with clients.

Sale correspondence - Sales Correspondence is a written communication between two parties with the motive of sales.

#### **Purpose of a sales letter**

- ❖ To persuade a specific reader to purchase a service or product.
- ❖ This is a persuasive letter, and must both enhance the author's credibility while also advertising the product or service.

#### **Steps to write Sales Letter**

- i) To identify Audience Target
- ii) To know customer by name
- iii) To write a powerful engaging headline
- iv) Craft an intriguing introduction
- v) Elaborate sales message by using sub-heads
- vi) Constantly in connection with customer
- vii) Post problem with solutions
- viii) State features & benefits again & again
- ix) To have customers testimonials
- x) To offer incentive to help close the sale
- xi) Add a P.S

### **Credit Letters**

A letter of credit is a document that guarantees the buyer's payment to the sellers. If the buyer is unable to make such a payment, the bank covers the full or the remaining amount on behalf of the buyer. A letter of credit is issued against a pledge of securities or cash.

**Letter of credit is typically a negotiable instrument, the issuing bank pays the beneficiary or any bank nominated by the beneficiary.**

**If a letter of credit is transferable, the beneficiary may assign another entity, such as a corporate parent or a third party, the right to draw.**

Date: \_\_\_\_\_

Credit Number: \_\_\_\_\_

Beneficiary:

Beneficiary Address:

Amount \_\_\_\_\_ (\$ \_\_\_\_\_)

Applicant/Facility: \_\_\_\_\_

Date of Expiration: \_\_\_\_\_

Dear Sir or Madam:

We hereby issue, favoring you, this credit which is available by negotiation by *name of financial institution*. Accompanying this letter are duplicates of the documentation. If it isn't a duplicate, it will specify what you need to do.

*Beneficiary's signed statement including terms and conditions*

*Any other special conditions*

We hereby honor the negotiated terms and have presented the drafts with our accepted conditions.

\_\_\_\_\_  
(Handwritten signature)

(Title)

-----  
In this letter, it is important to include:

- \* The amount being considered
- \* Any and all special conditions
- \* A handwritten signature

## **2. Claim and Adjustment Letters**

A “Claim or complaint letter” is written to the concerned company, to bring the mistake or damage done, to the notice of the supplier or provider, and to ask for rectification and/or compensation.

**Purpose-** To express dissatisfaction and propose an equitable adjustments or solution.

**Format**



**Name**

**Job Title**

**Address**

**Contact Information**

**[Date]**

**[Recipient's Name]**

**[Recipient's Job Title]**

**[Recipient's Company Name]**

**[Recipient's Address]**

## **3. Job application and Resumes**

### **Job application**

It is a brief paper listing of essential qualification without explanation. For an employer job application serves to compare you fast to other candidates.

A job application is a chronological laconic document of 1 or 2 pages.

It also includes information that is never included in a resume- birth date, Social Security Number, driver’s license number, verification of military experience and training and even an inquiry about your criminal past.

**Sample-**

**i) Personal Information**

**ii) Education, Training & Experience**

**iii) Employment History**

**iv) Reference**

## **Resumes**

**A resume is a formal document that a job applicant creates to itemize his or her qualifications for a position. A resume is usually accompanied by a customized cover letter in which the applicant expresses an interest in a specific job or company and draws attention to the most relevant specifics on the resume.**

### **Sample of resume for MCA fresher-**

#### **1. Personal Details-**

- **Name of the candidate-**
- **Date of Birth-**
- **Email id-**
- **Contact no-**
- **Hobbies & Interest-**
- **Present Address-**
- **Permanent Address-**

**2. Career Objective- eg.- Seeking a challenging and rewarding opportunity with an organization of repute which recognizes my true potential and effectively utilizes/nurtures my excellent analytical and technical skills in IT industry Software. Or (any)**

#### **3. Profile-**

##### **4- Personal Qualities- eg.-**

- **Confident**
- **Time management skills**
- **Excellent written & oral communication**
- **Excellent presentation skills**
- **Hardworking**
- **Leadership**
- **Problem solving skills**

