

Consolidated Financial Statements

Second Quarter ended
June 30, 2025

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BUSINESS & PERFORMANCE HIGHLIGHTS



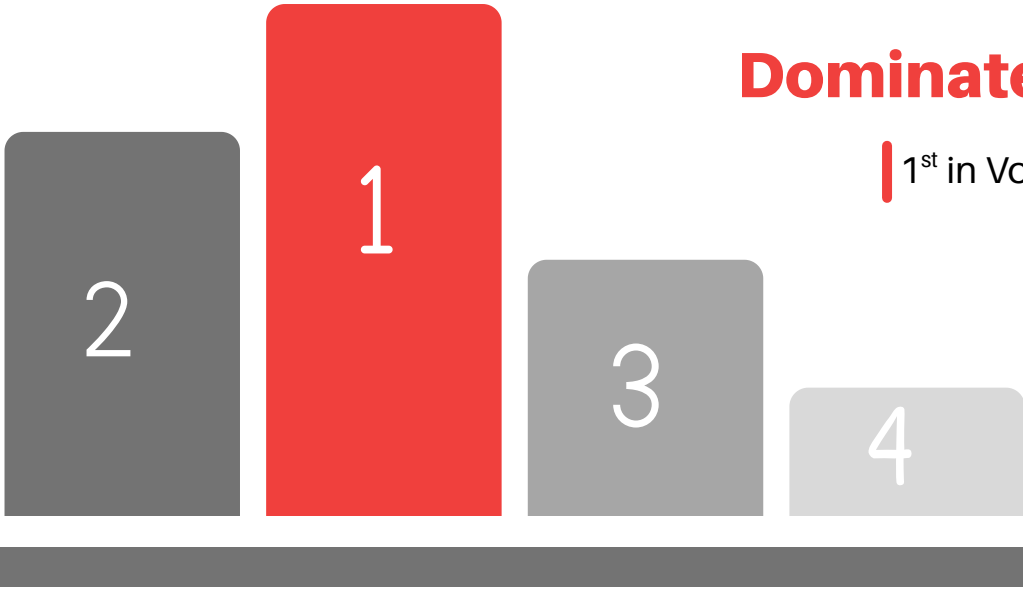
Landmark Equity Transaction

J\$2.3
BILLION



Grade A Corporate Governance Index score

84.85%



Dominated JSE Junior Market

1st in Volume | 2nd in Value | 4th in Trades

JSE Main Market

2nd in Volume
4th in Value & Trades



Maintained **#1 in volume** on the **Main Market YTD**, with strong standings across both markets.



Forged a pivotal **private equity partnership** with Dequity Capital to drive diversified growth.

