



ENGLISH FOR SPESIFIC PURPOSES

ENGLISH FOR MUSLIM ENTREPRENEURS

HENRI FATKUROCHMAN

Penerbit
PustakaAbadi
Bersama Membangun Generasi Literat

ENGLISH FOR SPECIFIC PURPOSES

ENGLISH FOR MUSLIM ENTREPRENEURS

**Undang-Undang Republik Indonesia
Nomor 28 Tahun 2014
Tentang Hak Cipta**

Lingkup Hak Cipta

Pasal 8:

Hak ekonomi merupakan hak eksklusif Pencipta atau Pemegang Hak Cipta untuk mendapatkan manfaat ekonomi atau Ciptaan

Pasal 9:

- (1) Pencipta atau Pemegang Hak Cipta sebagaimana dimaksud dalam Pasal 8 memiliki hak ekonomi untuk melakukan:
 - a. Penerbitan Ciptaan;
 - b. Penggandaan Ciptaan dalam segala bentuknya;
 - c. Penerjemahan Ciptaan;
 - d. Pengadaptasian, pengaransemenan, atau pentransformasian Ciptaan;
 - e. Pendistribusian Ciptaan atau salinannya;
 - f. Pertunjukan Ciptaan;
 - g. Pengumuman Ciptaan;
 - h. Komunikasi Ciptaan;
 - i. Penyewaan Ciptaan.
- (2) Setiap Orang yang melaksanakan hak ekonomi sebagaimana dimaksud pada ayat (1) wajib mendapatkan izin Pencipta atau Pemegang Hak Cipta.
- (3) Setiap Orang yang tanpa izin Pencipta atau Pemegang Hak Cipta dilarang melakukan Penggandaan dan/atau Penggunaan Secara Komersial Ciptaan.

Ketentuan Pidana

Pasal 113:

- (1) Setiap Orang dengan tanpa hak melakukan pelanggaran hak ekonomi sebagaimana dimaksud dalam Pasal 9 ayat (1) huruf i untuk Penggunaan Secara Komersial dipidana dengan pidana penjara paling lama 1 (satu) tahun dan/atau pidana denda paling banyak Rp. 100.000.000,00 (seratus juta rupiah).
- (2) Setiap Orang yang dengan tanpa hak dan/atau tanpa izin Pencipta atau Pemegang Hak Cipta melakukan pelanggaran hak ekonomi Pencipta sebagaimana dimaksud dalam Pasal 9 ayat (1) huruf c, huruf d, huruf f, dan/atau huruf h untuk Penggunaan Secara Komersial dipidana dengan pidana penjara paling lama 3 (tiga) tahun dan/atau pidana denda paling banyak Rp. 500.000.000,00 (lima ratus juta rupiah).
- (3) Setiap Orang yang dengan tanpa hak dan/atau tanpa izin Pencipta atau Pemegang Hak Cipta melakukan pelanggaran hak ekonomi Pencipta sebagaimana dimaksud dalam Pasal 9 ayat (1) huruf a, huruf b, huruf e, dan/atau huruf g untuk Penggunaan Secara Komersial dipidana dengan pidana penjara paling lama 4 (empat) tahun dan/atau pidana denda paling banyak Rp. 1.000.000.000,00 (satu miliar rupiah).
- (4) Setiap Orang yang memenuhi unsur sebagaimana dimaksud pada ayat (3) yang dilakukan dalam bentuk pembajakan, dipidana dengan pidana penjara paling lama 10 (sepuluh) tahun dan/atau pidana denda paling banyak Rp. 4.000.000.000,00 (empat miliar rupiah).

ENGLISH FOR SPECIFIC PURPOSES

ENGLISH FOR MUSLIM ENTREPRENEURS

HENRI FATKUROCHMAN

English For Specific Purposes: English For Muslim Entrepreneurs

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Preface

English is widely used in many spheres. In business world, it is inevitably needed to enlarge networking. Consequently, it is better for Muslim entrepreneurs to master written and oral English as well. By mastering English, it would be easier to improve their global communication skill.

This book is specifically presented for Muslim entrepreneurs. It is divided into ten units. The sections of each unit in this book focus on providing both the basic understanding of English rule and language skills. In addition, the expressions and texts available in this book are selected based on the need of practices in Islamic entrepreneurship.

To bridge the gap of mastering English and building Islamic personality, this book also contains Islamic moral teaching in its reading texts. It is actually an English for Specific Purpose (ESP) book-designed for building character of Muslim entrepreneurs.

Hopefully, this book can provide advantages to improve your English communication skill and Islamic personality. Mastering English well in specific field that is supported by strong personality is one of the tools in achieving successful.

This small and simple book is also expected to be beneficial, specifically for Muslim entrepreneurs and for readers in general.

Last but not least, this book is far from perfectness. So, the constructive critics and suggestions are extremely needed.

Jember, May 2019
Henri Fatkurochman

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UNIT 1

The Precious Brick

Unit 1 entitled “The Precious Brick”. It refers to the Prophet Muhammad (peace be upon him) sent by Allah as the final Messenger to complete the earlier religions. The prophet said that he was like a final brick among others to complete the construction.

This unit covers the infinitive, the expression of like and dislike, and the definition and the characteristics of paragraph. Hopefully, by following this unit you can use the selected materials to describe things, expressing the feeling of likes and dislikes, and composing a paragraph.

The available reading text in this unit also provides you a historical understanding on the Prophet Muhammad (peace be upon him) as the best example of an entrepreneur. This will open your mind that our prophet was not only the Messenger of Allah, but he was also a real entrepreneur.

Language Focus

GRAMMAR AND STRUCTURE

The Infinitive

An infinitive is the base form of a verb, with or without to. There is not any difference in meaning, but both are different in usage. For examples:

The rich man wants to build the biggest center of business.

She has been managing profitable business.

The young entrepreneurs compete to create high-quality product.

Our global company trained hundreds of sales marketing all over the world.

Infinitive is the base form of a verb. An infinitive can be a bare infinitive (e.g. *speak*) or a to-infinitive (e.g. *to speak*).

The use of infinitive depends on the English tense such as illustrated in the table below.

Tense	Bare Infinitive	to-infinitive
Simple	sell	to sell
Perfect	have sold	to have sold
Continuous	be selling	to be selling
Perfect + continuous	have been selling	to have been selling

SENTENCE PATTERNS WITH INFINITIVES

Bare Infinitive

Bar infinitive can be used in several formula. Here are the patterns in the use of bar infinitive in English sentences.

modal + bare infinitive

You could have made presentation.

An entrepreneur must have strong character.

They should buy all needed goods.

I will do this job if it is profitable.

You can sell this product in the right time

would/had rather + bare infinitive

I would rather go to get a new job.

We would rather take that opportunity.

A leader would rather give some business strategies.

Our manager would rather take some risks.

You would rather organize your own project.

verb + object + bare infinitive

His employee had let him create possible ways on marketing.

I'll have the company bring up better standard of living.

She makes me find a great solution.

He facilitates them develop their quality.
My instructor made me show my creativity.

except/but + bare infinitive

We do everything except lie.
You do nothing but grumble all day.
There is nothing he really loves but pray.
No one she does but trust.
An enterprise will not survive except innovate.

To-Infinitive

Like bar infinitive, to infinitive is also used in several patterns. To infinitive is commonly used after a verb, an adjective, and a question word. The following instances are the patterns in which *to-infinitive* applied

verb + to-infinitive

I hope to meet you again.
He wants to perform business in his rest of life.
We start to build our new business.
They prefer to stay in this town for taking rest.
I'm going to design a short-term project.
The investors are failed to increase economic growth.
The history proofs that our religion succeeded to support overseas trade.

verb + object + to-infinitive

My tutor suggested me to improve my skill of communication.

The subscribers complained the company to repair the product.

The manager invited business relation to have special dinner.

The old story impressed me to build the meaning of happiness.

My assistant makes me optimist to face my temptation.

This failure boosted the investors to create low-priced goods.

adjective + to-infinitive

It's nice to meet the buyers.

It's good to share with a consultant.

It's great to love your subscriber.

It's challenging to be a sales person.

It's boring to talk about this topic.

This marketing strategy is complicated to apply.

The financial problem is not simple to solve.

question word + to-infinitive

They know how to do this job.

We had set the place where to meet.

I really don't know what to say to our clients.

Because of that reason why to deny the event.

We should know when to talk the budget.

A Muslim entrepreneur must realize why to do that.

A sales person should know how to behave.

Language Skill

READING COMPREHENSION

The Prophet Muhammad: A Portrait of the Best Entrepreneur

Entrepreneurship is a popular term in business world. The term 'entrepreneur' is derived from the French word, meaning 'a person who makes money by starting or running business, especially when this involves taking financial risks' (Oxford Advanced Learner's Dictionary, 2010). Entrepreneurship refers to the characteristics of a person such as brave to take risk, creative and innovative, and exemplary to conduct a business based self-ability (Farid, 2017). Entrepreneurship is, then, commonly defined as the ability to create the new and different thing. Entrepreneurship is, thus, an ability to create surplus value on goods or activities through which creativity and innovation are explored in the business world.

Based on the definitions, the Prophet Muhammad (peace be upon him) was an entrepreneur. In fact, he is regarded as the best example of an entrepreneur. Although his success story has been much discussed by the Eastern and Western historians, the life of the Prophet Muhammad (peace be upon him) as a trader

(entrepreneur) gained less attention. Whereas most of the Prophet's life was spent as an entrepreneur. However, the products he brought were different. In the early stages of his entrepreneurship, the prophet sold some goods and in the next stage his product was the religion which he offered to everyone he met.

In the pre-Islamic era, before Allah sent him a Messenger, he was a trader. When the age of children, about 12 years old, he had been taken by his uncle, Abu Thalib, to trade travelling outside Mecca. The area of Sham (Syria, Jordan, Lebanon) was the business destination of Abu Thalib. Then, when he was 17 years old, he had already trusted to manage his uncle's business and he travelled for business to Yemen, Oman, and Bahrain. In the mid-30s, like other merchants, he was involved in business trips in many places. He was doing his business practices until the age of 37.

Muhammad is well known as an honest and truthful man in the Arab community. They gave him a predicate as 'Al-Amiin', meaning the most trusted. Because of his honesty, most Quraysh people entrusted goods and properties to him. At that time, he was a property keeper of the Arab people. Consequently, some investors in Mecca were interested in making business relationship with him. Then he was a manager of trading (*shahibul maal*) by

applying revenue sharing system. The large investor, Khadija bint Khuwailid (May Allah be pleased with her), appointed him as manager to Habshah trade centre in Yemen. He received the capital from Khadija in *mudarabah* way (profit sharing). Besides, he never lost in trading, he had amazing personality. His trading was always running well. Therefore, Khadija was so impressed with him.

He had brought huge profits for him and his investors. His business ways were clean. Moreover, he attempted to not only obtain individual profit, but also mutual profit with his relation. His amazing characters and his trading skills made him a successful entrepreneur. He was trading to widely areas and well known in Yemen, Syria, Basra, Iraq, Jordan, and other areas in the east of the Arabian Peninsula.

In the Islamic era, the Prophet Muhammad accepted the God's command to teach Islam. In the first stage of *da'wa*, the Prophet and his companions obtained a lot of rude and harsh treatments from the Quraysh. However, he never gave up. Otherwise, he endured the process until the God gave him His help. Moreover, the Prophet attempted all the time to preach Islam to everyone he met. In the second stage of *da'wa*, the Prophet spent most of his life to enlarge the area of Islamic *da'wa* outside the Arab peninsula.

To conclude, the Prophet Muhammad is really a portrait of the best entrepreneur whether he was a merchant or the Messenger of Allah SWT. His strong character made him the most admired man in the world. His success is much written either by the Western and the Eastern historians.

Vocabulary

prophet (n)

derive (v)

property keeper (n)

companions (n)

outside (adv)

widely (adj)

revenue sharing (n)

enlarge (v)

peninsula (n)

preach (v)

give up (v)

merchant (n)

admired (adj)

treatments (n)

Answer the following questions!

1. After reading the passage carefully, how do you define 'entrepreneurship'?
2. Why does the writer regard the Prophet Muhammad (pbuh) as the best entrepreneur?
3. What the prophet's entrepreneurial characters which can be taken as a good example for Muslim entrepreneurs?
4. What did the Prophet Muhammad (pbuh) do in facing the challenges in da'wa?
5. What made the Prophet Muhammad (pbuh) successful in his da'wah?

SPEAKING

Expressing Likes and Dislikes

Likes and dislikes are the expression of heart-feeling. Someone feels like if the situation is good. However, if it is not, feeling bad is exposed in dislike expression.

