

Intelligent Business

Style guide

Advanced
Business English

The
Economist

The
Economist

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Contents

Introduction	2
General rules	3
Organising your writing	4
Punctuation	6
Numbers	8
Spelling	9
British/American English	10
Abbreviations	12
Text messages	13
Letters	14
Emails	16
Memos	18
Minutes	20
Short reports	22
Press releases	24
Cover letters	26
Application forms	28
The CV	30

Learning to write well in a foreign language is one of the most difficult challenges facing the language learner. Finding the right words, using an appropriate style, respecting conventional formats, and correct spelling are just a few of the areas to consider.

Effective writing plays an increasingly important role in today's business world. A clear and concise style ensures that essential information is both understood and acted upon.

The *Intelligent Business Style Guide* is designed to help business students and practising professionals to become more familiar with the styles and techniques of business writing. It contains samples of the most common types of business document, such as letters, emails, memos, minutes and reports, all with full explanations of usage, language style and layout. Three sections of this new advanced edition of the *Style Guide* are also devoted to areas of business writing which relate to recruitment: letters of application, CV writing and application forms.

There is also advice on other areas, including abbreviations and text messages, punctuation and how to avoid common mistakes.

We hope that you find the *Style Guide* useful and that it will help you to become more proficient in your business writing.

Before you write

Ask yourself the following questions.

- **Who** am I writing to? This will help you to determine the tone and degree of formality. When writing to superiors or customers, the tone is more formal than with colleagues. However, business communication should never be too informal and should always be polite and courteous.
- **Why** am I writing? It is a good idea to note down your main message / messages before starting. This will help you to stay focused and also to determine which means of communication is most suitable for your purpose, e.g. fax, letter, email.
- **What** does my correspondent know? Never assume the other person has all the background information necessary to understand your message. Think about what details you need to put into your communication to help them understand and act upon it.

When you write

Whether you are writing a full, formal report or a memo to your colleagues, it is generally agreed that the following points should be respected.

- Be brief, clear and concise. Use simple words and phrases and keep sentences short. In other words, use 'plain English'.

Don't write:

If there are any points on which you require explanation or further particulars, we shall be glad to furnish such additional details as may be required by telephone.

Write:

If you have any questions, please ring.

- Don't be over-technical or use slang or jargon. Your reader may not understand.

Don't write:

I'm on a roll here.

Write:

The trip has been successful so far.

- Don't overuse people's first names. It is better to use them only in the opening.

Don't write:

Dear John, ... so you see, John, ... I'm sure you understand, John, ... etc.

Before you send

- Always read your business communication before you send it. It is a good idea to read it aloud to see if it is communicative and easy to read.
- Ask yourself: Could the person reading this understand and act upon it from a single reading?
- Check for spelling and grammar mistakes. Do not rely on spellcheck software, as it will not correct mistakes like *s* in *advise* when used as a noun (*advise* is the verb, *advice* with a *c* is the noun), or words which are spelt correctly but used inappropriately, such as *form* instead of *from*.

Organising your writing

From plan to paragraph

You should start by thinking about the message that you want to communicate. If you have a clear idea of this, it will help to make your writing coherent.

Make notes of all of your ideas and then organise these into topic areas. Each topic area should consist of one of your main ideas and may also include a number of secondary points that you can develop.

Draw up a plan for each topic area and start to think of the order in which you want to present them. The order will depend on how the topic areas relate to each other and on how you wish to develop your message.

Each topic area and any related secondary points will usually form a paragraph.

Moving on to a new paragraph shows your readers that you are focusing on a new topic area.

The paragraphs themselves can be organised in different ways: you may want to present the information chronologically or you may prefer to present points in order of importance. Alternatively, you may wish to balance negative and positive points or compare and contrast different ideas.

First draft

If you have prepared your plans well, the writing process should be relatively straightforward. You can now give your full attention to the language that you are going to use. Prepare a first draft of the complete document and then read through it to see which sections need to be improved or rewritten.

Final draft

Before you present the final draft of your text, you should read it through

several times, eliminating repetitions and changing ambiguous phrasing. You can also make long sentences shorter or connect short sentences together. When you are happy with the wording of your final document, you should do a final check for any spelling and punctuation mistakes that you may have overlooked.

Compare the first and final drafts opposite. Notice how in the final draft, sentences and wordings have been changed and linking expressions and paragraphs have been used.

Useful phrases and notations

Linking expressions

Using the right linking expressions will allow you to connect your sentences and your paragraphs together smoothly and will show your reader how your message fits together.

Use linking expressions to

- show contrast:
However ... On the other hand ...
... whereas ... while ...
... although ...
- give additional information:
Moreover ... In addition ...
Furthermore ...
- summarise:
In conclusion ... To conclude ...
To sum up ...
- sequence:
First ... Next ...
Lastly ... / Finally ...
- show cause and effect:
Consequently ... As a result ...
Therefore ... thus ...
... because of ... due to ...
- give examples:
... for example ... for instance ...
- make references:
the former ... the latter ...
... the one / the ones ...

Notes

Background: Intro to Environmental Action Plan – reasons for implementation (customers / investors need more info, pressure from regulators & governments)

Methods: Audit of products/processes – Recommendations – Implementation

Performance: Products complete, processes incomplete

First draft

Our Environmental Action Plan was launched two years ago to respond to changes in our industry. More and more customers wanted information about our products' environmental impact. The investment community needed more information and tighter regulation and controls (eco labels) were being introduced in markets. The plan was in three phases: the evaluation of our products and processes, recommendations for changes and implementation. These are now complete for products, where we have improved sustainability by eliminating some production materials. For processes, our goal to introduce guidelines and procedures for the group's activities worldwide has not yet been achieved. But we have introduced standard supplier and logistics management processes and made substantial savings. We are proud of what we have achieved and hope to complete the plan next year. This will enhance our reputation as a business which can meet environmental challenges.

Final draft

Only two years ago we took the important decision to launch our Environmental Action Plan in order to respond to important changes within our industry. Both our customers and the investment community were requesting more information about the environmental impact of our products. Furthermore, governments and regulators in our different markets were imposing 'eco labels' – new standards of environmental conformity.

The plan was in three distinct phases: first, an audit of our products and processes, then recommendations for change and finally implementation in our business operations. On the product side, this is now complete and we have reduced the number of production materials, thus making our products more sustainable. However, for business processes, we have not yet completed the introduction of group-wide policies although we have successfully implemented standard supplier and logistics management processes and made substantial savings.

We are extremely proud of what we have achieved in such a short time and we plan to continue implementation of our Environmental Action Plan, thereby enhancing our reputation as a business that is prepared to meet the environmental challenges of the future.

