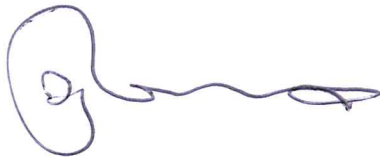


I have known Garry since 2005 and over that time he has negotiated several complex financial facilities for my business to assist its growth. He has a solid understanding of administration and financial requirements of business and together with a wealth of knowledge of financial facilities available to address those requirements. He introduced cost effective facilities and negotiated the arrangements from application to settlement

Garry is a professional financial consultant and I would recommend him to any business seeking to raise capital.

A handwritten signature in purple ink, appearing to read 'David Thomas', with a long, flowing tail.

David Thomas
Managing Director
Australian Foam Technology (Aust) Pty Ltd