

# PBS is a Solutions & Services - Oriented Technology Group



















pbs.group

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## **Director's Report**

The Directors of **Productive Business Solutions Limited** submit herewith their Annual Report and Audited Accounts for the year ended December 31, 2022.

## **Financial Results**

The Group ended the year with a profit after tax of US\$ 8,476,000 and a net profit attributable to shareholders of US\$ 8,391,000. Details of these results, along with a comparison with the previous year's performance and the state of affairs of the Company, are set out in the Management Discussion and Analysis and the Financial Statements which are included as part of the Report.

## Auditors

The Auditors, PricewaterhouseCoopers SRL, have inditheir willingness to continue in office. The Directors rec their re-appointment.

### **Audit Committee**

The Board of Directors of Productive Business Solutions Limited exercises its responsibilities for the Financial Statements included in this Report through its Audit Committee. The Audit Committee consists of non-executive Board members: Melanie Subratie, Chairperson, Ricardo Hutchinson, Thomas Agnew, Brian Wynter, and Executive Board member: Jose Misrahi. The independent auditors have full and free access to the Audit Committee.

## **Employees**

The Directors wish to express their appreciation to the employees for their loyal services throughout the year.

Submitted on behalf of the Board of Directors,

P. B. Scott
Chairman of the Board

# **Corporate Information**

**Full Corporate Name** 

**Productive Business Solutions Limited** 

Tel.: 246-417-5600

Fax.: 246-421-8001

**Registered Office** 

#42 Warrens Industrial Park, St. Michael, Barbados

Incorporated

December 16, 2010

Fiscal Year End **December 31, 2022** 

**Administrative Office** 

#42 Warrens Industrial Park, St. Michael, Barbados

Law under which incorporated **Barbados** 

Company Secretary

Liza Harridyal & Associates

### **Attorneys**

#### DUNNCOX

48 Duke Street Kingston, Jamaica

#### **CLARKE, GITTENS, FARMER**

Parker House, Wildey Business Park Wildey Road, St. Michael, Barbados

## MONICA ORTEGA, EXTERNAL LEGAL COUNSEL

23 Avenue, 31-01 Zona 5 Guatemala

#### **Auditors**

#### PRICEWATERHOUSECOOPERS SRL

The Financial Services Centre Bishop's Court's Hill P.O. Box 111, St. Michael BB14004, Barbados

### **Bankers**

#### NATIONAL COMMERCIAL BANK JAMAICA LTD.

1-7 Knutsford Boulevard Kingston 5, Jamaica

#### CITIBANK N.A. JAMAICA

19 Hillcrest Avenue Kingston 5, Jamaica

## FIRST CARIBBEAN INTERNATIONAL BANK

Broad Street, Bridgetown Barbados

## BANCO INDUSTRIAL S.A. CENTRO FINANCIERO

7 Avenida 5-10 Zona 4 Ciudad de Guatemala, Guatemala

#### FIRST CITIZENS BANK

Port of Spain, Trinidad & Tobago

#### **BANCO LAFISE**

50 mts Este de la Fuente de la Hispanidad, San Pedro, San José, Costa Rica.

# **Our Principles**

The commitment with my external client is equal to the commitment with my internal client.

**Change unproductive complaints into transformative actions.** 

Communicate effectively in a timely manner.

Each action contributes to an exceptional service.

The employees are the main asset of the company.

## **Our Values**

## Integrity

We live our business integrity as an ethical framework to guide our professional conduct, acting with integrity to earn the trust of our customers and employees.

## **Respect for Individuals**

Guarantee justice and fairness to all stakeholders, internal and external.

## **Humility & Spirit of Service**

We demonstrate these qualities daily in order to improve our working environment.

## Discipline

The primary factor that allows us to make things happen.

### Communication

To have the best communication with our customers so we can always understand their needs.

### **Teamwork**

We work together in everything we do.



# **Corporate Information**

#### 1 PBS Antigua

St Johns Mandolin Place, Friars Hill Road, St. John's Tel: (268) 481 1101 Fax: (268) 481 1144

#### 2 PBS Aruba

Caya G.F. Betico Croes 170 Oranjestad, Aruba Tel: 297 582 5492 Fax: 297 583 2266 info.abw@pbs.group

#### 3 PBS Barbados

Facey House 42 Warrens Industrial Park Warrens, St Michael, Barbados Tel: 246 417 5600 Fax: 246 421 8001 info.bb@pbs.group

#### 4 PBS Belize

99 Albert Street Belize City, Belize Tel: 501 227 0823/24

#### 5 Cayman Business Machines

PO Box 2326 49 Hospital Road Grand Cayman KY1-1106, Cayman Islands caymanhelpdesk@pbs.group

#### 6 PBS Colombia

Centro empresarial El Dorado Plaza Calle 26 No. 85D Local LE11 Bogotá, Colombia Tel: 57 1 774 9758 marketing.colombia@pbs.group

#### 7 PBS Costa Rica

Km 5 Autopista Próspero Fernández San Rafael de Escazú, San José, Costa Rica Tel: 506 4404 8000 / 506 4404 8132 Fax: 506 2288 3486 cac.cr@pbs.group

#### 8 PBS Curação

Schottegatweg Oost 2 Willemstad, Curcao Tel: 599 9733 1300 Fax: 599 9737 0911 info.cur@pbs.group

#### 9 PBS Dominican Republic

Av. Winston Churchill, Edificio Empresarial Blue Mall, Piso 22 Santo Domingo, Dominican Republic Tel: +809 567 8231 Fax: +809 472 0915

#### 10 PBS El Salvador

Final Blvd Santa Elena y Blvd Orden de Malta. Edificio Xerox, Antiguo Cuscatlán la LibertadEl Salvador Tel: 503 2239 3000 Fax: 503 2239 3095 info.sv@pbs.group

#### 11 Global Product Alliance Inc. GPA

11411 NW 107th Street, Suite 24, Miami FL 33178 USA. Phone: 1(305) 477 2426 Email: info@gpa-usa.com

#### 12 PBS Guatemala

23 Avenida 31-13, Zona 5 Ciudad de Guatemala, Guatemala Tel: 502 2420 9500 Fax: 502 2420 9536 servicioalcliente.gt@pbs.group

#### 13 PBS Guyana

East Cost Demerara Lot 2 Goedverwagting, Rupert Craig Highway, East Coast Demerara Tel: (592) 226 1066

#### 14 PBS Honduras

Tegucigalpa. Blvd Morazán Edificio JDC, segundo nivel. A la Par de Farmacity, Tegucigalpa Tel: 2232 0331 al 33 info.hn@pbs.group

#### 15 PBS San Pedro Sula

Colonia Villa Eugenia , Bloqué 11 18 Avenida SO 21102 , 4 cuadras arriba de City Mall Tel: +504 2512 2500-09 info.hn@pbs.group

#### 16 PBS Jamaica

32 Beechwood Av. Kingston 5, Jamaica Tel: 876 926 5630-2 Service Desk:876-968-6197-9 Fax: 876 929 5372 info.jm@pbs.group

#### 17 PBS Nicaragua

Rotonda el Güegüense. 400 mts al Sur, 100 mts al Oeste. Managua, Nicaragua Tel: 505 2255 9020 Fax: 505 2255 9030 cac.ni@pbs.group

#### 18 PBS Panama

Calle 50 y 58 Este Obarrio, P.H. Office One, Piso 16 Panamá City, Panamá Tel: + 507 204 9950 Fax: +507 204 9902 contactenos.pa@pbs.group

#### 19 PBS Suriname

Copernicusstraat #131 Paramaribo, Suriname Tel: (597) 551 123 Email: info.sur@pbs.group

#### 20 PBS Trinidad and Tobago

#### **Port of Spain**

155-157 Tragarete Road, Woodbrook, Port of Spain Tel: (868) 628 4010 Fax: (868) 628 4010 Ext 2181

# **Business Lines & Major Partnerships**

**Imaging** 

Networking Communications Professional Services











GOVERNMENT EDUCATION



MANUFACTURING RETAIL

PBS customizes solutions for any organization. It is a B2B company that wants to make its clients more efficient and productive.

