WISYNCO GROUP LIMITED

“Wisynco” or “the Company”

MINUTES OF THE 2nd ANNUAL GENERAL MEETING HELD AT THE AC MARRIOTT HOTEL, ON WEDNESDAY DECEMBER 4, 2019 AT 10:00 A.M.

Present Were:

Mr. William Mahfood	Director / Chairman / Shareholder
Mr. Andrew Mahfood	Director / CEO / Shareholder
Mr. Joseph Mahfood	Director Emeritus / Shareholder
Mr. Francois Chalifour	Director / Shareholder
Mr. Devon Reynolds	Director / Shareholder
Mr. John Lee	Director / Shareholder
Mrs. Lisa Soares Lewis	Director / Shareholder
Mrs. Odetta Rockhead-Kerr	Director / Shareholder
Mr. Andrew Fowles	Corporate Secretary / Shareholder
Ms. Rachel Zacca	Assistant Corporate Secretary / Shareholder
Mr. Recardo Nathan	PwC External Audit Partner

Shareholders in attendance are listed on the attached Schedules.

1. WELCOME & CALL TO ORDER

1.1 The Chairman welcomed everyone in attendance. After the Corporate Secretary confirmed that a quorum was present, the Chairman called the meeting to order at 10:04am.

1.2 The Chairman invited Mrs. Jacinth Bennett, Wisynco’s Chief Financial Controller, to open the meeting with a prayer.

2. APOLOGIES FOR ABSENCE

2.1 Apologies were tendered on behalf of:

a) Mr. Adam Stewart – Director and Shareholder; and
b) Ms. Tabitha Athey – Member of Executive Management and Shareholder;
c) Ms. Annette Morrison – Member of the Executive Management and Shareholder;

who were unavoidably absent.

3. CHAIRMAN’S REMARKS

a) The Chairman introduced the members of the Board of the Directors and the Management Team who were present. He then congratulated the Wisynco Family on a prosperous 2019 Financial Year and thanked them for their continued efforts.

b) The Chairman spoke about the theme of the 2019 Annual Report, ‘Breaking Barriers’ and some of the ways in which Wisynco continues to break barriers such as:

i. Wisynco becoming the largest distributor of sugar in Jamaica;

ii. Concretizing the strategic partnership with Worthy Park Estate Limited early in the 2019 financial year;

iii. Acquiring 30% of the JP Snacks Caribbean Limited's St Mary's portfolio of snacks; and

iv. Continuously outperforming goals and targets set by Executive Management, to name a few.

c) Focusing on a sub-theme in the 2019 Annual Report, the Chairman highlighted the 'women of Wisynco' who continue to break barriers company-wide and community-wide in many respects. He stated that the Company will continue to support and promote women who show leadership skills and talent. Five (5) such women are highlighted in the Annual Report and Mr Mahfood encouraged everyone to read the statements provided by these women.

d) The Chairman extended special thanks to Andrew Mahfood, CEO, who guides the Wisynco-team to success time and time again. He added that under the leadership of the Executive Management, the Company noted revenue growth upwards of 15% and net profit after tax growth of 20%. The CEO will go into much more detail during his presentation.

e) In addition to building distribution capabilities and enhancing consumers' lives with the Company's great products, Wisynco has done some tremendous work on the ground in various communities island-wide. Through an increased focus on health and wellbeing, Wisynco now sells even more products with low and no sugar content. The Company has a responsibility to ensure the health and wellbeing of our nation. Wisynco has special focus on gender equality, access to clean water in communities and responsible consumption.

f) Through partnerships with various entertainers, throughout Kingston, St Andrew, St Mary and St Ann the Company gave away 65,000 litres of WATA to assist with the water shortages experienced in those areas earlier in the summer.

g) Some of the activities the Company either participated in or spearheaded during the 2019 Financial Year included many initiatives and projects such as: Wisynco ECO Recycling Initiatives, Coastal Clean-Ups, partnerships with JET, Buju Banton's A Long Walk to Freedom, and Schools Challenge Quiz.

h) Through Wisynco ECO, Wisynco arranged several corporate recycling challenges with over fifty (50) participating companies. The Company also plays a key role in the Recycling Partners of Jamaica, which recently welcomed a new Chairman – Dr. Damien King.

i) The Chairman stated that in addition to its efforts to reduce the Company's environmental footprint, Wisynco prides itself on aiding the development of Jamaica's next generation of athletes by contributing multi-million dollar investments in the sporting industry providing a channel of opportunity for many young athletes. Wisynco through its various brands has supported approximately hundreds of sporting events throughout the year, such as ISSA Schoolboy Football and JAAA Junior and Senior track and field trials. Wisynco was also one of the first local companies to support the Reggae Girlz on their road to France.

j) The Chairman closed by thanking the entire Wisynco-team for their continued efforts which have helped to build this great Company and he extended thank to the shareholders for their continued confidence and trust.