Punctuation

Using the correct punctuation is an essential part of making your writing clear to your readers. Very often when sentences or texts are difficult to read or do not seem to make sense, it is because they contain errors in punctuation. The following punctuation marks are used in English:

• full stop .

The full stop, or *period* (US Eng), marks the end of a sentence:

The firms expect Brussels to approve the deal within three weeks.

Full stops are also used after some abbreviations and can be used after numbers which appear in lists:

i.e. 1. 2.

• comma ,

Commas help the reader to pause at the right point in a sentence and to avoid confusing the meaning within a sentence:

After two months of discussions, the fate of the companies has been decided.

Commas are also used when a clause is inserted in the middle of a sentence:

Lagardère will not become Europe's biggest book publisher.

Commas are particularly important when part of a sentence or word group could be interpreted in different ways.

Most important aid should be lavished on the countries that can use it.

Most important, aid should be lavished on the countries that can use it.

The investors said the fund managers were fools.

The investors, said the fund managers, were fools.

• question mark ?

Question marks are only used at the end of direct questions. They are not used in indirect questions:

How long will Mr Marchionne be able to survive in his present position?

Many analysts are wondering how the new strategy will work.

• exclamation mark !

Exclamation marks give extra impact to a sentence and show surprise or shock:

Take it or leave it!

No one was expecting that!

• colon :

Colons indicate that what follows is an illustration or example of what has been referred to before:

The company is in a strong position financially: its shares are now trading at 4.5 times their original price.

Colons can also be used to introduce lists:

The issues that will be discussed are the following:

- Education
- Trade
- Governance

• semi-colon ;

Semi-colons mark a pause that is longer than a comma and shorter than a full stop:

Getting accurate results with this method is tricky; two different samples will not produce the same result.

• apostrophe ' ,

An apostrophe shows that something either belongs to a particular person or is closely associated with either a person, group of people or with another thing or things:

Messier's biggest mistake was to have underestimated shareholder discontent.

The apostrophe comes before the

possessive *s* with a singular noun, even when the noun itself ends with an *s*:

London's traffic problems

my boss's office

The apostrophe comes after the final letter of a plural noun ending with an *s*:

the employees' complaints

But with irregular plural nouns it is followed by the *s*:

women's preferences

An apostrophe is also used to show that a letter (or letters) is missing:

We'll agree to your offer if you don't make any further demands.

• inverted commas ‘ ’ OR “ ”

Inverted commas, or *quotation marks*, are used when citing the exact words that somebody used:

'Just 50m out of 750m. Africans have a mobile phone. There is much more room for growth', says Marten Pieters of Celtel.

• brackets () OR []

Brackets, or *parentheses* (US Eng), are used to present additional information:

Lagardère wants to stop making missiles (his firm owns 15% of the European Aerospace Defence and Space group) and instead concentrate on the company's media interests.

• dash —

Dashes introduce explanations and comments that are connected to what precedes and can, like brackets, show interruptions to the flow of a sentence:

The company shouldn't have agreed to the merger — it wasn't in its best interests. Last weekend in Sydney only half of the properties for auction — the most common method of sale in Australia — were actually sold.

• hyphen -

Hyphens connect two words when they are used as compounds:

state-owned

Asia-Pacific region

debt-equity ratio

Numbers, figures and quantities are at the heart of all business operations, and much of the work and time of managers is devoted to calculating, measuring, analysing and presenting numerical data. Profit and performance may be the key indicators of how a business is performing but in the day-to-day running of a business figures have to be entered, references established and records and statistics kept. This continuous flow of numerical information is the lifeblood of the organisation. Knowing how to refer to numbers is therefore an essential skill for the manager. The principal ways of doing this are listed below.

General

Figures are usually written as words when they refer to small quantities. However, for larger amounts they are presented in number form:

Fiat has had five chief executives in two years.

Summer Redstone is the 81-year-old who controls the firm with 71% of its voting stock.

0 is written as *nought* or *zero* (mathematics / temperatures) or as *nil* (scores).

Numbers are not generally used in the plural form except to mean *a lot of* and they are then followed by *of*:

Product development cost four thousand euros.

Product development cost thousands of euros.

When using expressions of quantity as adjectives, use hyphens and use the singular form:

a three-million-dollar contract (a contract worth three million dollars)

Using correct spelling is a key consideration in all writing, and misspelling words reflects badly on the author of a document, especially if it is for formal business purposes. Although word processors have built-in spellcheckers which will help you to avoid most basic mistakes, there are also many mistakes that spellcheck software will not identify. Some of the principal difficulties of English spelling are outlined below.

Double consonants

The final consonants of some verbs are doubled when *-ing* or *-ed* is added, but only if the verb has a single short vowel preceding the final consonant. If it is more than one syllable, the stress is on the final syllable:

stop *stopped*
begin *beginning*
but: *develop* *developing*

Not doubling a consonant when necessary is confusing when two different words have similar spellings. *Sitting* is the correct form of *sit* but *sitting* is the correct form of *site*. (If the consonant is not the last letter of the verb, it is not doubled. But notice that the final 'e' is dropped.)

notice *noticeable*
but: *forgive* *forgivable*

Double vowels

Some words have two different vowels one after the other. The most common examples are *ie* and *ei*. The rule is that *i* comes before *e* when the sound of the word is 'ee', but not when the two vowels come after the consonant *c*:

believe *receive*

As is often the case with English spelling, there are exceptions to the rule:

seize

weird

Similar sounding words

Some words that have the same pronunciation have quite different spellings and meanings. If you include the wrong word, even if it sounds right, you may in fact be using the wrong spelling:

<i>air</i>	<i>heir</i>
<i>allowed</i>	<i>aloud</i>
<i>ate</i>	<i>eight</i>
<i>board</i>	<i>bored</i>
<i>cent</i>	<i>sent</i>
<i>fare</i>	<i>fair</i>
<i>feat</i>	<i>feet</i>
<i>genes</i>	<i>jeans</i>
<i>mail</i>	<i>male</i>
<i>one</i>	<i>won</i>
<i>pair</i>	<i>pear</i>
<i>there</i>	<i>their</i>
<i>wait</i>	<i>weight</i>
	<i>they're</i>

Commonly confused words

It is also easy to confuse words that have only minor differences in spelling. Some of the most common are:

<i>advice</i>	<i>advise</i>
<i>ensure</i>	<i>insure</i>
<i>envelop</i>	<i>envelope</i>
<i>formally</i>	<i>formerly</i>
<i>later</i>	<i>latter</i>
<i>passed</i>	<i>past</i>
<i>perspective</i>	<i>prospective</i>
<i>precedence</i>	<i>precedents</i>
<i>prescribe</i>	<i>proscribe</i>
<i>principal</i>	<i>principle</i>
<i>stationary</i>	<i>stationery</i>
<i>practise</i>	<i>practise</i>

Although English is the national language of both the United Kingdom and the United States, there are significant differences in the way that the language is used in both countries. The differences concern not only pronunciation but also grammar, vocabulary and spelling. When writing, it is therefore important to know whether you are addressing an international audience or writing specifically for British or American readers. The sections below provide examples of the main differences between British (UK) and American (US) English.

