

**HR/JM/04/22**

24<sup>th</sup> April 2022

The Country Coordinator  
ESAMI Malawi Office  
P.O. Box 31127  
**LILONGWE**

Dear Sir/Madam,

**REFERENCE LETTER – CHIFUNDO PHANGAPHANGA**

This letter serves to introduce Ms. Chifundo Phangaphanga who is an employee of NBS Bank Plc. currently working as Relationship Manager for our Corporate and Institutional Banking. She joined the Bank in 2007.

Chifundo applied for a place at your institution for MBA program. Any assistance rendered to her will be appreciated.

We trust that you will find this to be in order.

Yours faithfully,



Jolex Malikhaya

**HUMAN RESOURCES BUSINESS PARTNER – C&N**