4. **NOTICE OF MEETING**

The Notice of the Company's 2nd Annual General Meeting was taken as read.

The motion was moved by Mr. Mark Barton and seconded by Mr. Orette Staple.

5. DIRECTORS' REPORT

The Directors' Report for the year ended June 30, 2019 was taken as read.

6. **AUDITORS' REPORT**

At the Chairman's invitation, Mr. Recardo Nathan, PwC External Audit Partner, read the Auditors' Report on the Audit Financial Statements for the year ended June 30, 2019.

7. RESOLUTIONS

A) ORDINARY RESOLUTION 1: THE AUDITED FINANCIAL STATEMENTS & THE REPORTS OF THE AUDITORS AND DIRECTORS

The resolution for the adoption of the Audited Financial Statements for the year ended June 30, 2019 and the Auditors' and Directors' Report thereon was unanimously passed after being put to the meeting by the Chairman. Mr. Wesley Thompson moved the motion for its adoption, which was seconded by Mr. Livingston Young. Accordingly it was resolved:

"*THAT the Audited Financial Statements for the year ended June 30, 2019 and the Reports of the Auditors and Directors thereon, be and are hereby adopted*."

B) ORDINARY RESOLUTION 2: APPOINTMENT & REUMERATION OF AUDITORS

The Chairman stated that the retiring Auditors, Messrs. PricewaterhouseCoopers had notified the Company of their willingness to continue in office. The following resolution was unanimously passed after being put to the meeting by the Chairman, on a motion made by Mr. Livingston Young and seconded by Ms. Angel Beswick-Reid. Accordingly, it was resolved:

"*THAT PricewaterhouseCoopers (PwC), Chartered Accountants, having agreed to continue in office as Auditors, be and are hereby appointed Auditors of the Company to hold office until the next Annual General Meeting at a remuneration to be fixed by the Directors of the Company*."

C) ORDINARY RESOLUTION 3 (A) & (B): ELECTION OF DIRECTORS

1) RESOLUTION 3 (A):

The Chairman informed the meeting that in accordance with section 112 of the Company's Articles of Incorporation, the following Directors, appointed by the Board of Directors during the financial year, shall retire from office and, being eligible, offer themselves for re-election:

i) Mr. Joseph Mahfood; and

ii) Mrs. Odetta Rockhead-Kerr.

The Chairman then pointed out that because no other nominations had been received in accordance with Section 116 (Articles of Incorporation) in respect of the above named Directors, the nominations for Directors for those seats on the Board were closed.

The following resolution was unanimously passed after being proposed by the Chairman. Mr. Mark Barton moved the motion for its adoption, which was seconded by Ms. Juliet Edwards Benson. Accordingly, it was resolved:

"*THAT the retiring Directors,*

(a) Mr. Joseph Mahfood; and

(b) Mrs. Odetta Rockhead-Kerr.

be and are hereby re-elected Directors of the Company."

2) RESOLUTION 3 (B):

The Chairman asked Mrs. Lisa Soares-Lewis to move the following resolution on his behalf, on the basis that his position as a Director is up for re-election.

Mrs. Lisa Soares-Lewis informed the meeting that in accordance with section 114 of the Company's Articles of Incorporation, the following Directors retire by rotation and, being eligible, offer themselves for re-election:

i) Mr. William Mahfood;

ii) Mr. Andrew Mahfood; and

iii) Mr. Devon Reynolds.

The following resolution was unanimously passed after being proposed by Mrs. Lisa Soares Lewis. Mr. Hugh Cross moved the motion for its adoption, which was seconded by Mrs. Marcia Nichols. Accordingly, it was resolved:

"*THAT the retiring Directors,*

(a) Mr. William Mahfood;
(b) Mr. Andrew Mahfood; and
(c) Mr. Devon Reynolds.

be and are hereby re-elected Directors of the Company."

