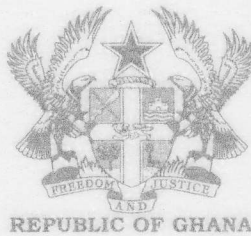


CS226302013

C0002235625



Certificate of Incorporation

I hereby certify that

FIRST CALL MICROFINANCE COMPANY LIMITED

is this day incorporated under the Companies Act, 1963 (Act 179) and that the liability of its members is limited.

Given under my hand and official seal at Victoriaborg, Accra,
this 4th day of July 2013

For: Registrar of Companies