



Covenant
Microfinance
Bank Ltd. RC 486133

3rd February, 2014

The Purchasing Manager,
Purchasing Department,
Church Secretariat,
Canaan Land, Ota,
Ogun State.

Dear Sir,

LETTER OF REFERENCE: MESSRS JOEFA ENTERPRISES

At the instance of our customer, we confirm that Messrs Joefa Enterprises maintains a satisfactory business account with us.

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

The proprietor, Joseph Oluma is a man of integrity. He appears focused and hardworking. We are of the opinion that our customer will not enter into financial/contractual obligation which he would not be able to accomplish.


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


Pastor Olawale Adeniran
Head, Operations


Pastor Tiko E. Okoye
Managing Director/CEO

... Transforming Ordinary Individuals Into Creators Of Wealth

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