

MICROCREDIT INSTITUTIONS PERSONAL QUESTIONNAIRE					
APPLICABLE FOR PROPOSED SUBSTANTIAL SHAREHOLDERS, AND OFFICERS OF MICROCREDIT INSTITUTIONS (MCI) APPOINTED OR PROPOSED TO BE APPOINTED UNDER SECTION 2(2) OF THE MICROCREDIT ACT, 2021					
Instructions: a) Please answer <u>all</u> questions in the spaces provided. b) Where the question is not applicable, please indicate N/A. c) In the event that there are unanswered questions, please note that the Personal Questionnaire will be returned for completion. d) Both an electronic and hardcopy of the completed Personal Questionnaire and relevant schedules are to be submitted. The electronic version of the Personal Questionnaire should be saved using the following naming convention: <u>Last Name, First Name-PQ-2021</u> . The hardcopy Personal Questionnaire and relevant schedules should be printed on legal paper in the landscape orientation.					
SECTION I - RELEVANT INSTITUTION(S) & RELATIONSHIP(S) INFORMATION					
1(a)	Name of Microcredit Institutions (MCI) or proposed MCI in connection with which this questionnaire is being completed.		Money Lending Limited		
		Position/Relationship	Start Date (MM/DD/YYYY)		
1(b)	Position or relationship with the MCI or proposed MCI.		Director 1-Jun-17		
		Yes/No (Enter Y for Yes and N for No)	COMMENTS		
1(c)	Have you completed a Fit and Proper questionnaire within the last 12 months?		Y		
		Name of Entity(ies)	Capacity/Role	Date of Submission (M/Y)	
		Maribec Limited	Managing Director	Jul-17	
	If yes, state the positions(s) or relationships with the entity(s) for which the questionnaire was completed:				
SECTION II - BIOGRAPHICAL INFORMATION (Please provide a certified passport-sized colour photograph and attach to the Personal Questionnaire)					
		First Name	Middle Name(s)	Last Name	
2(a)	Given Name	Michelle	Andrea	Bourdain	
2(b)	Other Names Used (Trade Names, Aliases)	Chelle		Bourdy	
2(c)	Please state maiden name, if applicable			Black	
2(d)	Gender	Female			
2(e)	Marital Status	Married			
2(f)	Home Address				
	Address 1	270 Julius Ceasar Avenue			
	Address 2	Pennyside			
	Address 3/City	Kingston 9			
	Parish/State	St. Andrew			
	Postal / Zip Code	N/A			
	Country	Jamaica			
2(g)	Address of Employment/Business				
	Address 1	13 High Street			
	Address 2	N/A			
	Address 3/City	Kingston 5			
	Parish/State	St. Andrew			
	Postal / Zip Code	N/A			
	Country	Jamaica			
2(h)	Occupation	Human Resource Practitioner			
2(i)	Taxpayer Registration Number (issued by Tax Administration Jamaica. If not applicable, please indicate N/A in the space provided).			111-102-000	
2(j)	Place of Birth				
	Parish or City & State	St. Andrew			
	Country	Jamaica			
2(k)	Date of Birth (MM/DD/YYYY)	12-Dec-70			
2(l)	Nationality	Jamaican			
2(m)	If Naturalized Citizen, indicate:				
	- Date of Naturalization (MM/DD/YYYY)	N/A			
	- Certificate No.	N/A			
2(n)	If not Jamaican, complete the following:				
	- Work Permit Number	N/A			
	- Passport No. or other unique Identification Number (ID)	N/A			
	- Place of Issue of Passport or other ID mentioned above	N/A			
3	State all the places (local or international) where you have resided for six or more months after attaining the age of eighteen. Also include the period of residence.				
	Address of Last Place of Residence			Period of Residence	
	Street Name	City/Parish	Country	From	To
	270 Julius Ceasar Avenue	Kingston 9, St. Andrew	Jamaica	2015	Present
	15 Forrester Patch	St. Ann	Jamaica	1998	2015
	4975 Daubon Lane	Atlanta	USA	1993	1998
	57 Wedgewood Crescent	Kingston	Jamaica	1987	1993

