

# 2025 IMPACT REPORT





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# CEO MESSAGE

To Our Associates, Business Partners and Friends,

JM Family had another tremendous year in 2025, achieving the highest revenue in our history and surpassing \$24.7 billion. Our associates and dealer partners drove this performance through their shared commitment to delivering exceptional value to our customers. It was also a year of transformation as we continued to invest in our business, build new capacity for the future, and reinforce our strength and position within the industries we serve.

Guided by the enduring legacy of our founder, Jim Moran, we spent the year turning a challenging environment into a springboard for opportunity. Across our businesses, we made great strides in modernizing the ways we serve our customers, strengthened our impact in the communities we call home and advanced our efforts to build a more sustainable future. At every step, we proved that focusing on long-term success rooted in our core values creates lasting impact.

Our future is powered by our people and investing in their development remains central to our success. By creating opportunities for our associates to connect, develop and grow meaningful careers, we are fostering a culture where everyone is empowered to innovate and make a difference.

We invite you to explore this Impact Report to see how we are shaping what's next for JM Family and building an even stronger future together.

*Dan M. Chait*



**Dan Chait**  
President & CEO



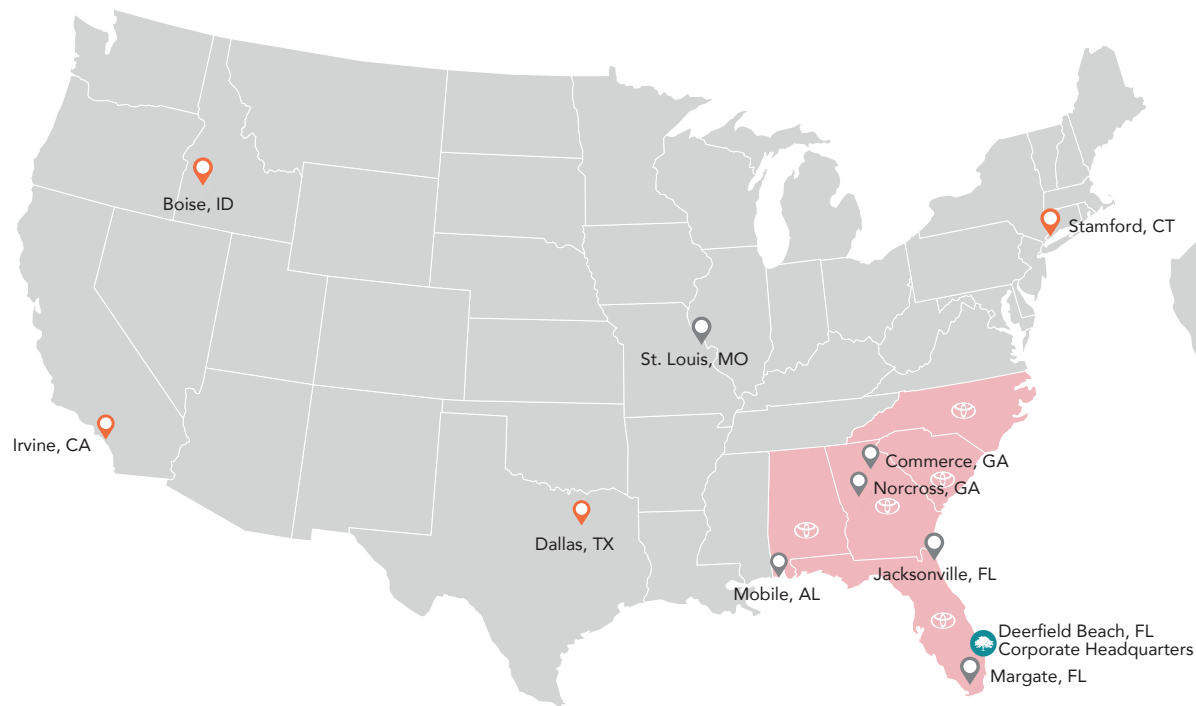
## AUTOMOTIVE



## HOLDINGS



## UNITED STATES



## AUSTRALIA



## NEW ZEALAND



## OUR LOCATIONS

- Corporate Headquarters
- Automotive Operations
- Holdings Operations
- Southeast Toyota Distributors Region

## 2025 Key Stats



**\$24.7 Billion**  
in revenue



**5,500**  
associates



**41%**  
of associates with the  
company for 10+ years

**Forbes** **No. 13** on Forbes' list  
of America's Top Private Companies

## COMPANY OVERVIEW

**JM Family Enterprises** is a privately held, diversified company headquartered in Deerfield Beach, Florida. Founded in 1968 by automotive legend Jim Moran, we have deep roots in the industry, with core businesses in vehicle distribution and processing, financial services and retail automotive sales. Through strategic investments, JM Family has also expanded into home services franchising, title and escrow services and specialty distribution.

