



**Covenant
Microfinance
Bank Ltd.** RC 480133

10th September, 2018

Director of Procurement,
Living Faith Church,
Canaanland, Ota,
Ogun State.

Dear Sir,

LETTER OF REFERENCE: ROYAL TIMATOP VENTURES

At the instance of our customer, we confirm that Royal Timatop Ventures maintains a satisfactory business account with us.

The company is described in our books as General Contractor and Suppliers.

You may wish to extend to him your business courtesies.

This reference letter is written in good faith and without liability on the part of the bank or any of its officials.

Thank you.

Yours faithfully,

For: Covenant Microfinance Bank Ltd

Peter Atolagbe
Head, Operations

Mrs Odunola Owolabi
Managing Director/CEO