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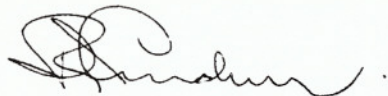
December 14, 2001

Dear Mr. Zoran Gackic:

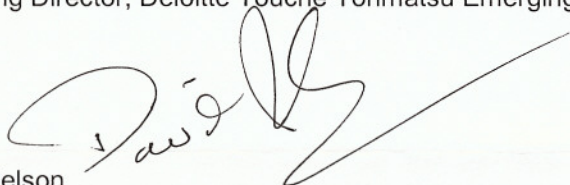
Deloitte Touche Tohmatsu Emerging Markets wants to thank you for your excellent and hard work on the Business Consulting project. Our client, USAID, has rated your performance as "excellent" and "outstanding." We are extremely proud of this evaluation, and recognize that without your significant contribution we could not have achieved these results. More importantly, we believe that your dedication and business skills have directly benefited hundreds of companies and the economy of Bosnia and Herzegovina.

Please accept this bonus as an expression of our sincere gratitude for your contribution to the project. We look forward to working with you in the future and wish you the best of luck in your career.

Sincerely,



Richard I. Andrews
Managing Director, Deloitte Touche Tohmatsu Emerging Markets



David Nelson
Chief of Party, Bosnia Business Consulting Project