To express likes and dislikes, you can use the verb *like/love, keen on, fond of*, and *don't like/doesn't like, dislike* and *hate* followed directly with the intended object. Consider the following sentences:

I like this trick.

She loves applying direct selling.

He doesn't like meeting at night.

They dislike working in pressure.

Don't you like profit sharing?



To show a very deep feeling in expressing likes and dislikes is commonly used the words such as *really, so much, very keen on*, and *very much*. For examples:

My uncle really like commerce.

He is very keen on overseas trade.

They like Indonesian merchandise very much.

You can also make a short expression using pronoun such as the expressions below.

I like it.
I like it much.
I like it very much.
I love it.
I don't like it.

Sometimes you like something that is so impressive, so that your deep feeling is involved in. Since you are in that condition, you can say *I love climbing so much*, *She really love reading a poem* or *He loves meeting his colleagues in his spare time*. Here are some other expressions of likes and dislikes.

Expressing Likes	Expressing Dislikes
I like...	I don't like...
I love...	I dislike...
I adore	I hate...
I'm crazy about...	I abhor...
I'm mad about...	I can't bear...
I enjoy...	I can't stand...
I'm keen on...	I detest...

DIALOGUE

Salma : What do you like to read?

Ahmad : I love reading Qur'an so much.

Salma : Really?

Ahmad : Do you like travelling, Salma?

Salma : Of course, Ahmad. I'm keen on travelling for business.

Ahmad : Fantastic!

Salma : But I don't like shopping, anyway.

Ahmad : It's good for saving money.

Salma : Yes, we have to be thrifty in life.

WRITING

A paragraph

A paragraph is a group of related sentences consisting of only one main idea. The first sentence in a paragraph is indented. It has three main parts:

1. Topic sentence;
2. Supporting sentences;
3. Concluding sentences.

A topic sentence introduces a topic or an idea that will be developed in a paragraph. It is usually the first sentence in the paragraph. A topic sentence comprises a topic and a controlling idea (Hoque, 2008).

Examples:

A Muslim needs to have sense of entrepreneurship.

Topic

Controlling idea

Entrepreneurship is derived from the French word.

Topic

Controlling idea

Supporting sentences provide explanations, illustrations, examples, and other details. Those are the development of the topic sentence. The sentences are in the middle and being the body of the paragraph.

A concluding sentence restates the topic sentence in different style or summarizes the main points in the paragraph.

Thus, a complete paragraph exists if it consists of a topic sentence, supporting sentences (body), and a concluding sentence. In addition, those sentences are inter-related. Example:

Entrepreneurship is a popular term in business world. The term “entrepreneur” is derived from the French word, meaning “a person who makes money by starting or running business, especially when this involves taking financial risks (Oxford Advanced Learner’s Dictionary, 2010).” Meanwhile, entrepreneurship refers to a person’s characteristics such as bravery to take risk, creative and innovative, and exemplary to conduct a business based self-ability (Farid, 2017). Entrepreneurship is commonly defined as the ability to create the new and different thing. Entrepreneurship is, thus, an effort to create surplus value on goods or deeds through which creativity and innovation are explored in the business world.

In the example above, the topic sentence (written in bold type) is located in the first sentence of the paragraph. It introduces the topic, i.e *entrepreneurship*. Then, the topic is developed into several sentences as explanation of the topic, and the paragraph is finally closed with a concluding sentence (written in italic) as a summary of the important points explained in the body of the paragraph.

Hence, the common characteristics of a paragraph are as follows.

1. The first sentence is indented;
2. The first word in the paragraph is written in a capital letter;
3. It develops one main idea;
4. It consists of supporting sentences;
5. It comprises of inter-related sentences.

UNIT 2

The Building Block

The Building Block refers to the basis to build something. Unit 2 aims to provide you the fundamental topics on English in which you are able to use in building your English skills.

This unit covers the infinitive, the expression of like and dislike, and the definition and the characteristics of paragraph. Hopefully, by following this unit you can use the selected materials to describe things, expressing the feeling of likes and dislikes, and composing a paragraph.

The available reading text in this unit also provides you a historical understanding on the Prophet Muhammad (peace be upon him) as the best example of an entrepreneur. This will open your mind that our prophet was not only the Messenger of Allah, but he was also a real entrepreneur.

Language Focus

GRAMMAR AND STRUCTURE

Proper nouns and common nouns

Proper nouns are those that indicate names of object. Common nouns are those that indicate members of class and group. In meaning, common nouns are more general than proper nouns.

Proper nouns are words that name particular persons, places, or things.

Muhammad
Islam
The United Kingdom
Niagara

Proper nouns are capitalized in writing.

Common nouns name all members of class or group.

gold
gadget
trade
economy

Common nouns can be abstract: faith, liberty, happiness, justice, etc.

Intransitive verb

An intransitive verb is a verb that does not take an object. For example, *cry*, *laugh*, *grow*, *smile*, *interest*, *agree*, *stop*, etc. It usually expresses actions or events. However, a verb can be intransitive in one meaning and transitive in another meaning. *run*, for example, can be transitive when it means 'manage'.

His project is running well. ('run' as intransitive verb)

The interest runs down quickly. ('run' as intransitive verb)

He runs his business without assistant. ('run' as transitive verb)

Sentence patterns with intransitive verbs

An intransitive verb can be used in the following formula.
Principally, it does not take an object in the sentence.

noun + verb

Muhammad prays.

The business grew.

Allah knows.

A crisis comes.

The enterprise declines.

noun + verb + adverb

He worked hard.

Prof. McCain talks very clearly.

The secretary will be coming soon.

They speak fast.

We have argued well.

noun + verb + prepositional phrase

A sales marketing talked fluently in front of the consumers.

She is going to New York on business.

The marketing strategy was presented to the workers.

Some passengers are traveling for pleasure.

All passengers had arrived in the airport.

Language Skill

READING COMPREHENSION

Islam: The Best System of Life

As the latest religion, Islam is the most comprehensive one revealed by Allah the Almighty upon the Prophet Muhammad (SAW) addressing all aspects of human life. It is the religion which organizes the relationship of man with his Creator as it is represented in the rule of worship, with himself including the matter of foods, beverages, and clothing, and with other human beings in terms of social intercourse, culture, and economic and political spheres.

In general, Islam consists of two parts: doctrine or idea (*fikrah*) and practice or method (*thareeqah*). The doctrinal part of Islam consists of a series of fundamental principles, values, and views concerning the real nature of things upon which man must establish the foundations of his life. This is called Islamic creed (*'aqeedah Islaamiyyah*). It comprises universal principles of unity (*tauhid*), angels, messengers and prophecy (*risalat and nubuwwat*), scriptures (*kitab*), the Day of Resurrection and eschatology (*ba'ath wal ma'ad*), and Divine Preordainments (*al-qadaa wal qadar*). Almighty Allah says:

O you who believe! Believe in Allah, and His Messenger (Muhammad peace be upon him) and the Book (the Quran) which He has sent down to His Messenger, and the scripture which He sent down to those before (him), and whatsoever disbelieves in Allah, His Angels, His Books, His Messenger, and the Day of Judgment, then indeed he has strayed far away (Al-Ma'idah [5]: 136)."

The practical part of revealed religion, on the other hand, consists of a series of moral (*akhlaaq*) and practical injunctions (*a'mal*) covering the duties man has before God and human society. If the man completely conducts these two parts, Allah will give him a precious reward. Allah the Almighty asserted in the Holy Quran (Surah Al-Kahf [18]: 107), *"Verily! Those who believe (in the Oneness of Allah) and do righteous deeds, shall have the Gardens of Al-Firdaus (Paradise) for their entertainment."* Hence, Islam is not only a spiritual idea, but also a practical way that must be applied in human real life. In other words, Islam is an ideology from which the life system (*nidham*) emanates.

Islam is indisputably the best system of life because it comes from the Creator of the universe. This religion organizes in detail how man manages his economic practices as well as how man must observe the required prayer to his God (*salat*). It also has the best practices in organizing society as

it regulates the complete order of pilgrimage (*hajj*). Moreover, Islam has credible political concept and leadership as it has specific rule on paying zakaah. Thus, Allah knows very well the problems of human life. Therefore, when He sent His Messenger bringing with him fundamental solution, He completes him with risaalat in which a Muslim must take it for granted everything that comes from the Messenger. Allah explains in the Holy Quran (Surah Al-Ahzab [33]: 36), "It is not for a believer, man or women, when Allah and His Messenger have decreed a matter that they should have any option in their decision. And whoever disobeys Allah and His Messenger, he has indeed strayed in a plain error." This verse declared that Islam is actually the comprehensive system of life organizing man's deeds.

Last but not least, Islam is the Divine system revealed upon the Prophet Muhammad to regulate man's deeds. Indeed, a real Muslim (*mukminin*) should give all his surrender to pursue God's favor (*ridhallah*).

Vocabulary

revealed (adj)

social intercourse (n)

creed (n)

prophecy (n)

scriptures (n)

ideology (n)

eschatology (n)

conduct (v)

take for granted (v)

injunctions (n)

declared (v)

Messenger (n)

Answer the following questions!

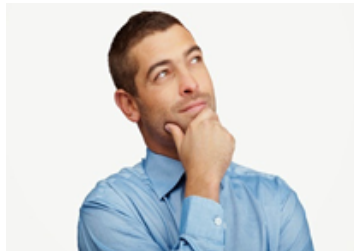
1. Islam is the most comprehensive religion. What does the statement mean?
2. The Islamic teaching can be divided into two parts. Mention and explain!
3. How should a good Muslim take Islam into his life?
4. What does akhlaaq refer to?
5. Islam is also regarded as a system of life. What does it mean?

SPEAKING

Expressing Opinion and Argument

In a very simple way, opinion is something in your mind, while argument is the reason of something being declared. In English, expressing opinion and argument are stated in the following expressions.

I think
I thought
In my opinion
I argue that



(source: www.google.com)

Examples:

I think you are the best one in this class.

I thought spreading promotion network can increase our market.

In my opinion, business today decreases in all aspects.

He argues that sharia entrepreneurship provides meaningful basic principles to modern entrepreneurship.

Giving opinion and argument in English can also be expressed using the following longer expressions, such as:

To the best of my knowledge, this product is marketable.

In my point of view, this book is Ibn Kaldun's masterpiece.

DIALOGUE

Ali : What do you think about our entrepreneurship class?

Iqbal : Very interesting I think.

Ali : In my opinion, too much materials to read.

Iqbal : That's good for us, Ali.

Ali : I thought better for us to get more practice.

Iqbal : I think so. But knowledge is also important.

Ali : Luckily, our instructor Mr. Hasan is an experienced entrepreneur.

Iqbal : So let's take a chance to get more knowledge and best practices from him on business.

WRITING

An effective paragraph

In the last section, it has been explained about the characteristics of a paragraph. Now it will be explained about the characteristics of an effective paragraph.

A paragraph becomes effective as it fulfills some requirements: unity, coherence, order, and completeness (McCrimmon, 1984). *Unity* means there is only one main idea in the paragraph. All sentences in the paragraph develop the one main idea. Among the sentences, then, should be coherent. *Coherence* is achieved when the sentences in the paragraph are related each other. Pronoun and connectors are generally used to make interrelated sentences. An effective paragraph is also required to be well-structured. It is related to order. *Order* refers to sentences sequence within a paragraph. The sequence of the sentences reflects the way of thinking used by the writer. There are two ways of thinking, from general to specific (deductive) and from specific to general (inductive). Otherwise, one can think from effect to cause, from question to answer, and from whole to parts. Besides unity, coherence, and order, adequate information (completeness) provided in the paragraph will exactly make the readers easier to understand. *Completeness* relates to the sufficient explanation given in the paragraph. How much information depends largely on how much the reader needs. Consider the following paragraphs.

Paragraph 1:

Television has inseparable harm to children. Therefore, parents should take it away from their children.

Paragraph 2:

Television has inseparable harm to children. Although, it provides entertained programs enjoyed by children, it also presents many programs endanger their personality, such as violent films, porn-scene, bullying, criminality, and many

other improper programs for children. Thus, parents should choose suitable programs for their children. Otherwise, they should take their children away from television to save their bright future.

The first paragraph is composed with insufficient data. It will be difficult to understand because there is not a single reason why television harms children and why parent should take their children away from it. On the other hand, the second paragraph explained reasonable argument, so that the readers easily understand it.

Paragraph 2 is characterized to be an effective paragraph because it fulfills four elements: 1) unity (only one topic discussed in the paragraph), 2) coherence (using pronoun and connectors to relate among sentences), 3) order (general-specific), and 4) completeness (sufficient information).

To sum up, an effective paragraph must fulfill some requirements such as one main idea in the topic sentence, well-organized sentences, clearly order, and sufficient explanation.

