



Letter of Reference

From September 1st, 2021 until date, Mr. Brent Wong (Mingqian Wang), born on the 9th of January, 1997, Jiangyou in the People's Republic is employed at MODIFI GmbH as Trade Finance Analyst.

Small and medium sized businesses (SMEs) are crucial to global trade, contributing around 30% of volumes worldwide. Finance is usually required to facilitate these trades, but banks reject more than 50% of SME trade finance requests. This has resulted in a devastating funding gap of \$1.5 trillion USD. Here at MODIFI, we want to push the boundaries and change the trade finance landscape for SMEs by offering the solutions they need to succeed and grow. Whether it is an importer or an exporter, our goal is to stop the paperwork, jargon and hassle of bank loans from holding back business.

As an employee, Brent was always reliable and resourceful. During his time in my team, he managed timely analysis of incoming cases and made a number of insightful remarks. He has always put a premium on initiative and was eager to learn. Brent never failed to deliver on all fronts. An example was when he volunteered to do more work outside his regular responsibilities and requirements, he built a map and did some analyses on credit insurance data with Python, which helped me make informed decisions.

Brent is a delight to work with – a team player with a positive, can-do attitude all the way. I wouldn't hesitate to hire him again if the opportunity arose.

Should you have any further questions, feel free to reach me at +49 151 516 11 487.

Berlin, 07.02.2022

MODIFI GmbH

DocuSigned by:

A handwritten signature in black ink that reads "Luc Gerretsen".

519AB499CA3C44C...

Luc Gerretsen

VP Analytics

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