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SECTION V .PROFESSIONAL CONDUCT			
Kindly indicate 'Y' for 'YES' or 'N' for 'NO' for <u>all</u> questions in this section. If the answer to any question in this section is 'YES', please give details in the Comments column.			
6	PROFESSIONAL CONDUCT	Yes/No (Enter Y for Yes and N for No)	COMMENTS
6(a)	Have you at any time been charged with or convicted of any offence or otherwise found liable by a Civil, Criminal or Military Court (excluding minor road traffic offences) whether in Jamaica or elsewhere? If charged, please give details of the charge, and the outcome of the matter (eg. whether the charges were dropped or court proceeding started and the outcome of those proceedings) If convicted, the date of conviction and full particulars of the offence (including any offences taken into consideration) and the penalty imposed. In relation to a civil proceeding, please state the complaint, the outcome of the matter (eg. whether the complaint was withdrawn, court proceedings started and the outcome of those proceedings) and if a finding of liability was imposed, the date of the judgment or ruling and full particulars of the circumstances resulting in the civil proceeding (including any other complaint) taken into consideration and the penalty, sanction or remedy imposed.	N	
6(b)	Has a suit ever been brought against you in your personal capacity? Please state the subject matter of the suit, also indicate if pending, and if not state how the matter was resolved in the comments column.	N	
6(c)	Have you ever been the subject of any investigation or of disciplinary procedures, censured, disciplined or publicly criticised by any professional body or trade association or other body which operates in a representative capacity, to which you belong or have belonged whether in Jamaica or elsewhere? If yes, give details in the 'comment' column.	N	
6(d)	In connection with the formation or management of any legal person or arrangement", have you been adjudged by a Court civilly or criminally liable for any fraud, misfeasance or other misconduct towards that legal person or arrangement, or any member or customer thereof whether in Jamaica or elsewhere? If yes, give details in the 'comment' column.	N	
6(e)	Have you ever been disqualified by a Court or by virtue of any statutory enactment from being a director or from acting in the management or conduct of the affairs of any legal person or arrangement whether in Jamaica or elsewhere? If yes, give details in the 'comment' column.	N	
6(f)	Has a bankruptcy petition ever been served on you, or any legal person or arrangement in which you were a shareholder or held the position of director or manager in any jurisdiction? If yes, give details in the 'comment' column.	N	
6(g)	Have you ever, in any jurisdiction		
	i) Been adjudged bankrupt by a Court? If yes, give details in the 'comment' column.	N	
	ii) Had a receiving or administrative order made against you? If yes, give details in the 'comment' column.	N	
	iii) Had your property seized? If yes, give details in the 'comment' column.	N	
	iv) Entered into any arrangement, or other composition with your creditors? If yes, give details in the 'comment' column.	N	
6(h)	Whether in Jamaica or elsewhere, have you ever been a shareholder, director of, or directly concerned in the management of a legal person or arrangement:		
	i) Which has been served with a petition to wind up? If yes, give details in the 'comment' column.	N	
	ii) Which has been wound up by a Court? If yes, give details in the 'comment' column.	N	
	iii) The licence of which has been revoked? If yes, give details in the 'comment' column.	N	
	iv) Where the application for a licence has been refused? If yes, give details in the 'comment' column.	N	
	v) Which has been placed in receivership? If yes, give details in the 'comment' column.	N	
	vi) Which has entered into any arrangement or other composition with its creditors? If yes, give details in the 'comment' column.	N	
	vii) Which has had an administrative order made against it? If yes, give details in the 'comment' column.	N	
	viii) Which has been sued? If yes, give details in the 'comment' column.	N	
	ix) Which has been charged by law enforcement authorities regarding the commission of a criminal offence? If yes, give details in the 'comment' column.	N	
	x) Which has been sanctioned for any criminal offence?	N	
	xi) Whose business has been adjudged to have been conducted imprudently or fraudulently? If yes, give details in the 'comment' column.	N	
	xii) Which has failed to meet the solvency requirements prescribed by law or by a licensing or supervisory authority? If yes, give details in the 'comment' column.	N	
	xiii) To which financial assistance has been given by a government agency to effect a restructuring? If yes, give details in the 'comment' column.	N	
	xiv) Which has been placed under Temporary Management/Judicial Management, which has been the subject of administrative censure or penalty, or formal statutory censure action or which has been the subject of a Vesting Order or any other intervention process by the relevant regulatory authority? If yes, give details in the 'comment' column.	N	
6(i)	Whether in Jamaica or elsewhere, have you ever been a shareholder, director, or been directly concerned in the management or conduct of affairs of a legal person or arrangement which has become insolvent and/or gone into liquidation, whilst you were associated with it? If yes, give details in the 'comment' column including name of company and name and address of liquidator.	N	
6(j)	Are you in compliance with tax and other statutory obligations imposed on you? If no, give details in the 'comment' column. If yes, <u>please provide a copy of your Tax Compliance Certificate.</u>	Y	
6(k)	Has any bank or other financial institution with which you or any legal person or arrangement owned, controlled or managed by you ever threatened or commenced legal action/court proceedings or declined doing any new business with you or your legal person or arrangement as a result of outstanding debts owed by you or the legal person or arrangement, or due to your not honouring other facilities afforded you (e.g. guarantee, etc.) by these institutions? If yes, give details in the 'comment' column.	N	
6(l)	Do you have any immediate relative who holds a position as a substantial shareholder or officer in the MCI with which this questionnaire is being completed? If yes, give details in the 'comment' column.	N	
6(m)	Are you currently a beneficial owner or shareholder (holding at least 5% of issued share capital) of any limited liability companies or other corporations engaged in financial services as defined in Section 2 of the Financial Services Commission Act? If yes, please provide response in <u>Sheet "Question 6 (m)"</u>	N	
6(n)	Are, or is it proposed that, any of the shares of the Licensee that are registered in your name are, equitably or legally charged or pledged to any person (individual, corporation, partnership or business undertaking)? If yes, give details of the name(s) of person, the number and class of shares.	N	
6(o)	Do any of the legal persons and arrangements of which you are currently or have been a director, partner, trustee, owner, or otherwise involved in the management of maintain a business relationship or prospectively plan to undertake business with the microcredit institution (MCI) for which this Personal Questionnaire is being completed? If yes, give details in the 'Comments' column.	N	
<div>Declaration</div> <div><div>First Name</div><div>Middle Name</div><div>Last Name</div></div> <div>I, <div>Michelle</div> <div>Andrea</div> <div>Bourdain</div></div> <div>declare that the answers to the above questions are true and that I am fully aware that proceeding to act, knowing that I am not fit and proper whether this occurs through my submitting false or misleading information or withholding information which if submitted would most likely render me unfit, will constitute a breach of the Banking Services Act (section 38) and may result in my being disbarred from acting in the position indicated in this statement in relation to the microcredit institution for which this questionnaire is being completed. I further UNDERTAKE, that as long as I continue to be a substantial shareholder or officer of the MCI for which this questionnaire is being completed, I will notify the appointing MCI with which this questionnaire is being completed of any material changes to or affecting the completeness and/or accuracy of the information herein supplied by me as soon as possible, but in no event later than ten (10) business days from the day that the changes come to my attention.</div> <div>Date: (MM/DD/YYYY) <div>30-Aug-21</div></div> <div>Signature of Declarant: <div><div></div></div></div> <div>In the presence of : <div></div></div> <div><div>Justice of the Peace (JP)/Attorney-at-Law/Notary Public</div><div><div>First Name</div><div>Middle Name</div><div>Last Name</div></div><div><div>Victor</div><div>Jones</div><div>Beckles</div></div></div> <div>Signature of JP/Attorney-at-Law/Notary Public: <div><div></div></div></div> <div>Affix Seal of Office, if JP, or Stamp of Office, if Attorney-at-Law/Notary Public</div>			