UNIT 3

Indifferent Color

Unit 3 entitled “Indifferent Color”, meaning the specific thing that different to the others. It refers to the specific personality emerged from the Islamic teaching different to the other kinds of personality. The great personality of the Prophet Muhammad (peace be upon him) should be a mirror for every Muslim to follow.

This unit enables you to master countable and uncountable nouns, transitive verb, and basic sentence patterns. The reading text is provided to gain an understanding on the Islamic personality. In addition, in order to master writing you are given the material on the descriptive paragraph.

In the aspect of entrepreneurship empowerment, you are introduced in this unit with Islamic personality which the Muslim entrepreneurs should internalize.

Language Focus

GRAMMAR AND STRUCTURE

Countable nouns and uncountable nouns

A countable noun is something you can count such as car, chair, house, and uncountable is what you cannot count, such as butter, tea, water.

Countable nouns are things that can be counted.

book
proposal
project
good
product

Countable nouns can be singular or plural.

Uncountable nouns are things that cannot be counted.

tea
sand
coffee
margarine
sugar

You usually use it in specific measure such as *a cup of tea*.

Transitive verbs

A transitive verb takes an object in a sentence, such as *eat*, *bring*, *put*, *watch*, *read*, etc. It usually describes actions or events. However, a transitive verb can express feeling (*enjoy*, *like*) and possession (*have*). For examples:

Mary enjoyed his trading journey.

We have a lot of things to sell.

Sentence patterns with transitive verbs

noun + verb + noun

The merchant is offering a new product.

We have been doing a massive marketing.

A business practitioner teaches entrepreneurship.

Many consumers bought low-priced goods.

Many people consume herbal drugs for preventive action.

noun + verb + noun + noun

The governor gives him the best entrepreneur award.

The manager told the worker an inspiring story.

He assigned them some offerings.

They gave me an extra profit.

The new investor asked the directors lots of questions.

The secretary reminds the manager the next meeting.

Language Skill

READING COMPREHENSION

Islamic Personality

Personality is not a simple word to define. However, various definitions are given to the word. As in *Oxford Advanced Learner's Dictionary*, personality is defined “the various aspects of a person's character that combine to make them different from other people”. In more technical way, Wikipedia defines personality “the set of habitual behaviors, cognition and emotional patterns that evolve from biological and environmental factors”. Another definition is also found in *Merriam Webster's Dictionary*, stating that personality is “the complex of characteristics that distinguishes an individual or a nation or group”. In addition, several definitions are given by psychologists and behaviorists. Thus, personality is defined in many different perspectives.

In fact, an individual is said to be different from the others because of two influential elements. The first element is the mode of thinking (*aqliyah*). A man frequently faces the factual situation in his life that makes him accept or reject it. The decision, of course, depends on the core values or rules he extremely

takes. Shortly speaking, the man's choice is much influenced by his mode of thinking. It is the way used by a person in order to relate the fact and the gained information. Therefore, one can use different perspective in thinking about the similar fact. Hence, if a Muslim takes Islamic values or rules in his thought, he will be different from capitalists and socialists by which they take secularism as their core values. The second element which distinguishes a person from the other person is the mode of attitude (*nafsiyah*). The mode of thinking will emerge preferences on man's behavior. Strictly speaking, those preferences are influenced by the way of thinking and create specific actions. Since the Islamic values and rules are to be the basis of man's preferences, it shapes Islamic behaviors and generates Islamic character.

Islamic personality is the term used to indicate a person in which Islam has been internalized in his cognitive and behavior. When Islamic concepts and values are reflected in one's life, it is factually regarded that he has had Islamic personality. This personality is unique.

Islamic personality does not automatically relate to certain religion, but it closely connected with internalization of Islamic ideology in one's mode of thinking and mode of attitude. On the contrary, a Muslim, who does not actually develop his thought

and behavior based on Islamic teaching, cannot be said to have Islamic personality. A Muslim, then, can be a capitalist or a socialist. In this condition, he predominantly tends to be a secular person. Secularism denotes to the separation between religion and life. This perspective views that religion has no right to rule the life. A man has free will in this life. Even the Creator does not have the absolute right to govern the people. Secularism rooted from the basic assumption saying that God is like a watchmaker. God is only the Creator, but not govern the universe.

In conclusion, Islamic personality is not only simply about Islam as a religion to believe, but it is also a specific ideology which a Muslim takes for granted to guide his way of thinking and his attitude. To have Islamic personality, a Muslim obliges to build his character based on the Islamic teaching. This makes him a real Muslim and since he becomes a real Muslim, he is absolutely different from a secular person. Hence, one is called a real Muslim when all aspects of Islamic teaching are reflected in their thought and deeds in his/her life.

Vocabulary

personality (n)

behavior (n)

evolve (v)

characteristic (n)

perspective (n)

ideology (n)

preference (n)

core (adj)

capitalist (n)

socialist (n)

attitude (n)

take for granted (v)

real (adj)

extremely (adv)

manifest (v)

distinguish (v)

Answer the following questions!

1. What is Islamic personality?
2. What elements that build Islamic personality? Mention and explain!
3. Why must a Muslim build Islamic personality?
4. Why can a Muslim be a secular person?
5. What do you think about a real Muslim?

SPEAKING

Expressing agree and disagree

You often agree or disagree with one' opinion in a conversation. In English, you can say it using these expressions.

We'll display
our product...

Good idea, I
agree with you.



(source: www.google.com)

Examples:

I agree with you.

The manager agreed with our decision.

They agree with the mutual agreement.

If you agree with us, you will be our leader.

She doesn't agree with you.

He disagrees with his father's idea.

DIALOGUE

*The manager : I want all employers in this office come to
work on time every day.*

*The staff : I agree with you, sir. But you need to think
how to gain their commitment.*

The manager : You're right. Do you have any suggestion?

The staff : No, I don't sir.

*The manager : Perhaps inviting them in an open talk
session is helpful to know the real problem.*

The staff : Absolutely agree, sir. So let's arrange the

day and time.

*The manager : The sooner the better, this week on
Wednesday will be convenient.*

The staff : That's good idea, sir.

WRITING

Descriptive paragraph

A descriptive paragraph describes people, places, or thing. It likes to develop a picture of “what it looks like” (McCrimmon, 1984). To make description, two things should be considered: *detail* and *wholeness*.

The strategy that can be employed is divided it into orientation and description. Orientation introduces people, places, or thing that would be described. Description, moreover, is the details or the illustrations. Consider this paragraph below!

Muhammad (SAW) is the last Prophet and the Messenger. He (SAW) was born in Mecca when the elephant troop of Abrahah attacked *Baitullah Ka'bah*. His father is Abdullah. He (SAW) is the grandson of Abdul Muthalib, a charismatic leader of Quraysh people as well as the caretaker of *Baitullah*. Aminah is the name of his mother. In his prenatal period, his father passed away. Unfortunately, his mother also passed away when he was a child.

In the example above, the paragraph firstly introduces a person, Muhammad the last prophet and the messenger. After that, the details are given by describing the place where

he was born, when and what condition happened. Then, it is followed by the description of his family. The more detail the description given, the more effective the paragraph is.

Thus, an effective descriptive paragraph has two important parts, namely orientation that introduces people, places, or things and description that exposes details and illustrations.

Honesty is the Best Policy

Honesty is the best policy is chosen as the title of unit 4 to refer to one of the characters of the Prophet Muhammad (peace be upon him). By all accounts, the prophet Muhammad was called “*al-amin*” that means ‘the most trusted’. This encourages a Muslim entrepreneur to internalize honesty as the best practices in his/her life.

This unit continually contains material on pronouns and the basic sentence patterns, the reading text on speaking the truth, expressing desires and preferences on speaking, and persuasive text on writing.

The general aim of this unit is to provide you certain situations on persuading other people. This ability is important for entrepreneur in presenting and communicating a product to the others.

Language Focus

GRAMMAR AND STRUCTURE

Pronouns

A pronoun replaces a noun, phrase, or an antecedent. Pronouns in English are classified into *personal*, *relative*, *interrogative*, *reflexive* and *intensive*, *demonstrative*, *indefinite*, and *reciprocal*. Pronouns function to:

1. Avoid repetition (*Lie has been writing a thesis. She will get her degree soon*),
2. Intensify words (*You yourself should be strong*),
3. Relate one item to another (*The proposal that represented was appreciated by the manager*).

Personal pronouns refer to specific persons or things, e.g. me, your, they, them, hers, etc.

Relative pronouns introduce dependent clauses and relate them to the main clause, e.g. who, that, which, whom, what.

Interrogative pronouns introduce questions, e.g. who, what, which, whom, whose.

Reflexive and intensive pronouns are the "self" pronouns, e.g. myself, yourself, himself, herself, ourselves, themselves.

Demonstrative pronouns show which nouns perform or receive the action, e.g. this, these, that, those.

Indefinite pronouns stand for unspecified number of people or things, e.g. all, each, some, several, many, either, someone, one, any, etc.

Sentence pattern with pronouns

The sentence pattern using pronouns is vary. It based on the kinds of pronouns. Personal pronoun takes as subject or object in the sentence.

pronoun + verb + pronoun
(subject) (object)

Anita cooked with Jane in the kitchen.

She asked her what equipment to prepare.

Faisal received Mahmud's invitation for dinner.

He promised him to come.

The merchants propose their projects this week.

They propose theirs this week.

In case of pronoun, it is used as subject and subject equivalent in the nominative case. It is used as object in the objective case and it shows possession in the possessive case (Wishon, 1980).

Language Skill

READING COMPREHENSION

Speaking the Truth

Honesty is the best policy. It is not only a popular proverb, but also one of the universal values to build higher integrity. Anyone who succeeds to match his sayings with his actions will be known as a well-moralized person.

By all accounts, honesty is the fundamental character in achieving trust in society. People will always listen to the one who speaks the truth. On the contrary, those who always lie will be neglected and distrusted all the time.

Islam teaches people to tell the truth in every occasion. In addition, Allah commands us to be honest not only in our words, but also in our deeds. Practically, a Muslim should be honest at home, a working place, an office, a market, school, and everywhere he lives. Shortly, speaking the truth should be implemented in the private and public life of a Muslim.

The teaching of honesty can be found in the following God's saying in the Holy Qur'an, *"O you who believe! Be afraid of Allah, and be with those who are true*

(in words and deeds) (Surah At-Tauba [9]: 119)". In Sad [33]: 70, it is also stated "O you who believe! Keep your duty to Allah and fear Him, and speak (always) the truth". Allah also stated in metaphoric words when He said: "See you not how Allah set forth a parable? – A goodly word as a goodly tree, whose root is firmly fixed, and its branches (reach) to the sky (Surah Ibrahim [14]: 24)". On the other hand, Allah prohibited to speak lie, such as in Surah Al-Hajj [22]: 30.

That (Manasik – prescribed duties of Hajj is the obligation that mankind owes to Allah) and whoever honors the sacred things of Allah, then that is better for him in the Sight of his Lord. The cattle are lawful to you, except those (that will be) mentioned to you (as exceptions). So shun the abomination (worshipping) of idol, and shun lying speech (false statements).

Allah asserted in a hard warning that His anger is directly addressed to everyone who can only speak a speech that never realized in his deeds. He threatened the one in Surah As-Saff [61]: 3, *"Most hateful it is in the Sight of Allah that you say that which you do not do."*

Besides in the Holy Qur'an, the command of being honest is narrated in *As-Sunna*. The Allah's Messenger explained in many hadits that speaking the truth is a great character. So every Muslim should

internalize it in his speech, heart, and deed. From Abdullah ibn Mas'ud (May Allah be pleased with him), he said that the Prophet (SAW) said, *"You must be honest, as honesty drives to good deed and good deed will drive to paradise. If man is always honest and consider honesty, he will be noted as an honest in the side of Allah"*. The Messenger (SAW) also said, *"Be honest! As honesty is always hand in hand with goodness and both will be in Paradise."* (narrated by Ibn Hibban).

To conclude, being honest is a Divine command from Allah, the Almighty, and His Messenger (SAW). For a pious man, this is an obligation that must be realized in his life. Thus, although speaking the truth is hard to do for some people, a real Muslim should attach all of his speeches and deeds to Islamic teaching.

Vocabulary

<i>honesty (n)</i>	<i>policy (n)</i>	<i>narrate (v)</i>
<i>well-moralized (adj)</i>	<i>metaphoric (adj)</i>	<i>attach (v)</i>
<i>proverb (n)</i>	<i>succeed (v)</i>	<i>deeds (n)</i>
<i>distrust (v)</i>	<i>neglect (v)</i>	
<i>truth (n)</i>	<i>warning (n)</i>	
<i>realize (v)</i>	<i>address (v)</i>	
<i>pious (adj)</i>	<i>branch (n)</i>	

Answer the following questions!