Grammar

The main differences concern spoken rather than written English. In American English, it is more common to use the past simple form of a verb where the present perfect form would be used in British English. This is especially true with the adverbs *just*, *yet* and *already*.

Ms Dewer has just informed me that ... (UK)

Ms Dewer just informed me that ... (US)

Prepositions

In British English, prepositions are normally included in situations where in American English they are often dropped. *Judith is returning on Wednesday.* (UK)
Judith is returning Wednesday. (US)

A different preposition is used in some situations.

The head office is in Wall Street. (UK)

The head office is on Wall Street. (US)

I often play golf at the weekend. (UK)

I often play golf on the weekend. (US)

Jody is at school today. (UK)

Jody is in school today. (US)

Letters

The format for letters is generally the same for both the UK and US. However, there are some differences concerning the opening, where a comma or no punctuation is used in British English (*Dear Mr Harding,*) but a colon is used in American English (*Dear Mr Harding:*). US closings include *Sincerely* (*yours*), *Respectfully*, *Cordially*, *Yours truly*, *Very truly yours*, which are not common in British letters (see **Letters**, page 14).

Dates

Dates can be written with the number before or after the month; before (14 May) is more common in British English and after (May 14) is more common in the US. When dates are written using only figures, the order is always day/month/year in British English, but month/day/year in the US.

10/06/06 10 June 2006 (UK)

6 October 2006 (US)

Numbers

In British English, *and* is used for numbers in the hundreds, but *and* is not usually included in American English:

669 six hundred and sixty-nine (UK)

six hundred sixty-nine (US)

Quantities

British English tends to use metric units (e.g. *metres*) instead of or as well as imperial units (e.g. *yards*), but in the US it is more common to use imperial units only.

Spelling

The major differences in spelling concern double consonants (less frequent in US English) and word endings. Verbs that end in *-ise* in British English are usually spelt with *-ize* in US English. Some nouns that end in *-re* in British English end in *-er* in US English. In US English, words often finish in *-or* whereas in British English they take *-our*.

UK

catalogue
cheque
colour
dialled
labelled
manoeuvre
metre
programme
sizeable

US

catalog
check
color
dialed
labeled
maneuver
meter
program
sizable

Vocabulary

The following list shows where British and US English have a different word for the same thing.

General words

UK

bill
car park
clever
diary (appointments)
flat
from ... to ...
full stop
ground floor
lawyer
lend
lift
motorway
neighbourhood
ordinary

US

check
parking lot
smart
calendar
apartment
through
period
first floor
attorney
loan
elevator
highway
district
regular

UK

pavement
petrol
post
queue

US

sidewalk
gas / gasoline
mail
line

underground
upmarket
work out

Business terms

UK

balance sheet
banknote
current account
creditors
debtors
depreciation
estate agent
land and buildings
ordinary shares
profit and loss
account
profit
provisions
savings and
loan association
shareholder
shares
stocks
turnover
unit trust

US

statement of financial position
bill
checking account
payables
receivables
amortization
realtor
real estate
common stock
income statement
net income
allowances
building society
stockholder
stocks
inventories
revenue
mutual fund

The past forms of some verbs are also different.

UK

fitted
got

US

fit
gotten

Abbreviations

Abbreviations are often used to refer to names and titles when their full forms are long or complicated. They are also used for technical terms that are often referred to in a particular profession or industry. They are pronounced giving the individual letters that make up the abbreviation and are sometimes preceded by an article, e.g. *The BBC, The EU*. In formal written texts abbreviations are often printed out in full, but in informal communication by email and over the phone they are normally left in their short forms. An *acronym* is a form of abbreviation where the individual letters form a word which can be pronounced, e.g. *Laser* (Light Amplification by Stimulated Emission of Radiation); *SWOT*, *FAQ*, *ROM* and *PIN*.

Common abbreviations used in business

Job titles	MBA	Master of Business Administration
CEO	Chief Executive Officer	
CFO	Chief Financial Officer	
CIO	Chief Information Officer	
COO	Chief Operating Officer	
VP	Vice President	
Organisations	PLC	Public Limited Company
EMU	European Monetary Union	
EU	European Union	
IMF	International Monetary Fund	
IRS	Inland Revenue Service	
TUC	Trades Union Congress	
UN	United Nations	
WTO	World Trade Organisation	
Countries	TQM	Total Quality Management
UAE	United Arab Emirates	
UK	United Kingdom	
USA	United States of America	
Companies	USP	Unique Selling Proposition
BA	British Airways	
BMW	Bayerische Motoren Werke	
IBM	International Business Machines	
Business terms	VAT	Value Added Tax
ACM	Annual General Meeting	
B2B	Business to Business	
B2C	Business to Consumer	
CRM	Customer Relationship Management	
CSR	Corporate Social Responsibility	
EBIT	Earnings Before Interest and Taxes	
FY	Fiscal Year	
GDP	Gross Domestic Product	
HR	Human Resources	
IPO	Initial Public Offering	
M&A	Mergers and Acquisitions	
	SWOT	Strengths, Weaknesses, Opportunities, Threats
	ROI	Return on Investment
	R&D	Research and Development
	P&L	Profit and Loss
	MBO	Management Buy Out
	MBA	Master of Business Administration
	ETA	Estimated Time of Arrival
	GMT	Greenwich Mean Time
	kg	kilogram
	kph	kilometres per hour
	lb	pound (weight)
	Technology	
	CAD	Computer Assisted Design
	CAM	Computer Assisted Manufacturing
	FAQ	Frequently Asked Question
	HTML	HyperText Markup Language
	PDF	Portable Document Format
	RAM	Random Access Memory
	ROM	Read Only Memory
	WWW	World Wide Web
	General	
	AOB	Any Other Business
	ASAP	As Soon As Possible
	ID	Identity
	e.g.	example gratia (for example)
	PIN	Personal Identification Number

Text messages

The popularity of mobile phones and instant messaging via phone and computer has led to a new form of abbreviated writing, where words are shortened or even sometimes replaced by individual letters, symbols or numbers. This means that fewer keystrokes are required when composing the message, and it also makes it easier for a condensed message to fit on the limited screen space of a mobile phone. Telephone text messages are usually limited in length to 160 characters, but on computer messages they can be of unlimited length. Text messaging is a very informal way of communicating and is never used for official communication. Here are some simple guidelines for writing text messages in English. There are also several websites where you can write a message that will be automatically transformed into a text message, e.g. www.lingo2word.com.

