



Consolidated Financial Statements

Third Quarter ended
September 30, 2025

BUSINESS & PERFORMANCE HIGHLIGHTS

Q3 2025 WINS



VM Wealth Management secured an **Investment Advisor License** in Barbados, a milestone in VMIL’s Caribbean expansion plans.



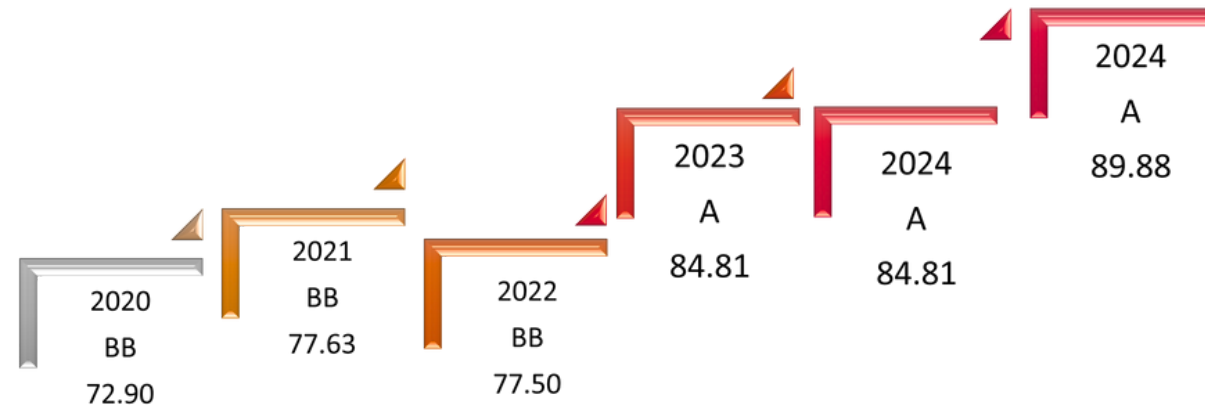
VM Wealth Management launched the new **Constant Stream Portfolio** under the **VM Wealth Unit Trust**, expanding the suite of investment solutions tailored to meet evolving client needs.



CariCRIS reaffirmed VMIL’s Issuer/Corporate Credit Ratings at **CariBBB** (Local Currency Rating) on the regional rating scale, and **jmBBB+** (Foreign Currency Rating) and **jmA-** (Local Currency Rating) on the Jamaica national scale.



VMIL earned an **upgraded** 2024 JSE Corporate Governance Index score of **89.98%**



MANAGEMENT DISCUSSION

ECONOMIC BACKDROP

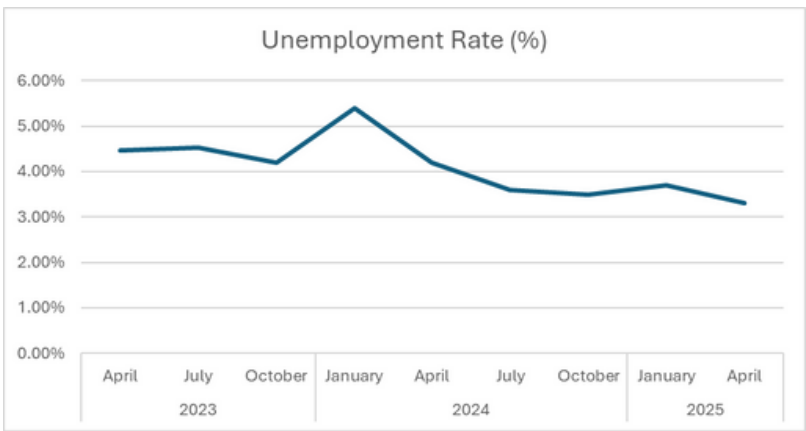
Jamaica

Recent macroeconomic indicators continue to signal stability and resilience in Jamaica’s economy through the third quarter of 2025, supported by record-low unemployment, strong external accounts, and headline inflation well below the Bank of Jamaica’s (BOJ) target range.

