

To whom it may concern

Réf. 2200'07'1

Berne, 26.09.2011

Letter of reference for Mr Bert van Manen

Dear Madam, Dear Sir,

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

Position:

Senior Expert

Project:

Evaluation of impact on end-borrowers of agricultural loans made by banks and microfinance institutions in Moldova, Kosovo and Albania. Survey of 660

borrowers and non-borrowers

Country:

Moldova, Kosovo and Albania

Funding:

European Fund for Southeast Europe

Date:

2009 to 2010

INTERCOOPERATION

Dr Isabelle Dauner Gardiol

Co-Head Income and Food Security