Advanced Services

Information Technology

**Security Systems** 









TELCOS BPO OIL, ENERGY, MINING

**TRANSPORTATION** 

GRAPHIC ARTS

# **INTERNALLY AVAILABLE SERVICES**



ANALYTICS & REPORTING



PROJECT MANAGEMENT OFFICE



**HELP DESK** 

## **PBS' TALENT KNOWLEDGE BASE**







Hyland











Honeywell



THALES









Kodak alaris









# **INTERNALLY AVAILABLE SERVICES**



**SYSTEMS & APPLICATIONS** 



**ASSET MANAGEMENT** 



**QUALITY ASSURANCE** 

# **PBS' TALENT KNOWLEDGE BASE**



Carestream Business Partner















SIEBEL

























Lesder Ramírez Executive of The Year 2022

**COO Dutch Caribbean, Guyana and Trinidad & Tobago** 

## **Corporate Governance Policy**

Corporate Governance remains a key area of focus for PBS Group and is central to the Company's strategic objectives.

The principles and the structure of our policy ensure the highest standards of transparency, oversight and independence, to serve the best interest of all our stakeholders.

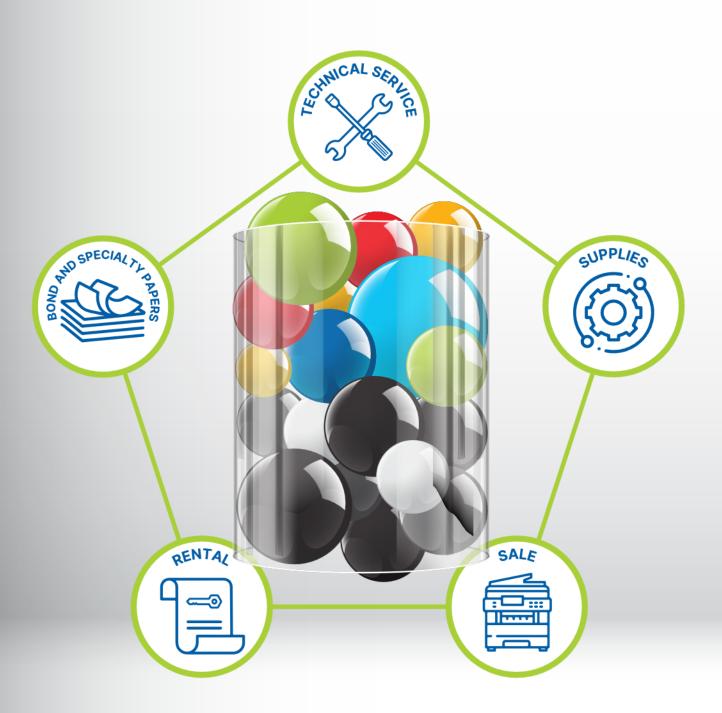
The policy is consistent with best practices and adheres to the relevant legal and regulatory framework.

Our Corporate Governance Charter was established in December 2010.

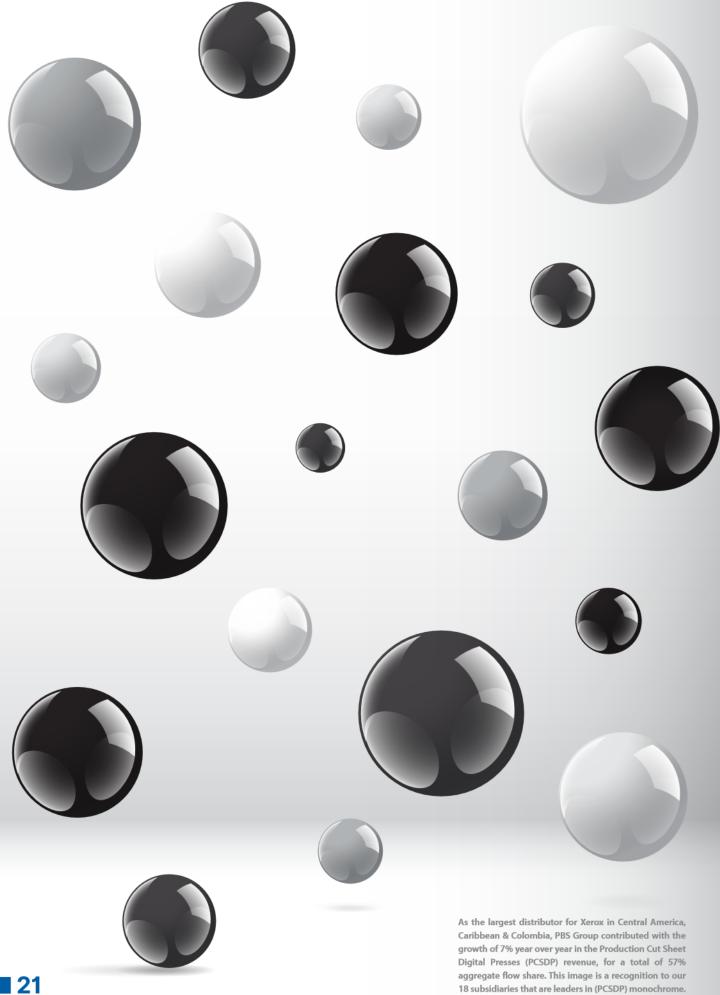
The charter can be seen in more detail on the company's website.

www.pbs.group

# **Post Sales Printing and Imaging Revenue Generation Ecosystem**









# Google Cloud 's

best-of-breed capabilities

**NOW AVAILABLE AT PBS** 



# **Enhancing the Bill Payment Experience across the Caribbean**

At SurePay, our Electronic Bill Presentment and Payment services deliver fast, reliable and secure bill payment in 6 countries across the Caribbean.

We conveniently connect consumers to over 200 billers in person at more than 220 locations and via our easy-to-navigate enhanced online portal, supplemented with our new SurePay mobile app, launched in May 2022. Plus, SurePay powers banks, credit unions, eWallet and kiosk operators to collect payments for our expansive regional biller network.









# **Key Information**

**OPERATING IN** 

6

## **Territories**

Barbados • Trinidad • St. Lucia Dominica • Guyana • Jamaica



200 Billers



In-person
Bill Payments at

220
Collection Points



REPRESENTING

31K

**Online Customers** 





**OVER** 

**US \$463M** 

in Bills Processed Annually









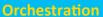
#### Allow us:







and Retrieval







inspire

scaler

#### **Production**



Inspire Journey

## What is DAS:

- Enable two-way communication Push notifications



Work with:



quadient Because connections matter.

