

FIRST CITY MONUMENT BANK PLC

A MEMBER OF FIRST CITY GROUP

PRIMROSE TOWER

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FCMB

RC: No. 46713

April 23, 2007

To Whom It May Concern:

Dear Sir/Madam,

RE: MARK KAMIN & ASSOCIATES, INC: LETTER OF REFERENCE

I am pleased to introduce Mark Kamin & Associates, Inc. represented by Becky Robbins to your organization.

We have had the privilege of engaging her as facilitator on the "*leading from the future*" programme.

This was a programme specifically organized for our Executive Management Team focused on improving their leadership skills.

The style of delivery and experience displayed by Becky has been extremely rewarding to us as an organization.

The outcome of this programme has led us to redefining our strategic growth plan.

We have no reservation in recommending her to any organization looking to gain the competitive edge in their business.

For: FIRST CITY MONUMENT BANK PLC



Adam Nuru
Group Head, Enterprise Management