#### **5. Academic Profile-**

#### **6- Project Undertaken-**

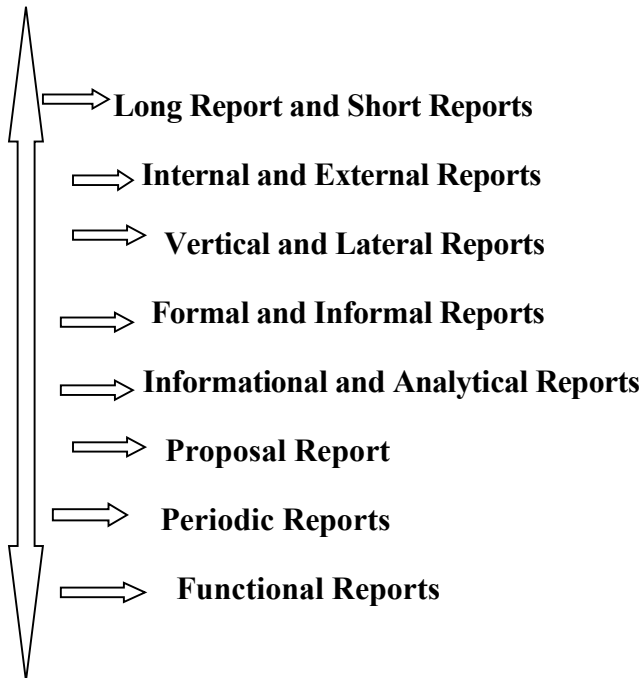
#### **7- Achievements-**

#### **8. Extra Curricular Activity-**

#### 4. Reports-Types, Structure, Style & Writing of Reports

Report writing is a formal style of writing elaborately on a topic. The tone of a report is always formal. The important section to focus on is the target audience. For example – report writing about a school event, report writing about a business case, etc.

##### a) Types-



i) **Long Report and Short Reports** - A thirty-page report is absolutely long. A two-page report or sometimes referred to as a memorandum is short report.

ii) **Internal and External Reports**- An internal report stays within a certain organization or group of people.

A news report in the newspaper about an incident or the annual reports of companies for distribution outside the organization called external report.

iii) **Vertical and Lateral Reports** - The report is for management or for mentees, it's a vertical report. Wherever a direction of upwards or downwards comes into motion, it is called a vertical report.

Lateral reports assist in coordination in the organization. A report traveling between units of the same organization level (for example, a report among the administration and finance departments) is lateral.

**iv) Formal and Informal Reports-** Formal reports are meticulously structured. They focus on objectivity and organization, contain deeper detail, and the writer must write them in a style that eliminates factors like personal pronouns.

Informal reports are usually short messages with free-flowing, casual use of language. We generally describe the internal report/memorandum as an informal report. For example, a report among your peers, or a report for your small group or team, etc.

**v) Informational and Analytical Reports-** Informational reports (attendance reports, annual budget reports, monthly financial reports, and such) carry objective information from one area of an organization to maybe a larger system.

Analytical reports (scientific research, feasibility reports, and employee appraisals) show attempts to solve actual problems. These analytical reports usually require suggestions at the end.

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**vii) Proposal Report-** A reports is like an extension to the analytical/problem-solving reports.  
A proposal is a document one prepares to describe how one organization can provide a solution to a problem they are facing.

**viii) Periodic Reports -** Periodic reports are sent out on regularly pre-scheduled dates. In most cases, their direction is upward and serves as management control. Some, like annual reports, is not vertical but is a Government mandate to be periodic in nature.

**ix) Functional Reports -** These kinds of reports include marketing reports, financial reports, accounting reports, and a spectrum of other reports that provide a function specifically. By and large, we can include almost all reports in most of these categories.

## **b) Structure of Reports**

A key feature of reports is that they are formally structured in sections. The use of sections makes it easy for the reader to jump straight to the information they need.

