



**CENTRAL BANK OF LESOTHO**  
BANKA E KHOLO EA LESOTHO

**28<sup>th</sup> November, 2019**

Dear Sir/Madam

**To Whom It May Concern**

This letter serves to kindly confirm that the Central Bank of Lesotho has recently engaged the services of Financial Fitness Training, which is a specialist financial education service provider from Johannesburg in South Africa. The training was facilitate by Joe Cimino and

During their visit in Lesotho, the consultancy conducted a series of workshops that covered a wide of personal financial management topics. The workshops were highly successful, and raised the level of awareness and engagement about individual financial management for the delegates who attended including: Senior Government Officials; Parliamentarians; Senators; and Senior Officials of the Security Forces. They also trained members of staff of the Central Bank of Lesotho.

These interactive workshops ran daily over a period of 4 days for the above-mentioned groups and covered topics such as:

- Improved Monthly Money Management;
- Debt Management & Debt Elimination;
- Early Home Loan settlement;
- Your Retirement Fund;
- Sensible Investment/Retirement Planning;
- Investment Products;
- Principles of Investment;
- Transparency;
- Flexibility;
- Diversification; and
- Liquidity

We have had an overwhelmingly positive response from staff members and other delegates who attended the workshops, and many have committed to take steps in the future to improve their personal financial circumstances. They branded it as very empowering and uplifting. We, therefore, strongly recommend them for providing a similar service to your organisation.

Yours Faithfully

Ephraim Moremoholo

**Chief, Corporate Communications, Central Bank of Lesotho**

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**2019 -11- 2 8**

**Corporate Communication Division**