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Past Paper with Answers

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TOPIC 1

INTRODUCTION TO COMMUNICATION

QUESTION 1

April 2026 Question One A, B and D

(a) 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.

- i. Outline **TWO** components of the communication process that could influence how financial information is delivered to clients. (2 marks)
- ii. 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. (6 marks)

(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. (4 marks)

d) Discuss **SIX** benefits the firm might derive from maintaining effective communication with its clients (6 marks)

QUESTION 2

April 2026 Question Four C

Explain **SIX** principles that should guide effective written communication in organisations. (6 marks)

QUESTION 3

December 2025 Question Two B and C

(b) Summarise **FIVE** benefits to employees from effective communication systems at the workplace. (5 marks)

(c) Analyse **FIVE** personal attributes that could hinder effective communication among employees. (10 marks)

PART B

SUGGESTED ANSWERS FOR PAST PAPERS EXAMINATION QUESTIONS

TOPIC 1

INTRODUCTION TO COMMUNICATION

QUESTION 1

April 2026 Question One A, B and D

- i. **Components of the communication process that could influence how financial information is delivered to clients.**
- **The Sender (The Consultant):** This is the source of the information. The consultant is responsible for formulating the advice. If the consultant lacks strong communication skills, uses heavy financial jargon, or fails to gauge the client's financial literacy, the initial delivery of the message will be flawed from the start.
 - **Encoding:** This is how the consultant translates complex financial data, risk profiles, and market terms into a clear message. At Accurate Financial Advisory Firm, a failure in encoding is happening when consultants use overly technical language that turns expected returns and risk metrics into an confusing "code" the client cannot decipher.
 - **Feedback:** This is the client's response to the message, which tells the consultant whether the advice was actually understood. Currently, this component is broken; clients are leaving consultations without giving feedback that they are confused, and consultants are likely failing to explicitly ask for or check for that feedback before wrapping up the session.
- ii. **Listening techniques they could apply during client consultations.**
- **Active Listening:** Instead of just waiting for their turn to speak or pitching a product, consultants must listen intensely to the client's goals, anxieties, and unexpressed hesitations. This includes picking up on non-verbal cues (like a confused frown or hesitant tone) that signal a client doesn't understand the risks.
 - **Simplification of Complex Concepts (Decoding Jargon):** The ability to translate complex financial instruments (like derivatives, mutual fund fee structures, or market volatility) into everyday language. A good consultant uses clear analogies to explain risk and reward without sounding condescending.
 - **Effective Questioning (Checking for Understanding):** Moving away from passive questions like *"Does that make sense?"* (which clients often answer with a polite "yes" even when confused). Instead, consultants should use open-ended, verifying questions such as: *"To make sure we are completely aligned, how would you explain the potential downsides of this product in your own words?"*

- **Clarity and Conciseness:** Delivering information in a structured, straightforward manner. Consultants need to present the core facts—especially the strict terms, conditions, and exact lock-in periods—without burying the client under a mountain of unnecessary data.
- **Empathy and Rapport Building:** Financial decisions are deeply emotional. Consultants need to validate a client's risk aversion or financial worries. When clients feel safe and understood, they are far more likely to speak up, admit when they are confused, and ask the necessary questions about expected returns.

b) Measures that the management could implement to improve communication between consultants and clients.

- **Implement Structured "Active Listening" and Empathy Training**
- The root of the issue is often that consultants talk *at* clients rather than listening to their actual comprehension levels. Management should institute mandatory training focused on active listening techniques.
- **Standardize the Use of "Plain Language" Summaries and Visual Aids**
- Financial products are notoriously dense, and jargon is a massive barrier to clarity. Management should develop standardized, highly visual, one-page summaries for every major investment product.
- **Establish a Mandatory "Teach-Back" Verification Protocol**
- To ensure clients don't leave consultations confused, management should introduce a formal "teach-back" step at the end of every client meeting.
- **Create a Robust Client Feedback Loop and Quality Assurance System**
- What gets measured gets managed. Management should implement an immediate, anonymous post-consultation survey system focused entirely on communication clarity, paired with random peer-reviews or manager observation of sessions.

d) benefits the firm might derive from maintaining effective communication with its clients

- **Increased client retention & loyalty:** Clients stay where they feel valued. Regular, transparent updates build trust, making clients much less likely to leave for a competitor, even if that competitor offers a lower price.
- **More opportunities for upselling and cross-selling:** When you communicate effectively, you understand your client's evolving business goals. This insight allows you to naturally introduce additional services or premium solutions that match their new needs.
- **Fewer costly mistakes and misunderstandings:** Clear communication ensures everyone is aligned on project scope, deadlines, and deliverables. This prevents the

"misalignment trap," reducing time-consuming revisions, scope creep, and unbillable hours spent fixing errors.

- **A steady stream of referrals and new business:** Happy, well-informed clients naturally become brand advocates. Word-of-mouth is incredibly powerful; a client who experiences excellent communication is highly likely to recommend your firm to peers.
- **Faster dispute resolution:** No business is perfect, and issues will arise. However, if a firm has already established a foundation of honest, open communication, clients are much more understanding. Problems get solved collaboratively rather than turning into contract-ending conflicts.
- **Enhanced brand reputation and market positioning:** In many industries, poor communication is the number one complaint clients have about professional service firms. By being responsive and proactive, your firm stands out as highly professional, allowing you to position yourself as a premium provider.
- **Valuable market insights and product/service feedback:** Regular dialogue gives you front-row access to what the market actually wants. Clients will tell you their pain points, giving you the exact data you need to refine your current services or develop new ones before your competitors do.