The most important rules to remember when abbreviating for a text message are the following.

Words that have the same sound as a letter of the alphabet or a number are represented by that letter or number:

U	you	R	are
2	too / to	4	for
8	ate	Y	why

Words that correspond to a graphic symbol on a keyboard are represented by that symbol:

&	and	@	at
#	number	+	plus
-	minus		

The per cent symbol (%) represents a double 'o':

l%k look

Vowels that normally appear in the middle or at the end of words and syllables are removed:

KNO know CHK check

Upper case letters can represent both vowels and word endings:

LYK like sNdN sending

Standardised abbreviations are used for some words and phrases:

BCZ because

LOL laugh out loud

CWOT complete waste of time

BAU business as usual

AAR8 at any rate

IDTS I don't think so

WUCIWUG what you see is what you get

By using the colon and bracket keys, graphic representations or 'smileys' can be produced to show the emotions of the writer:

:-) 😊 :- (😞

Sample text message

Are you coming to Pat's presentation at 3 o'clock?

Hope to see you there!



Letters

Formal business correspondence is usually done by letter as this leaves a written record which can be kept for reference. Business letters can be of different types with different purposes: to apply for a job, to inform people of developments, to request action, to make an enquiry, to complain, etc. To write a successful business letter you need to use the right tone and to communicate your message to the reader using straightforward language. The way a letter is written reveals a lot about the person who is writing it and it also sends a message about the organisation that he or she is working for. It is, therefore, very important to make sure that the information, layout, style and spelling are all correct before you send it.

Layout

When writing a business letter, you should follow the standard format. The letter opposite shows where the following different components should appear on the page.

- a letterhead/address (but not name) of writer
- b name and address of recipient
- c references
- d date
- e opening
- f subject heading
- g body of the letter
- h closing
- i signature
- j name and job title
- k enclosures

Language styles

Business letters are usually quite formal in style. A conversational style is therefore not appropriate and you should avoid contractions, for example. Try to use verbs in the active and not in the passive form

as this will make your letter more dynamic. You should also avoid writing sentences that are too long and that include complicated or unnecessary language. A straightforward letter will get your message across more effectively than a long wordy one. There are certain conventions concerning the correct way to address people and to close your letter.

Opening Letters always start with *Dear ...* followed by the correct form of address. If the letter is going to someone whose name you do not know, it starts with *Dear Sir*, or *Dear Madam*, or *Dear Sir or Madam*, But if you do know the name, then you can begin with *Dear Mr/Ms Taylor*, or *Dear Greg Taylor*,

Closing Letters are usually closed in standard ways. At the end of your letter you should include a short sentence like *I look forward to hearing from you*. or *Please do not hesitate to contact me if you need further information*. Below that, you should put a closing phrase:

Yours sincerely, (formal, for letters beginning *Dear + name*)

Yours faithfully, (formal, for letters beginning *Dear Sir/Madam*)

Yours truly,/Best regards,/Best wishes, (less formal)

Useful phrases

Following our recent telephone conversation ...

I am writing to you to confirm ...

Thank you for taking the time to ...

Regarding the question of ...

I think you will agree that ...

We are sorry for any inconvenience caused.

I am enclosing full contact details.

enc (shows that something is enclosed)

cc (copy sent to another person)

PS (for additional sentence(s) included after the signature)

Sample letter (of confirmation)

HP Semptra Systems Inc
Conway Industrial Estate
Hartlepool
HPL 7GN
United Kingdom

© (+44) 00723 91847
mark@sales/sempra.org

Jeanne Eckhart
Optecol
31 Rue Jules Weiler
Sanem
L-4902
Luxembourg

Our ref: TS50.001
21 May 200_

Dear Ms Eckhart,
TS50 Delivery

Following our recent telephone conversation, I am writing to you to confirm the arrangements for the delivery of the TS50 test simulator that you ordered through our Brussels office. As I mentioned, a team of engineers from our UK and German offices will be attending the engineering trade show in Hanover from 1-3 July. Our stand at the show will feature a number of new products and test stations, including the first production model of the TS50, which is being shipped over from the UK especially for the event.

The show closes its doors on the evening of the third, and we will arrange for the simulator to be dismantled and packed on to a flatbed truck for delivery to you directly. The transportation will be handled by the same freight company that is looking after the logistics for the show, TransMax, and I am enclosing full contact details with this letter. I have already spoken with their director, Mr Wolfgang Hartung, and he is awaiting confirmation from your side before proceeding with the delivery.

Jane Bradley, the sales engineer who will be in charge of our stand, will be available to travel to your plant on the Thursday after the show, and she will provide assistance with the final installation and configuration of the machine during the following two days. I will not personally be present at the fair but Ms Bradley will be able to answer any queries you may have. I know that this is an unusual delivery procedure but I think it is an interesting opportunity for you to save the cost and time delay of normal delivery from the UK.

I look forward to doing business with you in the future and thank you again for placing one of the first orders for the TS50. I am sure it will give you complete satisfaction.

Yours sincerely,

Mark Rathbone

Mark Rathbone
Sales Manager
ENC

VAT Registration No. 49238756930-009

Registered offices: HP Semptra House, Ludgate Drive, London W11 4AP

Emails

Email is one of the most commonly-used forms of communication in the international business world. It is used extensively within companies to circulate information, requests, results, instructions, recommendations, minutes of meetings, etc. Email is an effective, rapid and relatively cheap means of communicating with customers and suppliers, both nationally and internationally. Because of the brevity, rapidity and relative informality of emails, it is important to check that all information has been given and that the tone is appropriate.

Layout

The emails opposite show where the following different components appear (though a-g may be in a different order depending on the system being used).

- a name of the person sending the email
- b name of the person/people the email is addressed to
- c person/people who will also receive the email though it is not addressed directly to them
- d person/people who will receive a copy without other people knowing
- e date (and time)
- f information about the content of the email
- g files, documents, etc. sent separately rather than included in the actual message or body of the email
- h opening
- i body of the email
- j closing
- k name and job title

Language styles

Emails are usually shorter than other forms of communication and the language is simple and concise.

The tone for emails to superiors or people outside the company should be formal. But

'in-house' emails between colleagues can be semi-formal.

When replying to mails, it is important not to reply simply 'yes' or 'no' to questions without referring back to the question and not to use pronouns out of context. However, if returning the sender's email with your reply, by using 'Reply', the sender will have their original to refer to.

Useful phrases

Opening and closing

For semi-formal emails, *Hello* and *Hi* are common openings and *Best wishes* or *All the best* are often used to close.

