

Tirana, December 17, 2012

To Whom It May Concern

It is my pleasure to provide this reference letter and recommend the professional services that *eppc* provides.

Raiffeisen BANK Albania has received the excellent services of **eppc (ep & partners consultancy sh.p.k)** in the field of Trainings on Soft and Technical Skills for our bank staff. The feedback received after each service has always been extremely positive.

We have started to cooperate with *eppc* since year 2009. Some of the trainings they have provided us are:


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| 1. Excellence in Collections | September 2009 |
| 2. Communication for Debt Collection | December 2010 |
| 3. Telesales Skills | August 2011 |
| 4. Your Communication | September 2011 |
| 5. Sales & Management Skills | November 2011 |

The services and expertise that **ep & partners consultancy sh.p.k** has provided made us be confident in considering them one of our long term partner.

eppc has brought in dedicated and professional trainer that has been crucial for the positive impact of the investment done and the high effectiveness of services delivered.

We do express the highest consideration toward our cooperation with *eppc* and we look forward to the upcoming short term and long term projects.

Sincerely,


Kleida Muslija
Learning and Development Team Leader
Human Resources & Training Division
Raiffeisen Bank Albania