- **Title**  
The title needs to concisely state the topic of the report. It needs to be informative and descriptive so that someone just reading the title will understand the main issue of the report. There is no need to include excessive detail in your title but avoid being vague and too general.
- **Abstract**  
(Also called the Summary or Executive Summary) This is the ‘shop window’ for report. It is the first (and sometimes the only) section to be read and should be the last to be written. It should enable the reader to make an informed decision about whether they want to read the whole report. The length will depend on the extent of the work reported but it is usually a paragraph or two and always less than a page. A good way of abstract includes following points-
  - ❖ Purpose of the work
  - ❖ Methods used for research
  - ❖ The result of main findings and conclusions
  - ❖ Discussion
  - ❖ Conclusion
  - ❖ Recommendations for future actions
  - ❖ Suggestions for further research

## **c) Style of Reports**

The style of reports should be concise, giving precise detail.

Flowery language should not be used. Data may be presented as charts, graphs or tables, if appropriate.



Descriptions of methodology should be sufficiently clear and detailed to allow someone else to replicate them exactly

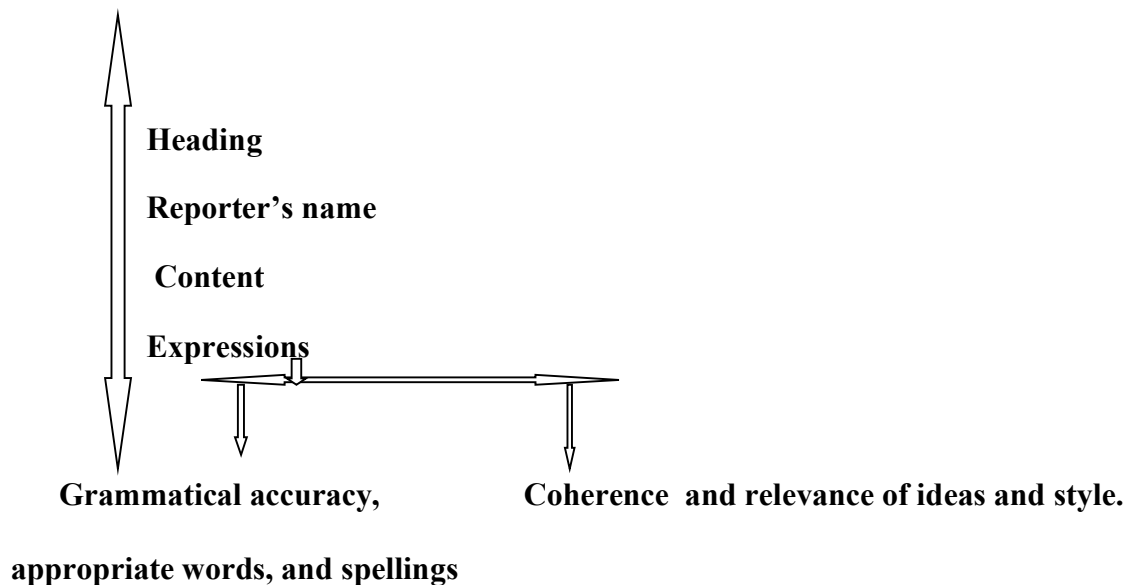
- i) Title
- ii) Summary
- iii) Introduction
- iv) Body
- v) Discussion
- vi) Recommendations

#### **d) Writing of Reports**

A report is a written account of something that one has observed, heard, done, or investigated.

It is a systematic and well-organized presentation of facts and findings of an event that has already taken place somewhere.

Reports are used as a form of written assessment to find out what you have learned from our reading, research, or experience and to give us the experience of an important skill that is widely used in the workplace.



## **5. Technical Proposal- Parts- Types, Writing of Proposal, Significance**

### **a) Introduction**

**A proposal is a written document to persuade the reader for a suggested plan of action. For example, a proposal may aim to attain a grant from the government to carry out a survey communication practices on organizations.**

### **b) Types**

#### **i) Internal Proposal-**

**A proposal to someone within your organization (a business, a government agency, etc.) is an internal proposal. In internal proposals, we do not have to include certain sections (such as qualifications) or as much information in them.**

#### **ii) External Proposal-**

**An external proposal is one written from one separate, independent organization or individual to another such entity. The typical example is the independent consultant proposing to do a project for another firm. This kind of proposal may be solicited or unsolicited, as explained below.**

