22 Selby Avenue St. Albans Herts AL3 5EN

22 July 1994

To Whom It May Concern

I have been associated with Avar and Company since their inception and indeed I have known its founding partner Ashtok Varma for over 15 years. I have always received sound professional advice on both my personal affairs and company matters. In all those years the company has stuck with me through thick and thin, where the partners have been proactive rather than reactive to any given situation and in this way have ensured that all my fiscal matters have been handled in the most cost effective manner.

The attitude of the partners is refreshing. No matter the size of the company, from the multi-nationals to the smallest limited company, their advice is always given openly, honestly and with integrity. This is a people's business and thankfully Avar and Company have never forgotten that. I wish them well.

Yours faithfully,

D.C.King