



27th April, 2022
The Head Supply Chain Management
Zambia National Commercial Bank
Lusaka, Zambia

Dear Sir/Madam,

TO WHOM IT MAY CONCERN

Reference is made to the above subject matter.

We hereby by recommend the services of Achire Business Support (ABS). Achire Business support has been providing debt collection services to PESA Finance Zambia Limited for the past one year. Achire's work experience in debt collection services has greatly helped to clean the loan book for PESA Finance Zambia Limited and we cannot hesitate to recommend them to any company with regards to debt collection services.

We are confident in recommending Achire Business Support to Zambia National Commercial Bank.

Kindly note that this recommendation is given without any guarantees and liability whatsoever on the part of PESA Finance Zambia Limited.

Should you have any questions or queries, please feel free to contact us:
info@pesafinance.com

Yours Faithfully

A handwritten signature in black ink, appearing to read "Fred Mbewe", written over a horizontal line.

Fred Mbewe
Credit and Operations Manager