

**PERFORMANCE BOND # PB0051
IN FAVOR OF SING AFRICA PLANTATIONS LIBERIA
INCORPORATED
REHAB COMMUNITY, REHAB JUNCTION, PAYNESVILLE,
LIBERIA**

CORNER OF CAREY STREET & CAPITAL BY-PASS, P.O. BOX 1900, MONROVIA, LIBERIA

CELL NUMBERS: +231-770-129-152/777-026-431/886-753-800

EMAIL ADDRESS: info@fdilr.co

PROJECT NAME: BLUYEAMA COMMUNITY FOREST, ZORZOR DISTRICT, LOFA
COUNTY, LIBERIA

BENEFICIARY: FORESTRY DEVELOPMENT AUTHORITY (FDA)

PREPARED BY: FAMILY DOLLAR UNIVERSAL INSURANCE SERVICE, INC.





Family Dollar Universal Insurance Service, Inc.

Corner of Carey Street & Capitol By-Pass
P. O. Box 1900, 1000 Monrovia - 10 Liberia

Website: www.fdlir.com / Email: info@fdilr.com * Contacts: (+231)888037835 / (+231)777026431 / (+231)886753800 / (+231)770514714

Republic of Liberia)
Montserrado County)

Performance Bond in favor of SING AFRICA PLANTATIONS LIBERIA INCORPORATED

Know all men by these presents that we, the Family Dollar Universal Insurance Service, Inc. a duly certified Insurance Corporation existing and doing business under laws of the Republic of Liberia, do hereby bind ourselves unto **SING AFRICA PLANTATIONS LIBERIA INCORPORATED** and establish in favor of said Institution in the matter of a contract for the execution of the contract of **BLUEYAMA COMMUNITY FOREST, ZORZOR DISTRICT, LOFA COUNTY, LIBERIA.**

This bond is being issued for a contract value of **USD 25,000.00 (Twenty Five Thousand United States Dollars).**

Now therefore, the condition of this bond is to insure that the contractor faithfully and honestly observe, perform, fulfill and keep all and singular clauses, conditions agreements, matters and indemnify said corporation from negligence, misfeasance or malfeasance of the aforementioned **SING AFRICA PLANTATIONS LIBERIA INCORPORATED.**

This performance bond is valid for a period of Three Hundred Sixty Five calendar days or Twelve Months (12), beginning November 1, 2019 and ends October 31, 2020.

Premium **USD\$ 375.00**

Rate 1.5%

In witness whereof, we have here unto set our hands and seal on this 24th day of October 2019.

In presence of

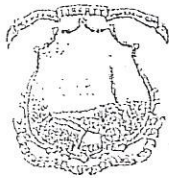
For Family Dollar Universal Insurance Service, Inc.


George S. Gbormoi, Sr.
Underwriting Manager

Approved: 

J. Byron Browne
Provisional Administrator





Republic of Liberia
Ministry of Transport

MONROVIA

OFFICE OF THE COMMISSIONER OF INSURANCE

CSRN-IL0011

*This is to certify that pursuant to chapter 4 of Title 16, the Insurance Law, approved
March 7, 1973 and published by authority October 8, 1978.*

Family Dollar Universal Insurance Service

*Has completed all the requirements to carry on Insurance Business in the
Republic of Liberia and has accordingly been granted this*

Certificate of Authorization

To engage in the said insurance Business

*Issued in the City of Monrovia,
Republic of Liberia this 28 day
of September A.D. 2011*



[Signature]

Commissioner of Insurance, A.L.



CENTRAL BANK OF LIBERIA
MONROVIA, LIBERIA



LICENSE NO: IL-020

INSURANCE LICENSE

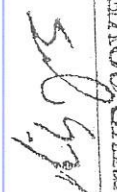
IN EXERCISE OF THE POWER VESTED IN THE CENTRAL BANK OF LIBERIA (CBL) UNDER PART II, SECTION 8 (1) OF THE NEW FINANCIAL INSTITUTIONS ACT OF 1999 (FIA), AND PART II, SECTION 4 (6) OF THE CENTRAL BANK OF LIBERIA ACT, THE CENTRAL BANK OF LIBERIA HEREBY ISSUES THIS LICENSE TO FAMILY DOLLAR UNIVERSAL INSURANCE SERVICE INC. (FUI) AS A NON-BANK FINANCIAL INSTITUTION AND TO CARRY OUT COMPOSITE INSURANCE BUSINESS IN LIBERIA.