When writing to several people, you can address the group, e.g. *Dear Project Managers*. Formal emails, like letters, start with *Dear Sir/Madam* or *Dear Mr/Ms X* and close with *Yours sincerely* or *Yours faithfully* as appropriate (see **Letters**, page 14).

Exchanging information

Could you mail me the sales figures for last month by 4pm?

Here is the brochure on the new product you asked for. (see attachment).

I'm sending you the board's recommendations with this mail.

Please note that today's appraisal meetings have been cancelled. They will be rescheduled for the same times next Monday.

Just to let you know, I sent the attached minutes of Tuesday's Production meeting to all the participants.

Replying to emails

Thank you for your mail.

I got your mail, thanks.

Sorry I didn't get back to you yesterday but ...

Re your request for last month's sales figures ...

I couldn't open the attachment you sent - please resend it as soon as you can ...

Thanks for the information about the appraisal meetings. I'll make a note of it.

Sample emails

Formal

style guide - Message

Reply Reply All Forward Follow Up

From: Michael Hart, Despatch Assistant
To: Rachid Akkouch
Cc: Ray Hopper, Despatch Manager, Pascal Winterbottom, Accounts Department
Bcc: Jo Berry, Sales Manager
Sent: 3 June 200_ 09:47
Subject: Re: Delivery delay
Attachment: Contract

Dear Mr Akkouch

Thank you for your mail. I have checked to find out why your order hasn't been delivered and it seems we haven't received payment yet. I am sending you a copy of our contract, which states that all payments must be made in advance.

Please accept our apologies for any misunderstanding. If you wish to cancel your order, please let me know ASAP.

Yours sincerely
Michael Hart
Despatch Assistant

Semi-formal

style guide - Message

Reply Reply All Forward Follow Up

From: Pat White, Sales Manager
To: Kim Potter, Sue Young, Harry Taylor, Jacques Benoist
Cc: Val Murray, Managing Director
Sent: 3 February 200_ 11:08
Subject: Email overload

Hi Everyone

Apparently, complaints have been made to Mr Murray about the unnecessary quantity of emails currently circulating in the company. The finance and production departments in particular feel that much of their time is wasted reading mails that do not directly concern them. It has also been brought to Mr Murray's attention that we in Sales are the chief offenders!

I recognise that I am partly to blame as I did ask you to keep the other departments informed of our activities. I would now ask you, however, only to cc in other members of staff on communications which are of direct concern to them.

I know I can rely on your co-operation in this matter.

Best wishes
Pat

a b c d e f g h i j k

The word *memorandum*, or *memo* for short, originally meant a reminder or confirmation. Now it has become a very common form of business communication used for a wide variety of messages exchanged between people working in the same organisation. A memo usually focuses on only one specific topic, as in the following examples:

- **Conveying information:** Reporting back the minutes of meetings or summaries of brainstorming sessions
- **Requesting information:** Asking employees to send in requests for the use of office parking spaces
- **Giving instructions:** Telling employees to display identity badges when entering the building
- **Recommending options:** Informing people in the company of decisions reached on the best way to solve a company dilemma and recommending that these options be implemented

Layout

When writing memos, you should follow the standard format. The memo opposite shows where the following components should appear on the page.

- date
- name of the person/people the memo is addressed to
- name of the person/people sending the memo
- information about the content of the memo
- introduction to the subject matter
- main points
- conclusion, often recommending the action to be taken
- closing, which can be the name or initials of the person sending the memo

Language styles

Although styles vary across cultures and organisations, there are basic rules for memo writing.

The opening is more direct and less formal than in a letter or email, with no greeting such as *Dear ...* and memos usually start with the introduction to the main points. The closing is generally just the initials of the sender.

Memos are less formal than business letters so the tone is neutral and the language simple.

Sentences are usually short and clear, but not brisk and bossy.

Memos often conclude with a request for action.

Useful phrases

Giving information

You will be happy to hear ...
I am/We are delighted to inform you ...
I am delighted to be able to announce ...
I would like to remind you that ...
I have recently been informed ...

Requesting information

I would like to have ...
Could you provide me with ...?
If you have any questions, please ...

Giving instructions

Please read ...
We/I kindly request ...
Make sure that ...
... is permitted only ...

Recommending options

It is recommended that ...
It is in the best interests of ...
Having considered all the alternatives, I/we suggest ...

Sample memo

MEMO

DATE 8th June
 TO All staff
 FROM Alison Stanford, CIO
 SUBJECT Use of information resources

I have recently been informed by the HR Department of various irregularities in the use of information resources by members of staff in some departments. I have therefore prepared the following memorandum in order to outline company policy regarding the proper use of information resources by all personnel. Please read these guidelines carefully and make sure that you apply them at all times when using information resources.

'Information resources' refers to all computers, peripherals and software and electronic mail services that are used as operational components for conducting the company's business.

Permissible use

Although information resources are designed to be used for official purposes, it is in the interests of all members of staff to have access to these resources for limited personal use. However, all inappropriate use will lead to disciplinary proceedings.

Official use

This includes the use of equipment for all activities relating to company business and covers all work-related activities that have been authorised by head office.

Non-official use

Personal use of IT equipment is permitted only on condition that it does not interfere either with a staff member's productivity or affect the productivity of any other member of staff. Short email messages may be sent to colleagues, and internet services may be consulted for limited periods of time in order to obtain news and information.

Inappropriate use

All staff are reminded that they are not permitted to:

- download software to their computers
- use company IT equipment to conduct business for personal gain
- disable virus protection software
- post company information to persons outside the organisation
- make copies of any software installed on computers

I would also like to remind all staff that their use of information resources may be monitored. It is therefore recommended that you do not use the company's information resources to communicate information that you wish to keep private.

If you have any questions relating to these policy guidelines, you can consult the newly updated FAQ section on our intranet or contact Heidi Wassermann in Human Resources.

Alison Stanford

At every business meeting someone is assigned to 'take the minutes'. This person notes down all the important points made at the meeting and later writes up a clear summary of what was said and decided. It is generally agreed that the minutes should be sent within 24 hours to all the participants and anyone else affected by the content. This ensures that people stay focused on the issues raised and keep future action points clear in their minds. Minutes are sent to make sure that things discussed at meetings actually get done.

Layout

When writing minutes, you should follow the standard format. The minutes opposite show where the following different components should appear on the page.

- subject and date of the meeting
- list of participants
- summary of the chairperson's introduction
- summary of opinions and suggestions exchanged
- action points decided upon, people assigned to each action and deadlines given
- date and time of next meeting

Language styles

The style of language is quite formal. Sentences should be short, clear, concise and easy to read. You should summarise only the most important points as you will not be able to refer to everything that was said.

