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Rof N= 293/03.10.16.

To whom it may concern

Reference Letter

RUMEN LISHKOV has been part of the team of **ALFA FINANCE HOLDING AD** for 9 years. During that period he has proven to be an extremely valuable professional and responsible employee. Rumen is very focused, competent and dedicated to his work. We relied on him to be a major figure in the planning, implementation and administration of the complete IT infrastructure in the multiple companies of the Holding, as well as our external customers. He was often preferred to work with confidential information or activities related to the representatives of the top management of the Holding, which is evidence that we have full confidence in him.

Rumen is proactive and we could always rely on him to examine and explore the latest IT products and services to be implemented in order to enhance our IT infrastructure. When we needed timely response outside working hours, he responded and made best endeavors to fix the problem, regardless of complexity.

Rumen has always been an important part of the team of Alfa Finance Holding AD. He has excellent relationships with colleagues and clients. We have relied on his professional competence in negotiating with customers and external partners.

We believe in Rumen's competence, skills and professionalism and without hesitation would recommend him because he has the necessary qualities to be a driving force in any IT team.

Yuri Katanov Executive Director