1. Honesty is the fundamental character that a Muslim entrepreneur must have. Why do you think so?
2. In what occasion should a Muslim be honest?
3. How do you think of being honest for Muslim entrepreneurs?
4. Business environment commonly occurs competitively. Does a business practitioner need to be honest in such condition?
5. The Holy Qur'an has much concerned to discuss honesty. Mention one verse (aayah) talking about it and explain!

SPEAKING

Expressing desires and preferences

Willing to do something as well as determining a choice is normal. In English, such feeling can be expressed as follows.

She'd like to

I'd rather

We'd prefer to

They'd rather than

Examples:

I'd like to negotiate early in the morning.

You'd rather pay in credit next time.

We'd rather take cash payment.

She'd prefer organizing export to local business.



(source: www.google.com)

They'd prefer shopping to studying.

I'd prefer reading entrepreneurship books to reading comics.

He'd prefer Mecca to San Francisco.

How would you prefer to go? By bus or by train?

They'd rather read a book than speak around.

DIALOGUE

Aisyah : I need tickets for Bandung tomorrow.

Agent : Okay, how do you like to go? By plane or by train?

Aisyah : I prefer to go by train.

Agent : Let me see! Alhamdulillah we still have some tickets.

Aisyah : Alhamdulillah. Give me two tickets of executive class.

WRITING

Persuasion

Persuasion is a type of writing to convince the reader to take particular issue, idea, and opinion. Persuasive text can also persuade someone to do something. A clear example is an advert of marketing professionals to promote a product. An advert surely persuades you to buy a product. Another

example is a letter of your friend that persuades you to join a holiday.

In general, persuasive text consists of the following parts:

1) introduction (statement of an issue, idea, and opinion),
2) arguments/reasons for opinion, 3) evidence to support arguments, and 4) conclusion (reinforce the statement).

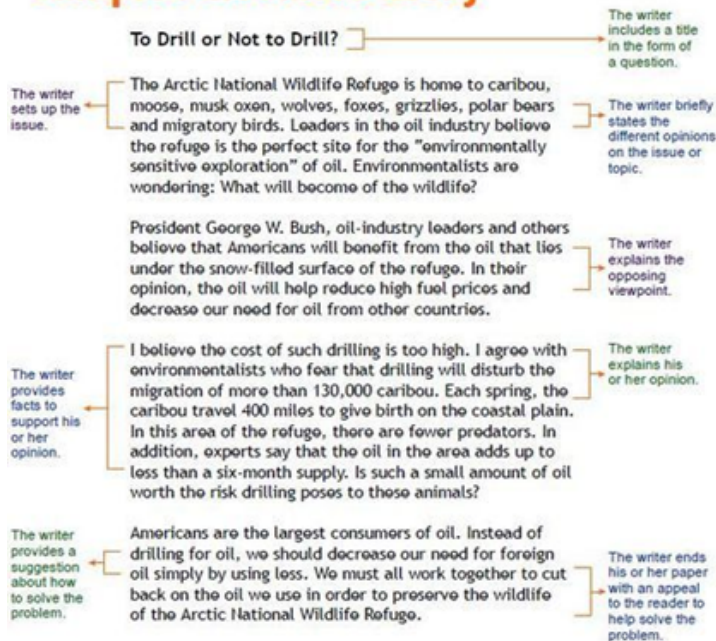
A persuasive text includes an argumentative writing. Therefore, the opposite points of views are frequently stated to counter. In writing a persuasive text, the writer should use logical reason as the basis of argument. This is called a premise. In arguing, you can undertake certain order, general to specific or specific to general. For example:

All men are mortal. (major premise)

Muhammad is a man. (minor premise)

So, Muhammad is mortal. (conclusion)

Sample Persuasive Essay



UNIT 5

Bridging the Gap

Unit 5 entitled “Bridging the gap”. It refers to the action for improving human relationship. Islamic religion teaches about justice. In consequence, the relationship among people should be beneficial. Justice in business will make a Muslim entrepreneur concerns to the others’ rights and when they are fulfilled, everything must be on the track. In consequence, human’s interaction will be stable.

This unit contains materials on adjective and its basic sentence patterns. In the reading comprehension section, the text about business partnership in Islam is provided. Meanwhile, on the speaking section, expressing desires and preferences are explained. In addition, to build your writing skill, it is described how to write memorandums. The general aim of this unit is to provide you communication skill in interacting with others in a business organization.

Language Focus

GRAMMAR AND STRUCTURE

Adjective

An adjective is a word that describes or characterizes a noun, such as *beautiful, good, large, honest, nice*, etc. “Most adjectives express quality; they tell us what something is like”(Eastwood, 1994). An adjective places before a noun and can be formed by adding -ed after noun initiated by an adjective and adding -y, -ful, -ly, or -able. For examples:

long-processed maintenance

printed document

blended program

dusty road

tricky game

sticky material.

colorful picture

meaningful life

lovely city

noisy party

fully room

unbelievable progress

unprofitable business

An adjective describes or characterizes a noun. In English, an adjective is placed before a noun, e.g.: *beautiful city, famous brand, gracious art.*

Sentence patterns with adjective

An adjective is commonly used in nominal sentence and placed before a noun. In the nominal sentence, it is placed after linking verb and in the verbal sentence, it is located after full verb.

noun + linking verb + adjective

All the persons I met yesterday were charming.

My lovely trainer is pious.

The overall Messengers' life was great.

Nowadays, cellular phone is major in use.

noun + verb + adjective

His father managed some profitable business in the city.

The manager challenges his company to increase generating revenue.

The staff listened carefully to the chair of the board's explanation.

Online-marketing is good to apply in digital era.

Language Skill

READING COMPREHENSION

Business Partnership in Islam

Partnership (*shirkah*) linguistically means “mixing two or more things that cannot be distinguished one another (An-Nabhani, 2004).” The Islamic scholars (*fuqaha*) define partnership as a contract of two or more persons in terms of capital and profit (Sabiq, 1998). Hanafi scholars, for instance, define partnership as a contract between partners on both capital and profit. Another scholar, Shafe’i, stated that partnership is a contract giving the right in something to two or more people, making it common. In simpler way, Hanbali scholars define partnership as the coming together of two or more people in disposal or acting. Based on the definitions, partnership refers to a contract of two or more people to carry on business together and sharing its capital and profit.

In conducting business, one may possibly cooperate with others to generate revenue. Partnership had long been done by people before the Prophet (SAW) was sent as a Messenger and the Prophet did not forbid it. Al-Bukhari narrated that Abu Minhal said: *“I and my partner bought something in cash and*

credit. Al-Bara' ibn 'Azib come to us so we asked him about this. He said: my partner Zaid ibn Al-Arqam and I did the same and we asked the Prophet (SAW) about this. He (SAW) said: That which is in cash you take, and that which is in credit you return it back." Ad-Daraqutni narrated from Abu Huraira that the Prophet (SAW) said: *"the Supreme said I am the third of the two partners as long as one of them does not betray his companion. If he betrayed, I would withdraw from them."* Thus, partnership is not forbidden in Islam. Moreover, partnership can be done by Muslim and Muslim or by Muslim and *Kafir dhimmi* (non-Muslim who lives in Islamic state)

There are several kinds of partnerships allowed in Islam: 1) *Al-Inan*, 2) *Al-Abdan*, 3) *Al-Mudaraba*, 4) *Al-Wujooh*, and 5) *Al-Mufawadha*. *Al-Inan* is a kind of partnership in which the two or more people have a business contract to share their capital and they work to manage together. In this kind of partnership, they are equal in the right of disposal. With regard to the capital, the partners share different or equal value, while the profit is divided as they stipulated. With regard to losses in the company, it is according to the capital share only. It is narrated from Ali (ra): *"the loss is upon the capital and the profit is according to what they stipulated."* Another kind of partnership is in basis of bodies. This partnership is

called *Al-Abdan* (bodies). It is two or more persons participate by their bodies only, without their capital. Example of such is the partnership among engineers, doctors, drivers, etc. The profit in the company is distributed according to the agreement of the partners, whether equally or preferentially. Each body gets salary according to the job. The third type of partnership allowed in Islam is *Al-Mudaraba*. This partnership is done by two or more persons in which one partner provides capital (silent partner) and the other contributes labor (active partner). They share in profit but not in the loss. Only the silent partner will incur the loss. *Al-Wujooh*, another kind of Islamic partnership, occurs when two bodies receive capital from the other partner. There are two kinds of this partnership. Firstly, when the capital is provided to two bodies or more by *mudaraba* in which they obtain the capital by profit sharing, for instance, $\frac{1}{3}$ of the profit is shared for the owner of the capital and the other $\frac{1}{3}$ for the bodies. Secondly, if two or more people buy things together with their own capital because of trust given by the merchant. Then, they can share the profit fifty-fifty or 1:3 or 1:4 or the other kinds of sharing based on their agreement. The final partnership allowed in Islam is *Mufawadha* in which it is the combination of all kinds of partnership. For instance, the two partners combine their partnership in *al-inan*, *al-abdan*, *al-mudaraba*, and *al-wujooh*.

In conclusion, business partnership is ruled in detail in Islamic religion and had been discussed by Muslim scholars. Moreover, the partnerships are practiced in the life of the Islamic followers.

Vocabulary

partnership (n)

distinguish (v)

capital (n)

scholar (n)

generate revenue (n)

forbidden (v)

profit sharing (n)

agreement (n)

preferentially (adv)

participate (v)

bodies (n)

followers (n)

Answer the following questions!

1. Partnership (*shirkah*) had been discussed by Muslim scholars. What is partnership according to Hanafi's and Syafe'l's opinions?
2. There are many types of Islamic partnership. Mention those types of partnership!
3. How do you know about *al-inan*, *al-abdan*, and *al-mufawada*?
4. Are Muslim and *Kaafir* allowed in partnership?
5. What kind of partnership that is mostly practiced in business?

SPEAKING

Expressing Surprises

Surprise is the feeling occurred when one encounters the

unaware circumstances. The following expressions are usually used.

How astonishing!

What on earth ...!

Good heavens!

What a weird ...!

Good Lord!

Well, I never!

Good gracious!

Well, I never did!

Examples:

How beautiful picture is this.

Good heavens! It's been sold out.

This ship had been sailing on the sea for thousand times.

How astonishing!

DIALOGUE

Ibrahim: I've been planning to launch a new product.

Neno : Good heavens! People are waiting for it.

Ibrahim: Everything will be ready this week.

Neno : How astonishing! You make it well-prepared in a very short time.

Ibrahim: Thank you, Neno. Well, I do hope you can help me to arrange the location.

Neno : Don't worry, I'll do my best.



(source: www.google.com)

WRITING

Memorandums (or Memos)

A memorandum (or a memo) is a kind of business correspondence between members of an organization. It is really a brief immediate message delivered to a colleague, a staff, a department, or a division.

The format of a memo follows this structure: (1) address a specific audience, (2) your name, position, and initial, (3) date, and (4) the subject. In writing a memo, writers give serious attention to subject, audience, and purpose ((McCrimmon, 1984). The subject in a memo restricts the information that will be given. Audience, moreover, relates to the receiver of the information to make a decision. Purpose in memos may supply the most important information, urge the adoption of new policy, or to argue the removal of the removal of an old policy.

A memo should be written accurately and clearly (Lester, 1991). It may be short and only contains the main point and include necessary instructions. Informal style can be used if it is colleague to colleague memo. If a message is delivered to more superior person, it should use formal tone.

To conclude, a memo is generally written shortly and briefly with standardized form that should be followed by the writers. A memo is common in organization correspondence. The message written in a memo should be strict to the point. Its content is relatively brief and it restricts some points: subject, audience, and purpose.

Sample memo (1)

POND APPLE PHARMACEUTICALS

186 Bernard Avenue/Peterson, NJ 06987

TO All sales representatives
FROM Brad James,
National Sales Manager B.J
DATE October 14, 1989
SUBJECT: Dosage Change in Prinofin

Not all physician are aware that we now offer Prinofin in both 250 and 500 mg tablets. I have sent you 100 copies of a brochure for you to send to or leave with each of your clients within the next two weeks. Doctors need to hear about this change as soon as possible. We will print soon an advertisement for the professional medical journals, but that will take longer than your visit or direct mail.

If you need more copies of the brochure, call the office and Jay will send them out.

(Adopted from Lester, 2001)

Sample memo (2)

INTER-OFFICE CORRESPONDENCE

TO : Maria Galvao, Editorial Assistant
DATE : July 20, 1983
FROM : Rae Morrow, Editor
SUBJECT : Cover Story for Campus Update on
Alcohol Abuse

A recent issue of The Chronicle of Higher Education carries the headline "Higher Education's Drinking Problem." The article cites a national survey showing that anywhere from 70-95 percent of students on any one campus drink alcoholic beverages. No other U.S population segment has a higher proportion of drinkers.

