

BANK OF GHANA

LICENCE TO OPERATE A NON-BANK FINANCIAL INSTITUTION MICROFINANCE (DEPOSIT-TAKING)

REGULATED UNDER THE BANKING ACT, 2004 (ACT 673) AS AMENDED

authorised to carry on the business of MICROFINAN I hereby certify that FIRST CALL MICROFINANCE COMPANY LIMITED 23RD JANUARY, 2014

as NO, 000335

twen under my hand and official Seal at Acera this 25TH day of

DVERNOR

DIRECTOR