Labour Market Performance

According to the Statistical Institute of Jamaica’s (STATIN) April 2025 Labour Force Survey, Jamaica recorded an unemployment rate of 3.3%, the lowest in the nation’s history. This reflects continued job creation in manufacturing, education, health, and social services, as well as steady expansion in the services industry.

This outcome represents a 0.4 percentage point improvement relative to the 3.7% recorded in the first quarter, underscoring the continued strength and adaptability of the labour market as the economy moves through the third quarter.



VM Wealth Management projects that during the July–September 2025 period, the labour market will remain tight, with unemployment expected to hover between 3.2% and 3.4%. This sustained employment stability continues to support consumer spending and domestic demand, providing a crucial buffer against global economic headwinds.



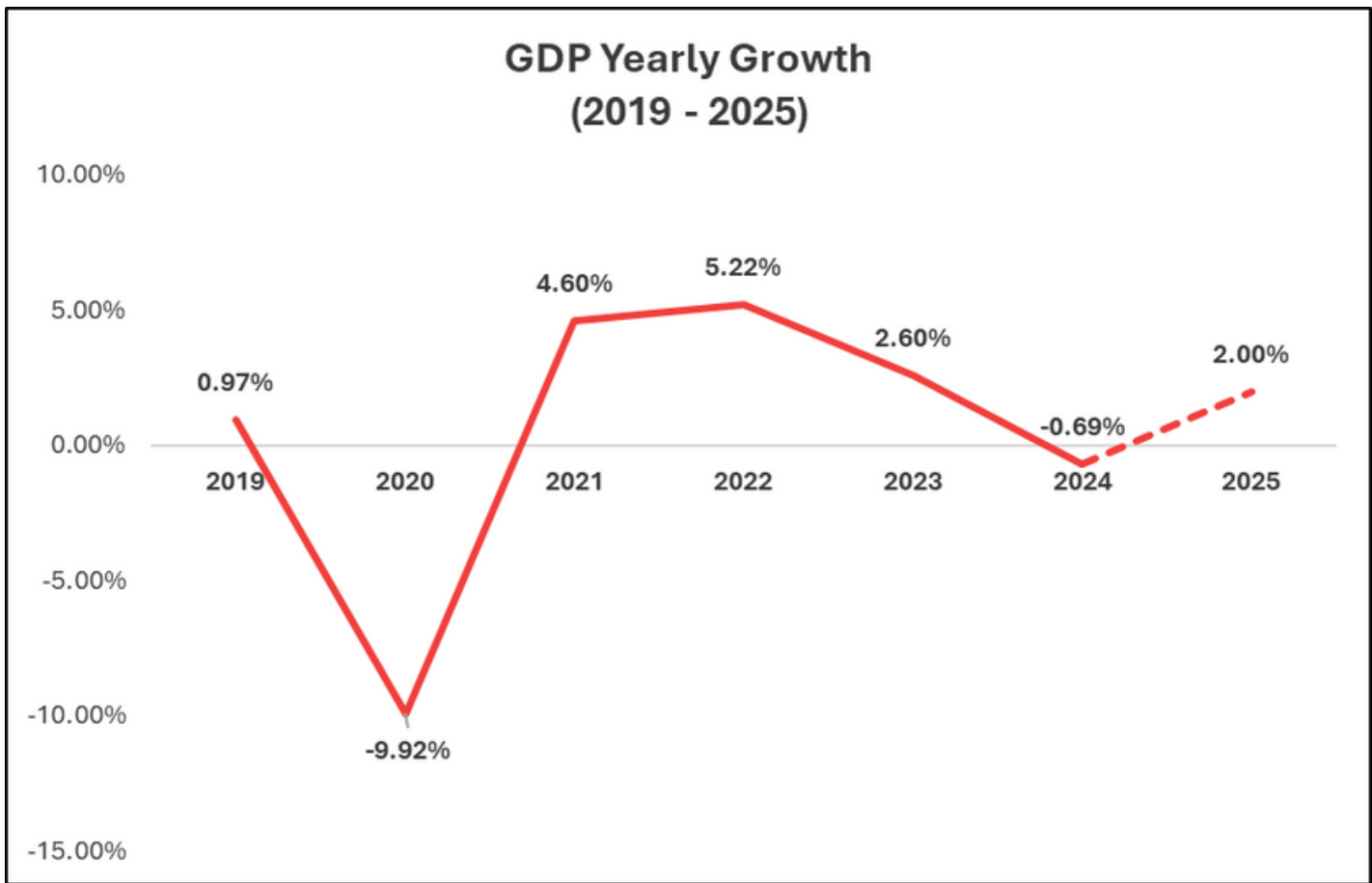
Inflation Update

Jamaica’s inflation rate has continued its sharp decline, reaching 2.1% for the 12 months ending September 2025, according to the Bank of Jamaica. While this represents a modest increase from the historically low rate of 1.2% recorded earlier in the year, it remains well below the BOJ’s target range of 4% to 6%, reflecting persistent price stability in the domestic economy.

MANAGEMENT DISCUSSION

ECONOMIC BACKDROP

Jamaica



Economic Growth Outlook

The Bank of Jamaica (BOJ) projects that the Jamaican economy will record a modest but sustained expansion, with real GDP growth ranging between 1.0% and 3.0% for FY 2025/26.

According to Governor Richard Byles, this growth outlook reflects renewed momentum in agriculture, mining, and tourism, alongside stronger performances in the services and construction sectors. Speaking at a recent BOJ press briefing, Governor Byles noted that economic activity is expected to continue expanding through the September 2025 quarter, supported by elevated business confidence and stable external conditions.