Long speeches made at meetings should be summed up, using bullet points for clarity. The minutes of even a long meeting shouldn't be longer than one page.

Sample minutes

a

Minutes of the Training Budget Meeting 17 November

b

Present: Ms Graham, Managing Director (chairperson); Mr Bhupathi, IT Manager; Ms McKenzie, Human Resources Manager; Mr Wenzel, Finance Director

c

Ms Graham opened the meeting by welcoming all the members and congratulating Ms McKenzie on her first month's performance and on how quickly she had adapted to our corporate culture. She expressed regret that Ms Amritraj (Export Manager) could not attend as she had been called away unexpectedly to deal with a problem with our agent in India. She then announced that:

- the training budget would be cut by 20% this year
- the HR Department is developing a new cost-cutting strategy.

She went on to outline four modifications to company training policy:

- the company would no longer be using the services of Target Training Consultants
- employee development would be more closely linked to business-growth strategies
- all future training would be based on a detailed in-house needs analysis assessment
- training would be strictly limited to staff whose performances are crucial to the company's success.

d

Mr Wenzel was the first to speak and suggested hiring a small independent consultant, whose fees would be considerably lower than those of large firms like Target Training.

Ms McKenzie said that while independent consultants could be cheaper, they would almost certainly fail to ensure that resources were used as effectively as possible. She argued that she would prefer to process all requests and proposals for training personally. She added that any request agreed upon by her predecessor was also currently under review.

Mr Bhupathi expressed concern about his application for training in Java and Java script for his staff. He requested that his application be given priority status. He said that he had already contacted the training centre recommended by Target Training on the advice of our former HR manager.

Ms McKenzie conceded that this training was essential but advised him to resubmit his request asking for cheaper online training.

Mr Bhupathi expressed disapproval of this idea and continued to make a case for using the training centre but he finally agreed to look at what is available online.

e

The following action points were decided upon:

- Mr Bhupathi will draw up a list of e-learning courses currently available and submit a new proposal to the HR Department as soon as possible.
- Ms Graham will develop a detailed needs analysis assessment questionnaire to be distributed to all departments.
- Mr Wenzel will prepare a cost breakdown of the previous year's spending on training and arrange a meeting with Ms McKenzie's department next week to discuss the new cost-cutting measures in more detail.

f

Date of next meeting – 12 December, in the main boardroom

Short reports are used to summarise information that has to be communicated to people inside or outside an organisation. They are designed to provide an overview which can be read and assimilated quickly. Many different subjects can be presented in a short report and some of the most common types of short reports are project/progress reports, business proposals and summaries of research or results. Although the length of a short report will vary depending on the amount of information and commentary that it contains, most short reports will be between one and six pages long. They should be clearly structured so that the reader can find the relevant information quickly. Short reports may also include graphic material and are often used as the basis for an oral presentation.

Layout

Title page: indicates the subject that is being dealt with, in large font, with the name and position of the author of the report clearly indicated at the bottom of the page, together with the date of its publication.

Summary: gives a concise presentation of the report, the reasons for writing it, the most important information it contains and a general idea of its main findings. For a short report this can be simply one or two sentences.

Introduction: presents the overview, showing why the report was written and how it has been constructed.

Development section: includes the main body of information which may be divided into several subsections.

Conclusion: presents the results of the report. This might take the form of a recommendation for future action or draw the reader's attention to problems that need to be addressed.

Language styles

Short reports are documents that use a formal writing style. They should not contain contracted verb forms like *it'll* or *don't* but use the full forms of verbs.

The language of the report should be as clear as possible. It is not necessary to use long and complicated sentences or obscure vocabulary. Using simple language in short sentences will make it easier for the reader to assimilate your message.

Try to avoid using the personal pronoun *I* too much. Although it is true that 'you' wrote the report, it will only put your readers off if you refer too often to your own role. Use neutral phrasing instead.

Useful phrases

Connect sentences by:

- showing contrast:
However, this does not necessarily mean that ...
On the other hand, it is true that ...
While these results may appear to ...
Although it is not completely clear from our research ...
- showing cause and effect:
This has been mainly due to ...
Consequently, additional data was obtained which showed that ...
As a result of this, it has not been possible to ...
- following on to the next point that you wish to make:
Moreover, in this particular case ...
In addition to this, the survey included ...
Furthermore, we would advise that this would provide an opportunity to ...

Sample report

Acquisition evaluation of PromoVista S.A.

Summary

Michael Paterson Associates has requested an evaluation of the French company PromoVista S.A. with a view to analysing its value as a potential takeover target in order to enhance the international marketing reach of the company's current European operations. The following short report situates the target company in its competitive environment and gives a brief analysis of PromoVista's current position within its industry sector, its strategic positioning and its recent performance, and provides a forecast for the company's future in the short term.

Introduction

Advise Incorporated looked at the following:

- History
- Competitive environment
- Operational specifics

History

PromoVista was created in the 1930s as a regional point of sale and outdoor advertising provider and has undergone a series of transformations during its eighty-year history. From a small regional operator it has developed into an operation of national and international scope, with subsidiaries in Belgium, Luxembourg and Switzerland. The company currently employs ...

Competitive environment

PromoVista was a monopoly provider of outdoor advertising space until 1985 when BXG Advertising created Proximos, a new outdoor advertising operation in France, to support its strategy of developing national weekly and monthly publications. Proximos is now PromoVista's principal competitor. During the last five years, PromoVista's revenue has continued to increase despite greater competitive pressure, in particular from urban transit space providers and also urban furniture advertisers. However, during this period ...

Operational specifics

PromoVista, unlike its main competitor in its home market, does not rely on outsourcing poster installation and display maintenance work but has its own national teams of specialists who are directly responsible for changing posters and maintaining display sites. In terms of its implantation, the company currently has 120,000 advertising sites positioned essentially in pedestrian shopping zones and town centres. Its research department ...

Conclusion

Analysis of the recent performance of PromoVista shows that the company has performed well over the last five-year period, with profit margins at 20%. We would advise that PromoVista would provide a very interesting growth opportunity. Its position in the market would enable Michael Paterson Associates to enlarge its market share, allowing it to offer enhanced and targeted marketing to advertisers in the markets mentioned above.

Jeremy Hickson
Senior Consultant
Advise Incorporated

29th August 200_

Press releases

Press releases or news releases are documents that are prepared by the Public Relations departments of corporations and other organisations in order to communicate information to the media. They are designed to arouse media interest by presenting interesting and original information that can be used in an article or a radio or television report. Ideally, the press release can be included in a publication or report with only a minimum of editing. Most press releases are of two basic types: those that inform people about changes (new products, company results, forthcoming events, etc.) and those that try to influence people to adopt a particular point of view (reports, speeches, negotiations, etc.). Press releases are rarely longer than two pages and they follow a standard format.

