



ANNEX 24

Recommendation Letter

Recommendation Letter 1- Family Bank



Date: 20 January 2026
Reference No:

TO WHOM SO EVER IT CONCERNS

This is to certify and inform that **Oracle Fusion ERP Solution** has been supplied and implemented successfully at our organization by JMR Infotech in the year 2018.

The project is successfully running in our company and is being supported by JMR Infotech without any hassles.

The project team comprised dedicated professionals who consistently demonstrated a strong commitment to supporting the Bank in achieving its project objectives.

It was a pleasure working with JMR Infotech, and we wish them continued success in all their future endeavours.

Thank you.

Ezekiel Kimanthy
Ag. Chief Information Officer
Tel: 254-705 095 444

[Signature]

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Recommendation Letter 2- Zanaco National Commercial Bank

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20th January, 2026

TO WHOM IT MAY CONCERN

RE: REFERENCE LETTER – JMR INFOTECH

Reference is made to the above captioned subject.

This serves to confirm that JMR INFOTECH have business dealings with Zanaco Bank Plc for the provision of ERP managed services support. The project has been executed within the agreed timelines and in line with the expected quality standards. The service provider also successfully implemented & upgraded of Oracle FLEXCUBE Core Banking Solution in July 2025.

Please note that this recommendation is given without liability or responsibility on the part of Zanaco Bank Plc or any of its officers.

Yours faithfully,
For and on behalf of Zanaco Bank Plc

DocuSigned by:

CDF7DFB4E809489
Vincent Chuunga
Chief Operations Officer

CC: Head- Supply Chain Management





Zambia National Commercial Bank Plc (Registered Commercial Bank)

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Prof Oliver Sassa Board Chairperson; Regina Mulewa Non-Executive Director; Cecilia Zimba, Non-Executive Director; David Musungu, Non-Executive Director; Deepak Malli, Non-Executive Director; Leslie Horne, Non-Executive Director; Musala Ndlovu, Non-Executive Director; Robin Miller, Non-Executive Director; Owen Silewe, Non-Executive Director and Mulwani Chibesakunda, Chief Executive Officer.

Recommendation Letter 3- Reserve Bank of Malawi

		
RESERVE BANK OF MALAWI		
DEPUTY GOVERNOR'S OFFICE TEL: (265) 111 770 600/771 600 FAX: (265) 111 772 752/774 289 WEBSITE: https://www.rbm.mw EMAIL: reserve-bank@rbm.mw		HEAD OFFICE CONVENTION DRIVE P O BOX 30063 CAPITAL CITY LILONGWE 3 MALAWI
19 th February 2026		
<u>TO WHOM IT MAY CONCERN</u>		
Dear Sir/Madam		
<u>LETTER OF REFERENCE FOR JMR INFOTECH</u>		
This is to certify that JMR Infotech has successfully completed Oracle EBS Managed Services, implementation, and maintenance of Oracle Financial Accounting Hub R12.1 for the Reserve Bank of Malawi.		
Their team has been reliable, knowledgeable, and highly responsive, consistently meeting our operational and service expectations.		
We appreciate the efforts of JMR Infotech and acknowledge the quality of work delivered. It has been a pleasure working with them, and we wish them continued success in their future endeavours.		
Yours faithfully,		
		
Dr Kisu Simwaka		
<u>DEPUTY GOVERNOR, OPERATIONS</u>		