The BOJ also confirmed that Jamaica’s balance of payments remains in surplus, buoyed by robust remittance inflows and steady tourism growth, even amid evolving global monetary conditions. As of August 2025, Gross International Reserves (GIR) stood at approximately US \$6.2 billion, representing 148% of the BOJ’s adequacy benchmark, a level described by Governor Byles as “high and healthy.”

This strong external position, coupled with prudent monetary management, low inflation, and favourable investor sentiment, continues to reinforce macroeconomic stability and set a constructive foundation for sustained growth into Q4 2025 and beyond.

MANAGEMENT DISCUSSION

ECONOMIC BACKDROP

Barbados

The Barbadian economy continued to show steady progress in 2025, with real GDP expanding by an estimated 2.5% in the first half of the year, according to the Central Bank of Barbados. Growth was driven by robust activity in construction, business and other services, wholesale and retail trade, and tourism.

Unemployment has fallen to its lowest level in recent history, reaching 6.3% in the first quarter, which has strengthened business confidence and supported household spending. Building on this foundation, the economy is projected to maintain an annual growth rate of approximately 3% beyond 2025.

Inflation remains low and stable, following a period of minimal price increases in early 2025. The Central Bank projects the 12-month moving average to stabilize between 1.7% and 3.5%, reflecting contained domestic price pressures. While risks persist from geopolitical conflicts, higher tariffs, or weather-related disruptions to food production, government initiatives to enhance food security and expand renewable energy continue to buffer the economy against external shocks.

United States of America

The U.S. economy maintained its momentum through the third quarter of 2025, supported by solid consumer spending, steady business investment, and ongoing strength in services, construction, and technology. Preliminary estimates show that real GDP grew at an annualized rate of 3.9%, slightly above the previous quarter, underscoring the economy's resilience despite tighter financial conditions and lingering policy uncertainty.

Labour force participation held steady at 62.3%, and job gains were strongest in healthcare, government, and construction, offsetting slower hiring in manufacturing and retail.