Format

The basic format for a press release is similar to that of a short article. Start the release with the most important information, which should provide the answers to the questions *Who? What? When? Where? How?*

In the following paragraphs you can add in more information about the story and include quotations from some of the people involved.

Layout

- a letterhead of the organisation that is sending the release
- b headline or title (in the present tense)
- c an indication of when the information in the release can be published: *For immediate release* if the news can be published now or *Embargoed until ...* if it can only be published after a certain date
- d date when the release was sent
- e main text of the release, divided into paragraphs with paragraph headings where necessary
- f ### to show the end of the text
- g contact details of the person who wrote the release and information about who to contact for further information

Sample press release



Press Release

EsSprinter and FasterTracks Communications announce merger

Embargoed until Dec 10

EsSprinter and FasterTracks announced their agreement to merge with a commitment to create a global communications company, offering a comprehensive range of services to consumer business and government customers.

New York City Dec 5 201_

EsSprinter and FasterTracks will merge January 15 200_. "The companies are in the enviable position of possessing two incredibly valuable brands," said Daniel Schweitzer, designated Chief Marketing Officer for the new company and FasterTracks' current Vice President, Marketing.

The new strategy and logo will integrate the most valuable assets of each company's identity. Given its broad appeal on the market and its history of innovation, the EsSprinter name has been chosen as the lead name for the new company. The combined company will employ FasterTracks as a product brand within the EsSprinter service portfolio.

The new logo will blend elements of EsSprinter's bold red and yellow colours with the strong visual from FasterTracks' famous trademark, creating a powerful symbol for the new dynamic brand.

The inauguration ceremony, which takes place at the EsSprinter headquarters in New York on Jan 20 201_ will be attended by over 3,000 guests from all over the world.

###

For more information about the inauguration and to obtain high resolution photos of the new logo, please contact:

John Pemberton

T: (+01) 212 555-4500

F: (+01) 212 555-4599

Johnpemberton@essprinterfast.com

Cover letters

A cover letter accompanies every CV you send out. It should:

- explain why you are sending a CV
 - grab the reader's attention and make him/her take an interest in you
 - point to your relevant skills and experience
 - reflect your personality and motivation
 - state how you will follow up.
- There are different types of cover letters:
- the application letter which is a response to an advertised post
 - the prospecting or inquiry letter which inquires about potential posts.

You should write a different, purpose-designed cover letter, for every job you apply for.

Layout

When writing a cover letter you usually follow the standard format. The letter on the opposite page shows where the following different points generally appear on the page.

- a the sender's address
- b the contact person's name or to whom it may concern
- c name and address of the company
- d date
- e opening
- f first paragraph: why you are writing
- g second paragraph: what you have to offer
- h concluding paragraph: how you will follow up
- i closing
- j signature

Language styles

Cover letters should be professional and informative. Opening and closing the letter should be similar to other business letters. As with all business letters, avoid contractions, make sure that you have spelt everything correctly, and check

punctuation. The tone will depend on the position being applied for. A cover letter for a sales position can be upbeat and direct, whereas an application for a job in finance may require a more sober and serious tone.

Use language like *As part of this project, I developed, reinforced/learned, etc.* Focus on the abilities and experience that match the employer's needs rather than on what the employer can offer you. Limit your cover letter to one page.

Useful phrases

First paragraph

In response to your advertisement regarding ...
I learnt about your company through online research ...
Are there any openings at XXX for an enthusiastic, young ...
I have been encouraged by Mr XX, Placement Officer at XX university to contact you concerning ...

Second paragraph

As a graduate in business studies, my experience includes ...
Over the years, I have developed and completed ...
Accepting challenges is something I do with confidence.
You can trust me to work unsupervised, meet deadlines, and develop creative ideas ...

Concluding paragraph

I would appreciate the opportunity to meet and discuss my qualifications further with you.
The opportunity to help implement your innovative ideas would be an exciting challenge for me.
I will contact you during next week to arrange a mutually convenient time for us to meet ...
Thank you for your time and consideration.

Sample letter

24 Sycamore Road
Cardiff
RC 8 JK

James Jones
Area Manager
Bradshaw Ltd
London XY J35

22 May 201_

Dear Mr. Jones,

I read with great interest your advertisement for a Sales Representative in The Sales Manager magazine. After studying your company brochures and catalogues I am confident that I can be an asset to your company and would appreciate your reviewing the enclosed CV which reflects my experience and accomplishments.

I have always enjoyed taking on challenges and I fully commit myself to my professional duties. I can maintain records, keep accounts with accuracy and I need little direction to complete assigned tasks. From my past experience and education, I have acquired persuasive techniques that are needed to influence people in making choices. Moreover, my team working and communication skills are developed and allow me to interact effectively with ethnically diverse populations of all age groups. In short, I have spent the past years acquiring the necessary qualifications and talents needed to make an excellent sales representative.

I am keen to discuss my experience and skills with you in person. I am geographically mobile and am willing to begin employment immediately. Please do not hesitate to contact me if you require further details. I look forward to hearing from you.

Yours Sincerely

Sam Burns

Application forms

Application forms are used by both commercial and academic organisations to provide a standard process for selecting the best candidates to recruit. The principal advantage of using an application form is that it enables an employer, or an admissions officer, to compare similar information from different candidates. Although there are standard application forms, which can be downloaded from the Internet, most organisations produce their own forms which are tailored to suit their specific requirements. Such forms contain several sections which require candidates to supply both factual information about themselves and also written answers to questions relating to the experience that they have gained or the attitudes or approaches that they adopt in certain situations.

Filling in the application form

Completing an application is a time-consuming process and it should be done with meticulous attention to detail. It is important to make sure that the document is legible, especially if submitted in handwritten form, and that it does not contain mistakes with spelling, grammar, wording or phrasing.

Much of the information that you will be asked to provide will be in list form (educational qualifications, previous employers etc.) and you should present this in reverse chronological order, i.e. starting from the present and working back.

Others sections will ask you to provide information about your personal interests and your professional and/or personal achievements. Remember that what you write should reflect the behaviours that are most likely to be those that the employer or admissions officer will be looking for.

The most difficult sections on an application form are the ones where the candidate is asked to write an answer to

a question or to provide a commentary in response to a statement. To complete these sections on an application form, you should:

- pay careful attention to the question or statement.
- ask yourself what sort of information the question is designed to elicit. Is it a question that asks you to give a specific example of a situation that you experienced, or is it one that seeks to determine how you approach situations in general?
- include keywords, especially if you think that your application may be scanned by computer.

Before you send the form

Make sure that you prepare several drafts of your form. Reread and correct what you have written in your first draft. It is advisable to ask a friend to read through your final draft to see if it is coherent and relevant.