Although this is hardly earth-shattering news, I think we need to do a story on campus drinking. Are any of our faculty members conducting research in the area of alcohol abuse? Try to find a story that offers a positive solution to the problem rather than negative evidence to support the old party-school stereotype.

(Adopted from McCrimmon, 1984)

UNIT 6

Wonderful Day

Wonderful day is the phrase chosen to indicate fantastic moment when a Muslim is able to achieve the God's favor. None of happiness grabbed by the Muslim but this opportunity. Therefore, loyalty should be able to generate because it is the source of *ridhallah* (God's favor).

This unit presents respectively the description of Adjective and its usage in the sentence. Then, the text entitled "The Prohibition of *Riba* in Islam" is comprehensively presented. Through the text you are not only able to increase your reading skill, but also comprehend the Islamic Sharia Law on the prohibition of *Riba* that is important to avoid by Muslim entrepreneurs. In speaking skill, you are going to be given some expressions in formal meeting. While to build your writing skill, how to write a business report is described in detail. This unit aims at describing various activities.

Language Focus

GRAMMAR AND STRUCTURE

Adverb

An adverb is a word that describes or modifies verbs. It is commonly placed after verbs in the sentence. But if it modifies a verb, an adverb is used before a verb. Adverbs can indicate place, manner, time, frequency, or reason. Many adverbs are ended with -ly. For examples:

He is reading Qur'an nicely.

The people actually hoped the coming of the new prophet.

Some passengers are travelling for pleasure.

Adverbs of place: *at the office, on the table, at home, in the garage, etc.*

Adverbs of manner: *by bus, by mail, in a hurry, etc.*

Adverbs of time: *at noon, in the afternoon, at 08.00, etc.*

Adverbs of frequency: *often, always, frequently, soon, etc.*

Adverb of reason: *on business, for pleasure, on purpose, etc.*

Sentence patterns with adverb

An adverb is used by the following patterns.

noun + verb + adverb

They will meet at five in the hotel.

The exhibition will be held on Wednesday.

The preacher spoke gently.

My business client will call soon.

The president signed quickly all the contracts.

The employers are making the craft for experience.

An adverb is used by the following patterns.

noun + adverb+ verb

The art shop in the corner of the street is closed.

That's very kind of you.

The man with glasses is my business partner.

The people in this room are all candidates of manager.

I've just booked my ticket.

The supervisors always do their work appropriately

READING COMPREHENSION

The Prohibition of *Riba* in Islam

Riba literally means ‘to grow’, ‘to increase’, ‘to exceed’, or ‘to be more’. It associates to “charge in the loaned money (interest/usury)”. This term is applied to an increase of the capital, much or less (Sabiq, 1998). So, *Riba* denotes to the surplus value in lending money that grows the capital of the creditor.

Riba is clearly prohibited (*haraam*) under Islamic Sharia Law based on the Holy Qur’an and Sunnah. Allah narrated in Surah Al-Imran [3]: 130, “O you who believe! Eat not *Riba* doubled and multiplied, but fear Allah that you may be successful.” It is also narrated in Surah Al-Baqarah [2]: 278-279 that *Riba* must be stopped to take and the God has declared war, “O you who believe! Be afraid of Allah and give up what remains (due to you) from *Riba* (from now onward), if you are (really) believers. And if you do not do it, then take a notice of war from Allah and his Messenger but if you repent, you shall have your capital sums. Deal not unjustly (by asking more than your capital sums), and you shall not be dealt with unjustly (by receiving less than your capital sums).”

Moreover, Allah particularly condemned the standing of the taker of Riba just like the standing of Satan, *“Those who eat Riba will not stand (on the day of resurrection) except like the standing of a person beaten by Satan leading him to insanity... Allah will destroy Riba and will give increase for Sadaqat. And Allah likes not the disbelievers, sinners (Q.S Al-Baqarah [2]: 275-276).”*For one who takes Riba will gain painful punishment from the God, *“And (for) their taking of usury while they had been forbidden from it, and their consuming of the people’s wealth unjustly. And we have prepared for disbelievers among them a painful punishment (An-Nisa [4]: 161)”*.

Besides it is narrated in several verses, Riba is also stated in Hadits. The Prophet (pbuh) said, *“God has forbidden you to take Riba”*. In other hadits, the Prophet (SAW) cursed *“the receiver and the payer of Riba, the one who records it and the two witnesses to the transaction and said: They are all alike (in guilty)”*. From Anas ibn Malik, the Prophet (SAW) said, *“If a man extend a loan to someone he should not accept a gift”*. From Abu Sa’id al-Khudri, the Prophet also said, *“Gold for gold, silver to silver, wheat to wheat, barley for barley, dates for dates, salt for salt, like for like, and hand-to-hand. Whoever pays more or takes more has indulged in riba. The taker and the giver are alike (in guilty)”*.

Based on the Hadits, the Prophet (SAW) has pointed that *Riba* leads the giver, the taker, the one who records it, and the witness are committed to sin.

The practices of *Riba* in the Islamic system is forbidden because of its harmful social and economic effects. In social domain, *Riba* leads to oppression, injustice, inequality, and exploitation. The creditor often use their strong position to exploit the debtor. Therefore, *Riba* in Islam is considered as a criminal act. Because it creates social class, it also triggers hostility among the members of society. In addition, *Riba* causes economic crisis. If *Riba* is widespread, economic practices will come to stagnant because there is no real economic activity to support the economic life.

To conclude, *Riba* is judged to be dangerous in Islamic Law. Besides it is a sin that makes one is guilty, it also ruins the pillars of society and the economic system.

Vocabulary

exceed (v)

consume (v)

unjustly (adv)

usury (n)

painful (adj)

commit (v)

associate (v)

witness (n)

give up (v)

capital (n)

guilty (adv)

harmful (adj)

denotes (v)

indulge (v)

remains (v)

surplus value (n)

wealth (n)

domain (n)

declare (v)

barley (n)

believers (n)

ruin (v)

Answer the following questions!

1. What does *riba* mean?
2. How is the position of *riba* in sharia law?
3. What is the impact of *riba* on society?
4. What is the punishment of the taker of *riba*?
5. How does the Holy Qur'an and the Prophet Muhammad (SAW) say about *riba*?

SPEAKING

Expressions in the formal meeting

An entrepreneur will attend or lead the meeting with his/her business relations. Therefore, it is important to know some expressions usually used in that situation.



(source: www.google.com)

..., I believe.

May I point out...?

I should have thought...

I assumed that...

I feel we should...

I would point out...

Excuse me, but...

Examples:

It will make a good result, I believe.

I feel we should take the risk.

Excuse me, but we should break for a few minutes.

I should have thought that an unaudited statement could still form a basis of discussion, Mr. Chairman.

DIALOGUE

The manager : In today meeting, we're going to plan staff recruitment for some positions in our company... Let's start with the number of staffs for those positions.

HRD : Excuse me, but we better first discuss about what positions needed to fill.

The manager : Good idea. I thought administration staff and designer is urgent required.

HRD : You're right. One of our administration staff will be leaving this week.

The manager : Then we should have thought to make job application soon.

WRITING

Business Report

A business report is a kind of writing which is composed to report a progress in business. "Some reports are written regularly (weekly, monthly, annually) to inform key personnel about progress in a particular area such as sales, personnel, or finance. Others are one-time products, such as a scientific research project or a marketing analysis (Lester, 1991)." A

report is considered effective if it follows some key points. Those are having clear objectives, focusing on the reader's perspective than the writer's, a clear logical structure (situation, implications, possibilities, recommendations), a clear shape to the report (beginning, middle, and end), the end result should flow, be readable throughout and be 'seamless' (Forsyth, 2010).

The report follows a standard format and organization. It relatively consists of the main parts, namely *title, introduction, method, schedule, work in progress, results, and conclusion*.

1. *Title*. Title is written concisely and clearly: "Marketing Survey of fast Food Lunch Menus". Do not use "a study of" or "report on".
2. *Introduction*. It describes the issue or problem, explains the importance and purpose of the work, and provides background information.
3. *Method*. This part explains the design of the project.
4. *Schedule*. The time of the project in process.
5. *Work in progress*. It describes periodic reports.
6. *Results*. The results contains the findings.
7. *Conclusion*. It briefly states the importance or value of the results, suggestion and recommendation.

Sample (1)

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In the present report, feasibility and reliability of new venture investment has been focused. Researcher aim at providing detailed information regarding all the approach by the means of which project feasibility can be judged and maintained.

METHODOLOGY:

With the help of graphical presentation, expected performance of business operations can be easily evaluated. Furthermore, it will be very fruitful for the restaurant company to identify and evaluate the desired outcomes (Byrne, McAllister and Wyatt, 2011).

Through the graphical presentation it has been clearly stated that opening a new restaurant will assist company to generate effective and efficient outcomes.

In addition to that, variety of season will increase the demand for food and also enhance the operations of business enterprProperty and Construction. 16(3). pp. 249 – 271.

ise by providing wide range of products and services.

Further, undertaking investment appraisal techniques will assist manager in evaluating reliability and suitability of project for the future investment.

FINDINGS:

However, outcomes of trend lines and scatter graphs suggest that new chain of restaurant is very much capable of generating profits by fulfilling taste and preferences of customers in the new area (Khoury and Analoui, 2004).

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Figure 1: Network Diagram

CONCLUSION

In conclusion to the above report it can be evaluated that, decision making in a business is one of the most significant aspect of the overall functioning. However, it is the responsibility of senior managers to ensure that smart and effective judgement are made regarding the functioning of business so that desired results and outcomes can be achieved. In the present report, restaurant chain is planning to open a new venture and for that researcher has evaluated most feasible investment proposal by using investment appraisal techniques as well as using descriptive statistics for measuring the financial aspects of the project. Therefore, in conclusion it can be stated that, opening a new chain of restaurant at London is feasible because it will help company in generating higher returns and ensure sustainability.

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(source: www.google.com)

Sample (2)

WARD & ROSS ASSOCIATES

MARKETING CONSULTANT

TO : Keren Ollsen, Director of Marketing
Letter Perfect Software Corporation
FROM : Manual Marga, Project Director
DATE : 1 September 1990
SUBJECT : Word Processor Marketing Strategy:
Progress Report

Introduction

In the two weeks since you asked this company to develop a strategy to increase Letter Perfect's share of this software market for word processors, Ward & Ross has developed an initial plan. The preliminary work will feature a survey to explore the market. Shortly thereafter, we will analyzed the data and produce a final report with our recommendations.

Method

The project will include these steps.

1. Survey individual users of Letter Perfect, retail outlets, and purchasing agents for corporations.
2. Analyze the features and marketing strategies of competitive and processing packages.
3. Analyze the three segments of the word processor market and determine Letter Perfect's fit in each one.
4. Develop appropriate advertising campaigns designed to appeal to the different segments.

5. Recommend new features for Letter Perfect and also potential spinoff products to attract specific segments of the market.

Schedule

We will deliver the results of the surveys by November 1. The December 1 will include our analysis of the surveys. In the meantime we will work on the analyses of the market and the especially of competitors.

Marketing Strategy

Developing the advertising campaign will take two months; that report should be ready by February 1 so that advertising can begin in the strong March and April strong market.

The research report on new features and new products should reach your desk by March 15, which gives you a full year to design and manufacture the products for next year's campaign.

Work in progress

Two of the questionnaires are complete, reviewed and produced for mailing (see Appendix A).

Questionnaire 1, to registered private users, focuses on (1) reasons for the users' decision to purchase Letter Perfect, (2) their use of and satisfaction with the product, and (3) recommended changes or additions.

Questionnaire 2, to major software retail outlets, focuses on (1) the outlets' decisions for allotting shelf space and advertising budget to word processors, (2) their customer demographics,

and (3) their customers' requests. (See Appendix B for a list of retailers.)

Questionnaire 3, is in progress. We must compile a list of purchasing agents for companies that use the end of the next week, and the questionnaires should be mailed shortly thereafter.

Conclusion

Frequent updates by letter and telephone will precede the next report. One concern that we must address immediately is the launching of two new low-priced software packages. Write word and authority. We must add these to our analysis of competing products and monitor their success closely, for many individual purchasers seem to decide on the basis of price.

UNIT 7

Stairway to Heaven

Unit 7 is entitled 'Stairway to Heaven'. As the title suggests, it represents the stepping way to reach heaven, the most comfort place as a reward from Allah that is given to the pious man. There two requirements that people can fulfill to come into the place. The first is having faith and the second is doing the right deeds. This has been promised by the God in many different verses in the Holy Qur'an.

