



Fernandez Young LLP
Chartered Professional Accountants

May 26, 2025

To whom it may concern,

I recently had the pleasure of working with Sanjay Lakule of Schooley Mitchell, engaging him and his team to audit our credit card processing expenses. As a firm always looking for ways to reduce costs without compromising service, this experience proved to be highly valuable.

Fernandez Young LLP is a full-service accounting firm based in Vancouver, Canada,

Sanjay's team conducted an analysis of our credit card processing fees records to identify potential savings. Fortunately, they were able to find savings with our exiting provider as well as with other competing providers, and they reported it promptly to us

After our approval, Schooley Mitchell worked directly with our provider to implement the cost reductions seamlessly. We didn't have to pay anything upfront, making the engagement risk-free.

Since our experience with Sanjay and his team was great, we now plan to recommend them to our clients. I believe that he can become a valuable resource for organizations looking to optimize costs and improve profitability.

Sincerely,

FERNANDEZ YOUNG LLP



Jim Fernandez,
Managing Partner