D) ORDINARY RESOLUTION 4: REMUNERATION OF DIRECTORS

The following resolution was unanimously passed after being proposed by the Chairman. Mr. Lanzel Bloomfield moved the motion for its adoption, which was seconded by Mr. Mark Barton. Accordingly, it was resolved:

"THAT the amount shown in the Audited Accounts of the Company for the year ended June 30, 2019 as fees of the Directors for their services as Directors, be and is hereby approved."

E) ORDINARY RESOLUTION 5: RATIFICATION & DECLARATION OF FINAL DIVIDEND

The following resolution was unanimously passed after being proposed by the Chairman. Mr. Wesley Thomas moved the motion for its adoption, which was seconded by Mr. Fred Hudson. Accordingly, it was resolved:

"THAT the interim dividend of $0.07 paid on February 26, 2019 be and is hereby ratified and declared the final in the financial year ended June 30, 2019."

8. <u>THE CEO'S REPORT</u>

8.1 The Chairman invited the CEO, Andrew Mahfood, to deliver his on the Company's performance during the 2019 Financial Year (FY19).

8.2 The CEO welcomed all present and thanked them for their attendance and support. The summary of the CEO's Report is as follows:

a) The CEO invited attendees to follow along with his presentation which was projected onto screens at the front of the room.

b) The CEO began by commenting on what a fantastic year FY19 was for the Company. He then thanked every Wisynco-employee and specifically extended recognition to Ms. Enid Banton who recently retired after spending approximately 50 years with the Company and who was one of the Company's very first receptionists.

c) The CEO directed the attendees' attention to the screen which showed the brands and products that the Company produces and/or sells. The success of these brands helped increase the Company's revenues by almost 16% in FY19. This portfolio includes owned brands such as WATA, CranWATA, Sparkling CranWATA, BOOM Energy Drink, Ironade and Sweet Water.

d) Revenues increased by 15.8% which amounted to 3.9 billion dollars over FY18 taking the total dollar value to 28.4 billion dollars. This represents a 4-year compounded annual growth rate of 13.4% which exceeds the performances recorded by Wisynco's competitors. This growth can be attributed to continued investment in production capacity. The new WATA beverage lines commissioned in FY18 helped the Company meet its summer-time demand.

e) The Company's core beverage brands accounted for 60% of the overall revenues. These beverages include WATA, CranWATA and Sparkling CranWATA. The Company has a lot of confidence in Sparkling CranWATA and believes it has global potential.

f) The Company grew its points of distribution island-wide which is now over 12,000 points. This was assisted by the Company's recent strategic alliances and new product offerings, such as the Company's sugar portfolio.

g) Exports represented the Company's fastest growing channel in Fy2019 and represents approximately 1.5% of total Revenues.

h) Gross Margin at the end of the year was 37.2%.

i) Selling Distribution and Administrative Expenses, as a percentage of sales, was 25.8% representing a continued downward trend. The Company is focused on reducing expenses in all departments and controlling costs as sales continue to grow. The decrease in expenses has continued into Q1 of FY20.

j) Profits for the year reflected good EDITDA growth, the margin increasing by 120 basis points over the prior year.

k) Net Profit Margin was 10.2% closing at 2.9 billion dollars in net profit, an increase of 100 basis points over the prior year.

l) Return on assets for FY19 was 16.4% represented an increase of 200 basis points over the prior year. This increase was assisted by sound investments and partnerships and the realization of extra profits from increased production capacity.

m) The Company's debt to equity was 26.3% and this was driven by strong performance by the Company overall.

n) Looking ahead at Q1 FY2020, the operations department continues to be leveraged well, assisting increase in sales while reducing expenses.

o) EBIDTA has increased by 2.6% and revenues from top line growth continues to drive down expenses and widen the net profit margin.

p) The Company continues to prepare for the completion of its LNG plant which has an expected savings of USD 1 million per year and a pay-back period of 3 years.

q) The Company remains confident in its recent portfolio additions, including Sparkling CranWATA, St. Mary's Snacks, Vita Malt and an the Worthy Park portfolio of sugar.

r) The CEO finished his presentation by thanking the entire Wisynco Team, the Board of Directors, all employees and all shareholders for their continued support.

8.3 The Chairman thanked the CEO for his presentation and added his thanks and appreciation to all employees and shareholders.