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NOTES:	
Please note the following:	
1	Applicants are required to submit the following items along with the Personal Questionnaire and Schedules: a) A certified passport-sized colour photograph taken within the last six (6) months b) Tax Compliance Certificate c) The credit reports accessed by the applicant d) Receipts for the police clearance reports e) Cheque representing FID Comprehensive Financial Profile Report payment
2	Further information may be required and will be requested as needed.
3	Photographs At the conduct of the first assessment and at five year intervals thereafter, applicants are required to submit a recent passport-sized, colour photograph, certified by a JP, or an Attorney-at-Law or a Notary Public, along with the completed hardcopy of the Personal Questionnaire. Additionally, the digital version of the colour passport picture which is to accompany the electronic version of the Personal Questionnaire, must be 24 bits per pixel, in JPEG file format and must be less than or equal to 240 kilobytes. The naming convention for the picture should observe the following format: Last Name First Name-Pic-2021 . Photographs should have been taken within the last 6 months of the respective submission date. Candidates who are subject to JCF reports are not required to submit a photograph as the likeness of the applicant is carried on the face of the certificate issued by that organization.
4	Clearance Reports Clearance reports are required from Overseas law enforcement agencies where the candidate has either worked or resided overseas for six or more months, after attaining the age of eighteen. JCF Report: (1) After paying the requisite fee at the Inland Revenue Department, the relevant candidate should attend at the offices of the Criminal Investigation Branch (CIB) Headquarters, 34 Duke Street, Kingston with the original receipt to facilitate fingerprinting exercises; (2) Upon fingerprinting, the CIB will affix the pick-up date on the original receipt and return it to the candidate; (3) The candidate should return the original annotated receipt to the licensee who should submit same to the Bank of Jamaica to enable direct collection of the Police Report by the Bank of Jamaica. FID Reports: Licensees are required to submit cheques made payable to the FID to the Bank of Jamaica to facilitate requests for FID Reports. <i>Comprehensive Financial Profile Report (Cost : \$6,000.00, as at 2020)</i>