MANAGEMENT DISCUSSION

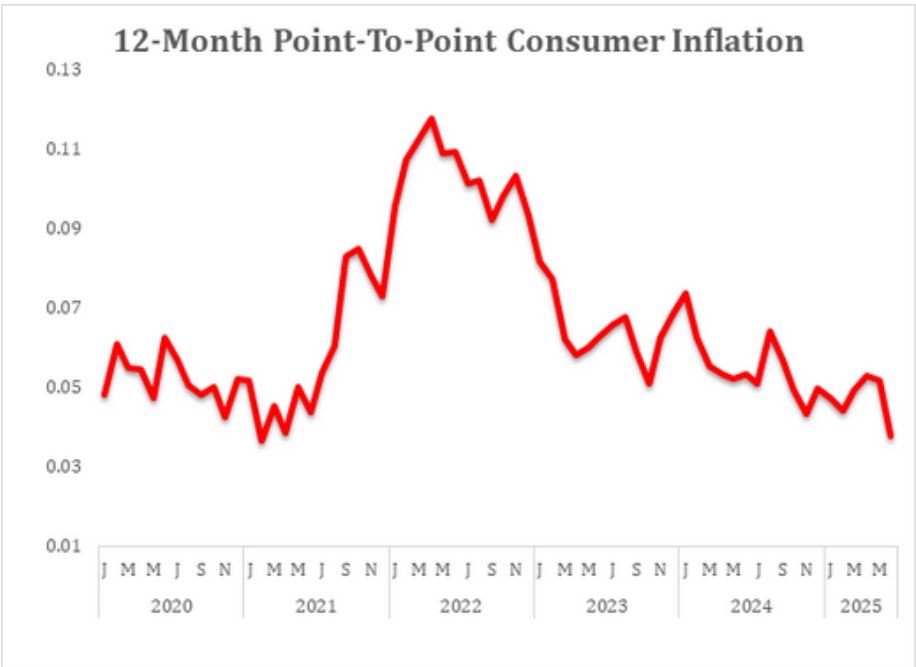
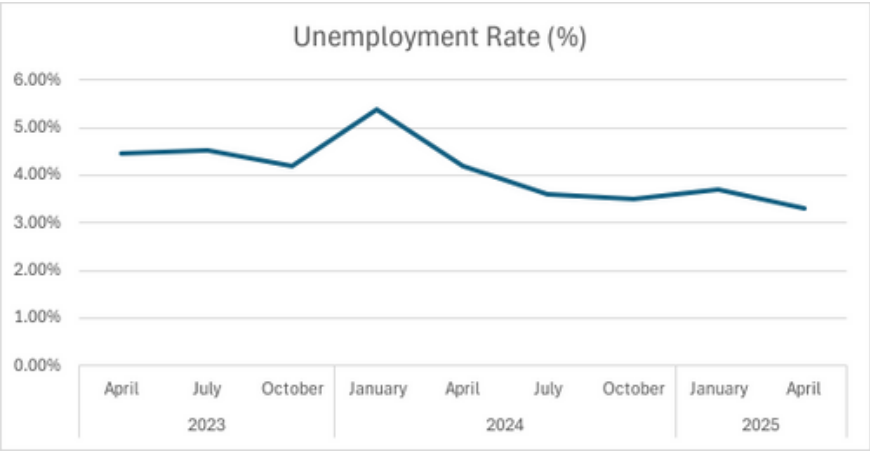
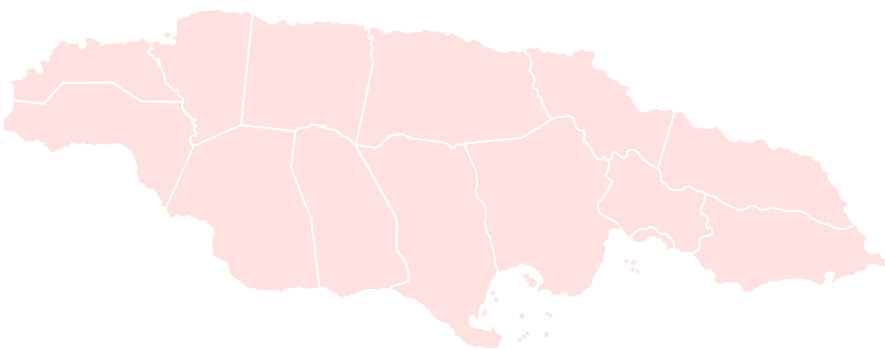
ECONOMIC BACKDROP

Jamaica

Jamaica’s economic indicators in Q2 2025 reflected a broadly positive trajectory. The labour market remained resilient, with unemployment at a near-record low of 3.3%, signalling increased workforce participation.

Inflation stabilized within the Bank of Jamaica’s 4–6% target range, aided by a prudent 25bps rate cut in May and relatively stable food and energy prices. The current account surplus was bolstered by strong tourism receipts of US\$2.4Bn and a 4.1% growth in remittance inflows to US\$599Mn, contributing to a healthy international reserve position of US\$5.8Bn.

The money market remained liquid, with robust demand for T-bills and CDs, and the Jamaican dollar experienced only a marginal depreciation to \$160.12 per USD, supported by targeted BOJ interventions.



However, the strength of the macroeconomic environment has not yet translated into improved investment market performance. Elevated interest rates, despite the recent cut, continue to weigh on the equity market, which remains sluggish and lacking in momentum.

The bond market also experienced muted and cautious sentiments, with investor appetite dampened by lingering concerns from prior defaults in certain segments and a general preference for safer, short-tenor instruments. While the expectation of additional rate cuts, supported by stable inflation and a resilient labour market, could brighten the investment outlook later in the year, current market conditions remain challenging for generating outsized returns.

Jamaica’s open economy also remains vulnerable to external shocks, particularly shifts in U.S. economic conditions, which can influence remittances, exports, and overall investor sentiment. This interplay between strong domestic fundamentals and weaker market conditions underscores the importance of disciplined investment strategies and prudent risk management in the current environment.