9. QUESTIONS FROM SHAREHOLDERS

9.1 The Chairman invited Shareholders to present their questions.

	QUESTION	RESPONSE
i)	Mr. Wesley Thomas: What contributed to the considerable decrease in bad debt expenses between FY18 and 19.	William Mahfood: better management of accounts receivables – congratulations to the management team for this achievement.
ii)	Mr. Wesley Thomas: what contributed to the increase in wages and salaries from 3 billion to 3.5 billion?	William Mahfood: the Company grew, adding 150 new staff members during the 2019 financial year. In addition to this, annual salary increases and annual profit share for staff contributed to the increase.
iii)	Mr. Orrette Staple: (directed to the PwC Representative Recardo Nathan) Mr Staple queried why the consideration paid to acquire an equitable stake in St. Mary's Snacks "drew his attention". Follow-up question: What impact might this have on management?	Recardo Nathan: the figure paid for investment in associate included cost of shares and intangible assets. Intangible Assets are by nature subjective in terms of how to value said assets and this is why focus was placed on the consideration paid. An evaluation was done and PwC determine it was comfortable with the amount paid. The valuation will be reviewed each year to determine if there is any indication of impairment. If no indications of impairment, there is no impact on the balance sheet.
iv)	Mr. Orrette Staple: St. Mary's Snacks only provides administrative services to its subsidiary, Antillean Foods, manufacturer of the snacks – was there anxiety to purchase 30% of the company valued at 12.9 million dollars? Follow-up question: Was this an acceptable purchase by Wisynco?	Andrew Mahfood: the figure mentioned, 12.9 million dollars, is the equity pick-up in Wisynco's shared profits in Antillean Foods which is a 100% own subsidiary of JP Snacks. Apart from the benefit of the equity pick-up, we invested in JP Snacks and now Wisynco benefits from exclusive distribution of their portfolio which represents significant revenue and growth opportunities. Andrew Mahfood: it was a brilliant purchase.
v)	Mr. Orrette Staple: the shares issued to minority shareholders is 17.9% or 669 million shares – these are the only shares traded on the stock market. Is there a possibility that the Company's Top 10 shareholders are buying back the shares of the Company so that over time the number of minority shareholders dwindles.	William Mahfood: the possibility exists however one of the main reasons the Company made the decision to list on the stock exchange is so that both the general public and employees can have ownership in the company.

vi)	Mr. Orrette Staple: queried why such a large amount of trade receivables was still owing after 90 days?	Andrew Mahfood: the Company's receivables over 90 days was 49 million dollars. Unfortunately that's how business is sometimes – some customers take longer to settle outstanding balances. As at June 30th trade receivables of 30.9 million – a provision made in 2019 will be credited in 2020.
vii)	Mr. Michael Edwards: with regards to receivables and pre-payments increased – he queried whether the Company should put this money into a cash to earn interest? And in terms of receivables he queried whether the Company should sell these to a financial institution to collect monies and increase liquidity.	Andrew Mahfood: pre-payment are items like insurance, so it is not cash. The receivables are related to revenue growth. It is not our policy to sell receivables to a financial institution as this would make a bank richer and would not be beneficial in the long term to the Company or its shareholders.
viii)	Mr. Michael Edwards: investment securities – cash and short term deposits decreased – he queried whether these funds should be invested in securities for a better return.	Andrew Mahfood: this means that we found better instruments to invest the funds in. Cash deposits increased. The average rate of return on US and JMD deposits are very good in todays market.
ix)	Mr. Michael Edwards: what measures is Wisynco taking to ensure there are no transaction losses on foreign exchange?	Andrew Mahfood: the Company watches both the exchange and inflation rate closely. Our costing methodology ensures goods are appropriately prices and reserves held primarily in USD. We have to work with and keep ahead of the risks presenting them.
x)	Mr. Livingston Young: requested clarification of Note 12 on Page 100.	Andrew Mahfood: this reflects the reconstruction of the Wisynco Group as a whole prior to its listing on the Jamaica Stock Exchange whereby some entities were removed from the structure seen now. The removed companies are accounted for under discontinued operations and they have no impact on the Company's present day activities. The note being referred to by Mr. Young is more so an informative one on the impact of the discontinued operations.
xi)	Mr. Romario Sterling: With regards to the Exports channel, does the Company have a strategy or objective in place to achieve targets and rise above challenges?	William Mahfood: historically the Company's desire and need was to satisfy the local demand first. For the first time ever last year the Company was able to both satisfy local demand and have additional capacity to export to international markets. The intention is to keep focussing along these lines.
xii)	Mr. Romario Sterling: during the IPO process one of the Company's goals was to build a distribution centre on the western side of the island, is this still the case?	William Mahfood: yes and we hope to complete negotiations for a location some time next year.
xiii)	Mr. Romario Sterling: with regards to inventory turnover, what strategies does the Company have in place to boost efficiencies?	Andrew Mahfood: one of the worst things that can happen to this Company is to run out of stock. The Company has set a recurring goal to never run out of stock which requires efficient forecasting and

