



My Own Business, Inc.

January 19, 2005

To Whom It May Concern:

Re: Gabriele Bitter

Please be advised that Gabriele Bitter successfully completed the My Own Business, Inc. certificated course covering the basic requirements of successful entrepreneurship. Students must pass graded examinations in the following subjects:

- Session 1: **Deciding on a Business**
- Session 2: **The Business Plan**
- Session 3: **Computer and Communication Tools**
- Session 4: **Business Organization**
- Session 5: **Business Insurance**
- Session 6: **Location and Leasing**
- Session 7: **Accounting and Cash Flow**
- Session 8: **How to Finance Your Business**
- Session 9: **E-Commerce Business**
- Session 10: **Buying a Business or Franchise**
- Session 11: **Opening and Marketing**
- Session 12: **Expanding and Handling Problems**

My Own Business, Inc. is the world's leading multilingual Internet course for serious entrepreneurs. The World Bank is licensed to utilize the course throughout the world and has translated it into Spanish, French and Mongolian. The United States Small Business Administration presently links entrepreneurs to the My Own Business, Inc. website for entrepreneurial training.

Gabriele Bitter's successful completion of this certificated course has provided vital information to nurture success in entrepreneurial endeavors. It is our confident belief that success in business will contribute to prosperity and that prosperity will be the solution to many of the problems facing our nation and world.

Sincerely yours,

Philip C. Holland
Chairman