## 150 Powerful Women in Business 2023

As a company, we are proud of Mirian Alas, PBS El Salvador General Manager, who has been named as part of the list of "150 Powerful Women in Business 2023".

# "MANAGER OF THE YEAR" for second consecutive year

Source: Summa Magazine
Editorial group of magazines in
Central America and the Caribbean
March 2023

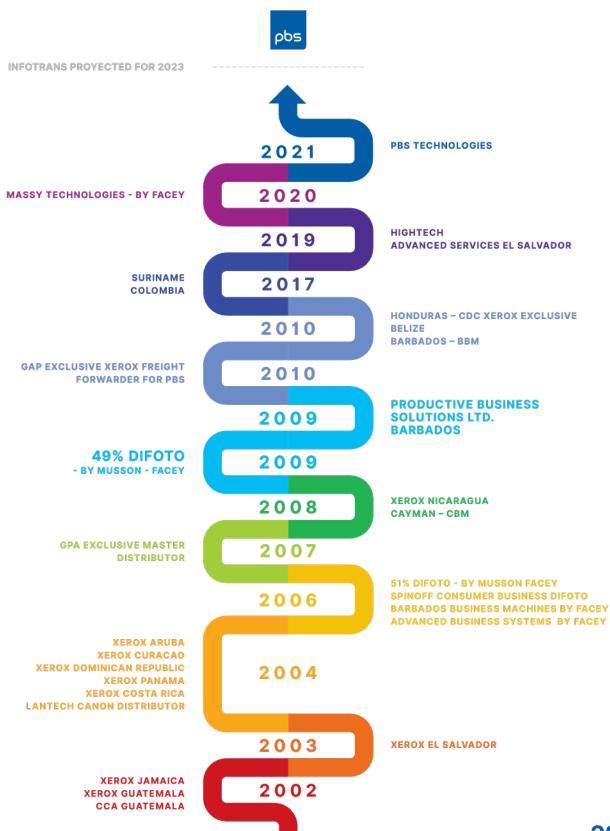


# **Engineered Systems Exadata Database Machine ODA Exalogic Elastic Cloud Big Data Appliance Oracle Infrastructure Cloud Services** PaaS 4 SaaS Hybrid offerings **Oracle Cloud Infrastructure Ravello Cloud Services Oracle Data Management Cloud Services Database Cloud Backup Cloud Big Data Cloud Exadata Cloud Oracle Integration Cloud Services Data Integration Integration Cloud SOA Cloud** IOT **Oracle Fusion Cloud Applications Enterprise Resource Planning (ERP) Human Capital Management (HCM) Customer Experience (CX) Industry Applications Oracle Business Analytics Cloud Services Business Intelligence Cloud Data Visualization Cloud Oracle Analytics Cloud**

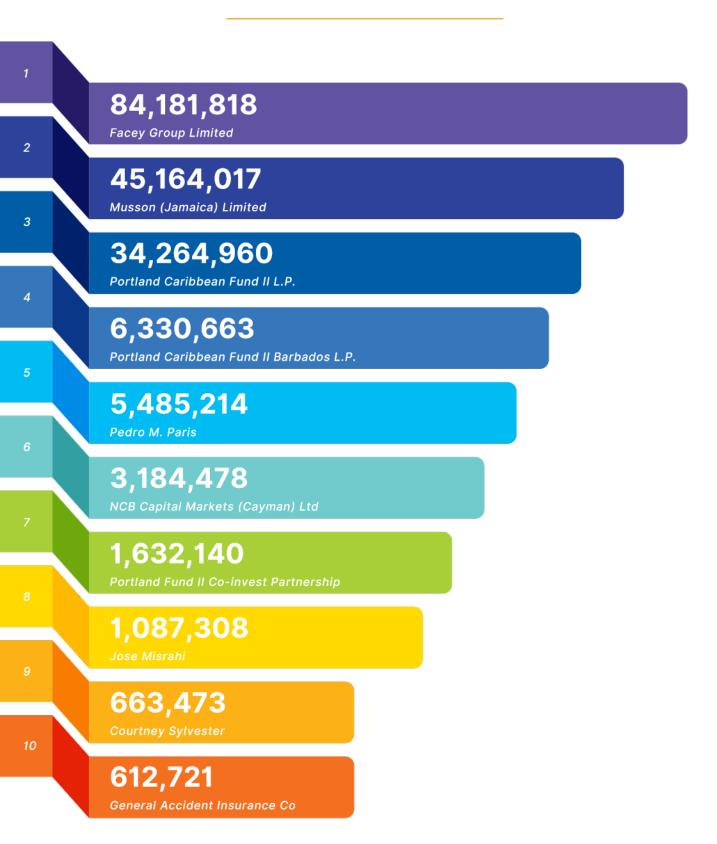
aaS / PaaS /Saas

# **Historical Corporatization**

## 27 Mergers, Acquisitions and Incorporations



## **Shareholders Profile**



# **Shareholding of Directors**

| PERSONAL  |                     | CONNECTED   |
|-----------|---------------------|-------------|
| -         | P. B. Scott         | 129,958,556 |
| -         | Blondell Walker     | 45,164,017  |
| -         | Douglas Hewson      | 42,227,763  |
| -         | Edward Ince         | -           |
| 1.087.308 | Jose Misrahi        | -           |
| -         | Melanie M. Subratie | 129.958.556 |
| -         | Patrick A.W. Scott  | 45.164.017  |
| 5.485,214 | Pedro M. París      | -           |
| -         | Ricardo Hutchinson  | 42.227.763  |
| -         | Tomas Agnew         | -           |
| -         | Brian Wynter        | -           |

# **Shareholding of Executives**

| Pedro M. París                    | 5,485,214 |
|-----------------------------------|-----------|
| Marco Antonio Almendárez Cisneros | 363,600   |
| Jose Guillermo Rodríguez Perdomo  | 363,600   |
| Christian Asdrubal Sanchez Mena   | 254,500   |
| Leonardo Jesus Velasquez Foucault | 163,600   |
| Elvin Howard Nash                 | 142,700   |
| Sergio Roberto Molina Barrios     | 127,200   |
| Lucia Vielman Ruíz                | 90,900    |
| Mario Estuardo Pons Espana        | 90,900    |
| Francisco Lupiac Rodríguez        | 90,900    |



P. B. SCOTT CHAIRMAN

## **Corporate Message**

Dear Fellow Shareholders,

It is our privilege to present to a joint corporate message highlighting our performance in 2022, the first full year of incorporating our acquisition of PBS Technologies.

It is paramount for us to acknowledge the exceptional contributions of our clients and dedicated employees. We extend our deepest gratitude to our valued customers for their unwavering trust and steadfast partnership. Additionally, we express our sincere appreciation to our employees for their relentless dedication and collaborative efforts. This resulted in PBS receiving many accolades in 2022 for outstanding performance from the brands and master distributors we represent.

#### Financial Performance:

Our trajectory of growth over the years has been the result of organic growth and successfully executing twenty-seven mergers, acquisitions and incorporations.

We entered the market at a price of US\$0.55, with an associated market capitalization of US\$67.8 million. By the end of 2022, our share price had risen to US\$1.84, with a market capitalization of US\$346.36 million. In addition, during the fiscal year, the company paid US\$5.0 million in dividends to its ordinary shareholders. Share price performance and dividend have delivered return to shareholders of 29% since our IPO.

