

To whom it might concern

Dear Sir/Madam,

RE: Joe Olejnik

I have known Joe for 7 years and worked with him directly and indirectly. Initially he was Business Development Manager reporting to me whilst I was General Manager of the Australian Small Scale Offerings Board and subsequently he was my link to that organisation when I moved to become CEO at Stepping Stone Equity Pty Ltd.

On each occasion I found him to be a thorough and conscientious person with much ability in striving to achieve the objectives he set himself; he was a hard taskmaster in that area always looking out side the square for ways to develop the company. He was successful in achieving his goals on a regular basis.

Additionally, Joe is a very decent friendly person and good family man. It would be a pleasure to be involved with him again and I would not hesitate to re-employ him if the opportunity existed.

Yours faithfully

A handwritten signature in black ink, appearing to read 'Terry Richards', with a long horizontal flourish extending to the right.

Terry Richards