MANAGEMENT DISCUSSION

ECONOMIC BACKDROP

Barbados

Barbados sustained its economic momentum into Q2 2025. The main drivers included Tourism, Business services and Construction industries.

Despite these gains, Barbados faced significant headwinds:

- Global trade tensions and U.S. tariff hikes increased the cost of imports, especially food and energy, leading to inflationary pressures. Inflation ended 2024 at 1.4% and declined further to 0.9% by March 2025, marking a 2% year-to-date decrease. The inflation outlook for 2025 has been revised upward to a range of 1.7% to 3.5%, reflecting ongoing risks from imported food and fuel, delayed tariff pass-through, and potential reinstatement of shipping fees. However, exemptions on Chinese-built vessel port charges and continued investment in climate-resilient agriculture have helped temper some of these pressures.
- The fiscal position remained strong, with a primary surplus of 4.6% of GDP, reflecting disciplined expenditure management and improved tax collection.
- International reserves were robust, covering over 32 weeks of imports, providing a buffer against external shocks.
- The unemployment rate declined in early 2025 but saw a slight uptick due to temporary layoffs from hotel renovations and seasonal factors.

The outlook remains cautiously optimistic, though continued vigilance is required given the external risks. The policy rate is steady at 0.15%, and the 3-month T-bill rate is around 0.5%. Stable macroeconomic conditions and low interest rates support local investment. Government bonds remain attractive for conservative investors.

MANAGEMENT DISCUSSION

ECONOMIC BACKDROP

United States of America

Q2 2025 highlighted a mixed economic landscape for the United States:

- After a contraction of 0.5% in Q1, GDP rebounded with annualized growth estimates between 0.9% and 1.5%.
- Inflationary pressures intensified, with the Consumer Price Index (CPI) rising to 2.7% in Q2. The increase was largely attributed to new tariffs, which raised input costs for businesses and prices for consumers, particularly in goods categories affected by trade policy changes.
- Consumer spending slowed as households faced higher prices and some erosion of real incomes. Business investment was cautious, reflecting uncertainty over future policy directions and global demand.
- Labour market participation showed no material weakness as labour force participation remained steady, non-farm payrolls increased beyond expectations, and unemployment remained relatively low.
- The Federal Reserve maintained the federal funds rate in the 4.25%–4.50% range, balancing the need to contain inflation with concerns about slowing growth.

Risks to the U.S. outlook remain tilted to the downside, with policy uncertainty, ongoing global trade tensions, and the potential for further deceleration in global growth all weighing on sentiment. The sentiment around the likelihood of a US recession has generally softened, with major financial institutions, such as Goldman Sachs and J.P. Morgan, lowering their recession probability forecasts. These factors have direct and indirect implications for Caribbean economies, particularly through trade, tourism, and remittance channels.

Regional Implications

The economic developments in Jamaica, Barbados, and the United States during Q2 2025 highlight a region navigating a complex global environment.

Jamaica and Barbados have managed to sustain growth, supported by tourism and prudent economic management, but remain vulnerable to external shocks.

The U.S. economy's mixed performance, characterized by modest growth and rising inflation, poses both risks and opportunities for the Caribbean, influencing trade flows, investment, and the broader economic outlook.

MANAGEMENT DISCUSSION

FINANCIAL OVERVIEW

Consolidated Financial Performance

(\$'000)	Quarter Ended		Year to date	
	June 30, 2025	June 30, 2024	June 30, 2025	June 30, 2024
Consolidated Revenue	653,802	497,127	1,287,493	1,409,062
Net Fees and Commissions	283,128	197,997	542,112	379,532
Net (Loss)/Profit	(6,689)	23,402	(39,215)	533,609
Total Assets	32,409,979	29,243,982	32,409,979	29,243,982
Return on Average Equity	-0.29%	2.50%	-1.70%	47.18%
Capital to Total Assets	14.26%	10.44%	14.26%	10.44%
Efficiency Ratio	97.66%	107.99%	99.12%	69.99%
Basic Earnings per Share (\$)	(.004)	0.02	(.030)	0.36
Net Book Value per Share (\$)	3.08	2.95	3.08	2.95