The language focus in this unit will describe in sequence about English determiner and the more complex sentence structure. In language skill section, it contains of reading text on Islamic entrepreneurship, the expressions of starting the meeting, and business proposal in writing.

This chapter aims at giving advanced-communicative skill for Muslim entrepreneurs to lead the meeting or delivering a speech in business forums. Another is to increase your skills in writing various kinds of business proposals.

Language Focus

GRAMMAR AND STRUCTURE

English determiners

English Determiners are varies. Those words can be included in small reserved vocabulary. So, the learners of English must have good understanding of the functions of English determiners.

Determiners are words that identify or quantify the noun. They are used at the beginning of the noun phrase and may function as identifier, such as articles (a, an, the), demonstratives (this, that, these, those), possessives (your, our, Brian's), ordinals (first, second), and general ordinals (previous, next, last). Most determiners may also function as quantifiers (some, many, each, any), cardinals (one, two, three), fractions ($1/2$, $1/8$), and multipliers (once, double, twice). Example:

Those business instruments are easy to apply.

Some people tend to consume useless things in their life.

Mr. Soekarno was the first president of Indonesia.

Last summer, we had a business expo in Abu Dhabi.

The company has offered me a job opportunity twice.

Business partnerships between two nations will be held.

Double determiners are not normally used together before noun phrase in the sentence. You cannot say **my most favorite food** or **the my house**. However, determiners can be used for both singular and plural nouns (Swan, 1980). For

example, *most syrup is quite cheap, but some is expensive*. But, “possessive determiners (sometimes called ‘possessive adjective’) can come after *all, both* or *half*, or after a quantifier + of (Eastwood, 1994). For examples, *all **my** money, a lot of **his** time, some of **his** friends, one of **our** neighbors*.

In using determiners, you can leave the noun if it is clear from the context what is meant.

Examples:

Whose is this car? Mine.
Is this his pen? No, his is red.

Determiners are words identifying and quantifying the noun and placed at the beginning of the noun phrase. They are articles, possessive, demonstrative, ordinals, cardinals, fraction, and multipliers.

Table 7.1 Functions of Determiner

Determiner	Identify the noun	<ul style="list-style-type: none"> a. articles (a, an, the) b. demonstratives (this, that, these, those) c. possessive (my, your, his, John’s) d. ordinals (first, second, third) e. general ordinals (previous, next, last)
	Quantify the noun	<ul style="list-style-type: none"> a. quantifiers (some, any, many, a lot of) b. cardinals (one, two, three) c. fraction (1/2, 1/3) d. multipliers (once, twice, double)

Sentence patterns with determiners

Determiners can be used in any sentences. Its usage follows the rules of noun as follows.

determiner + noun (subject) + verb

Determiners are used before a noun as subject in the sentence.

Some businessmen conducted the Asian economic summit in Bali.

The first expo will be opened soon this week.

Our company concerns on mutual cooperation.

noun + verb + noun (object)

Determiners can be used before a noun as object in the sentence. Some are not.

People are shopping a lot of things for preparing holiday.

The managers spend their time to plan an extraordinary event.

He loses three persons in that competition.

READING COMPREHENSION

Islamic Entrepreneurship

In a simple way, Islamic entrepreneurship can be explained as the overall entrepreneurial ideas, concepts and practices which are formulated as well as implemented under the Sharia Law of economy. They are closely related to the Islamic economic system. Such kind of entrepreneurship is unique in terms of its difference to any other sorts of entrepreneurship. So, it is much different to entrepreneurship in the frame of Capitalism or of Socialism in which the profit is the only core of business. Islamic entrepreneurship, on the other side, takes loyalty to the God (*ridhallah*) as its fundamental basis. In Surah *Faatir* [35]: 29, it is clearly stated “*Verily, those who recite the Book of Allah, and offer prayers perfectly, and spend out of what we have provided for them, secretly and openly, hope for a trade-gain that will never perish*”. Shortly, business practices should be organized based on the God’s command and prohibition.

As a system of life, Islam has complete economic concepts which can be practiced in real life.

Consequently, in doing entrepreneurial activities, one are tied to the certain rule in Islam. Since one starts to open his/her business, the primary thing he/she does is knowing whether it is allowed (*halal*) or forbidden (*haram*). Next is understanding and attempting to do it in the guidance of Islam. In the broadest sense, economic practices are considered as worldly and spiritual matters as well.

In Islam, the entrepreneurial practices must be framed under the Sharia Law of *halal*, *haram*, *sunnah*, *mubah*, and *makruh*. An entrepreneur, for instance, is strictly forbidden to engage in business based-*Riba*. He is also not allowed to run the business in relation with the forbidden things, such as alcoholic drinks, carcass, pork, prohibited drugs, mineral materials, gasoline, and so forth. At the same time, it is allowed for him to run his business in connecting with the *halal* products. An entrepreneur, then, can make bargaining in buying and selling something. In doing those activities, he is prohibited (*haram*) to make some deceptive practices, but he is obliged to tell the truth in business. This is the teaching of Islam that emphasizes mutual profit between the sellers and the buyers.

In setting up the business transactions, a Muslim entrepreneur should also be careful in order to fulfill *syar'i* requirements. The Muslim entrepreneurs who

deliberately break the Sharia Law are regarded as the sinners. In Islamic perspective, organizing business must be built on the basis of faith and loyalty to Allah.

To sum up, Islamic entrepreneurship is absolutely a set of values, norms, and rules in organizing entrepreneurial efforts. It is *halal* and *haram* standard concerning to products and any agreements in transactions. For Muslims, it is a must to make those as a guidance in order to gain the God's blessing in their life.

Vocabulary

formulate (v)

carcass (n)

set up (v)

closely (adv)

deceptive (adj)

carcass (n)

unique (adj)

emphasize (v)

frame (n)

difference (n)

tie on (v)

mutual (adj)

shortly (adv)

fulfill (v)

worldly (adj)

deliberately (adv)

perspective (n)

strictly (adv)

requirement (n)

Answer the following questions!

1. How does Islamic entrepreneurship differ to other kinds of entrepreneurship?
2. What do you think the core of Islamic entrepreneurship?
3. What is the role of Sharia Law in Islamic entrepreneurship?
4. What is the relationship between Islamic entrepreneurship and Sharia economic system?

5. What should be considered by a Muslim entrepreneur in practicing business?

SPEAKING

Expressions of offering things

Selling goods needs marketing skill. In this situation, sales person usually open communication with people smoothly and courteously.



Some expressions used in English are:

If I could just take up a moment of your time.

A new era has dawned!

You'll never regret it!

Have you ever thought...

Examples:

I promise if you get some, you'll never regret it.

Have you ever thought that life is easy with this product?

I'm sorry madam, If I could just take up a moment of your time..

DIALOGUE

Sales marketing : Excuse me! I have something to show if I could just take a moment of your time.

Mrs. Smith : No, problem.

Sales marketing : Have you ever thought doing things at one time and all will be finished?

Mrs. Smith : Yes, life will be easy with it.

Sales marketing : Well! I have a new product for you. I'm sure that life is easy with it.

Mrs. Smith : It's great! I think I should have taken one for now.

WRITING

Business Proposal

A business proposal is a product of writing which aims at working out business partnership. Based on its format, it can be classified into letter proposal and formal proposal (Forsyth, 2010). A letter proposal begins with salutation and it might contain several pages long completed with a number of sub-headings. However, it is essentially less formal than a report-style proposal. Meanwhile, formal proposal's format are varies. As the name suggests, the proposal uses formal style. It may consists of *introduction, description of the business, business environment, infrastructure, cost and labor, capital investment, and return investment.*

A business proposal may consist of more important details based on the significant needs in business.

A Muslim entrepreneur should be able to compose a business proposal in English. It is urgent in digital era when one can make international business networking.

Sample letter proposal

XXX
555-5555
Newyork

ABC
000-0000
Sanfransico

Date

Dear Mr. ABC

Are you interested in cutting the costs of your company by 45 percent? (Or Use another Applicable Fact That Would Grab the Recipient's Attention) Our product has done just that for several companies and we can do the same thing for you! Our proven track record speaks for itself. (Add In Any Other Facts That Help Sell Your Product).

We promise to review your current system and determine how it can be improved. We will then give you advice on how to improve your overall processes. We have helped companies cut down on printing and stationary costs, etc. (List Relevant Specifics). Our product can help save you time, money and headaches!

The enclosed proposal shows what we can do to help you along the way. The business proposal includes details of what we have done to help many clients. You will also find examples of the work we have done for other companies similar to yours.

I will call you soon to discuss the possibility of us working together. I am confident we can come up with a plan that will save you money.

Sincerely,

XXX

In general, a business letter has the following parts.

1. Heading

The heading is the writer's address including street, city, state (if necessary), and the date.

*Jalan Pegangsaan Timur blok 6 no. 115
Jakarta Barat 879816
May 15, 2019*

2. Salutation

The salutation is the greeting. It is followed by a comma.

Dear Ahmad,

Dear Professor Jones,

Dear Salma,

Dear Dr. Ali,

3. Body

The body describes the content of the letter. It is organized in several effective paragraphs. It consists of introduction, development, and conclusion.

4. Closing

The closing indicates the end of the letter. Just as the salutation, a comma follows the closing.

Sincerely,

Sincerely yours,

5. Signature

The person's sign being addressed.

The Prime Time

Time is regarded as something valuable in Islam. It is popular in the Arabic saying that ‘time is sword’. In the Holy Qur’an, Allah took His promise about ‘the time’: *“By the time. Verily! Man is in loss. Except those who believe and do righteous good deeds, recommend one another to the truth and recommend one another to patience”*. Therefore, a Muslim should not be careless in using time. So all times are the prime time for a Muslim. In other words, in order not to be loose, a Muslim should be righteous and spread kindness in all of his life.

In ‘Language Focus’ section in this unit, it is described about English determiners and its usage in the sentence. Meanwhile, the topic of franchising as modern business phenomenon is served to support your understanding as well as to make you skillful in reading. In addition, it provides the expression of how to start and to end the meeting, and in

writing you can learn how to make letter of complaint.

This unit aims to improve your language skill in using English, especially when you are involved in the meeting, and increase your ability in writing English letter of complaint which is usually made by an entrepreneurs in organizing business.

Language Focus

GRAMMAR AND STRUCTURE

Conjunctions

Conjunctions are words that function to combine clauses together. It shows the relationship of ideas in the clauses. You cannot use two conjunctions in a clause. For instance, **as** you know, **that** I am a great entrepreneur. The correct one is **as** you know, I am a great entrepreneur.

Conjunctions in English are and, but, or, although, because, as, and that. Using these words correctly, you have to know the relationship of ideas in two clauses. The use of a conjunction is normally to join two clauses together that written as one sentence.

Example:

The employer and the employee join together in that event.

Take it or leave it.

He keeps working although he is rich.

Their marketing strategy does not work, but still in progress.

The secretary does not work because she is sick.

As you can see, our company is running well so far

Here are the use of *and*, *but*, *or*, *although*, *because*, *as*, and *that*.

1. You use *and* to link two clauses.

Milton Friedman is an economist, and he lives in New York.

2. *But* is used to contrast the idea.

We found the information center, but it was closed.

3. You use or to express an alternative.

We found the information center, but it was closed.

4. *Although* is also used to contrast the idea. It comes before or after the main clause.

Although the team worked well, the failure could not be avoided, or

The failure could not be avoided although the team worked well.

5. You use *as* to the condition.

As you know (that) the presentation was held.

6. *Because* is used to show the reason.

Some investments are running well because the regulation has been fulfilled.

7. You use *that* to provide special emphasis to the second sentence.

I explained that I didn't know what to do.

Sentence patterns with conjunction

As explained above, conjunction joins two clauses. The sentence pattern in the use of conjunction is as follows.

clause + conjunction + clause

Profit sharing provides you advantages and God's blessing.

The supervisor said that all employer must service the customer better.

The time is over but he keeps working.

Other conjunctions such as because, although, and as can be placed in the beginning of the sentence.

conjunction + clause + clause

Because the price was high, people did not buy nothing.

Although the products are useful, they are not sold out.

As I see that all of them are ready to work all night long.

Language Skill

READING COMPREHENSION

Franchising in Islamic Perspective

Nowadays, business world has been developed in various ways. One of the strategies in developing business is franchising. Franchise is derived from a French word meaning 'free' or 'honest'. In *Oxford Advanced Learner's Dictionary*, franchise means formal permission given by a company to somebody who wants to sell its goods or services in a particular area. Thus, there are two party involved in this system, namely 'franchisor' and 'franchisee'. Franchisor refers to a company or an organization that gives somebody a franchise, while franchisee is a person or company that has been given a franchise. Franchising, then, is popular in modern business world.

