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## Reference for Mr. Bert van Manen

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

Position: Banking expert, Trainer  
Project: Development of Credit scheme for Agriculture, and training of bankers  
Country: Romania  
Funding: EU  
Date: July and November 1996

Signed:



FACET BV  
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