

**Reference for Bert van Manen**

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

Position: Credit Expert

Project: Tacis Support to Rural Credit

Country: Kazakhstan

Dates: November 1999

Signed: *[Signature]*

Name: Ditges

Company: ABG / World Bank

Date: 20/7/2001

ABG  
 Agrarwirtschaftliche  
 Beratung Göttingen GmbH  
 Weender Landstr. 76a, D-37075 Göttingen  
 Tel. ++49 / 551 / 3 58 50, Fax 3 58 0

*To AgriSystem for the attention of  
 Mr. Mike Gregory  
 ABG, Germany  
 Ditges*