Top line performance for VMIL remains strong, having recorded consolidated Q2 revenues of \$653.8 million for the three-month period ended June 30, 2025 compared to the prior year corresponding period of \$497.1 million. This was led by a 43% increase in Fees and Commissions and a 24% increase in Gains from investment activities. VMIL’s six-month consolidated revenues of \$1,287.5 million fell short of the prior year corresponding period amount by 9%. This was mainly driven by the one-off gain of \$422.3 million derived from the disposal of the Company’s interest in Carilend in 2024. When normalized for the effect of this transaction, VMIL delivered strong consolidated revenue growth of \$300.7 million or 30% over the Q2 2024 results.

Net interest income continues to outperform, recording a 34% increase in the quarter-over-quarter results and a 97% increase in the year over year six-month performance. Overall expenses increased by 46% for the quarter when compared to the corresponding prior year period and 50% for the six-month period under review. These costs were primarily “one-off” items that resulted from our continuing drive for greater long term cost efficiency as well as prudent debt provisioning. VMIL’s second quarter results reflected an after-tax net loss of \$39.2 million. Notwithstanding the weaknesses in the market, the company continues to take disciplined steps towards restoring profitability through:

- Increasing revenue through the development and conversion of a robust pipeline of transactions; and
- Enforcing strict expense controls in light of the year-over-year increases in operating costs.

Despite ongoing market headwinds impacting performance in the first half of the year, VMIL remains committed to delivering innovative, client-focused solutions.

MANAGEMENT DISCUSSION

FINANCIAL OVERVIEW

Acknowledgments

We extend heartfelt appreciation to our clients, shareholders, and stakeholders for their continued trust and confidence in VM Investments Limited. Your support remains the cornerstone of our growth and success.

We remain committed to creating long-term value for our stakeholders while building a more resilient and innovative investment platform for the future.

On behalf of the Board of Directors:



Michael McMorris
CHAIRMAN



Rezworth Burchenson
CHIEF EXECUTIVE OFFICER

For further information contact:

Clover Moore, Assistant Vice President – Corporate Affairs and Communications
VM Group Limited

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FINANCIAL STATEMENTS

VM INVESTMENTS LIMITED

Unaudited Consolidated Statement of Financial Position as at June 30, 2025

	Unaudited June 30, 2025 \$'000	Unaudited June 30, 2024 \$'000	Audited December 31, 2024 \$'000
Assets			
Cash and cash equivalents	1,017,457	561,435	1,469,290
Resale agreements	857,508	488,334	861,775
Investment securities	21,945,305	19,058,016	19,471,561
Net Investments in finance lease	34,738	74,081	54,759
Loans receivable	3,642,228	4,805,391	4,102,234
Accounts receivable:			
- Customers	130,748	154,517	130,720
- Other	707,521	554,835	455,415
Income tax recoverable	241,163	238,745	252,946
Deferred tax asset	1,495,457	1,213,428	1,354,783
Property, plant and equipment	91,382	97,194	91,880
Intangible assets	301,748	250,754	334,704
Interest in associates	1,944,724	1,747,252	1,875,084
Total Assets	32,409,979	29,243,982	30,455,151
Liabilities And Equity			
Liabilities:			
Due to ultimate parent company	783	3,010	3,840
Due to immediate parent company	218,904	183,608	128,212
Due to related parties	37,575	74,503	-
Borrowings	7,496,455	7,842,891	8,468,822
Accounts payable:			
- Customers	1,881,542	1,292,392	2,341,955
- Brokers	94,754	6,686	19,084
- Other	423,516	1,044,426	864,441
Lease liabilities	35,612	48,830	42,385
Repurchase agreements	17,564,561	14,304,964	13,933,279
Employee benefit obligation	35,000	22,900	35,000
Total Liabilities	27,788,702	24,824,210	25,837,018
Equity:			
Share capital	707,887	707,887	707,887
Share premium	24,000	24,000	24,000
Investment revaluation reserve	(749,112)	(1,096,615)	(791,471)
Other reserves	66,420	58,372	66,420
Retained earnings	3,022,082	3,176,128	3,061,297
Equity Attributable To Owners Of The Company	3,071,277	2,869,772	3,068,133
Non-controlling interest	1,550,000	1,550,000	1,550,000
Total Equity	4,621,277	4,419,772	4,618,133
Total Equity And Liabilities	32,409,979	29,243,982	30,455,151