FAMILY DOLLAR UNIVERSAL INSURANCE SERVICE INC. IS AUTHORIZED TO HAVE OFFICES IN MONROVIA. THIS LICENSE IS SUBJECT TO FAMILY DOLLAR UNIVERSAL INSURANCE SERVICE INC. COMPLYING WITH THE PROVISIONS OF THE NEW FINANCIAL INSTITUTIONS ACT OF 1999 (FIA) AND REGULATIONS, DIRECTIVES AND GUIDELINES ISSUED BY THE CENTRAL BANK OF LIBERIA FROM TIME TO TIME.

DONE AT MONROVIA THIS 31st DAY OF MARCH 2014.


DIRECTOR

REGULATION & SUPERVISION DEPARTMENT


EXECUTIVE GOVERNOR



LIBERIA BUSINESS REGISTRY

A JOINT INITIATIVE OF THE MINISTRY OF COMMERCE AND INDUSTRY, THE
MINISTRY OF FOREIGN AFFAIRS, THE MINISTRY OF FINANCE AND THE
NATIONAL SOCIAL SECURITY AND WELFARE CORPORATION



Date of issuance: **03/Sep/2019.** Business Registration No.: **050804224**

Tax payer identification No: **500007324**

Certificate of Business Registration (Business corporation)

Initial registration date: **10 Sep 2019**
Registration date: **10 Sep 2019**
Enterprise name: **FAMILY DOLLAR INTERNATIONAL OFFICE**
MONROVIA
Ownership: **Indivision**
Registered address: **Monrovia Road, MONROVIA, CAREY STREET OPPOSITE PURPLE**
WALL

Enterprise activity:

No.	Code	Description	Main
1	K5B11	Life insurance	Yes

Important! This certificate is not valid after **03/Sep/2020.**

It may, however be renewed upon application.

It is not transferable and should not be considered as guarantee of financial standing.

The slightest erasure or alteration renders it invalid.

For inspection purposes, this Certificate must at all times be displayed at a conspicuous place where business is being operated.



Seal

Signature

Samuel M. Doe
Registrar General

TAX CLEARANCE CERTIFICATE



TCC No#: 011982344243

Taxpayer Name: FAMILY DOLLAR UNIVERSAL INSURANCE SERVICE INCORPORATED/FDUI

Taxpayer Identification Number: 500007324

Business Activities: INSURANCE

Taxpayer Address: CAREY STREET OPPOSITE PURPLE RAIN RESTAURANT

Taxpayer Official Email: www.fdiir.com

Taxpayer Business: 0777026431

Taxpayer Approved Representative: EMMANUEL WLEH

Representative Telephone No#: 0886753800

Business Category: CORPORATION

THIS IS TO CERTIFY FROM INFORMATION AVAILABLE TO THE DOMESTIC TAX DEPARTMENT THAT THE ABOVE MENTIONED TAXPAYER HAS QUALIFIED TO OBTAIN THIS TAX CLEARANCE AND IS HEREBY ISSUED THIS TAX CLEARANCE CERTIFICATE FOR THE PERIOD INDICATED BELOW:

90 days


TAX PERIOD

GIVEN UNDER OUR HAND AND SEAL THIS


Thursday, October 17, 2019 AD 11:43 AM GMT

EXPIRES ON

Friday, January 17, 2020 AD 11:43 AM GMT

SIGNATURE: 

ASSISTANT COMMISSIONER MEDIUM TAX LIBERIA

SIGNATURE: 

COMMISSIONER DOMESTIC TAX DEPARTMENT

REPUBLIC OF LIBERIA)
MONTSERRADO COUNTY)

ARTICLES OF AMENDMENT OF THE ARTICLES OF INCORPORATION
OF
FAMILY DOLLAR UNIVERSAL INSURANCE SERVICE INCORPORATED.

We the undersigned, for the purpose of amending the Articles of Incorporation of FAMILY DOLLAR UNIVERSAL INSURANCE SERVICE INCORPORATED pursuant to the Liberia Business Corporation Act of May 19, 1976, do hereby make, subscribe, and file into the office of the Registrar of the Liberia Business Registry of the Republic of Liberia this application for a Certificate of Amendment as follows:

ARTICLE I

The name of the Corporation is FAMILY DOLLAR UNIVERSAL INSURANCE SERVICE INCORPORATED (hereinafter referred to as the "Corporation")

ARTICLE II

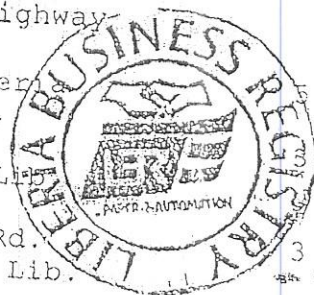
The Articles of Incorporation of the Corporation were filed with the Minister of Foreign Affairs on the 29th day of August, A.D. 2011.

