



**To whom it may concern**

The directors at Carambola have been dealing with Paul Kerr and the team at First Choice for the last 6 years.

Paul has become our 'go-to guy' when dealing with any banking issues and he has helped us safeguard our business by providing advice and guidance in restructuring existing debt as well as securing new funding as and when required.

We have always had excellent advice from Paul and his industry experience gives him a clear advantage over other advisors in this area.

The team at First Choice have always been a pleasure to deal and I recommend to anyone that I meet who has a banking challenge to speak to Paul and his team.

Yours faithfully

A handwritten signature in blue ink, appearing to read "Bm", with a long, sweeping underline.

Brian Meehan  
Finance Director  
The Carambola Limited

9<sup>th</sup> July 2015