Approved for issue by the Board of Directors on August 12, 2025 and signed on its behalf by:


Michael McMorris
CHAIRMAN


Rezworth Burchenson
CHIEF EXECUTIVE OFFICER

VM INVESTMENTS LIMITED

Unaudited Consolidated Statement of Profit/Loss and Other Comprehensive Income for the six months ended June 30, 2025

	Quarter Ended June 30, 2025 \$'000	Quarter Ended June 30, 2024 \$'000	Year to Date June 30, 2025 \$'000	Year to Date June 30, 2024 \$'000
Interest income	442,927	439,863	871,218	871,997
Interest expense	(379,711)	(392,655)	(716,264)	(793,391)
Net interest income	63,216	47,208	154,954	78,806
Fees and commissions	283,128	197,997	542,112	379,532
Gains from investment activities	282,464	228,492	561,132	915,266
Dividend Income	22,939	13,972	22,939	19,473
Other income	2,055	9,458	6,356	16,185
Other operating revenue	590,586	449,919	1,132,539	1,330,456
Net interest/dividend income and other operating revenue	653,802	497,127	1,287,493	1,409,062
Operating expenses				
Staff costs	(291,316)	(316,497)	(633,336)	(559,857)
Impairment on financial assets	(50,061)	63,725	(140,223)	42,694
Other operating costs	(347,177)	(220,343)	(642,805)	(426,339)
Total operating expenses	(688,554)	(473,115)	(1,416,364)	(943,502)
Net operating (loss)/income	(34,752)	24,012	(128,871)	465,560
Share of profit in associates	25,786	36,288	69,641	50,975
(Loss)/Profit before income tax	(8,966)	60,300	(59,230)	516,535
Income tax credit/(charge)	2,277	(36,898)	20,015	17,074
(Loss)/Profit for the year attributable to shareholders of the company	(6,689)	23,402	(39,215)	533,609
Other Comprehensive Income:				
Items that will never be reclassified to profit or loss:				
Net (loss)/gains on equity investments designated at fair value through other comprehensive income (FVOCI)	(10,710)	62,220	(26,010)	86,700
Items that may be reclassified to profit or loss:				
Change in fair value of investment securities, net of taxes	35,477	(135,699)	68,368	(202,745)
Total other comprehensive income/(loss) net of tax	24,767	(73,479)	42,358	(116,045)
Total comprehensive income/(loss) attributable to shareholders	18,078	(50,077)	3,143	417,564
Earnings per share (expressed in cents per share)	(\$0.004)	\$0.02	(\$0.03)	\$0.36

VM INVESTMENTS LIMITED

Unaudited Consolidated Statement of Changes in Equity for the six months ended June 30, 2025

	Share capital \$'000	Share premium \$'000	Investment revaluation reserve \$'000	Other reserve \$'000	Retained earnings \$'000	Total \$'000	Non-controlling interest \$'000	Total equity \$'000
Balances as at January 1, 2024	707,887	24,000	(980,570)	58,372	2,690,520	2,500,209	1,550,000	4,050,209
Profit for the period	-	-	-	-	533,609	533,609	-	533,609
Other comprehensive income:	-	-	-	-	-	-	-	-
Change in fair value of investment securities, net of deferred tax	-	-	(202,745)	-	-	(202,745)	-	(202,745)
Net gain on equity instruments designated at fair value	-	-	86,700	-	-	86,700	-	86,700
Total other comprehensive loss for the period	-	-	(116,045)	-	-	(116,045)	-	(116,045)
Total comprehensive (loss) / income for the period	-	-	(116,045)	-	533,609	417,564	-	417,564
Dividends declared but not yet paid to equity holders	-	-	-	-	(48,001)	(48,001)	-	(48,001)
Balances as at June 30, 2024	707,887	24,000	(1,096,615)	58,372	3,176,128	2,869,772	1,550,000	4,419,772
Balances as at January 1, 2025	707,887	24,000	(791,471)	66,420	3,061,297	3,068,133	1,550,000	4,618,133
Profit for the period	-	-	-	-	(39,215)	(39,215)	-	(39,215)
Other comprehensive loss:								
Change in fair value of investment securities, net of deferred tax	-	-	68,369	-	-	68,369	-	68,369
Net gain on equity instruments designated at fair value	-	-	(26,010)	-	-	(26,010)	-	(26,010)
Total other comprehensive income for the period	-	-	42,359	-	-	42,359	-	42,359
Total comprehensive income for the period	-	-	42,359	-	(39,215)	3,144	-	3,144
Balances as at June 30, 2025	707,887	24,000	(749,112)	66,420	3,022,082	3,071,277	1,550,000	4,621,277

