



**Citizens Development**  
*Your Friend*

**Citizens Development Business Finance PLC**  
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(Company Reg. No.: PB 232 PQ)

28<sup>th</sup> Jan 2013

**TO WHOM IT MAY CONCERN**

On behalf of the Senior Management of Citizens Development Business Finance PLC (CDB) and CDB 'MEEZAN', it is with pleasure that we issue this testimonial letter to Adl Capital Ltd (ADL) on the successful completion of the consultancy services by ADL in setting up of CDB Meezan (the independent Islamic Finance Unit of CDB)

The team led by Mr. Sabri Abdul Cader of ADL Capital engaged in activities such as staff training on Islamic Finance products covering conceptual knowledge, product work flows and its processes, drafting of documentation related to the products, identification and introduction of Shariah scholars who formed the Shariah Supervisory Board of CDB Meezan and advice on marketing aspects of Islamic Financial services.

This testimonial has been issued without any risks and/or responsibilities on the part of CDB or CDB Meezan and/or its officers and/or representatives and/or employees.

Yours Sincerely,

Mr. Roshan Abeygoonewardena  
Chief Operating Officer / Director

**DIRECTORS:**

Mr. D.H.J. Gunawardena FCMA (UK) (Chairman), Mr. C.M. Nanayakkara B.Sc. (Mgt), FCMA (UK), MBA (Sri J) Managing Director / CEO,

