

The Country Coordinator-ESAMI
Golden Jubilee Tower, 11 Floor, Wing A
Ohio Street,
P. Box 22290
Dar es Salaam.

9th February, 2022

Dear Sir/Madam,

RE: LETTER OF RECOMMENDATION FOR SAVIO FERNANDES

I have personally known to Mr. Savio Fernandes for a period of more than sixteen years as my fellow banker and colleague at NCBA Bank, as Branch Manager and Administrative Manager in Operations department. His role included customer service, branch operation, procurement and bank services. His in-depth understanding of customer service good practices, peoples' management, bank operations and administration was very useful in helping to build efficient and effective bank operations.

Savio is a hardworking, meticulous and well organized in his approach to any assignment at hand. He has a knack for detail and thorough analysis. I can confirm that he is confident and performs his duties with high integrity and competence. He is a skilful experienced leader, down to earth person and deliver results as may be required and can be trusted.

Further, he is a person of sound moral character and eager to learn new things so I fully support consideration for admission into Masters of Business Administration at ESAMI so as he can achieve his career objectives.

Yours faithfully,



0784 626 333

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Julius Charles Mcharo

Managing Director

Victoria Finance Plc.