Our organization currently operates across a diverse landscape spanning 19 countries, strategically positioning ourselves to capitalize on regional and multi-territory opportunities. Our revenue is mainly denominated in USD, a deliberate choice that affords us advantages of stability, international credibility, and ease of financial management. Notably, our commitment to mitigating risk is reflected in our prudence, with no single country's EBITDA exceeding 25%. This disciplined approach effectively spreads risk across our operations while unlocking the inherent benefits of diversification and resilience.

There was an overwhelming response to our perpetual cumulative redeemable preference shares offer last year. This successful capital raise will enable some of our immediate growth plans.

We recently announced the acquisition of the INFOTRANS Group. This strategic move aims

to fortify our market position and expand our services in the vibrant markets of the Dutch Caribbean and Colombia. The expected closing of this transaction is projected to take place in the second quarter of 2023.

Comprehensive details are stated later in this annual report in the Management Discussion and Analysis.

#### Market Performance & Coverage:

All six business lines achieved year-over-year growth in the market segments.

Infrastructure-as-a-Service, Device-as-a-Service and Software-as-a-Service (IaaS, DaaS and SaaS) have been instrumental in driving our company's growth and will continue to be a key focus in our strategic plans moving forward. We acknowledge the significant potential and market demand for these services and are committed to expanding our offerings and capabilities in these areas through collaboration with our partners.

Our presence in nineteen (19) countries provides us with an immense opportunity to increase our share of wallet with regional clients desirous of working seamlessly with a single provider. This positions us to be one of the best options for these clients.

The coverage of the Dutch Caribbean, as well as our developing markets of Antigua, Belize and Cayman were given great focus in 2022 and while improved results were achieved in the fiscal year, the best is yet to come.

As a trusted long-term partner, PBS will continue to push forward, striving to be the lead integrator in the region by adding and creating synergies with the best IT brands in the world. We anticipate a robust pipeline and favorable momentum for 2023, with projects spanning across all our lines of business.

#### **Employee Engagement:**

Our dedicated and world class team makes our accomplishments possible. As such, we have prioritized instituting a structure that would support talent management, employee development and rewarding exceptional performance.

Creating a conducive work environment is critical to attracting and retaining talent. To this

end we secured new office space in Dominican Republic and advanced plans for improved

offices in Jamaica, Honduras and Colombia.

We were able to resume the annual Kickoff, in person, in 2022. This saw the Senior

Leaders from all markets in attendance to share best practices and develop our strategy.

**Customer Centricity:** 

We recently launched our new website, simplified our domain to "www.pbs.group" to make

it more recognizable, and improved our social media presence. We saw an all-time high

in client engagement, demand generation, and partner meetings in 2022 which translated

into a better perception of the technological capabilities of the company.

PBS possesses the capability to enable clients to leverage competitive edge by addressing

substantial technological hurdles. By assisting them in meeting the persistent need for

continuous innovation and transformation in areas like hybrid workspace, digital

acceleration, technological modernization, and seamless connectivity among individuals,

industries, companies, devices, machines and locations, we facilitate a significantly

enhanced employee and customer experience.

Closing:

Our company is about People, and we are committed to providing Better tools and the

developmental support needed for them to excel. Our Focus on the main drivers of our

results will remain constant as we pursue our goal to become Bigger. This will enable PBS

Group to become the employer, partner, and provider of choice.

We want to express our heartfelt gratitude to our shareholders, customers, and employees

for their continued support. The achievements we have witnessed in the past year are a

testament to the collective effort and dedication of our entire team. We are excited about

the future and confident that, together, we will achieve even greater heights.

Sincerely,

P.B. SCOTT Chairman of the Board PEDRO M. PARÍS Director, Group CEO

3/



PEDRO M. PARÍS DIRECTOR, GROUP CEO



# **Financial Review**

#### **Revenues:**

For the year ended December 31st, 2022, PBS recorded revenues of US\$312.0 million which reflects a 39% increase compared to the previous fiscal year.

|  | 2022    | 2021    |          |
|--|---------|---------|----------|
|  | \$'000  | \$'000  | % Change |
| Printing Related Equipment IT  | 13,219  | 12,911  | 2%       |
| Related Equipment Total  | 176,466 | 108,973 | 62%      |
| Equipment Revenue  | 189,685 | 121,884 | 56%      |
| Services and Lease Income  | 78,048  | 68,152  | 15%      |
| Services and Lease Income  | 78,048  | 68,152  | 15%      |
| Paper/Supplies/Parts Total   | 44,264  | 33,961  | 30%      |
| Paper/Supplies/Parts Total   | · ·     |         | _        |
| Services and Lease Income<br>Paper/Supplies/Parts Total<br>Recurring Revenue | 44,264  | 33,961  | 30%      |
| Paper/Supplies/Parts Total   | 44,264  | 33,961  | 30%      |

#### **Revenue by Product Line:**

Total Equipment Revenue increased 56% as compared to 2021 due to 62% increase in IT related equipment and an increase in printing related equipment of 2%.

The IT related equipment increase is a result of the acquisition of PBS

Technologies and the growth in the educational markets.

Total Recurring Revenue in 2022 increased 20% versus 2021 due to higher

Services and Lease Income, and sales of Paper, Supplies and Parts.

The increase in printing is attributed to the recovery of the related industries.

#### **Cost and Expenses**

#### **Summary of Key Financial Ratios**

The following is a summary of key financial ratios used to assess our performance:

|                           | 2022   | 2021   | Better/(Worse) |
|---------------------------|--------|--------|----------------|
| Total Gross Margin        | 31%    | 35%    | (4) pts        |
| SAG as a % of Revenue (1) | 19%    | 21%    | 2 pts          |
| EBITDA \$'000 (2)         | 46,773 | 32,253 | 14,520         |
| EBITDA Margin             | 15%    | 14%    | 1 pts          |

<sup>(1)</sup> Excludes depreciation and amortization of intangibles of \$8,303K and \$3,150K for 2022, and \$13,176K and \$1,745K for 2021, respectively. (2) Excludes depreciation and amortization of intangibles of \$14,168K and \$3,150K for 2022, and \$13,176K and \$1,745K for 2021, respectively.

The gross margin for 2022 of 31.4% represents a decrease of 3.8 basis points compared to 2021. This decrease is primarily the effect of the change in mix of products and services with more equipment being sold, which tends to lower margins.

The decrease in Gross Profit was partially offset by lower Selling, General and Administrative Expenses. As a result, Selling Administrative and General (SAG) expenses as a percentage of revenue improved by 1.8 basis points versus 2021.

#### **Finance Costs**

Finance costs in 2022 increased \$7,451K versus 2021 primarily due the interest expense associated with the borrowings used to acquire PBS Technologies.

#### **Income Taxes**

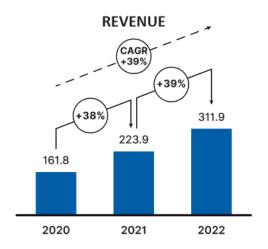
Income Taxes were \$3,314K in 2022 versus \$1,519K in 2021. Difference is a Attributable to mix of profitability and tax per country as the local rate varies from 5.5% to 30% group wise.