#### **iii) Solicited Proposal-**

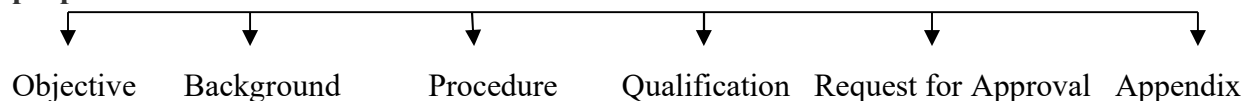
**It is one in which the recipient has requested the proposal. Typically, a company will send out requests for proposals (RFPs) through the mail or publish them in some news source.**

#### **iv) Unsolicited Proposals-**

**It is in which the recipient has not requested proposals. With unsolicited proposals, you sometimes must convince the recipient that a problem or need exists before you can begin the main part of the proposal.**

### **c) Writing of Proposal**

**The proposal outlines the plan of the implementing organization about the project, giving extensive information about the intention, for implementing it, the ways to manage it and the results to be delivered from it. A proposal is a very important document. The following are the topics under which information may be provided while writing a proposal.**



#### **d) Significance of Proposal**

- **Fundraising–**  
Proposals secure CARE’s funding. The proposal must convince the donor that the need that CARE has identified is important and that CARE has the capacity and the right approach to address the needs and achieve good results, and to ensure accountability. A poor quality proposal, or a proposal that misses the submission deadline, may result in CARE missing out on important funding opportunities.
- **Design–**  
The proposal documents the design of a project. Good quality outcomes depend on good quality project designs and on a needs-based approach so the proposal must be more than just a sales pitch. The proposal must represent an appropriate design (activity and budget design) that will help CARE to have a positive impact on humanitarian needs as well as consider the longer-term implications of its interventions to support the recovery of the affected population.
- **Implementation–**  
The proposal serves as a key management tool for the implementation of projects. The proposal and budget should follow a clear logic, and provide adequate description of activities and expected outputs to help a project manager implement the project. It also assists with identifying staff required to carry out project activities. The expected outputs and outcomes must be clear and achievable.
- **Accountability–**  
The proposal is the document that CARE will be held accountable against in terms of what CARE has delivered. The project manager will need to report against what CARE stated in the proposal, so it is critical that the content is feasible programmatically and financially, and achievable within the approved time frame.

#### **6) Nuances of Delivery -Body Language, Dimensions of Speech, Syllable, Accent, Pitch, Rhythm, Intonation**

##### **a) Nuances of Delivery**

**A nuance refers to ability to express delicate shadings.**

##### **Types of Nuances of Delivery**

There are four main kinds of speech delivery

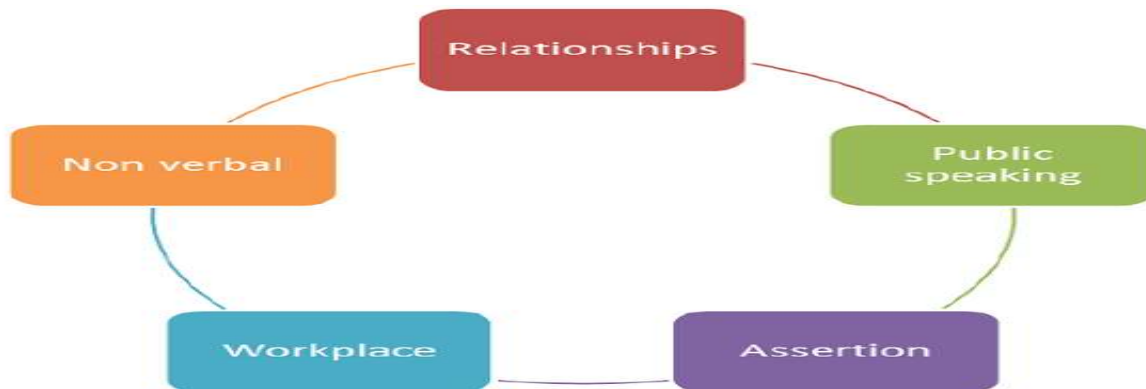
- ❖ **Impromptu speaking-** involves delivering a message on the spur of the moment, as when someone is asked to “say a few words.”
- ❖ **Extemporaneous speaking-** consists of delivering a speech in a conversational fashion using notes. This is the style most speeches call for.
- ❖ **Manuscript speaking-** consists of reading a fully scripted speech. It is useful when a message needs to be delivered in precise words.

