

Reference for Bert van Manen

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

Position: Senior BDS expert

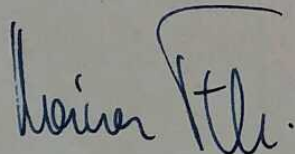
Project: Technical Assistance to the EIB Microfinance Lending Operations to the Southern Africa MF/MSE Funds

Country: Zambia, Malawi

Funding: EIB

Date: 2016-18

Signed:

A handwritten signature in blue ink, appearing to read "Rainer Fitz". The signature is stylized with a large, sweeping initial 'F'.

Name: Rainer Fitz (Team Leader)

Company: Frankfurt School of Finance & Management gGmbH

Date: 28 July 2018