



09 July 2002

To Whom It May Concern:

This is a reference for Mr Bjoern K. Bjoern completed his internship program with R Financial Services Limited during the period from 29 April 2002 to 26 June 2002.

Bjoern was jointly responsible with other team members for realising maximum value from each client to keep our company profitable and stable while ensuring each client receives the best long-term value through working with us. Bjoern has proved to be a valuable team member and participated in a number of projects as well as day to day business activities:

- Completed client portfolio monitoring.
- Obtained valuation (including distribution) data and completed client monitoring reports.
- Completed daily client administration functions and maintained client data on the company database.
- Completed applications forms for a number of investments.
- Maintained accurate client investment transaction records on company software.
- Gained some level of competence in using company online share trading facilities.
- Completed client file maintenance and general filing
- Assisted company development by completing 'brainstorming' sessions.
- Assisted company systemisation by drafting manuals for a number of procedures.
- Shared small office tasks such as answering phones and transferring calls, washing dishes, emptying rubbish bins, and replacing toilet supplies.

Bjoern has clearly demonstrated a high level of organisational skill and accuracy and has the ability to maintain excellent personal time management to minimise client costs and to achieve high productivity levels. He made a number of useful recommendations for improvements in areas affecting client relationships.

Please do not hesitate to contact me if you wish me to expand on any point above or if you wish for more details.


Robert O
Director

R FINANCIAL SERVICES LIMITED