QUESTION 2

April 2026 Question Four C

- **Clarity (Clear):** Your reader shouldn't have to guess what you mean or read between the lines. Focus on one clear goal or message per communication, use simple language, and avoid ambiguous phrasing. If you write in tangled, complex sentences, the core message gets lost.
- **Conciseness (Brief):** Time is a premium asset in any organization. Say what you need to say in the fewest words possible without sacrificing the other principles. Stick to the point, eliminate filler words, and delete repetitive sentences.
- **Concreteness (Specific):** Be specific, definite, and vivid rather than vague and general. Back up your statements with solid facts, data, and figures. This builds trust and ensures everyone is working from the same precise understanding.
- **Correctness (Accurate):** In an organization, typos, bad grammar, and incorrect data destroy your credibility instantly. Correctness means ensuring your facts are accurate, your spelling is flawless, and you are using the appropriate tone for the audience. Always proofread before hitting "send" or printing a report.
- **Consideration (Mindful of the Audience):** Effective communication always steps into the shoes of the reader often called the "**You-attitude.**" Consider the recipient's mindset, background, and level of expertise. For example, if you are writing a

financial summary for a client, you should adjust your vocabulary to match their financial literacy level rather than writing it the way you would for a fellow analyst.

- **Completeness (Thorough):** A complete message gives the reader all the facts they need to understand the situation or take action. If you leave out crucial details (like dates, specific requirements, or attachments), it results in a frustrating back-and-forth chain of messages to fill in the gaps.
- **Courtesy (Polite and Respectful):** Written text lacks tone of voice and facial expressions, which means a short or direct message can easily be misinterpreted as rude or demanding. Courtesy means your writing is genuinely polite, respectful, positive, and unbiased. It acknowledges the reader and avoids hidden insults or aggressive, passive-aggressive phrasing.

QUESTION 3

December 2025 Question Two B and C

(b) **Benefits to employees from effective communication systems at the workplace.**

- **Increased job satisfaction and morale:** Employees feel more valued and secure in their roles when they are well-informed and their voices are heard. This transparency and feeling of being "in the loop" boosts overall morale and job satisfaction.
- **Improved productivity and efficiency:** Clear instructions, expectations, and feedback help employees understand their roles and responsibilities, which reduces confusion, minimizes errors, and increases efficiency.
- **Enhanced teamwork and collaboration:** Good communication is the foundation of strong teamwork. When employees can openly share ideas and provide feedback, it fosters a cohesive environment where everyone works toward common goals.
- **Conflict resolution and mitigation:** Many workplace conflicts arise from misunderstandings due to poor communication. Effective systems provide clear channels to express concerns and resolve issues constructively and respectfully.
- **Increased innovation and creativity:** When employees feel psychologically safe and comfortable sharing their opinions and ideas without fear of judgment, it creates a fertile ground for brainstorming, innovation, and creative problem-solving.
- **Stronger trust and relationships:** Open and honest communication builds trust between colleagues and management. This reliability and transparency strengthens professional relationships and creates a more supportive work culture.
- **Professional and skill enhancement:** Engaging in effective communication practices, such as active listening and providing constructive feedback, helps

employees develop crucial soft skills that contribute to personal and professional growth.

(b) Personal attributes that could hinder effective communication among employees.

- **Poor listening skills:** The tendency to listen merely to respond rather than to understand the speaker's full message is a major barrier. Individuals who do not actively listen often miss important details and fail to grasp the other person's perspective.
- **Emotional disconnects and poor emotional intelligence:** When an employee is stressed, angry, or upset, their emotions can cloud their judgment and affect their ability to communicate sensibly or listen openly. Low emotional intelligence (EI), the inability to manage one's own emotions and understand others', hinders empathy and understanding.
- **Lack of transparency and trustworthiness:** If an employee is perceived as untrustworthy or as filtering information (selectively sharing information, especially bad news), colleagues will approach their messages with skepticism, leading to communication breakdowns.
- **Assumptions and biases:** Preconceived notions, stereotypes, and personal biases can cause an individual to misinterpret messages or filter information based on their prior beliefs, rather than the intended message content.
- **Communication style mismatches:** Individuals have different communication styles (e.g., direct vs. indirect, detail-oriented vs. big-picture). An inability to adapt one's style to the audience can cause frustration and misunderstandings.
- **Inarticulateness or lack of verbal skill:** A simple lack of ability to express thoughts clearly and concisely, or the overuse of jargon when speaking to non-specialists, can obscure the intended message and confuse others.
- **Fear of judgment or conflict:** Employees who are afraid to speak up, ask questions, or admit mistakes due to fear of criticism or repercussions will avoid necessary communication, leading to information gaps and unresolved issues

QUESTION 4

August 2025 Question One B

Characteristics of communication.

- **It is a process:** Communication is not a single, static event but a dynamic, ongoing process. It involves a series of interconnected steps (idea, encoding, transmission, decoding, feedback) that flow into one another. Because it involves people with constantly changing thoughts and emotions, the process is never perfectly duplicate.