Inflation continued to moderate, with the Consumer Price Index (CPI) rising 2.9% year-over-year and core inflation at 3.1%, marking steady progress toward the Federal Reserve's 2% target. The easing in price pressures, coupled with stable employment, prompted the Fed to reduce its policy rate to 4.00%–4.25% earlier in the year, signaling a gradual pivot toward a more accommodative stance. Looking ahead, policymakers anticipate that moderating inflation, healthy household spending, and improving financial conditions will support a soft landing for the U.S. economy, even as risks from higher tariffs and global uncertainty persist into 2026.

MANAGEMENT DISCUSSION

FINANCIAL OVERVIEW

Consolidated Financial Performance

(\$'000)	Quarter Ended		Year to date	
	Sep 30, 2025	Sep 30, 2024	Sep 30, 2025	Sep 30, 2024
Consolidated Revenue	511,209	600,284	1,798,702	2,009,346
Net Fees and Commissions	277,647	344,836	819,759	724,368
Net (Loss)/Profit	57,291	113,605	18,076	647,214
Total Assets	32,965,160	30,028,776	32,965,160	30,028,776
Return on Average Equity	1.64%	3.07%	0.52%	17.51%
Capital to Total Assets	14.19%	15.61%	14.19%	15.61%
Efficiency Ratio	92.52%	94.61%	97.24%	77.34%
Basic Earnings per Share (\$)	0.04	0.08	0.01	0.43
Net Book Value per Share (\$)	3.12	3.13	3.12	3.13

VMIL recorded consolidated revenues of \$1,798.70 million compared to the corresponding prior year period of \$2,009.45 million. Included in the prior year results is a one-off gain of \$422.27 million derived from the disposal of the Company's interest in its associate, Carilend.

When normalized for the effect of this transaction, VMIL delivered strong consolidated revenue growth of \$211.63 million or 13% over the prior year, with gains from investment activities being net fees and commissions being the main driver due to increased advisory and transaction-based activities during the period.

Net interest income also showed significant improvement having now climbed to \$186.59, a 58% increase over the prior year corresponding period. Overall Net fees and commissions improved by 13% over the prior year results.

Notwithstanding, VMIL's Share of Profits from its associate was negatively impacted by the foreclosure of one of KPREIT's investment properties.

The Company reported an after-tax profit of \$18.08 million for the nine months ended September 30th. This reflects the Company's resilience in the face of the current weakness in the market and geo-political conditions negatively impacting its ability to easily convert its robust pipeline.

Management continues to closely monitor the operating environment based on the recent devastation of Hurricane Melissa, more specifically the impact on the economic variables, investment markets, the execution of our medium-term business strategy and our business lines.

MANAGEMENT DISCUSSION

FINANCIAL OVERVIEW

Acknowledgments

As we close the third quarter of 2025, the Board of Directors of VM Investments Limited (VMIL) extends heartfelt appreciation to our clients, shareholders, and partners for their continued trust and confidence in the organization.

We also commend the dedication and resilience of our team members, whose unwavering commitment to excellence, innovation, and client service continues to drive VMIL's growth and strengthen our competitive position in an evolving market.

As we look ahead to the final quarter of the year, the Board remains committed to sound governance, sustainable value creation, and advancing VMIL's mission to be a trusted leader in investment and wealth management across the region.

Finally, our thoughts and prayers are with our fellow Jamaicans who were severely impacted by the passage of Hurricane Melissa. VMIL continues to work with the wider VM Group to assist in the recovery and restoration process.