ARTICLE III

Article VI of the Articles of Incorporation is hereby amended to read as follows:

The names of the subscribers to the shares of the Corporation and the number of shares subscribed to are as follows:

<u>NAME</u>	<u>ADDRESS</u>	<u>NO. OF SHARES</u>
1. Korvah Jallah	Freeport of Monrovia	27
2. Matthew K. Zayzay	Bardnersville Estate Monrovia, Liberia	20
3. Ignatius N. Clay	P.O. Box 10-1900. Monrovia, Liberia	15
4. James N. Davies	Monrovia, Liberia	10
5. Mrs. Jartu K. Bbormoi	Gbengbar Road Paynesville Highway	6
6. Martin N. Harris	Monrovia, Liberia	
7. Emrys P. Wleh	Duport Road Paynesville, Lib.	
8. Mrs. Amelia T. Gibson	S.D. Cooper Rd. Paynesville, Lib.	3
9. Henry Zonwea	Zwedru, Grand Gedeh Co	2.5
10. Nyonbio Sedih	Zwedru, Grand Gedeh Co.	2.5



REPUBLIC OF LIBERIA)
MONTSERRADO COUNTY)

BOARD OF DIRECTORS' RESOLUTION
OF
FAMILY DOLLAR UNIVERSAL INSURANCE SERVICE INCORPORATED

RE: APPROVAL OF THE TRANSFER OF EIGHTY-FIVE PERCENT (85%)
OF THE SHARES OF THE CORPORATION BY IGNATIUS N. CLAY
TO KORVAH JALLAH, MATTHEW K. ZAYZAY, MRS. JARTU K.
BBORMOI, EMRYS P. WLEH, MRS. AMELIA T. GIBSON, HENRY
ZONWEA, NYONBIO SEDIH, ULYSES A. NELSON, JAMES N.
DAVIES AND MARTIN N. HARRIS.

WHEREAS, the Board of Directors of FAMILY DOLLAR
UNIVERSAL INSURANCE SERVICE INCORPORATED met on Friday,
August 2, 2013 in the City of Monrovia, Liberia and the
following Resolution was duly adopted:

RESOLVED: That the transfer of Eighty-five (85%) of
Mr. Ignatius N. Clay's shareholding in the Corporation to
Korvah Jallah, Matthew K. Zayzay, Mrs. Jartu K. Bbormoi,
Emrys P. Wleh, Mrs. Amelia T. Gibson, Henry Zonwea,
Nyonbio Sedih, Ulyses A. Nelson, James N. Davies and
Martin N. Harris is hereby ratified and approved by the
Board.

RESOLVED: That the Articles of Incorporation of the
corporation be amended to reflect the change in
shareholding of the Corporation.

Signed:


Matthew K. Zayzay
Secretary
FAMILY DOLLAR UNIVERSAL INSURANCE SERVICE INC.



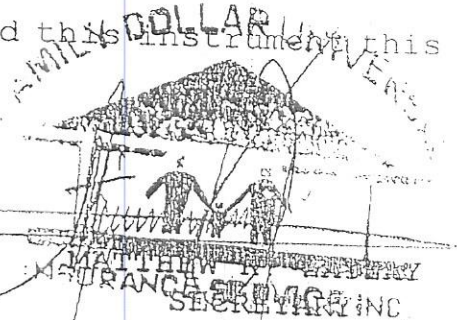
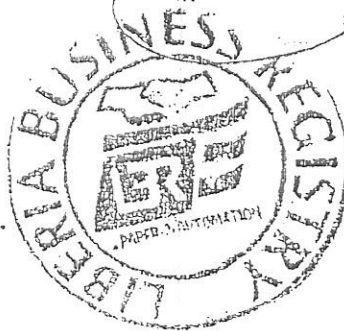
ARTICLE IV

This amendment of the Articles of Incorporation shall become effective as of the filing date stated thereon, and the Articles of Incorporation shall be deemed to be amended accordingly.

IN WITNESS WHEREOF, we have executed this instrument this
____ day of August, A.D. 2013.


IGNATIUS N. CLAY
CHAIRMAN OF THE BOARD

\$1.00 Revenue stamps
affixed to the original.