Historically, franchising was firstly introduced in the U.S. by Isaac Singer in 1850s when he wanted to increase distribution in selling sewing machine. Although Isaac Singer's product selling was not very successful, such practice was followed by the others. Then it was followed by John Pemberton, the founder of Coca Cola. Based on another source, it is

said that the follower of next franchising was General Motors Industry in 1898. In the next development, franchising was popular and it was much dominated by fast-food restaurants. In the 19950s, this kind of business format was still in progress.

In Indonesia, franchising was also developed in 1990s. Some of the popular franchise industries are *Kebab Baba Rafi*, *Primagama*, *Marta Tilaar Salon Day Spa*, *KFC*, *McDonald*, and so on. Some franchising associations are also easily found, such as APWINDO (*Asosiasi Pengusaha Waralaba Indonesia*), WALI (*Waralaba & License Indonesia*), and AFI (*Asosiasi Franchise Indonesia*). Moreover, franchising consultants have spread in this country, such as IFBM, The Bridge, Hans Consulting, FT Consulting, Ben Warg Consulting, JSI, and so forth.

The basic principles of business in Islam are honesty, agreement, and mutual profit. A Muslim may organize business as far as it is based on those principles. On the other hand, if a Muslim breaks the principles, his/her business is categorized prohibited one (*haram*).

In Islamic perspective, franchising should really be viewed from three fundamental aspects (Abdurrahman, 2014). Firstly, franchising is closely related to intellectual rights. Although it has never been known in Islam, it does appreciate intellectual

works. The published works of Islamic scholars could be used and copied by every people. They can also cite and develop it to publish. Nevertheless, people cannot take those works as theirs. Taking others' works without permission is regarded as cheating. The Prophet said, "*Whoever cheats, he is not us*". He also said in another hadiths, "*The one who cheats is in the hell.*" Secondly, in terms of its marketing, franchising is allowed in Islam as far as there will be no something prohibited in its marketing mechanism. For example, multi-level marketing which is much applied in some franchising is prohibited. Thirdly, in terms of its relation, franchising operated under the imperialistic states, such as Israel, Britain, the US, and so on is prohibited in Islam. It is narrated in the Holy Qur'an Surah An-Nisaa', 141: "*And never will Allah grant to the disbelievers a way (to triumph) over the disbelievers.*" However, it is allowed if it is managed by local companies.

In conclusion, franchising is very popular in modern business. It can be practiced since it does not break the Islamic Sharia Law. Franchising in Islam required free from cheating and domination of imperialists.

Vocabulary

franchise (n)

permission (n)

party (n)

formal (adj)

popular (adj)

categorized (v)

fundamental (adj)

appreciate (v)

developed (v)

various (adj)

progress (n)

rights (n)

dominated (v)

break (v)

imperialistic (adj)

disbelievers (n)

Answer the following questions!

1. Who and where was franchising firstly introduced?
2. How has franchising developed in Indonesia?
3. How is franchising viewed in Islamic outlook?
4. What requirements should be considered in franchising in order not to break Sharia Law?
5. How do you think of the future of franchising in business world?

SPEAKING

Expression of Opening and Closing the Meeting

Leading the meeting is one of the abilities that the entrepreneurs have. So they must be able to use English in that situation. There are some expressions you can use to open the meeting and to close it.



(source: www.google.com)

Opening the meeting needs an attractive way in order to catch attention. It is important because the leader of the meeting must be able to convince the participants that their meeting is crucial. In opening speech, the following expressions can be used:

*Assalamu'alaikum warahmatullahi wabarakatuh
Ladies and gentlemen, first of all, let's express our gratefulness to Allah the Almighty that we are able to attend the meeting. Today, we are going to discuss something important in our business....*

You can also use this expression in less informal way:

Assalamu'alaikum. Hello, everyone. I hope you are very well today and always in the blessing of Allah. In the first place, I'd like to remind you that our crucial meeting agenda is....

Closing statement is also important communication in the meeting. The following expression can be used properly:

*Well, ladies and gentlemen.
We've had some recommendations from our discussion and sharing session. It really needs our commitment for*

*realization. Let's call it a day. Thank you.
Wassalamu'alaikum.*

*Well, ladies and gentlemen,
In the last session, I'd like to summarize some important
points we discussed. Firstly,... Secondly,...Thirdly,...
That's all thank you.
Wassalamu'alaikum.*

You can make another expression. The most important thing in leading the meeting is the clarity of topic of discussion. So, you cannot leave it to declare in the beginning and the end of the meeting. Next, as a Muslim, you have to deliver special Islamic greeting in starting and ending the forum.

DIALOGUE

*Leader : Assalamu'alaikum Wr Wb. First of all, we
express our gratefulness to Allah.
Secondly, I thank you for attending this
meeting. How are you everyone?*

Participants : Very well, thank you.

*Leader : We've some important issues to discuss in
today's meeting. First is about cost
production, second is about market
opportunity, and the last is about
networking.*

*Participant 1 : Excuse me, to suggest better for us divide
it into two sessions because of our limited
time.*

*Participant 2 : Good idea, we have to close this meeting
at about 13.00 p.m., sir.*

Leader : I agree with you. Thank you.

WRITING

Letter of Complaint

In a business world, complaining is something usual. Sometimes, one complains the bad company's service or improper goods. It is also possible for a consumer or an entrepreneur to complain the other person or company. Your feeling of anger, dissatisfaction, or misled can be expressed in letter of complaint.

A letter of complaint is a kind of writing that expresses dissatisfaction. This letter may consist of the following parts.

1. *The return address.* This part can be omitted if the writer uses a printed letterhead.
2. *The date line.* The date line is placed below the return address heading, unless you use printed letter head.
3. *The inside address.* This will be written in the left margin.
4. *The salutation.* An individual is being address. You can use:
 'Dear Mr. (Mrs. Ms., Miss)',
 'Dear Manager',
 'Dear Editor'.
5. *The body.* The body consists of one or more paragraphs written in single-spaced text, with double spacing between paragraphs. The paragraphs are also written in the left margin without indentation to mark the opening of the paragraph.
6. *The complimentary close.* This part indicates the ending of the letter. The words commonly used are:
 'Yours sincerely', 'Respectfully',
 'Sincerely yours', 'Cordially'.

The complimentary close is punctuated with a comma.

7. *The signature.* The signature consists of two parts: the written signature and the writer's name. The writer's typed name is placed directly below the written signature.
8. *The reference.* The reference is usually placed at the bottom of the letter. There are three types of the reference: *initials of sender and typist* (when the letter is typed by someone other than the writer), *enclosure* (the other material included or there is something enclosed with the letter), and *recipient of copies* (when other copies of the letter also sent other person).

Sample Letter of Complaint

SAMPLE COMPLAINT LETTER

Your Address
Your City, State, Zip Code
Date

Name of Contact Person, if available
Title, if available
Company Name
Consumer Complaint Division (If you have no specific contact.)
Street Address
City, State, Zip Code

Dear (Contact Person):

Re: (account number, if applicable)

On (date), I (bought, leased, rented, or had repaired) a (name of the product, with serial or model number or service performed) at (location, date and other important details of the transaction).

Unfortunately, your product (or service) has not performed well (or the service was inadequate) because (state the problem). I am disappointed because (explain the problem: for example, the product does not work properly, the service was not performed correctly, I was billed the wrong amount, something was not disclosed clearly or was misrepresented, etc.).

To resolve the problem, I would appreciate your (state the specific action you want - money back, charge card credit, repair, exchange, etc.) Enclosed are copies (do not send originals) of my records (include receipts, guarantees, warranties, canceled checks, contracts, model and serial numbers, and any other documents).

I look forward to your reply and a resolution to my problem, and will wait until (set a time limit) before seeking help from another source. Please contact me at the above address or by phone at (home and/or office numbers with area code).

Sincerely,
Your name
Enclosure(s)

UNIT 9

Secret Change

Change is a must. A Muslim is supported to conduct a meaningful change. The changing that goes from a certain condition to another better condition. The prophet said that someone who is now in the same condition with yesterday is loss. So, today must be better than yesterday and tomorrow must be better than today.

This unit describes the use English prepositions and its usage in the English sentence. In addition, to build your skill in reading, speaking, and writing, the text concerning how to generate ideas is provided.

Unit 9 focuses on the use of small English vocabularies as a complement to make the sentences more complete and clearer in English.

Language Focus

GRAMMAR AND STRUCTURE

Prepositions (1)

Prepositions are words such as *on, in, at, above, over, beside, under, below*, etc. They are many, but there are two types of prepositions in general:

1. Preposition of place: *in class, over the floor, at the office*, etc.
2. Preposition of time: *at night, in the morning, on Friday*, etc.

The learners of English are frequently difficult to use them appropriately. The words *on, above, and over*, for example, are different in context. Consider the following sentences!

The flock of birds are on the palm tree.

The flock of birds are flying above the palm tree or

The flock of birds are flying over the palm tree.

Preposition can be divided into: Preposition of time (indicates time) and preposition of place (indicates position).

A preposition can also have the other meaning. For example:

Many people are against these changes. (= opposing)

We are working towards a United States. (= working to create)

Mr. Branford is in charge of the department. (= head of the department)

Peter is the charming supervisor with blonde hair. (She has blonde hair)

A preposition is frequently used in many idiomatic expressions. For example:

You have to pay half the cost of the holiday in advance.

All the money paid by investors is now at risk.

There are so many different computers on the market.

I'd like to buy this picture if it's for sale.

I'm afraid the machine is out of order.

These handicrafts are made to order.

Sentence patterns with prepositions

A preposition comes before the noun phrase whether it is a preposition of place or a preposition of time. The position of preposition in a sentence can be as an adverb.

preposition + noun phrase

There is a television on the table.

An agent of marketing presented the newest product in front of the customers.

We must be ready before their arrival.

The expo on Saturday has been cancelled.

preposition + ing-form

Thinking first before speaking.

Before working here, he did everything to survive his life.

They work hard in earning much money.

After being clarified, the case is banned.

On running the business, the CEO planned effective strategies.

Language Skill

READING COMPREHENSION

The Power of Ideas in Entrepreneurship

Thinking plays an important role in human life. It conveys ideas; and ideas much control human actions. Ideas are the most precious thing for every nation. With brightly ideas a nation can be enlightened and awakened. Japan, for example, was completely destroyed by the bombing of Hiroshima-Nagasaki. At that time, the physical building were completely destroyed. However, ideas led them to resurrect. So, the country did not need a long time to come into exist.

In entrepreneurship, moreover, the power of ideas is urgently needed. People can build their dreams, make smart decisions, and determine important actions because of ideas. However, quality of ideas must be considered to make progressive steps. Over the years researchers in the area of decision-making, for instance, have been aware that a quality decision can be made with generating quality ideas (Leigh Thomson, 2000). In addition, positive thinking is able to help people to be successful in life (Farid, 2017). There are some advantages of positive thinking, such as encourage creativity, intelligence, and

imaginative thinking, avoid frustration, think globally, well-controlled emotion, achieve self-confidence and highly talented, address to work hard, innovative, and efficient, and drive to intuitive-based action (Afifi, 2015). Thus, generating quality ideas are regarded to be able to gain success significantly in business.

In fact, not everyone who thinks is able to achieve a success. The saying suggests 'Your condition is what you think'. What happens in our life now is what we think in the past. In the *Hadits Qudsiy*, it is also narrated that *"I am depends on the prejudice of my slave."* It means that when one always thinks negatively, the God will give him something in his life as he thinks. Otherwise, since one thinks about success in life, he will be successful.

A Muslim entrepreneur must generate productive ideas in order to increase highly achievement. He may not stop in one condition. In the Holy Qur'an [94]: 7-8, it is narrated, *"So when you have finished (from your occupation), then stand up for Allah's worship. And to your Lord turn your invocations."* On the other hand, he should always make some improvements. Here innovative thinking is urgently needed. Allah SWT says, *"Allah will not change the good condition of a people as long as they do not change their state of goodness themselves. But when Allah will a people's punishment, there can be no turning back*

of it, and they will find besides Him no protector (Q.S. Ar-Ra'd [13]: 11)." Shortly, a Muslim entrepreneur is productive and innovative. He also has highly motivation to produce improvements in human's life.

Last but not least, Muslim entrepreneurs must adopt qualified ideas in order to be productive and innovative. They are also motivated with the spirit of change. So, all of their efforts consequently reveal some meaningful improvement for mankind. Although generating such kinds of ideas is not relatively easy, experiencing in responding challenges must indisputably be made.