- ❖ **Memorized speaking-** consists of reciting a scripted speech from memory. Memorization allows the speaker to be free of notes.

## **b) Body Language**

Body language is a type of a nonverbal communication in which physical behaviors, as opposed to words, are used to express or convey the information. Such behavior includes facial expressions, body posture, gestures, eye movement, touch and the use of space.

Research says that our communication consists of 35% verbal communication and 65% non-verbal communication.



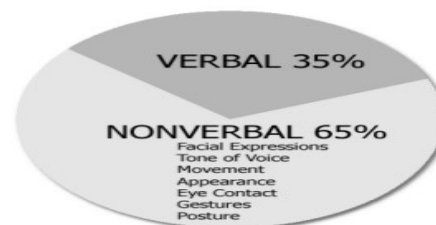
Positive body language is when our movements and gestures show that you are engaged, interested, approachable, and open. Explore these examples of positive body language and what they communicate to others.

Negative body language is either a conscious or unconscious expression of sadness, anger, nervousness, impatience, boredom, or lack of confidence. We can tell a lot about how a person is feeling through their body language.

Negative body language includes- Avoidance of eye contact.

## **Types of body language**

- **Eye contact**
- **Face**
- **Posture**
- **Hand Gestures**
- **Personal space**
- **Body contact**



### **c) Dimensions of Speech**

#### **Dimensions of Speech-**

refers to the length, width, height, or depth of something- a measurement in one direction (such as the distance from the ceiling to the floor in a room) : the amount or number of things that something affects or influences.

#### **Syllable-**

A syllable may be defined as a unit of sound with one vowel sound and with or without consonant sounds. A syllable is a unit of sound which can be pronounced with a single effort of the voice.

#### **Accent-**

In speaking, an accent is an identifiable style of pronunciation, often varying regionally or even socioeconomically. It can be contrasted with a person's dialect, which includes regional vocabulary.

#### **Pitch-**

Pitch, in speech, the relative highness or lowness of a tone as perceived by the ear, which depends on the number of vibrations per second produced by the vocal cords. Pitch is the main acoustic correlate of tone and intonation.

#### **Rhythm-**

Rhythm is the sense of movement in speech, marked by the stress, timing, and quantity of syllables. Adjective- rhythmic. In poetics, rhythm is the recurring alternation of strong and weak elements in the flow of sound and silence in sentences or lines of verse.

#### **Intonation-**

In speech, intonation is the use of changing (rising and falling) vocal pitch to convey grammatical information or personal attitude. Intonation is particularly important in expressing questions in spoken English.

### **7) Paralinguistic features of voice- Communication skills, Presentation**

Paralinguistic are the aspects of spoken communication that do not involve words. These may add emphasis or shades of meaning to what people say. Body language, gestures, facial expressions, tone and pitch of voice are all examples of paralinguistic features.

## **a) Communication Skill**

**Communication skills are the abilities you use when giving and receiving different kinds of information. Some examples include communicating new ideas, feelings or even an update on your project. Communication skills involve listening, speaking, observing and empathizing.**

### **Qualities of Communication Skill**

- i. Listening-** to be good listener.
- ii. Non- Verbal Communication-** care of body language, eye contact & gesture.
- iii. Clarity & Conclusion-** good verbal communication
- iv. Friendliness-** to be polite at workplace communication
- v. Confidence-** firm but friendly tone
- vi. Empathy-** active listening
- vii. Open-mindedness-** flexible & open mind conversation
- viii. Respect-** to get focus on conversation
- ix. Feedback-** constructive feedback
- x. To pick the right medium-** to convey message through email

## **b) Presentation**

**A presentation is the process of communicating a topic to an audience.**

**It is typically a demonstration, introduction, lecture, or speech meant to inform, persuade, inspire, motivate, or to build good will or to present a new idea or product.**

**Presentations in certain formats are also known as keynote address.**

