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Reference for Mr. Bert van Manen

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

Position: Team Leader
Project: Micro-credit identification mission
Country: Macedonia
Funding: Netherlands Government
Date: June 1997

Signed:



FACET BV
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Name: Mr. Adriaan Loeff
Title: Managing Director
Company: FACET BV, Zeist, The Netherlands
Date: 14 November 2005