VM INVESTMENTS LIMITED

Unaudited Consolidated Statement of Cash Flows for the six months ended June 30, 2025

	June 30, 2025 \$'000	June 30, 2024 \$'000
CASH FLOWS FROM OPERATING ACTIVITIES		
Net (loss)/profit for the period	(39,215)	533,609
Adjustments for items not involving cash:		
Depreciation of property, plant & equipment	6,233	12,400
Amortisation of intangible assets	22,751	32,049
Impairment loss on investments and margin loans	50,061	(63,725)
Amortisation of transaction costs	2,811	24,496
Interest income	(871,218)	(871,997)
Dividend income	(22,939)	(19,473)
Interest expense	716,264	793,391
Income tax expense	(20,015)	(17,074)
Gains from interest in associate	(69,641)	(50,975)
Gains from investment activities	(561,132)	(915,266)
Unrealised exchange gains	<u>68,448</u>	<u>16,865</u>
Operating loss before changes in other assets and liabilities:	(717,592)	(525,700)
Changes in operating assets and liabilities:		
Resale agreements	(13,651)	1,080,346
Receivable from customers	(15,105)	(114,618)
Accounts receivable - other	(387,148)	(66,115)
Loans and advances	296,271	(118,677)
Due to ultimate parent company	(3,057)	(121,352)
Due to parent company	90,692	145,207
Due to related party	37,575	74,503
Repurchase agreements	3,882,434	18,058
Payable to customers	(422,161)	114,649
Payable to brokers	75,670	(170,244)
Accounts payable - other	<u>(437,847)</u>	<u>132,255</u>
	2,386,081	448,312
Interest and dividends received	909,948	918,740
Interest paid	(714,174)	(772,241)
Income tax paid	-	-
Net Cash Provided by Operating Activities	2,581,855	594,811
Cash Flows From Investing Activities		
Acquisition of property, plant & equipment	(5,735)	-
Acquisition of intangible assets	10,205	(45,934)
Investment securities, net movement	(2,064,457)	(36,979)
Net Cash Used in Investing Activities	(2,059,987)	(82,913)
Cash Flows From Financing Activities		
Net repayments from loans	(975,178)	(838,634)
Net proceeds from finance lease payments	20,021	18,646
Lease liabilities	(6,773)	(6,131)
Net Cash Used in Financing Activities	(961,930)	(826,119)
(Decrease) in net cash and cash equivalents	(440,062)	(314,221)
Net cash and cash equivalents at beginning of the year	1,469,290	877,655
Effect of exchange rate changes on cash and cash equivalents	(11,771)	(1,999)
Net Cash and Cash Equivalents at end of Period	1,017,457	561,435

VM INVESTMENTS LIMITED

NOTES TO THE UNAUDITED CONSOLIDATED FINANCIAL STATEMENTS AS AT JUNE 30, 2025

01. IDENTIFICATION

VM Investments Limited ("the Company") is incorporated and domiciled in Jamaica. The Company's registered office is located at 8-10 Duke Street, Kingston, Jamaica. The Company is an 80% owned subsidiary of The VM Financial Group Limited. This became effective February 1, 2023 with the completion of the VM Group re-organization. By special resolution and with the approval of the Registrar of Companies, Victoria Mutual Investments Limited formally changed its name to VM Investments Limited on February 16, 2023. The Company has issued 20% of its ordinary shares to the public and is listed on the Jamaica Stock Exchange.

Since its incorporation in 1984, VMIL has built a strong reputation for delivering innovative and inclusive investment and financing solutions. Today, we remain committed to transforming lives through a diverse suite of offerings, including corporate solutions, margin loans, lease financing arrangements, trade financing services, and private equity investments.