		ordering by our team. Q1 Fy 20 results shows that we were able to meet demand and also grow revenue by 35% and we hope to continue on this path and improve again in Q2. We also have good cash reserves on hand to buy inventory.
xiv)	Stephen Dawkins: how does the Company plan to rise above the challenges in meeting export demand?	William Mahfood: with the new increase in capacity the growth in exports have come at a faster pace. The realistic challenge is for our core product, WATA, it is difficult to be competitive in foreign markets so we will need to focus on product innovation and unique niche products.
xv)	Stephen Dawkins: queried how material the first quarter of the year is for the Company.	William Mahfood: historically the first 6 months of the year is usually the highest selling period for the Company. With increased capacity and strategic partnerships one aim is to have a more balanced revenue throughout the financial year and the hope is to see more consistent revenue throughout.
xvi)	Stephen Dawkins: does the Company have any new strategic alliances in the pipeline?	William Mahfood: the Company is always on the lookout for new opportunities which can increase shareholder value.
xvii)	Stephen Dawkins: Can more be done to better the island's recycling capabilities?	William Mahfood: Wisynco is one of the founding partners and driving forces behind Recycle Partners of Jamaica. RPJ will soon be launching a full national campaign to promote and encourage recycling. This will include educating persons nationally and increasing infrastructure to support greater recycling. He identified Wisynco's ECO team leader and recommended that Mr. Dawkins speak more with her for further details.
xviii)	Neville Ingram: queried the status of the LNG plant and what the cost savings would be for the Company.	Andrew Mahfood: the plant is not yet complete but the hope is to have it running in Q3 of FY20. The engines are now in Jamaica and preparations for installation will begin shortly. Cost savings should amount to 1 million USD each year.
xix)	Patricia McLeod: given that Cranberries are not grown locally, what research went into that product development to determine that it would be a successful product in the market?	William Mahfood: Wisynco was the first company in Jamaica to introduce flavoured water into the local market. This was done through a license agreement with Ocean Spray. We innovated and built that category locally. Today if you travel to various market you will find CranWATA. We have now introduced new innovations to our flavoured water line looking at new flavours and ways to expand. The Company identified that there was no flavoured water in the market and took advantage of that opportunity to lead the category.
xx)	Lanzel Bloomfield: there is concern about local companies not being able to	Andrew Mahfood: the Company has spoken with many banks about the possibility of entering into a

	source sufficient foreign exchange at low costs. Some companies enter into forward booking arrangements with banks – how reasonable is this and does this push down the value of the USD?	forward booking arrangement. It is my opinion that these banks are not yet ready for such arrangements. The bank cant know for certain what the FX rate will be in the next month and I don't yet believe there is a proper forward exchange market.
xxi)	Lanzel Bloomfield: there is a proposal to introduce paternity leave in Jamaica. If this becomes a reality, what would be the cost to the Company to have this in place?	William Mahfood: unfortunately our head of HR is not here to provide a proper response to this. I am personally in favour of a small amount of time being awarded to new fathers to be able to spend time with their children. A part of this scheme would not be to not only provide adequate remuneration but to also ensure a balanced quality of life.
xxii)	Livingston Young: stated that he did not receive a notice of the AGM in the mail.	William Mahfood: the notices are sent in the mail though our Registrar, the JCSD. I will also ask in the future that notices be posted in the newspaper and on the radio.
xxiii)	Mr. Orrette Staple: requested clarity on the cost of goods sold, being that in 2019 for every $1 earned 0.90 cents of this was expense.	William Mahfood: in terms of expense, there as costs associated with sales. The actual expense for last year was approximately 25% of sales.

