To: Matthew Shen

From: Siddhartha Gupta

Date: June 7th, 2020

Subject: Peer Review of Debenture Definition

I enjoyed reading your definition of debenture, which was very informative. Your sentence definition explains the meaning of debenture in a concise yet clear manner. Your use and elaboration of the alternative terminology “unsecured loans” was especially effective. It is clear from your definitions your knowledge about debentures is strong. In addition, your parenthetical definition isn’t done right. Your Expanded definition helps clarify many questions but I believe it can be more comprehensive . Lastly, I noticed that your introduction is missing some parts.

After reading through your definition I recommend the following suggestions that would increase the understanding of the reader.

**Introduction**

Your description of the audience is clear but your situation could use some work. Your situation doesn’t specify how the intended audience, individual investor, would make contact with the definition. Does he read this definition online or is it given is this definition provided by a financial advisor.

Secondly you have not given a purpose for your definition, are you trying to clarify the distinction between debentures and other kinds of loans such as bonds or does your definition have another purpose. Without this context it is difficult to fully understand the situation and the explicit aim of your definition.

Lastly I wasn’t able to locate where you talked about the assignment and its criterion. I would recommend including that you will be writing three definitions. As well as some of the criterions of the assignment such as needing a minimum of four expansion strategies.

**Comprehensiveness**

As I have said before your sentence and parenthetical definitions are both incredibly comprehensive.

The thesis paragraph of your expanded definition does its job well. It clearly forecasts the different strategies that will be used. Although this may be a stylistic choice I would recommend using subheadings for your definition. It helps make the definition easier to navigate.

Your work doesn’t use any difficult jargon which made your definition very readable. But some concepts and ideas could be explained further in order to give a more holistic understanding of the word. For example in paragraph 9 you could further explain the specific ratings given to different debentures or companies as well as what they mean. Or, in paragraph 11 sentence 1, you could possibly explain why regular interest rate payments are an advantage. Since we’re assuming the audience has a limited understanding of finance.

**Visuals:**

You have made a good choice of visual, it explains the process of debentures however the caption needs to explain all the parts in the cycle. I was able to make an inference about what the paper and the person represented. However, you want to make it as easy as possible for the reader to understand the visuals and by extension the symbols used.

I had a good understanding of debentures after reading your definition. Hopefully, the suggestions will help you to improve your first draft.

<http://blogs.ubc.ca/engl301-98a-2020sa/2020/06/04/debenture/>