



Qodoo Financial Services

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12th July, 2016.

Sir/Madam,

TO WHOM IT MAY CONCERN

This is to acknowledge that Alhagie Foday Janko has worked for the Qodoo Mobile Money Road Show team. His duties included registering customers to the Qodoo Service, activating customer accounts and promoting the Qodoo Mobile Money service.

During his time with us, he proved to be very hardworking and he showed real dedication to his work. He is a great team player and responds well to authority.

Alhagie demonstrate real potential and I recommend him for any employment, study opportunities or financial aid he may wish to pursue in the future.

Yours Sincerely,

A handwritten signature in blue ink, appearing to read "Mustapha Jeng", is written over a dotted line.

Mustapha Jeng

Agent Network Associate

Qodoo Financial Services.