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

Email: Clover.Moore@myvmgroup.com

Mobile: (876) 383-2724



FINANCIAL STATEMENTS

VM INVESTMENTS LIMITED

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

	Unaudited September 30, 2025 \$'000	Unaudited September 30, 2024 \$'000	Audited December 31, 2024 \$'000
Assets			
Cash and cash equivalents	580,953	1,131,360	1,469,290
Resale agreements	2,157,232	243,514	861,775
Investment securities	22,062,023	19,917,941	19,471,561
Net Investments in finance lease	24,455	64,506	54,759
Loans receivable	2,998,119	4,393,623	4,102,234
Accounts receivable:			
- Customers	153,739	110,295	130,720
- Other	1,098,855	623,642	455,415
Income tax recoverable	148,350	246,501	252,946
Deferred tax asset	1,466,908	1,195,695	1,354,783
Property, plant and equipment	91,118	89,854	91,880
Intangible assets	295,755	229,461	334,704
Interest in associates	1,887,654	1,782,384	1,875,084
Total Assets	32,965,161	30,028,776	30,455,151
Liabilities And Equity			
Liabilities:			
Due to ultimate parent company	1,372	16,091	3,840
Due to immediate parent company	139,653	278,409	128,212
Due to related parties	22,414	11,993	-
Borrowings	7,289,367	7,635,005	8,468,822
Accounts payable:			
- Customers	1,258,814	2,097,963	2,341,955
- Brokers	52,199	34,371	19,084
- Other	771,610	772,475	864,441
Lease liabilities	32,096	45,648	42,385
Repurchase agreements	18,683,591	14,425,000	13,933,279
Employee benefit obligation	35,000	22,900	35,000
Total Liabilities	28,286,116	25,339,855	25,837,018
Equity:			
Share capital	707,887	707,887	707,887
Share premium	24,000	24,000	24,000
Investment revaluation reserve	(651,115)	(941,071)	(791,471)
Other reserves	68,900	58,372	66,420
Retained earnings	2,979,373	3,289,733	3,061,297
Equity Attributable To Owners Of The Company	3,129,045	3,138,921	3,068,133
Non-controlling interest	1,550,000	1,550,000	1,550,000
Total Equity	4,679,045	4,688,921	4,618,133
Total Equity And Liabilities	32,965,161	30,028,776	30,455,151

Approved for issue by the Board of Directors on

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 September 30, 2025

	Quarter Ended September 30, 2025 \$'000	Quarter Ended September 30, 2024 \$'000	Year to Date September 30, 2025 \$'000	Year to Date September 30, 2024 \$'000
Interest income	440,626	420,768	1,311,844	1,292,765
Interest expense	(408,987)	(381,274)	(1,125,251)	(1,174,665)
Net interest income	31,639	39,494	186,593	118,100
Fees and commissions	277,647	344,836	819,759	724,368
Gains from investment activities	181,819	201,609	742,951	1,116,875
Dividend Income	18,118	6,359	41,057	25,832
Other income	1,986	7,986	8,342	24,171
Other operating revenue	479,570	560,790	1,612,109	1,891,246
Net interest/dividend income and other operating revenue	511,209	600,284	1,798,702	2,009,346
Operating expenses				
Staff costs	(297,024)	(283,943)	(930,360)	(843,800)
Impairment on financial assets	4,580	82,685	(135,643)	125,379
Other operating costs	(175,971)	(283,985)	(818,776)	(710,324)
Total operating expenses	(468,415)	(485,243)	(1,884,779)	(1,428,745)
Net operating income/(loss)	42,794	115,041	(86,077)	580,601
Share of profit in associates	(38,616)	27,374	31,025	78,349
Profit/(loss) before income tax	4,178	142,415	(55,052)	658,950
Income tax credit/(charge)	53,113	(28,810)	73,128	(11,736)
Profit for the year attributable to shareholders of the company	57,291	113,605	18,076	647,214
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)	(16,320)	(71,400)	(42,330)	15,300
Items that may be reclassified to profit or loss:				
Currency translation adjustment on investment in associate	2,480		2,480	
Change in fair value of investment securities, net of taxes	197,073	226,944	182,686	24,199
Total other comprehensive income net of tax	183,233	155,544	142,836	39,499
Total comprehensive income attributable to shareholders	240,524	269,149	160,912	686,713
Earnings per share (expressed in cents per share)	\$0.04	\$0.08	\$0.01	\$0.43

Unaudited Consolidated Statement of Changes in Equity
for the nine months ended September 30, 2025