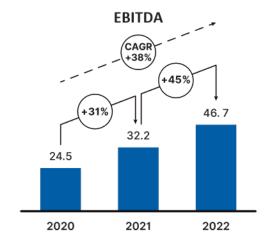
#### **Net Profit**

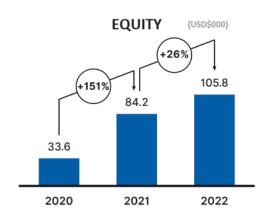
Net profit was \$8,476K in 2022.

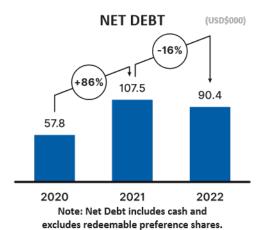


# **Financial Metrics 2022**



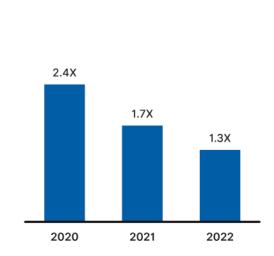






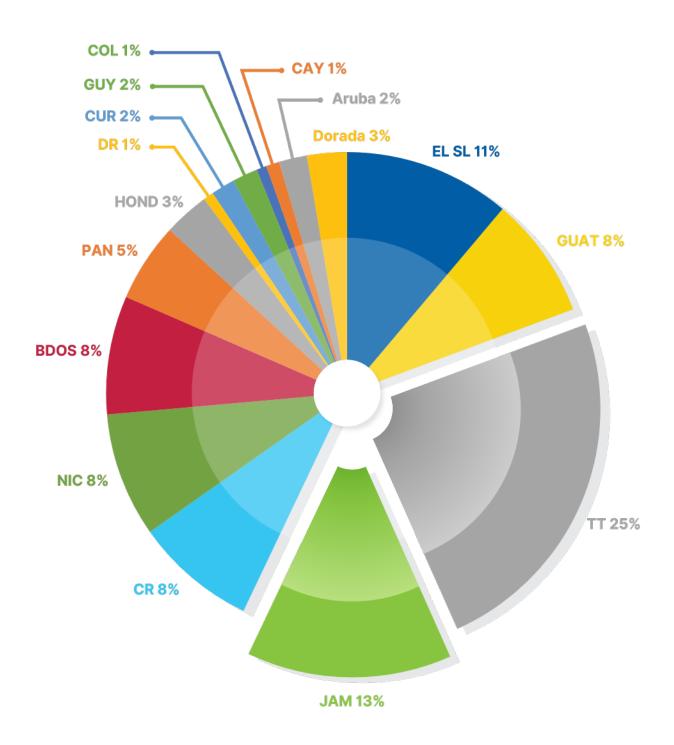
**DEBT TO EQUITY** 

# 2.4X 1.9X 2020 2021 2022

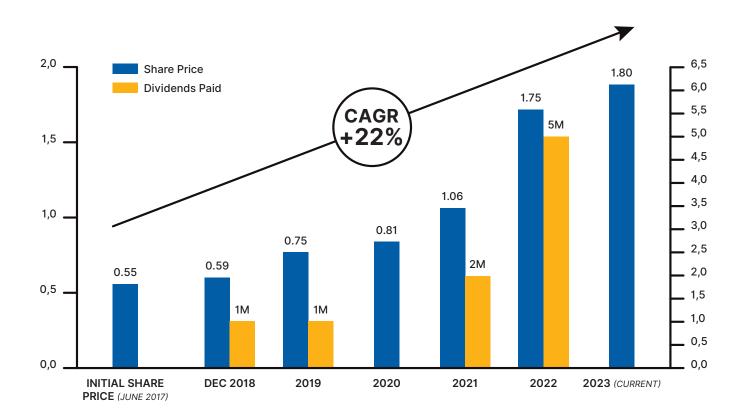


# **Diversification**

No single country accounts for more than 25% of EBITDA



# **Share Price Growth (US\$)**







Mr. P. B. Scott is the Chairman, Chief Executive Officer (CEO) and principal shareholder of the Musson Group. He joined the group in 1994 and became CEO in 2004. In 2009 he was appointed Chairman of the Board. He is responsible for the strategic direction, performance and overall operations of the Musson Group and all its subsidiaries, including Facey Group Limited, PBS Group, Seprod, T. Geddes Grant Distributors Ltd., and General Accident Insurance Company Ltd. among others. In addition to his responsibilities at Musson, he serves on several public boards and commisions. He is a Trustee of the American International School of Jamaica. Currently he is Chairman of the Development Bank of Jamaica (DBJ). He is past President of the Private Sector Organization of Jamaica.

Mr. Pedro M. París has been with PBS since 2003, He has held several management positions, in 2006 he was named COO for Central America. Mr. París was appointed Group CEO at the end of 2009. He is responsible for the vision, strategy and execution of the day-to-day operations. He is also a member of the Management Governance and Executive Committees. Mr. París worked 18 years for IBM-GBM (an IBM alliance), where he held several senior management positions across the business. Mr. París studied Business Administration at the Universidad Autónoma Centro America, Costa Rica.



Mr. Hutchinson currently works with Portland Private Equity ("PPE") as Vice President – Investments, with responsibility for leading investment transactions throughout the region. He has more than 13 years of experience in the regional finance industry working with several top financial institutions. Prior to joining PPE, Ricardo held the role of Associate Director – Investment Banking with a leading regional commercial bank. He holds a Master of Science degree in Economics from the University of the West Indies and is a CFA Charter holder.

Mr. Hewson is a Managing Partner of Portland Private Equity where he is a member of the Investment Committee, active in transactions, and has primary responsibility for investor relations. He has been the lead partner for investments in InterEnergy Holdings Inc., IEH Panama, and Grupo IGA, serving on the board of directors of each company and on the related board committees. He is also on the board of Merqueo S.A.S., and is Chairman of Portland JSX Limited, a publicly listed company on the Jamaican stock exchange.



Mr. Misrahi is a director of several companies within the Facey Group. Prior to joining Facey in 2006, he was Managing Director of a boutique Investment Bank from 2003 to 2006. He served as Vice President, Finance for the Cisneros group of companies from 1992 to 2002, a multinational with concentration in Media holdings. He has also held other board positions outside of Facey. He is member of the Executive, Audit, and the Governance Management Committees. Mr. Misrahi is a CPA and holds a Bachelor of Science Degree in Accounting from the University of Miami.

Mr. Agnew is an entrepreneur specializing in building content marketing, marketing technology and information services businesses. He founded Brafton Inc. and a group of subsidiary companies that are North America and Australia's leading content marketing entities. Brafton Inc. has been listed among the 5,000 fastest growing private companies four years in row. He co-founded DeHavilland Information Services and Axonn Ltd in the UK. Originally from the UK, he moved to the U.S.A. in 2008. Mr. Agnew holds a degree in Politics from the University of Newcastle, UK.



Mr Ince is a Senior Partner/Co-Founder of Frontlight Ventures, a regional investment and consulting firm. He was Co-Founder and Managing Director of Prism Services, a regional payments and operations outsourcing company. He is a Non-Executive Republic Bank Ltd, Cave Shepherd, Foster & Ince Cruise Services and the Barbados Sugar Industry Ltd. He is a graduate of York University, Canada and is a National Barbados Aubrey Collymore Scholarship recipient for sciences.