As a subsidiary of VMIL, VM Wealth Funds Barbados extends our commitment to financial growth by offering a range of products designed to help individuals grow their wealth. Key offerings include the VM Wealth Capital Growth Fund, the VM Wealth Income Fund, and the VM Wealth Property Fund—each tailored to meet diverse financial goals and investment strategies.

The Company has a wholly owned subsidiary, VM Wealth Management Limited ("the Subsidiary Company"), which is incorporated and domiciled in Jamaica. The principal activities of the Subsidiary Company are investment broking, the provision of asset management, financial and investment advisory services and money market dealing. The Company's activities are administered by its Subsidiary Company. By special resolution and with the approval of the Registrar of Companies, Victoria Mutual Wealth Management Limited formally changed its name to VM Wealth Management Limited on April 3, 2023.

The Company and its subsidiary are collectively referred to as "the Group".

In 2019, the company acquired a 30% shareholding in Carilend Caribbean Holdings Limited (Carilend), a company incorporated in Barbados that facilitates peer-to-peer lending which was accounted for under the equity method as an associated company in the consolidated financial statements. During the period ending March 2024, the company sold this investment and realised significant gains.

In 2022, the company also acquired a 23% interest in Kingston Properties Limited (KPREIT), a company incorporated and domiciled in Jamaica that invests in real estate assets.

02. BASIS OF PREPARATION

These interim condensed consolidated financial statements ('interim financial statements') have been prepared in accordance with IAS 34 Interim Financial Reporting. These interim financial statements have been prepared in accordance with International Financial Reporting Standards (IFRS) and the Jamaican Companies Act.

These interim financial statements do not include all of the information required for a complete set of IFRS financial statements. However, selected explanatory notes are included to explain events and transactions that are significant to an understanding of the changes in the Group's financial position and performance since the last annual financial statements.

These interim financial statements are presented in Jamaica dollars, which is the Group's functional currency.

03. USE OF JUDGEMENTS AND ESTIMATES

In preparing these interim financial statements, management has made judgements and estimates that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expense. Actual results may differ from these estimates.

The significant judgements made by management in applying the Group's accounting policies and the key sources of estimation uncertainty were the same as those described in the last annual financial statements.

VM INVESTMENTS LIMITED

NOTES TO THE UNAUDITED CONSOLIDATED FINANCIAL STATEMENTS
AS AT JUNE 30, 2025

04. SEGMENT REPORTING

An operating segment is a component of the Group that engages in business activities from which it may earn revenues and incur expenses; whose operating results are regularly reviewed by Management to make decisions about resources to be allocated to the segment and to assess its performance; and for which discrete financial information is available.

Based on the information presented, Management views the entire operations of the Group as one operating segment.

05. EARNINGS PER SHARE

Basic earnings per share is calculated by dividing the profit attributable to owners of the Company by a weighted average number of ordinary shares held during the period.

	2025	2024
Weighted-average number of ordinary shares	1,500,025,000	1,500,025,000
Profit attributable to owners of the company	(39,215,000)	533,609,000
Basic earnings per share	(\$0.03)	\$0.36



SHAREHOLDINGS

Shareholdings for Top Ten Largest Shareholders			Shareholdings for VMIL Senior Managers/ Connected Parties	
RANK	NAME	TOTAL SHARES HELD	NAMES	SHAREHOLDINGS
1	VM Financial Group Limited	1,200,020,000	Valerie Burchenson / Rezworth Burchenson	249,952
2	PAM – University Hospital Scheme of Pensions	7,560,600	Rachelle Burchenson / Rezworth Burchenson	75,000
3	Rezworth Burchenson & Valerie Burchenson	6,400,330	Rezworth Burchenson / Valerie Burchenson	6,400,330
4	Sagicor Select Funds Limited (Class B' Shares) Financial	6,135,970	Oswald Burchenson / Rezworth Burchenson	212,147
5	Michael McMorris & Christine McMorris	5,055,667	Combined Holding: 6,937,429	
6	VM Wealth Equity Fund	4,791,347	Denise Marshall-Miller	25,000
7	Rickardo Ebanks & Alda Ebanks	4,637,221	Denise Marshall-Miller	850,000
8	Geoffrey Forde	4,500,000	Denise Marshall-Miller / Azania Miller	25,000
9	PAM – Pooled Equity Fund	3,673,648	Denise Marshall Miller / Akil Parchment	0
10	Derrick Golding, Fay M. Golding, Fay Golding & Alyssa Golding	3,527,076	Combined Holding: 900,000	
			Evette M. Bryan / Shulette Cox	258,000
			Allison Mais	200,000
			Dwight Jackson	0
			Brian Frazer	0
			Christine Benjamin	0
			Stuart Andrade / Camesia Andrade	0

