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Machakos

TO WHO IT MAY CONCERN

30 March, 2019

Ref. No: RC/10/2019

REF: RECOMMENDATION FOR AMG KENYA LTD.

AMG Kenya being a Financial Consulting Company in Kenya has been instrumental in formulating company's operating policies and overseeing our company transformation agenda.

Among the areas we have sought their professionalism are:-

- 1. Five Year Corporate Business Strategy for year 2017 2021.
- 2. Redesigning our Lending Policies and Manuals for Micro-credit and SME and Personal Banking.
- 3. Staff Operating Manuals.
- 4. Developing Audit and Compliance Manuals.

As Rekimu Credit Microfinace, we highly recommend AMG Kenya to any Bank or Financial institution that wants to experience exponential growth.

We engaged AMG Kenya when we had almost given up and wanted to purse a merge option with another Microfinance. We have since become a leading Microfinance, and our loan book and customer base has grown tremendously.

Your Faithfully

Jeremiah Mutie Masango jeremiah@rekimucredit.com (Director Operations and Branch Banking).

Mercy Mutua Mwenga mercy@rekimucredit.com (Director Credit and Compliance)