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Reference for Bert van Manen

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

Position: Consultant

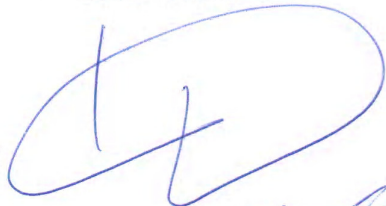
Project: Counselling of (15) migrants wishing to invest in their country of origin, regular Participation in Credit Committee, and Dealing with Bad Creditors

Country: Netherlands

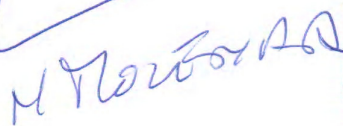
Funding: IntEnt

Date: 2002 - 2005

Signed:

A handwritten signature in blue ink, appearing to be "M. van Manen".

Name:

A handwritten signature in blue ink, appearing to be "M. van Manen".

Company: IntEnt Foundation, The Hague, Netherlands

Date: 14 November 2005