

**КЫРГЫЗ АЙЫЛ ЧАРБА  
ФИНАНСЫ КОРПОРАЦИЯСЫ****KYRGYZ AGRICULTURAL  
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*09.04.2004. № 1123-987/930*

**To:** Bert van Manen  
Arthur van Schendelstraat 1  
NL 3511 MA Utrecht

**Dear Bert,**

We herewith thank you for the training activities you have undertaken for our credit staff at KAFC. They and we found it very useful, and I am sure it will help them one step further in their professional activities. They now have a better understanding of loan analysis, both for working capital and investments loans, and related risk appraisal.

Thanks again, and wish you all the best in your future work and projects.

**With kind regards,**

**Ms. Baktygul Joenbaeva**  
Executive Director  
Kyrgyz Agricultural Finance Corporation



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“ 28 ” 06 2002 г.

№ 105

**Reference for Bert van Manen**

I confirm that Mr. Bert van Manen has performed duties as an international consultant on the following project:

Position: Financial Investment Analyst

Project: Agricultural Area Development Project (ADB Loan No.1726 KGZ)

Country: Kyrgyzstan

Date: 29 July – 4 Sept 2001, 10 Feb – 30 Mar 2002, 26 May – 29 June 2002

Signed:

Name: Mark Crocker

Company: GRM Int Pty Ltd

Date: 28 June 2002