9.2 The Chairman thanked shareholders for their questions, comments and feedback.

10. <u>ANY OTHER BUSINESS</u>

There was no other relevant business to be considered.

11. <u>TERMINATION</u>

11.1 The Chairman thanked those present for their attendance and participation. He also expressed his personal thanks for the continued support of his fellow Directors and Executive Management.

11.2 The Chairman then invited those present to partake in refreshments and meet and greet fellow shareholders, Directors and members of the Executive Management.

11.3 There being no other business, the Chairman terminated the meeting at 12:00pm.

____________________________ June 5th, 2023

Chairman Date

SCHEDULE 1 – SHAREHOLDERS IN ATTENDANCE

1. Michael Edwards	2. Leilani Hunt	3. Christopher Ramdon
4. Rachel Zacca	5. Alexa Chin	6. Jacinth Bennett
7. N. Craig Clare	8. Jeremy Lothian	9. Jordan Henry
10. Violet Francis	11. Kenneth Francis	12. Dennis Gray
13. Errol Whittaker	14. Valerie Hamilton	15. Erroll Hamilton
16. Winston Ebanks	17. Livingston Young	18. Aldith McDaniel Jones
19. Aston Dyce	20. Sherri Jackson	21. Mark Jackson
22. Lilieth Jackson	23. Amoye Phillpotts Brown	24. Howard Fung
25. Judith Livermore Dacres	26. Donna Miller	27. Shanique Samuels
28. Richard Garel	29. Milton Daley	30. Bjorn Byfield
31. Tamara Dennis-Desgouttes	32. Petula Barrakatt	33. Beverly Lawrence
34. David Henlin	35. Ryon Simons	36. Angel Beswick-Reid
37. Inez McCalla	38. Mark Anthony Barton	39. Ladianne Wade
40. Grittley Williams	41. Allan Marsh	42. Jermaine Brown
43. Daphney Brown	44. Andre Rattigan	45. Wayne Johnson
46. John Jackson	47. Patricia Slater	48. Alexander Tullie
49. Jerico Hanson	50. Venita Hanson	51. Paulette Lewis
52. Rose Marie Campbell	53. Joseph Levy	54. Annella McFarlane
55. Halcott Holness	56. Georgiana Butler	57. Neville Newby
58. Lenox James	59. Shane Alveranga	60. Horace Jackson
61. Jode Hylton	62. Juliet Edwards Benson	63. Lanzel Bloomfield
64. Karen Rosen	65. Theresa Edwards	66. Michael Hendricks
67. Robert Marette	68. Wesley Thomas	69. Nioka Harrison
70. Cheryl Wright	71. Marcia Nichols	72. Carol Williams
73. Clayton Williams	74. Orrette Staple	75. Everton Sealy
76. Hugh Cross	77. Kevin Reese	78. Jennice Baker
79. Kara Hannigan	80. Imani Hannigan	81. Charles Ferguson
82. Brian Alberga	83. Lionel McPherson	84. John Phillips
85. Rosalyn Cole	86. Allison Cole	87. Everald Wong
88. Heather Chen Walker	89. Patrick Nelson	90. Davion Salmon
91. Tyron Dixon	92. Fred Hudson	93. Geraldine Watson
94. Sharon Niens	95. Romario Sterling	96. Alecia Timoll
97. Balie Dennison	98. Marcia Campbell	99. Dennis Beckford
100. Rita Richardson	101. Stephen Dawkins	102. Hestrol McNeil
103. Muriel Bailey	104. Kevin Bailey	105. Neville Ingram

106. Joseph Mahfood	107. Sonia Young	108. Clinton Allen
109. Kevin Wade	110. Deano Ledford	111. Hubert Foster
112. Lepert Ewart	113. Queenie Munroe	114. Sofia Jones Gardener
115. Phillbert Robb	116.	117.

SCHEDULE 2 – INVITED GUESTS IN ATTENDANCE

Recardo Nathan	PWC
Aneica Boyd	PWC
Cecile Brown	Wisynco
Iram Pyra	National Insurance Fund
Andrew Harry	Wisynco
Nicquain Tomlin	PWC
Nicholas Kee	NGC
Reynaldo Thompson	Sagicor
Neville Graham	Business Writer - The Gleaner
John Jackson	Managing Editor - IC Insider
Stanley Thompson	Manager, Origination and Structuring - NCB Capital Markets