Vocabulary

<i>role (n)</i>	<i>precious (adj)</i>	<i>convey (v)</i>
<i>brightly (adj)</i>	<i>enlightened (v)</i>	<i>awakened (v)</i>
<i>thinking (n)</i>	<i>completely (adv)</i>	<i>led (v)</i>
<i>invocation (n)</i>	<i>significantly (adv)</i>	<i>adopt (v)</i>
<i>prejudice (n)</i>	<i>improvement (n)</i>	<i>mankind (n)</i>
<i>meaningful (adj)</i>		

Answer the following questions!

1. Why is idea a precious thing for every nation?
2. To what extent is the idea important to entrepreneurship?
3. What kind of ideas can change the better condition?
4. In Islam people must improve the condition of life into a better one. Why?
5. Why should the Muslim develop positive thinking?

SPEAKING

Expressions of Convincing Others

Sometimes we must be able to convince others in a conversation, such as in presenting an idea or a product, in selling goods or in inviting investors. In this case, the use of appropriate expressions is extremely important. The following expressions can be used in convincing others.

After all...

Of course.

Sure.

It's a good idea.

You could make a fortune.



Example:

After all we do have the patent on our product.

Of course the price varies according to the number you order.

It's a good idea to develop market to Middle-East.

Next month, our preparation to plan the great promotion will be finished. Sure.

DIALOGUE

Sarah : Sandra, how about if I make a new product for

developing our business?

Sandra : Great! What is it?

Sarah : People now need a multi-function tool. Do you think so?

Sandra : Sure!

Sarah : I think about multi-function brush.

Sandra : It's a good idea. Life will be easy with that.

Sandra : Can you create it in three months?

Sara : Of course I will.

Sandra : Good! Then I'll prepare everything you need to finish the product.

WRITING

Letter of Recommendation

Letter of Recommendation is commonly addressed to specific individual or colleagues. If the letter is written for general recommendation, it is best to use the expression 'To whom it may concern' as the following sample.

May 15, 20--

To Whom It May Concern:

Justin Horter was a customer service employee in our store, The Factory Outlet, in the spring of 2000. During this time, he answered phones and was responsible for handling customer compliments and complaints.

Justin was a conscientious employee who performed his duties well. His attendance was excellent, and his attitude was one of cooperation with and respect for coworkers and customers.

In my opinion, Justin's work habits and personal characteristics will help him be successful in any career he chooses. I am pleased to recommend Justin for a customer service management position.

Sincerely,



Rich Edwards
Manager
The Factory Outlet

The letter of recommendation may be written for specific individual. Specific salutation is needed in such kind of letter. However, the recommendation letter can be addressed for a person having certain position in the company, such as a director, a sales manager, a head of division, etc.

August 10, 2012

Admissions, Tippie School of Management
Executive MBA Program
100 Pomerantz Center, Ste E444
Iowa City, IA 52242-7700

Dear Director,

I am writing to today to recommend Leif Bush for admission into the University of Iowa for 15 years, and he has worked for me (with me) in marketing for approximately eight

It should go without saying that and he is a remarkable marketing talent, with an eye to but also seeking out opportunities in to expand the business.

Leif has always taken his role seriously and is passionate about his results. Beyond his natural leader, and fights hard for his beliefs. He's at his best in a group environment, a involvement of all other team members to derive the best results possible. He has a ve to for continued executive leadership with our Ecommerce Marketing efforts.

I have the deepest personal and professional respect for Leif, and sincerely belief he w and tireless creativity to your class and classroom. He has my highest endorsement. I recommendation or my endorsement of Leif, please do not hesitate to contact me and

Kind regards and best wished for a successful Executive MBA class.

Giles Poladomas
CEO of Snubby Enterprises
319-522-9999

August 10, 2012

UNIT 10

What a Wonderful World!

What a Wonderful World! is chosen for the chapter title in unit 10. It connotes to 'happiness' if Islam is taken for granted. A Muslim who always relates all of his deeds to Islam will not feel anxious, worry, or sad. Otherwise, he will be optimist and fearless.

This unit contains descriptions on English preposition and its usage in *Grammar and Structure*, how to be a real entrepreneur in *Reading*, how to express happiness in *Speaking*, and Letter of Reference in *Writing*.

Unit 10 tends to provide you how to apply a complex sentence in speaking or in writing. So you will be able to express well what you think and feel by using complex sentences.

Language Focus

GRAMMAR AND STRUCTURE

Prepositions (2)

The use of English prepositions varies. The language learners are frequently difficult to use them appropriately. The usage of other prepositions can be explained as follows.

1. *by* denotes nearness of place, hence time, and agency.

Come and sit by me.

Always get up by sunrise.

He was fairly treated by me.

2. *into* denotes motion towards the inside of anything.

The frog fell into the well.

3. *with* can be used for several meanings.

He lives with his mother. (union in place)

Frogs begin to croak with the rainfall. (union in time)

His views do not accord with mine. (agreement)

One king fought with another. (opposition)

He killed the snake with a stone. (instrument)

He looked upon them with anger. (manner)

4. *within* denotes some time short of the close.

He will return within (= in less than) a week's time.

5. Idiomatic phrases with prepositions.

I dialed the wrong number by mistake.

You have to pay half the cost of the holiday in advance.

I'm afraid the machine is out of order.

All the money paid by investors is now at risk.

People are now consumptives, on average.

Prepositions are not only used to indicate place, motion, and time, but also used in idiomatic phrases.

Sentence patterns with prepositions

verb + preposition

We didn't go into the details.

I was looking at the landscape.

Someone turned out the light.

The new computer series sold out.

verb + object + preposition

I've learnt something with experience.

Compare hotel prices here to prices in London!

Your action saved us from bankruptcy.

We should invest money in new industry.

verb + adverb + preposition

Are you looking forward to big market?

I suppose we'll go along with the proposal. (= accept)

Just carry on with your work. (= continue)

You've got to face up to the situation. (= not avoid)

adjective + preposition

I'm very good at direct selling.

She is fond of making a joke in the meeting.

The manager is proud of his achievement.

We were very surprised at the news.

I'm keen on your style.

noun + preposition

He has explained his objection to the idea.

An interest in business is only a choice.

The protection from the tax has been discussed.

The new law has had some effect on people's behavior.

An increase in our company profit is because a hard work.

Language Skill

READING COMPREHENSION

The Pursuit of Happiness

Every people dreams of happiness. Something that is regarded as meaningful in our life. Unfortunately, although many people always think of how to reach happiness, they have never known the meaning of true happiness. Some people say that they will be happy if they own much money to fulfill all their needs in this life. In fact, there are many millionaires who do not feel happy though they possess everything. On the other hand, some people can even feel happy in their poverty. Shortly, there is no single variable as a fixed-indicator of happiness. Thus, although happiness is something people want to reach, it is not easy to understand what the true happiness is.

Islam has provided us a true path to reach true happiness. A pious man (*muttaqun*) is always happy when he can fulfill his God's command and avoid His prohibition. But, he feels sad and afraid if he fails to do it. In addition, he feels happy if Allah SWT bless him. So for a real Muslim, true happiness is the gaining of God's favor (*ridhallah*).

The Muslim life is framed by the God's rule. What a Muslim do must have eternal orientation. In addition, a Muslim has a noble mission to prosper the earth. For that reason, a Muslim will be careful and always take full attention in deeds. In many verses of the Holy Quran, Allah SWT provides a special warning to the believers not to break the God's law. Anyone who breaks the law will be placed in hell. On the other hand, the one who is in loyalty will be entered in paradise. Thus, a Muslim will feel happy whenever he or she can do everything within the favor of Allah SWT. He says:

Those who reject (Truth), among the People of the Book and among the Polytheists, will be in Hell-fire, to dwell therein (for aye). They are worst of creatures (Al -Bayyina: 6).

Those who have faith and do righteous deeds, they are the best creatures. Their reward is with God: Garden of Eternity, beneath with rivers flow; they will dwell therein or forever; God well pleased with them, and they with Him. All this for such as fear their Lord and Cherisher (Al-Bayyina: 7-8).

Allah SWT also says:

To any that desires, the tilth of the hereafter, we give increase in his tilth; and to any that desires the tilth of this world, we grant somewhat thereof, but he has no share or lot in the hereafter (As-Syura: 20).

And also adornments of gold. But all this were nothing

but conveniences of the present life: the hereafter, in the sight of thy Lord, is for righteous (Az-zukhruf: 35).

Based on these aayah, the way to reach true happiness in Islam is making this life in the path of the God.

A Muslim entrepreneur, just like other people, should realize that the position can be taken to reach true happiness. By following the prophet Muhammad in practices, he or she will reach happiness. An honest businessman is rewarded Jannah (Paradise) by the God. Abdullah ibn Mas'ud reported: The Messenger of Allah, peace and blessings be upon him, said:

You must be truthful. Verily, truthfulness leads to righteousness and righteousness leads to Paradise. A man continues to be truthful and encourages honesty until he is recorded with Allah as truthful. And beware of falsehood. Verily, falsehood leads to wickedness and wickedness leads to the Hellfire. A man continues tell lies and encourages falsehood until he is recorded with Allah as a liar (Bukhari and Muslim)."

In conclusion, the only way to pursue happiness in Islam is doing what the God likes. Allah likes the honest businessman and will sent him to His Paradise in the hereafter. This is true happiness that is always hoped by every people in the world.

Vocabulary

<i>own</i> (v)	<i>warning</i> (n)	<i>variable</i> (n)
<i>enter</i> (v)	<i>poverty</i> (n)	<i>pursue</i> (v)
<i>eternal</i> (adj)	<i>desires</i> (n)	<i>prosper</i> (v)
<i>righteousness</i> (n)	<i>hereafter</i> (n)	<i>hellfire</i> (n)

Answer the following questions!

1. What is true happiness in Islamic perspective?
2. Does Islam explain to reach true happiness in life? How?
3. What is the difference between a pious man and not in terms of their deeds?

WRITING

Letter of Inquiry and Response

Letter of inquiry is a business letter written to other people and businesses to request certain information and services. This kind of letter has two types: *general* and *specific*. A well-written letter of inquiry purposes to persuade the reader provide reply that is concerned by all parties (McCrimmon, 1984).

The common elements of the letter are *subject*, *audience*, and *purpose*.

The subject of inquiry letter should be brief, clear, and to the point. Concerning to the audience, it is important to be easy to answer. To make it, you should place yourself as the reader.

Purpose should be stated directly by indicating in few words why information is needed.

The inquiry letter is recommended when you ask services and accepting fast reply is concerned. Therefore, your letter should be clear and brief that is easily to reply

Sample Inquiry Letter

Inquiry letter

Motawakla constructions
Bank road, margoa-goia

25th Feb., '11

Dear sirs

We read with interest your advertisement in 'The Industrial Times' of 12th Jan and are impressed by the description of aluminum screws and fittings made by you.

We are leading construction contractors and dealers in construction materials in this area. The demand for aluminum fittings is steadily increasing in this parts and we have a large number of enquiries, and orders too, for them.

Kindly send ur catalogue and price list for wholesale purchases. Since our annual requirements in metal fittings of all kinds exceed Rs.3lakh, we would like to place order with you. Hence, please quote your most favorable prices and terms.

yours faithfully
XYZ

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About the Writer



Henri Fatkurochman, is a lecturer at English Education Program Faculty of Teacher Training Universitas Muhammadiyah Jember. He teaches some linguistic subjects, such as *Introduction to Linguistics*, *Cross Cultural understanding*, *English Phonetics*, *English Phonology*, *Translation*,

Scientific Writing, and *Proposal Writing*.

Besides, he also wrote several articles and books on *linguistics* and *writing*. Among his works are *Jargon in American politics* (2002), *Building critical thinking at university* (2004), *Peer response as an authentic assessment in a process approach writing classroom* (2007), *Lecturer's written feedback and students' perception and response in writing class at English department Muhammadiyah University of Jember* (2012), *Writing thesis proposal for graduate (S1) degree* (2015), *English phonetics: a course book for beginners* (2017), and this current book entitled *English for Muslim Entrepreneurs*.

ENGLISH FOR SPESIFIC PURPOSES

ENGLISH FOR MUSLIM ENTREPRENEURS

Mastering English is now required in many spheres. It becomes an urgently need in enlarging a business network. With the use of acceptable and effective business English, Muslim entrepreneurs are able to engage in global communication.

Muslim entrepreneurs should be fluent in using oral as well as written English. At the same time they need to build Islamic business perspective as the ideological consequence of their religion faith. Thus, it is recommended for them to master English well and to internalize Islamic thoughts and values respectively.

Both improving English communication skill and exposing Islamic personality are regarded as the important things for Muslim entrepreneurs. The former is necessary because of the position of English as the international language, while the latter is because of Islamic obligation.