



25th February, 2022

To Whom It May Concern;

I am pleased to write this letter of recommendation for Ms. Gloria Otto Ringia who is interested in pursuing her Graduate studies at ESAMI. Ms. Ringia is working as a Treasury and Investment Manager at Tanzania Mortgage Refinance Company Limited (TMRC) since she joined our company in June, 2018.

Owing to her immense knowledge in financial analysis, portfolio management and treasury, TMRC has seen growth in its Capital, Asset as well as Profit since her joining. She has always been enthusiastic about her work and does not leave a single stone unturned when presented with a challenge. Her very first challenge was the issuance of a Public bond when she had just joined the company and she proved to be determined to deliver beyond what is expected of her when we had an oversubscription of over 4%, a record that been maintained ever since with now three tranches issued thus far. On this year 2022 personal development plans, she made it clear that further education was part of her 2 year plan and that is exactly what she is aiming for now.

Being her immediate supervisor and having worked with her for over three years, I am positive that Ms. Ringia will prove to be one of your brilliant students owing to her exceptional ability to pick concepts and apply them in the real world. I recommend her for a place of study at ESAMI, as I feel she is well-trained, ambitious and Self-effacing.

If you need any further information regarding Ms. Ringia' s suitability, please feel free to contact me through my mobile number +255754269119 or email address oswald.urassa@tmrc.co.tz

Yours sincerely,
TANZANIA MORTGAGE REFINANCE COMPANY LIMITED


Oswald Urassa
Chief Finance Officer

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