Shareholdings for VMIL Directors/Connected Parties	
SHAREHOLDINGS	SHAREHOLDINGS
Michael McMorris / Christine McMorris	5,055,667
Courtney Campbell / Pauline Campbell / Dominic Campbell / Adrian Campbell	1,832,826
Milton Samuda	103,646
Noel Hann	150,000
Phillip Silvera / Faye Silvera	372,816
Sandra Shirley	413,809
Vikram Dhiman	0
Rezworth Burchenson / Valerie Burchenson / Rachelle Burchenson / Oswald Burchenson	6,937,429
Matthew Gray Wright	677,252
Maria Evelyn-Robinson	0
Frederick A. Williams	0



ESG/CSR HIGHLIGHTS

ESG/CSR HIGHLIGHTS

Throughout the second quarter of 2025, VMIL reinforced its unwavering commitment to environmental stewardship, social responsibility, and robust governance. Principles of integrity, sustainability, diversity, and accountability continue to serve as the foundation of our operations. In Q2 2025, the company advanced these priorities with several meaningful initiatives and achievements.



VMIL's 8th Annual General Meeting

VMIL held its 2024 Annual General Meeting on June 11, 2025, where shareholders examined the company's strong 2024 financial results and gained insight into its strategic priorities for the years ahead.

Led by **Rezworth Burchenson, CEO** with contributions from **Allison Mais, COO** and **Stuart Andrade, AVP Finance**, the leadership team outlined a vision focused on deepening local impact, expanding across the region, and forging partnerships that support long-term growth.

The discussions emphasized building a digitally empowered, financially disciplined, and regionally relevant organisation, anchored by continued investment in technology, innovation, and a more deliberate approach to asset management to enhance efficiency and drive superior returns.

Championing Sustainability at VMIL



On the environmental front, VMIL underscored its commitment to sustainability by launching a plastic recycling drive in recognition of World Environment Day on June 5, promoting environmental awareness among staff.

ESG/CSR HIGHLIGHTS

VM INVESTMENTS LIMITED - JSE PRESS RELEASE Q2 2025

VMIL at the Launch of Catalyst for Entrepreneurship and Innovation (CEI) Jamaica & Nobellum



VMIL continues to champion investment in local talent and enterprise, proudly supporting the launch of CEI Jamaica and Nobellum with CEO Rezworth Burchenson serving as a distinguished panelist.

On May 10, 2025, the rooftop patio of VM Wealth Management Headquarters in Kingston set the stage for a vibrant gathering of innovators, investors, and entrepreneurs dedicated to shaping the future of business in Jamaica.

The Catalyst for Entrepreneurship and Innovation (CEI) Jamaica Launch was more than just another event—it was a springboard for bold ideas, strategic partnerships, and transformative growth.

VMIL at the BIBA Business Networking Mingle

Demonstrating our expanding regional footprint, the VMIL Executive team proudly represented VM Wealth Funds Barbados at the Barbados International Business Association (BIBA) Business Networking Mingle, hosted at the Regus Business Lounge in St. Michael, Barbados. Guests were invited to an evening of wines, canapés, and conversation in a cozy ambience, perfect for building connections and exploring new opportunities.



LIFE AT VMIL

It was a big quarter for team growth and accomplishments at VMIL — here’s a look at the standout moments:



Shanoy Moorhouse – Senior Finance Officer is CPA certified! She credits VM for its unwavering support throughout her certification process.



Allison Mais – Chief Operating Officer was appointed Chair of the PSOJ’s Human Capital Development Committee.



Sashae Jarrett – Human Resources Business Partner was appointed to the PSOJ’s Human Capital Development Committee.



Mikhail Mcleod – Legal & Compliance Manager was appointed to the PSOJ’s National Security & Justice Committee.



Denise Marshall-Miller – AVP Global Markets & Bond Trading was appointed 2nd Vice President of the Jamaica Securities Dealers Association.



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