



ROYAL BANK

W. (Bill) Clementi
Senior Account Manager
Not for Profit/Public Sector Markets

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Oct 11, 2000

Re: Brenda Northey

To whom it may concern

Dear Sirs:

As Executive Director of a newly formed Not for Profit organisation Brenda faced significant challenges from taking a concept, finding supporters in the business and political community, arranging financing and finally opening the business all within a year of our initial meeting demonstrates strong leadership and general management skills.

In our opinion, Brenda handled this in a very capable and professional manner. Line of credit, which was established to assist with, start up costs and was utilized and was repaid in full before the due date.

All other Banking was handled in a totally satisfactory manner. Based on our experience we would have no hesitation working and supporting her in another business opportunity.

If you need to discuss any of the above, please give me a call.

Yours truly,