

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, Banking expert

Project:

Design of bank credit schemes for post-privatisation agricultural

enterprises in Orhei

Country:

Moldova

Funding:

EU

Date:

November / December 1995

Signed:

FACET

P.O.Box 190, 3700 AD Zeist The Netherlands

Name:

Mr. Adriaan Loeff

Title:

Managing Director

Company:

FACET BV, Zeist, The Netherlands

Date:

14 November 2005