Sample questions

Look at the list of sample questions and statements. How would you answer them in no more than 200 words?

Give an example of a situation where you found it difficult to meet your objectives.

What do you consider to be your greatest achievement so far?

Describe a situation where you had to adapt to change.

Describe a situation where you worked as part of a team to achieve something.

What skills have you developed from your work or study experience.

Describe a setback in your life and say what you did to overcome it.

Look at the sample answers on the opposite page.

Sample answers

What kind of work or job would you like to be doing in one/two/five years time?

In a few years from now, I would like to be working in a position of responsibility within the Human Resources department of an international organisation. Ideally this would be in a role where I would be able to apply the experience that I have already gained in the field of International Mobility management. This aspect of Human Resources has always appealed to me and I have already completed two internships where I was able to gain hands-on experience of dealing with the problems and challenges of managing a population of expatriate engineers. I found this experience to be extremely rewarding and I now fully appreciate the enormous strategic importance that International Mobility management has for many corporations these days. I feel that my multicultural background and my ability to communicate with executives from all sorts of different backgrounds are assets that I could apply in this sort of working environment.

Describe a challenging assignment that you successfully completed.

During my final year at university I took overall responsibility for organising the annual colloquium for our Masters degree program. Together with a team of five fellow graduate students we not only had to determine a suitable topic for the event but we were also given full responsibility for all aspects of the administration and management of the project. This involved selecting speakers, negotiating with service providers and ensuring that we did not exceed the limited budget that was available for the event. After several months of hard work I was very proud to make the opening address to an audience of more than seventy international Human Resources professionals and to be able to inaugurate a day of lectures and discussions on the subject of Diversity Management. At the end of the colloquium we conducted a feedback analysis and I was very happy to see that the levels of satisfaction with the event exceeded my and my team's expectations.

The CV

The Curriculum Vitae

A curriculum vitae or CV (also called résumé in American English) is the key document that is used by recruiters to select candidates applying for a job. How you design and present your CV can make the difference between being offered an interview or having your application rejected. A good CV should provide a clear picture of who you are, of the skills and experience that you have acquired, and of what makes you stand out from other candidates. You should pay particular attention to the following things when preparing or rewriting your CV.

Style

The writing style on a CV is different to other forms of writing. Everything that appears on a CV is in condensed form. This means that sentences are presented without the subject pronoun I. As CVs refer mainly to things that were done in the past, the past simple form is used for most entries.

Layout

Make sure that your CV is designed so that it is easy to read and attractive. The choice of font, the position of the margins and the use of shading will all contribute to giving your CV a unique visual appearance. Your CV is a personalised document and does not have to follow a standard format.

Contents

Look at the following checklist of components that should feature on your CV and notice where they appear in the sample CV on pages 31 and 32.

a Personal details

Make sure that you include your full name, postal address and your contact details (e-mail, mobile and home phone numbers). It is not necessary to give your date of birth on a CV and in most

countries prospective employers are not allowed to ask for this. For the same reason, you need not include a photo.

b Objective line

In some countries it is normal to include an objective line which specifies the type of position that you are looking for and gives an overview of your background.

c Educational background or studies

This section should give detailed information about all the post secondary studies that you have completed or undertaken. You should list the institutions that you have attended and indicate both the subjects that you studied and the results that you obtained. Most employers will expect you to enclose photocopies of key educational certificates along with your CV.

d Work or internship experience

A future employer will want to know exactly what experience you have gained during your career so far. Make sure that you include a clear description of positions that you have held. This should include an outline of what your job involved and of any projects that you managed or participated in. List any major achievements. If you do not yet have full time professional experience, you should list work that you have done during vacation periods or part time positions.

e Skills and achievements

Most employers will expect you to provide some information about your extracurricular activities. You should list the clubs that you are a member of and mention any volunteer work that you have done. You should also give some indication of your own personal interests. Remember to specify the foreign languages that you speak and your level of competence in computer technology.

f References

You will normally be asked to provide the names of two or more referees who can vouch for your character and integrity. Your referees can be either course tutors or managers or colleagues who know you well.

Jeffrey Blaye
10 Marchmont Terrace
Halford
KG6 9TD
United Kingdom
Mobile: 07123 229875
Home: 01234 123456
Email: j.blaye@britt.net

Nationality: British
Single
Clean driving licence

b Application for end-of-studies internship

Job objectives Enriching and applying my finance and management knowledge and experience through a challenging internship position in consulting, audit or financial valuation.

c Finance and management experience

Corporate Finance and Markets-related education and work experience 2010-Present Master's degree in Financial Engineering Loughborough Business Administration Institute (BAI) Loughborough UK Financial information and valuation, Financial engineering operations, Financial and tax management	2005-2010 Master's degree in Corporate Finance – First class honours London Congreve Business School (CBS) UK Financial audit, Banking audit, Financing techniques, UK/US accounting...	2009 Galway Corporate & Investment Banking – Global Transactions Services 7-month Transaction Services representative, responsible for transactions in global internship and emerging markets Dublin, Corporate actions management: Ireland Reconciled customers stock balances Matched all cash payments made to customers against payments received Elaborated a dashboard with indicators for compliance monitoring of internal procedures
---	---	---

c Management Control-related education and work experience

2008 Bachelor's degree in Management Accounting Information Systems Potsdam, School of Management and Economics Germany Management control models: Balanced Scorecard, Rolling forecast, Beyond Budgeting, Activity-Based Management	2007 Equipcar – Automotive systems 6-month Assistant management controller internship Teesdale, UK Conducted a survey of inventory discrepancies Renovated the management control dashboard Prepared the annual budget Analysed department performance and monitored indirect production costs
--	---

e

Languages and IT skills	
Languages	English Mother tongue German Fluent Spanish Proficient (12 months of study at the University of Potsdam)
Information technology	
General software	
Excellent command of the Microsoft Office Pack: Excel, VBA, Word, PowerPoint, Access, Publisher, Outlook	
Financial/Specialised software	
Bloomberg, Business Objects, Mergermarket,	
Interests	
Association activities	Alumni Association of Congreve Business School
2009-Present	In charge of organising the international network of 500+ Alumni
Cultural activities	
Keen interest in financial and economic affairs	
English language publications: The Economist, The Financial Times	
Several stays abroad: 8 months in Ireland, 12 months in Germany, 2 months in the USA,	
Member of a drama society – regular performances at charity events	
Sports activities	
Capoeira and Basket-ball	

f

References	
Mark Gallagher	Margareta Galieri
Director of Operations	Professor of Finance
Galway Corporate and Investment Banking	Congreve Business School
Liffey Tower	Millwall Road
Dublin 20	London N18 5LY