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The Banker



Bank of the Year 2006 / 7
Rwanda

Date:

Ref:

5th February 2010

Re: Testimonial Mr. Bert van Manen

Dear Bert,

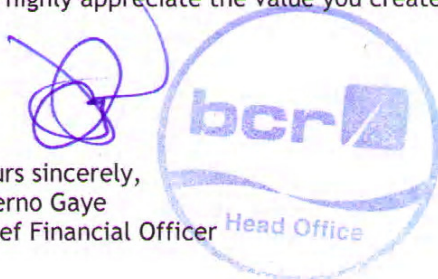
I write to communicate our unreserved appreciation of the training on cash flow planning and financial analysis as part of the European Investment Bank's technical assistance program.

The training was well appreciated by the team and the evaluation questionnaires that followed the trainings spoke very well of your competence, proficiency, professionalism and coaching skills.

In my capacity as CFO, I must admit that I found your intervention extremely useful and I have accordingly requested Triodos Facet (who are implementing the training for EIB) to ensure that going forward we have more of your services especially in the areas of credit analysis and credit management.

We highly appreciate the value you created in the team.

Yours sincerely,
Cherno Gaye
Chief Financial Officer



Reference for Bert van Manen

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

Position: Risk management expert for Development Bank of Rwanda (BRD) and Commercial Bank of Rwanda (BCR)

Project: Training and development of risk management procedures in BRD and BCR - Rwanda

Country: Rwanda

Funding: European Investment Bank

Date: 2009 to 2011

Signed:



Name: Adriaan Loeff (Managing Director)

Company: Triodos Facet

Date: 25 September 2011

Triodos  **Facet**

Triodos Facet
P.O.Box 55, 3700 AB Zeist
The Netherlands