Mrs. Blondell Walker has been part of the Musson Group of Companies for over 20 years and is currently the ICT Director, a position she has held since 2000. She is also on the Board for T. Geddes Grant (Distributors) Limited and Musson Jamaica Limited. She was instrumental in the implementation of the Enterprise Resource Program (ERPMapplication across the Musson Group of Companies. Mrs. Walker studied Accounting and Systems Analysis at the University of the West Indies, Institute of Management and the Heriot Watt University of Edinburgh, Scotland. She is the Chairman for the Western United Basic School.

# See what's new.

NOW AVAILABLE AT PBS FOR B2B





# **Board Meetings**

| 4 | Paul Scott         |
|---|--------------------|
| 4 | Pedro M. Paris     |
| 3 | Melanie Subratie   |
| 4 | Jose Misrahi       |
| 3 | Patrick Scott      |
| 4 | Brian Wynter       |
| 4 | Blondell Walker    |
| 3 | Douglas Hewson     |
| 4 | Ricardo Hutchinson |
| 4 | Edward Ince        |
| 4 | Thomas Agnew       |
|   |                    |

# **Audit Meetings**

| Melanie Subratie   |
|--------------------|
| Brian Wynter       |
| Ricardo Hutchinson |
| Thomas Agnew       |
| Jose Misrahi       |
|                    |

# **Board of Committees**

#### **Executive Committee**



P.B. Scott Chairperson



Pedro M. París



Nicholas A. Scott



José Misrahi

### **Audit Committee**



**Melanie Subratie Ricardo Hutchinson Chairperson** 



Brian Wynter/



Thomas Agnew



José Misrahi

## **Compensation Committee**



P.B. Scott Chairperson



Ricardo Hutchinson



**Patrick Scott** 



**Douglas Hewson** 

# **Senior Regional Leadership Team**



Sergio Molina

Sergio Molina started at PBS 20 years ago. He has hold several positions in the company. PBS Guatemala General Manager (7 Years), PBS Dominican Republic General Manager (1 Year), PBS Group Post-Sale Manager (1Year), PBS Group Sales Process Management, PBS Group Planning Manager (Current). Mr Molina obtained a Degree in Business Administration from Universidad de San Carlos de Guatemala.



Mario Pons
PROFESSIONAL SERVICES OPERATIONS

Mario Pons has been a key player for the Inkjet strategy the group has developed in Central America and has helped various PBS organizations in the development of high impact projects such as the printing of Electoral Ballots. He has also been key in the relationship with global partners, Entrust Datacard and Gemalto, for National ID projects in Guatemala, Jamaica and Costa Rica. He started working in Xerox Guatemala in 1994 and has developed his career within Xerox and PBS holding several positions in Sales, Service and Professional Services. He has a BSC in Computer Science from Louisiana State University, and a Diploma in Business Administration from Tayasal Business School.



Leonardo Velásquez

INFRASTRUCTURE & TECHNOLOGY NETWORKING DIRECTOR

Leonardo Velazquez has been working with PBS since 2015. He oversees the sales relationship with vendors and distributors, such as: Cisco, Fortinet, HP, Dell, Tripplite, TechData, Intcomex, IngramMicro. Before PBS, he worked as a Regional Partner Account Manager at Cisco Systems for 6 years and has amassed a total of 25 years in the IT sector. He graduated from Universidad de Simon Bolivar. He has an MBA in Enterprise Administration and is an Electronic Engineer.

# **Senior Regional Leadership Team**

Andrés Ibañez

CHIEF FINANCIAL OFFICER

Andres Ibanez joined the company in October 2010, and is currently a member of the Management Governance Committee. His work experience includes working with Fortune 500 companies such as Mobil Chemical and Federal Mogul. He worked as Vice President of International Finance at Cinemark Holding, Inc. as well as Chief Financial Officer for Puma Energy Latin America. He has a Master's Degree in Business Administration from the University of Illinois at Urbana Champaign and a Bachelor of Science in Mechanical Engineering from Vanderbilt University.



#### **Lucia Vielman**

HEAD CORPORATE TREASURER

Mrs. Vielman Ruiz was a Private Banking Manager at Mercom Bank and later appointedas General Manager. In 2009 Mrs. Vielman Ruiz Joined PBS as Compliant officer for the first sindicate loan and in 2010 she became the Corporate Treasurer, responsible for banking operations at country level and member of the Management Governance Committee. She Graduated in Business Administration from Universidad Francisco Marroquin, Guatemala in



#### **Oscar Silvosa**

SOFTWARE SALES OPERATIONS DIRECTOR

Oscar Silvosa is a highly accomplished executive with over 30 years of experience in the high technology market in Latin America. Born in Spain, he began his career in Venezuela and has been based in Miami for the past 15 years. Throughout his career, Oscar has held various manager and regional senior positions in sales, alliances, and channels at leading technology companies such as SAP, Autodesk, and Oracle.

With his in-depth understanding of the Latin American market and emerging technologies, Oscar has been instrumental in driving business growth and innovation in the region. He has a proven track record of building high-performance teams, developing talent, and creating a culture of excellence that drives results.



# **Regional Leadership Team**



Lesder Ramírez
COO TRINIDAD & TOBAGO, GUYANA & DUTCH CARIBBEAN
(ARUBA, CURACAO, BONAIRE, SAINT MAARTEN AND SURINAME)

Mr. Lesder Ramirez studied Business Administration at the Universidad San Carlos De Guatemala, Guatemala and in 2009, joined PBS as the Financial Manager for the Guatemala operations. From 2009 to 2015, Lesder was entrusted to play different roles in finance such as Finance Manager for the operations of Costa Rica, Honduras Jamaica and Belize, Shared Service Center - Finance Manager and Xerox Relationship Management. During his tenure managing the Xerox relationship, Lesder oversaw planning operations, working closely with Mr. Pedro M. Paris C., CEO of PBS Group, where he developed additional business acumen. In 2019, based on his achievements, Lesder was promoted to oversee the operations of Dutch Caribbean as Senior General Manager. More recently in 2022, due to his knowledge of the PBS business as well as his solid financial and operations background Lesder, was named COO in charge of the operations of Trinidad & Tobago, Guyana, and Dutch Caribbean (Aruba, Curacao, Bonaire, Saint Maarten and Suriname).



Vennis Williamson
GENERAL MANAGER JAMAICA AND DEVELOPING MARKETS

Vennis Williamson is a results-oriented management professional with over 10 years of proven leadership track record in planning, directing and capitalizing on strategies that carefully balance risks and rewards as a means of achieving objectives. In 2021, she assumed the role of General Manager of PBS Jamaica and was integral in the successful outcomes of the business performance. Vennis is passionate about community development and improving the lives of others. She holds a Master's Degree in general studies from Florida International University and a Bachelor's Degree in Business Administration from the University of Technology, Jamaica.



Alesia Persaud

Alesia Persaud has been with the Technology group for over twenty (20) years. She has held several positions within the group, such as Accountant, Finance Manager and Director at Massy Technologies InfoCom in Guyana, Barbados, Antigua, Jamaica and Trinidad and now serves as Assistant Vice President (AVP), Regional Finance. She has an MBA in General Management from the University of the West Indies and a Postgraduate Certificate in Corporate Finance, Business/Commerce from the University of Liverpool.

