

Colin Bartholomew
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To Whom It May Concern

Recommendation of NEM Consultants as a Service Provider – Credit Union Virtual AGMs

I am writing to recommend the services of Mr. Nigel Matthew and his organization NEM Consultants, which has been very successful in accommodating the needs of credit union organizations, particularly during the transition to the online modality most recently due to the global pandemic. Having served as the returning Officer for the majority of credit unions which have conducted virtual Annual General Meetings for the past year 2020, Mr Nigel Matthew, NEM Consultants and his approved CISCO Webex platform have been the most facilitative to the needs of this Returning Officer regarding the conduct of the electoral process at these meetings. Furthermore, Mr Matthew's vast experience in the credit union sector, his knowledge and attention to detail ensured that my services at the respective credit unions' meetings were seamless.

Having been part of the credit union sector for over twenty (20 years, currently engaged as the Head of Department, Co-operative Studies at Cipriani College of Labour and Co-operative Studies and having advised credit union's on matters of governance as a Co-operative Development Specialist at the regulatory agency for credit unions in Trinidad and Tobago, I feel confident in recommending Mr Matthew's services for the conduct of elections at General Meetings of credit unions.

He is not only thorough but also easy to work with and always willing to take the time to discuss any concerns and respond to questions.

If you have any further questions, please feel free to contact me.

Regards,

A handwritten signature in black ink, appearing to read 'C. Bartholomew', with a stylized flourish at the end.

Colin Bartholomew