VM Investments
Limited

VM INVESTMENTS LIMITED

Unaudited Consolidated Statement of Cash Flows for the nine months ended September 30, 2025

	September 30, 2025 \$'000	September 30, 2024 \$'000
CASH FLOWS FROM OPERATING ACTIVITIES		
Net profit for the period	18,076	647,214
Adjustments for items not involving cash:		
Depreciation of property, plant & equipment	5,188	20,054
Amortisation of intangible assets	12,231	56,456
Impairment loss on investments and margin loans	(4,580)	(82,685)
Amortisation of transaction costs	2,640	59,153
Interest income	(1,311,844)	(1,292,765)
Dividend income	(18,118)	(25,832)
Interest expense	1,125,251	1,174,665
Income tax expense	(73,127)	11,736
Gains from interest in associate	(31,025)	(78,349)
Gains from investment activities	(742,951)	(1,116,875)
Unrealised exchange gains	<u>96,363</u>	<u>46,743</u>
Operating loss before changes in other assets and liabilities:	(921,896)	(580,485)
Changes in operating assets and liabilities:		
Resale agreements	(1,373,755)	1,321,749
Receivable from customers	16,436	(55,350)
Accounts receivable - other	(635,141)	(167,227)
Loans and advances	964,993	362,965
Due to ultimate parent company	(2,468)	(108,271)
Due to parent company	11,441	278,409
Due to related party	22,414	11,993
Repurchase agreements	5,053,390	256,469
Payable to customers	(1,021,820)	933,814
Payable to brokers	33,115	(142,559)
Accounts payable - other	<u>(189,141)</u>	<u>(112,571)</u>
	1,957,567	1,998,936
Interest and dividends received	1,322,444	1,331,843
Interest paid	(1,024,202)	(1,163,471)
Income tax paid		
Net Cash Provided by Operating Activities	2,255,811	2,167,308
Cash Flows From Investing Activities		
Acquisition of property, plant & equipment	(4,427)	(314)
Acquisition of intangible assets	26,718	(49,048)
Investment securities, net movement	(1,892,640)	(746,846)
Net Cash Used in Investing Activities	(1,870,349)	(796,208)
Cash Flows From Financing Activities		
Net repayments from loans	(1,182,095)	(1,081,177)
Net proceeds from finance lease payments	30,304	28,221
Dividends paid	(100,000)	(48,001)
Lease liabilities	(10,289)	(9,313)
Net Cash Used in Financing Activities	(1,262,080)	(1,110,270)
(Decrease)/Increase in net cash and cash equivalents	(876,618)	260,830
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	(11,719)	(7,125)
Net Cash and Cash Equivalents at end of Period	580,953	1,131,360

VM INVESTMENTS LIMITED

NOTES TO THE UNAUDITED CONSOLIDATED FINANCIAL STATEMENTS AS AT SEPTEMBER 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 now 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.

Incorporated in 1984, VMIL has steadily built a reputation for offering innovative and inclusive investment and financing solutions. Today, we continue to transform lives through our corporate solutions, one margin loan, one lease financing arrangement, one trade financing service, and one private equity investment at a time.

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, secure a steady income, and invest in the real estate market. 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 SEPTEMBER 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	18,075,000	647,214,000
Basic earnings per share	\$0.01	\$0.43



SHAREHOLDINGS

(AS AT SEPTEMBER 30, 2025)

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	6,462,901	Rezworth Burchenson / Valerie Burchenson	6,462,901
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: 7,000,000	
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	Tyrone Richards	3,600,000	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	7,000,000
Matthew Gray Wright	677,252
Maria Evelyn-Robinson	0
Frederick A. Williams	0



ESG/CSR HIGHLIGHTS

ESG/CSR HIGHLIGHTS

Throughout the Q3 2025, VM Investments Limited (VMIL) continued to demonstrate its commitment to social responsibility, and strong governance practices. During the quarter, the company deepened these commitments through several strategic initiatives and achievements that further strengthened our governance framework and advanced our contribution to sustainable growth.