# **Regional Leadership Team**

Walter Solano

Walter Solano has held the role of Chief Information Officer since 2009. His profesional career began as a developer of the Xlar, Xerox Latin America Regional Sub-Leger Systems, and SystemOne enterprise resource planning systems. In 1997, he moved to the Netherland Antilles to work as the IT manager at Xerox Antilles (now PBS Antilles) for 6 years. He was then promoted to the IT Manager at PBS Costa Rica which he served for 5 years before becoming the Group CIO. He is a Systems Engineer and graduate of the National University of Costa Rica. He is a member of the National Association of IT Engineers in Costa Rica.



# Anthony Yearwood SUREPAY DIRECTOR

Anthony Yearwood started his sales career in information and communications technology (ICT) over 30 years ago at PBS Technologies, formerly Massy Technologies InfoCom. Over the years, Anthony played various leadership roles, including Regional Manager for Banking solutions, where he oversaw the growth of NCR Self Service, Director ICT Sales (Barbados) and Director SurePay. Since the PBS acquisition, he has been in the regional role of Caribbean Strategic Sales and Product Support. Anthony Yearwood holds an MBA from the University of the West Indies, Cave Hill School of Business.



# Gabriela Grajeda REGIONAL MARKETING & COMMUNICATIONS MANAGER

Gabriela Grajeda has been working in Trade Marketing, Marketing, Advertising & Business areas since 2024, for Multinational companies such as L'oréal, Beiersdorf, Ogilvy-Coca Cola, Samsung, Spira and PBS Group, gaining a lot of experience in retail, consumers services, consulting and technology industries. She graduated from Universidad Rafael Landívar, Guatemala with a Marketing & Advertising Degree.



# **Senior in Country Leadership**



















# Senior in Country Leadership



# **Senior Regional Support Team**



Rossana Arriola
CEO SENIOR EXECUTIVE ASSISTANT



Trisha Smith
PEOPLE DEVELOPMENT &
TRANSFORMATION REGIONAL MANAGER



Celeste Garcilazo

\*\*WHITE



Octavio Andrade CUSTOMER SERVICE MANAGER



Diana Fernández



Hugo Córdova



Vynnie Mila RAPHIC COMMS REGIONAL MANAGER



Guillermo Rodiguez
EGIONAL HUMAN RESOURCES DIRECTOR



Amilcar Figueroa



For internal use with our #PBSPeople

# Growing With You

For external use with #PBSPartners #PBSCustomers







We had the honor of hosting Mr. Robert Malik, Vice President Global Channel Sales NCR at our Headquarters in Guatemala.

During his visit, we had the opportunity to strengthen commercial alliances between our companies, meet with strategic clients of the banking industry and work on the development of future projects.

PBS Group is the leading company in market share in ATMs in the Caribbean.



# Punta Cana International Airport Selects Leidos as Airport Checkpoint Technology Provider



RESTON, Va., June 16, 2022 /PRNewswire/ — Leidos (NYSE:LDOS), a FORTUNE® 500 science and technology leader, was selected by the Dominican Republic's Punta Cana International Airport (PUJ) to upgrade their security checkpoints. The airport will utilize Leidos' world-class technologies to keep passengers and staff safe while enhancing operational efficiencies and increasing passenger throughput

"Leidos understands the importance of seamless travel from curb to gate," said Bradley Buswell, Senior Vice President for Leidos. "By utilizing our innovative capabilities, passengers will no longer need to remove electronics and liquids from carry-on bags, thus allowing greater efficiency and more time before boarding their flights."

Punta Cana is a popular Caribbean destination that hosts more than 4 million tourists annually. To meet strong projected growth over the coming years, airport officials identified the need for better security and greater efficiency.

"Tourism is vital for Punta Cana – we want travelers to have the most seamless and enjoyable experience when they visit, starting at our airport," said Alberto Smith, Director Operations Landside & Cargo for Punta Cana International Airport. "Working with Leidos will enable us to provide the most secure checkpoints with the highest passenger throughput at the lowest operational cost.

This will assure our passengers can quickly get through security and onto their departing flights with minimal interruptions."

"Working with Leidos will enable us to provide the most secure checkpoints with the highest passenger throughput at the lowest operational cost. This will assure our passengers can quickly get through security and onto their departing flights with minimal interruptions."

The planned upgrade will update all security lanes within the Punta Cana International Airport Terminal B checkpoint with the latest Leidos technology. These upgrades include the installation of the people scanner Pro:Vision® 2, ProPassageTM, a fully configurable automated tray return system, as well as ClearScanTM, an automated CT scanner for cabin baggage at each checkpoint. The airport already possesses Leidos' B220TM, a desktop explosive trace detector. The Leidos MosaicTM enterprise software solution will integrate the entire security ecosystem and connect with other elements of the airport operations.

Implementation is slated to start this summer with several lanes being fully upgraded by the end of the year. The remaining lanes will be completed in the first half of 2023.







# **OUR NEW HOME IN JAMAICA**

**PBS Jamaica** 

Will have a new home to better serve our external clients and employees. We will be on the 7th and 8th floors, at 58 Half Way Tree Road, by the end of 2024.

# Corporate Social Responsibility PBS Panama 2022

#### **CHRISTMAS OUT OF THIS WORLD**

We celebrated Christmas with more than 500 children of Fanlyc. Inspired by the Star of Bethlehem A CHRISTMAS OUT OF THIS WORLD activity was held with game attractions, Christmas parades, toy galaxies, peace rockets, eager to bring joy and unforgettable experiences to more than 500 children and adolescents diagnosed with cancer from all provinces. The Inn and surroundings were set with games and attractions alluding to this activity, and thanks to the donations and contributions of friends and companies that are part of this wonderful corporate volunteer program, we achieved the goal of delivering an unforgettable day, food baskets and toys in three different activities with consideration to the health of the children.



# **Consolidated Financial Statements**

for the year ended 31 December 2022

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# Productive Budness Bolutions Limited

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# Productive Burdness Bolutions Limited

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Vermended 31 December 2022

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## Productive Buildness Bolutions Limited

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Vernended 31 December 2022

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## Productive Buildness Bolutions Limited

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M December 2022

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## Productive Builders of Bolutions Limited

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M. December 2022

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## Productive Builders of Bolution & Limited

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## Productive Budgesc Bolutions Limited

## Моме голбе Соваойерне, Fibrachi Sureswere

M December 2022

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# Anduative Budness Balutians Limited

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M Exception 2022

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## Productive Budgesc Bolutions Limited

## Моме голбе Соваойерне, Fibrachi Sureswere

M Exception 2022

## <u>a l'Expressione de la relate de a une destinate de la colonia de la col</u>

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### Моме голбе Соваойерне, Fibrachi Sureswere

M Exception 2022

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## Productive Builders of Bolutions Limited

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M December 2022

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## Anadyotive By direct Bolution & Limited

## Моме голбе Соваойерне, Fibrachi Sureswere

M December 2022

## <u>a l'Expressione de la relieur Se a seu avoil are serious a desperious de als a seu l</u>

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## Anductive Budness Bolutions Limited

## Моме голбе Соваойерне, Fibrachi Sureswere

M December 2022

## <u>a l'Expressione de la relieur Se a seu avoil are serious a desperious de als a seu l</u>

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## Anduative Budness Balutions Limited

## Моме голбе Соваойерне, Fibrachi Sureswere

M December 2022

## <u>a l'Expressione de la relate de a une destinate de la colonia de la col</u>

#### H to 3 - Northern Liberter Bry B. Beller der Breite (

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## Productive Budgesc Bolutions Limited