ARTICLES OF INCORPORATION
OF

FAMILY DOLLAR UNIVERSAL INSURANCE SERVICE INCORPORATED

I, the undersigned, for the purpose of forming a business corporation, do hereby make, subscribe, and file in the Office of the Minister of Foreign Affairs of the Republic of Liberia, this Application for a Certificate of Incorporation, pursuant to the Liberian Business Corporation Act of May, 19, 1976, as follows:

ARTICLE I

The name of the Corporation (hereinafter referred to as the "Corporation") shall be FAMILY DOLLAR UNIVERSAL INSURANCE SERVICE INCORPORATED.

ARTICLE II

The purposes for which the Corporation is formed are as follows:

1. To engage in the insurance business, including but not limited to life, marine, casualty, transportation, vehicle and health insurance.
2. To execute surety bonds, guaranty bonds, and other indemnity bonds.
3. To indorse or guarantee the payment of principal of, or interest on bonds, notes and other evidence of indebtedness or obligations, and to guarantee the performance of contracts or other undertakings.
4. To insure corporations, partnerships and individuals against perils such as fire, flood, civil commotion, earthquakes and other natural disasters.
5. To carry on the business of insurance broker, agent and underwriter for all types of insurance.
6. To engage in any lawful act or activity for which corporations may be organized under the Liberian Business Corporation Act.

ARTICLE III

The Corporation shall have perpetual existence.

ARTICLE IV

The Registered Office of the Corporation shall be at Palm Hotel Building, P.O. Box 10-2536, 1000 Monrovia, 10 Liberia. The Registered Agent is Scheaplor R. Dunbar.

ARTICLE V

The aggregate number of shares of stock that the Corporation is authorized to issue is 100 shares, all of which shall be Registered Shares of No Par Value.

ARTICLE VI

The name and address of the initial subscriber to the capital stock of the corporation and the number of shares he has agreed and contracted to purchase are as follows:

<u>NAME</u>	<u>ADDRESS</u>	<u>NO. OF SHARES</u>
Ignatius Clay	Box 10-1900 1000 Monrovia, 10 Liberia	100

ARTICLE VII

The number of directors constituting the initial Board of Directors shall not be less than three (3).

NAME

Ignatius Clay

ADDRESS

P.O. Box 10-1900
1000 Monrovia, 10 Liberia.

ARTICLE IX

In furtherance and not in limitation of the powers conferred by statute, the Board of Directors is expressly authorized to adopt the Bylaws of the Corporation and to subsequently amend or repeal same, subject to repeal or change by the shareholders.

ARTICLE X

The Corporation shall indemnify any person who is a party to, or is threatened to be made a party to any threatened, pending, or contemplated action, suit, or proceeding, whether civil, criminal, administrative or investigative (other than an action by or in the right of the Corporation) by reason of the fact that such person is or was a director, officer, employee, or agent of the Corporation, or is or was serving at the request of the Corporation, as a director, officer, employee, or agent of another Corporation, partnership, joint venture, trust or other enterprise, against expenses (including attorneys' fees), judgments, fines, or any amount paid in settlement, actually and reasonably incurred by him/her and in connection with such action, suit, or proceeding if such person acted in good faith and in a manner reasonably believed to be in or not opposed to the best interest of the corporation, and, with respect to any criminal action or proceeding, had no reasonable cause to believe his/her conduct was unlawful. The termination of any action, suit or proceeding by judgment, order, settlement, conviction, or upon a plea of no contest, or its equivalent, shall not of itself create a presumption that the person acted in good faith or in a manner which he/she reasonably believed to be in or not opposed to the best interest of the Corporation, and, with respect to any criminal action or proceeding, had no reasonable cause to believe that his/her conduct was unlawful.

ARTICLE XI

The Corporation shall have the power to take, buy, exchange, lease, or otherwise acquire real property and any interest or right in real property, and to hold, own, operate, control, maintain, manage, and develop such property and interests in any manner that may be necessary, useful, or advantageous for the purposes of this Corporation.

ARTICLE XII

The corporation reserves the right to amend, add to, or repeal any provision contained in these Articles of Incorporation in the manner consistent with law and in conformity with the provisions set forth in the bylaws.

ARTICLE XIII

The Corporation's existence shall begin upon the filing of these Articles of Incorporation with the Minister of Foreign Affairs effective as of the filing date state herein.

IN WITNESS WHEREOF, I have made,
subscribed, and acknowledged this
Instrument this 27th Day of August,
A.D. 2011.

IN THE PRESENCE OF:

Alexander Brown

Ignatius Clay
IGNATIUS CLAY
INCORPORATOR