Microcredit Institutions Personal Questionnaire

Question 5(a)

Give details of your employment history up to the date of this questionnaire, including for each place of employment: details of the type of business; your job title and the duties attached to your position; the dates of employment, the name and address of your employer(s) and reason(s) for leaving. (Please submit the above information in the Schedule below.)

EMPLOYMENT PROFILE

(List Current Employment First)

	Address											
	Name of Entity	Address 1	Address 2	City/Parish	Zip / Postal Code	Country	Nature of Business	Job Title	Duties Attached to Your Position	Start Date (MM/DD/YYYY)	End Date (MM/DD/YYYY)	Reason(s) for Leaving
Co. 1	Maribec Limited	13 High Street	Kingston 5	St. Andrew		Jamaica	Bill Payment	Managing Director	Management of day to day operations	4-Jan-15		
Co. 2	Johnny B Enterprise	13 Main Street	St. Anns Bay	St. Anns		Jamaica	Harberdashery	Chief Financial Officer	Managed all the company's finances	25-Jul-98	13-Dec-14	Company restructuring
Co. 3	Sunrise Financials	12 Golfe Links Parks		Atlanta	33339	USA	Tax preparation	Chief Operating Officer	General management and tax preparation	8-Sep-94	12-Jun-98	Return to Jamaica
Co. 4												
Co. 5												
Co. 6												
Co. 7												
Co. 8												
Co. 9												
Co. 10												
Co. 11												
Co. 12												
Co. 13												
Co. 14												
Co. 15												
Co. 16												
Co. 17												
Co. 18												
Co. 19												
Co. 20												

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Question 6(m)											
Have you ever been or are you currently a beneficial owner or shareholder (holding at least 5% of issued share capital) in any limited liability companies or other corporations engaged in financial services as defined in Section 2 of the Financial Services Commission Act? If yes, state:											
		Address of Companies/Societies/Corporations									
	Name of Companies/ Societies/ Corporations	Address 1	Address 2	City/Parish	Zip/Postal Code	Country	Nature of Business	Number of Shares	Class of Shares Held	Date of Termination of Shareholding	Method of Termination of Shareholding
Co. 1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Co. 2											
Co. 3											
Co. 4											
Co. 5											
Co. 6											
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Co. 15											