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Date 17<sup>th</sup> April 2003

Dear Richard

Many thanks for your memorable Presentation at our Conference on 11 April. You exceeded my (high) expectations.

Following our discussions and your own analysis you captured perfectly the essence of what we are seeking to achieve through our change programme. Your assessment of the challenges that lie ahead together with the key drivers of success was extremely clear and helpful. You have challenged us to provide good answers to the questions you posed.

Your energy, enthusiasm and passion underpinned your Presentation. The feedback from the delegates has been excellent.

I would have no hesitation whatsoever in recommending you to other organisations contemplating change programmes.

Kind Regards

Yours Sincerely

*Ian Walters*

Ian Walters  
Regional Director, Commercial Banking