## Моме го гра Соваой вима. Приворії Surasseria

M December 2022

## <u>a l'Expressione de la relate de a une destinate de la colonia de la col</u>

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## Anduntus Budosco Adutiono I imited

#### Моме голбе Соваойерне, Fibrachi Sureswere

M December 2022

## <u>a l'Expressione de la relate de a une destinate de la colonia de la col</u>

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## Anduntus Budosco Bolutiono Limited

### Моне голбе СоваоНазна Природії Surancera

M. Dagardhar 2022

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## Productive Builders of Bolutions Limited

## Nome contactor action as Physical Supersons

M. December 2022

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## Anduative Budness Balutions Limited

## Моне голбе Соваовалие. Полосы Sunaeuera

M December 2022

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# Anduotive Budness Bolutions Limited

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M December 2022

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## Anaduative Burdness Balutians Limited

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M. December 2022

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# Productive Burdness Bolutions Limited

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M December 2022

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## Productive Builders of Bolutions Limited

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M December 2022

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## Productive Budness Bolutions Limited

### Моне голбе Соваовалие. Полосы Sunaeuera

M Exception 2022

## <u>a l'Expressione de la relieu Saussea apillare a rélieux de barectes de alcusse (</u>

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## Productive Buildness Bolutions Limited

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M. December 2022

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## Productive Burdness Bolutions Limited

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31 Cecember 2022

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# Anduative Budness Balutians Limited

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34 Exception 2022

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# Anduative Budness Balutians Limited

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M Exception 2022

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## Productive Buildness Bolutions Limited

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M. December 2022

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## Productive Buildness Bolutions Limited

## hana raiba Caracllauna Fluirahi Surarnera

M. December 2022

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## Productive Burdness Bolutions Limited

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31 Cecember 2022

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M Exception 2022

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## Productive Buildness Bolutions Limited

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M December 2022

## 16) tress es le lucites Sauses sollurs sollers di bassiles le doutes!

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# Anduative Budness Balutians Limited

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31 Exception 2022

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# Anduative Budness Balutians Limited

# Моме голье Совеоберме Первою! Sure<del>rne</del>re

31 Exception 2022

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## Anaduative Buildness Balutians Limited

### Nome to the Connollerine Florectif Suranuota

31 Cecember 2022

## 16) tress es le lucites Sauses sollurs sollers di bassiles le doutes!

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# Productive Burdness Bolutions Limited

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31 Exception 2022

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# Anduotive Budness Bolutions Limited

## Моме голья Соваобация. Пецесы і Surasuera

### M. December 2022

# <u>all'attendes le la place Saures della repolition de bendes le de anna l</u>

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# Мометотке Совеобезме - Природи Suraemera

M Exception 2022

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## Nome to the Consollation Figure 11 Superiors Of December 2022

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31 Cecember 2022

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Мометотке Совеобезме (Резеси) <u>Ситеми</u>те

M Exception 2022

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## Anaduative Buildness Balutians Limited

# Nome to the Connollation Figure is Supercone

31 Cecember 2022

## 16's presentes le la place Seumen apillare pellene de basedes le alcunent.

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ومهموا بالمواطية والمتلومة

<sup>&</sup>quot;Trajectific is in in the later to the control of the control of the control of 20,200, 200, 200, 200, 201, and

# Anduative Budness Balutians Limited

# Мометотке Совесиевые Природи <u>Ситевияте</u>

M Cecentre 2022

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M December 2022

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M. December 2022

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## Anaduative Buildness Balutians Limited

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31 Cecember 2022

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M December 2022

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31 Cecember 2022

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# Anduative Budness Bolutions Limited

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M. December 2022

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## Anduative Budness Balutions Limited

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M Exception 2022

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## Anduative Budness Balutions Limited

### Моме голбе Соваой азме По зесьі былежнега

M December 2022

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M December 2022

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M Exception 2022

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M December 2022

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M. December 2022

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M Exception 2022

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M Exception 2022

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M. December 2022

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### Моме голбе Соваойерне, Fibrachi Sureswere

M December 2022

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M Exception 2022

## 16) mentes le lucites Saures sollurs sollers dibasoles le doutes!

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## Nome to the Connollation Figure III Surgeons a

M. December 2022

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## Anduative Budness Balutians Limited

## Мометотке Совеобезме - Природи Sureswere

N County 2022

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### Productive Buildness Bolutions Limited

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#### 16) tress es le lucites Sauses sollurs sollers di bassiles le doutes!

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### Anaduative Buildness Balutians Limited

#### Nome to the Consollatine (Patrolal Suremore) 31 December 2022

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### Anaduative Burdness Balutians Limited

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M. December 2022

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### Anduotive Budness Bolutions Limited

## Nome to the Connollegue Flaggabil Supermete

M Exception 2022

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## Anduative Budness Bolutions Limited

### Nome to the Consollation Financial Suranuma

M December 2022

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### Productive Burdness Bolutions Limited

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M. December 2022

### 16) tress es le lucites Sauses sollurs sollers di bassiles le doutes!

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### Productive Budness Bolutions Limited

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M Exception 2022

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### Productive Buildness Bolutions Limited

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M December 2022

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### Productive Burdness Bolutions Limited

#### Nome to the Connollation Flagschill Supermeter

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M Exception 2022

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### Anaduative Buildness Balutians Limited

#### Nome to the Connollerine Florectif Suranuota

M. December 2022

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**PBS GROUP ANNUAL REPORT 2022** 

# **Group Board of Directors**



Mr. Patrick A. W. Scott is the Chairman and Chief Executive Officer of Facey Commodity Company Limited and the Executive Deputy Chairman of the Facey Group. Prior to these appointments, he served 16 years as Managing Director. A seasoned executive, Mr. Scott has worked for a combined total of 40 years in various roles and was key figure in the global development of Facey's Telecom business. He currently serves the board of directos of several companies including, P.A. Benjamin, Serge Island Diaries, International Biscuits and Serge Island Farms. Attended Seneca College and Ryerson University in Toronto, Canada.

Mrs. Melanie Subratie is Chairman and CEO of Stanley Motta Ltd., Vice-Chairman of Musson (Ja) Ltd. and Director of all its subsidiaries, Vice-Chairman of General Accident Insurance Company Ltd., Eppley Ltd, and T Geddes Grant Ltd. Chairman of E-Pins Ltd. and sits on the executive of Seprod group of Companies and all its subsidiary boards. Chairman of Seprod Foundation, Musson Foundation, Chairperson of Jamaica Girls Coding and Chairman of Jamaica RISE Life Management and other CSR organizations. She is also Fourth Vice-President of the Jamaica Chamber of Commerce, and is the current Chair of the Legislation, Regulation and Improvement Committee. She is a honors graduate of London School of Economics.

# **Group Board of Directors**



Mr Brian Wynter has been incorporated to the PBS Group Limited Board of Directors. Mr. Wynter has an extensive career in the financial sector, serving as Governor of the Bank of Jamaica until August 2019. The motion was presented to the Board of Directors, which was accepted, and in this way, Brian Wynter was duly appointed to the board of directors of PBS Group Limited. An honors graduate from the London School of Economics in 1981, and specialized in International Economy form Columbia University in 1985.

# **Business Lines GPA**

















































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