VMIL's Half-Year Investor Briefing

At its recent **Half-Year Investor Briefing** held on September 9, 2025, VMIL detailed a strategic pivot towards private equity, reducing emphasis on corporate debt while increasing investments in high-performing SMEs and regional development initiatives.

Rezworth Burchenson, CEO pointed to strong pipeline opportunities across the Caribbean and reaffirmed that disciplined cost management and asset-management innovation remain central to VMIL's growth strategy.

The company also reported strong digital transformation results, with **active clients up 11%**, enrolments rising **46%**, and revenues climbing **30%** year-over-year to **\$1.29 billion**, underscoring the strength of its evolving business model.

At the same time, management acknowledged a H1 turnaround from profit to loss, underscoring that enhanced governance (demonstrated by an **upgraded Grade A governance score**), operational efficiency and client-centric technology investment are key levers for restoring profitability and delivering long-term shareholder value.



ESG/CSR HIGHLIGHTS

VMIL Sponsors InvesTeen 2025



VMIL proudly sponsored **InvesTeen 2025**, held from August 11–15, an engaging financial literacy programme designed to educate and inspire the next generation of investors. The initiative impacted **59** young participants, equipping them with practical knowledge about saving, investing, and building wealth responsibly.

Through interactive sessions led by VMIL professionals, students gained firsthand exposure to the principles of financial planning, capital markets, and the importance of early investing.

The programme’s success was reflected in the opening of **56 new investment accounts**, underscoring VMIL’s commitment to empowering youth and fostering a culture of financial inclusion.

VMIL’s partnership with InvesTeen 2025 demonstrates how early engagement can shape lifelong financial confidence, strengthening the future of Jamaica’s investment landscape.

Community Partnerships in Action



As part of our ongoing community engagement efforts, **Christine Benjamin, Head of Sales**, represented VM Wealth Management at a recent meeting of the Rotary Club of Downtown Kingston.

Her participation reinforced the company’s deep-rooted commitment to community development, volunteerism, and civic responsibility.

Through continued engagement with organizations like Rotary, VM Wealth remains dedicated to driving positive social impact and empowering the communities we serve.

LIFE AT VMIL

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



Akeem Neil, Portfolio Management Analyst - Treasury & Asset Management
Elected **Chair of the Governance Committee of the CFA Society Jamaica**, Akeem’s appointment underscores his commitment to strong governance and ethical leadership, values that align closely with VM’s culture of integrity and accountability.



Jonathan Richards, Research Analyst – Research, Business Planning & Investor Relations
Jonathan’s successful completion of the **CFA Level I** certification represents a key professional milestone, affirming his mastery of global standards in investment principles, ethics, and financial analysis. This strengthens his ability to contribute to VM’s strategic objectives and analytical rigor.



Joel Richmond Corporate Finance Officer – Capital Markets
Joel’s recent completion of an **MSc in Corporate Finance** marks a significant milestone, reinforcing advanced expertise in financial strategy and analysis. This accomplishment strengthens his capacity to support VM Wealth’s mission of delivering innovative, client-focused financial solutions.



Sean Yearwood, Country Manager – VM Wealth Funds Barbados
Sean’s election to the Board of Directors of the **Barbados Stock Exchange** reflects strong industry recognition of his leadership and VMIL’s growing regional presence in the Caribbean financial sector.



Cam-Ron Davis, Intern – Business Process & Quality Assurance
Cam-Ron’s selection as **Valedictorian** for the UWI Faculty of Social Sciences 2025 is the culmination of consistent hard work, resilience, and a commitment to excellence. rofessional growth.



Daneel Nichol, former Research Analyst – Research, Business Planning & Investor Relations
On a **Chevening Scholarship**, Daneel is pioneering work at the intersection of finance and climate resilience, using data-driven insights at VM Wealth Management to advance sustainable investing.



Website
vmil.myvmgroup.com



Address
**53 Knutsford Boulevard
Kingston 5, Jamaica**