

23rd November, 2018.

The Procurement Department,  
Living Faith Church,  
Canaanland Ota.

Dear Sir,

**LETTER OF REFERENCE**  
**DABBY & DEBBY NIGERIA ENTERPRISES**

At the instance of our customer we wish to confirm that Messrs Dabby and Debby maintains a satisfactory business current account with us.

The proprietress, Mrs. Owolabi M.D. appears disciplined and focused. We have no reason to doubt her integrity.

We believe our customer will not enter into any financial obligation they would not be able to accomplish.

This letter is written in good faith and without any liability from the bank or any of its officers.

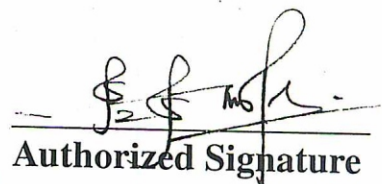
Thank you.

Yours faithfully,

**For: Covenant Microfinance Bank Ltd**



Authorized Signature



Authorized Signature