For more than 55 years, partnership has been at the heart of everything we do. Driven by exceptional performance, we cultivate strong, mutually rewarding relationships with our dealers, franchisees, customers, business partners and communities. Guided by our core values—Consideration, Cooperation, Communication, Innovation and Accountability—our associates' dedication to excellence, innovation and meaningful connections continues to fuel our success.

## OUR LEADERSHIP

**Colin Brown**, Chairman of the Board  
**Dan Chait**, President and Chief Executive Officer  
**Ron Coombs**, EVP, Chief Financial Officer and President, JM Family Holdings  
**Casey Gunnell Jr.**, President, Southeast Toyota Finance  
**Scott Gunnell**, President, JM&A Group  
**Brent Sergot**, President, Southeast Toyota Distributors  
**Steve Artusi**, SVP, Associate and Corporate Services  
**Chad Couch**, SVP, Chief Information Officer  
**Lisbeth Heggerick**, SVP, Chief Human Resources Officer  
**Janet Link**, SVP, General Counsel



OUR STORY

## 2025 Accomplishments

Blount Island, Jacksonville,  
Vehicle Processing Center



**390,163**  
vehicles retailed by  
177 independent  
Toyota dealers —  
best year ever!



**121,938**  
fleet sales



**20.4%**  
market share of  
Toyota's U.S.  
retail sales



**\$819 Million**  
in parts sold



Blount Island VPC  
transition completed with  
**zero move-related safety  
incidents**, demonstrating  
proactive planning, strong  
communication and  
shared commitment to  
associate wellbeing.



## Southeast Toyota Distributors, LLC

**Southeast Toyota Distributors** delivers vehicles, parts and accessories to 177 independent Toyota dealerships across Alabama, Florida, Georgia, North Carolina and South Carolina.

To better support its dealer partners and Toyota customers, the company recently invested in three state-of-the-art facilities: two new Parts Distribution Centers (PDC) and a new Vehicle Processing Center (VPC).

The expanded parts distribution network now includes the Westlake PDC in Jacksonville, Florida, which serves 80 dealers, and the Norcross, Georgia PDC, serving 97 dealers since opening in April 2025. By replacing a single facility with two centers — one strategically closer to the northern dealer base — the company improved delivery efficiency and reduced daily travel by approximately 7,000 miles.

This expansion also created more than 100 new jobs to support the increased operational capacity. Both facilities feature automated storage and retrieval systems that use robotics to streamline operations and improve accuracy.

In late 2025, a new VPC at JAXPORT's Blount Island Marine Terminal began operations. The new facility modernizes vehicle distribution, expands capacity and provides greater flexibility to support future growth.

Norcross, Georgia, Parts Distribution Center



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# Southeast Toyota Finance

**Southeast Toyota Finance (SET Finance)** is a captive finance company serving 177 Toyota dealers across Alabama, Florida, Georgia, North Carolina and South Carolina. The company provides a comprehensive range of financial products and services, including special retail and lease programs. As the first auto finance company established in the United States for an import car manufacturer, SET Finance, part of World Omni Financial Corp., has offered financing to Toyota dealers and their consumers since 1981.

With dedicated support from its Customer Experience Centers in Mobile, Alabama and St. Louis, Missouri, SET Finance's focus is to support its customers by providing dealers with consumer-centric solutions. SET Finance was ranked No. 1 in dealer satisfaction among Captive Mass Market-Prime Automotive Finance Lenders for the third consecutive year in the J.D. Power 2025 U.S. Dealer Financing Satisfaction Study.



## 2025 Accomplishments



**No. 1**  
in J.D. Power study for Dealer Satisfaction—  
third consecutive year!



**61%**  
of all new Toyotas  
financed or leased  
in the Southeast



**697,427**  
finance and lease  
contracts serviced in  
support of Southeast  
Toyota dealers



**241,314**  
retail and lease  
contracts, totaling  
**\$9.6 billion** in  
contracts purchased



## 2025 Accomplishments



**\$4.3 Billion**  
in revenue



**3,800**  
dealers nationwide  
partner with JM&A  
Group



**15.5 Million**  
contracts in force



**11,000**  
Virtual F&I deals  
completed



# JM&A GROUP

**JM&A Group**, a leader in the finance and insurance (F&I) industry for nearly 50 years, is a trusted partner in automotive retail.

A dealer-first business, JM&A Group focuses on helping its partners identify their best path to success, plan for the future and achieve results. More than 3,800 dealers across the country trust JM&A Group, reflecting the strength of the long-standing relationships the company has built nationwide.

JM&A Group measures success through its impact on dealers, the culture it fosters for associates and the value it delivers to the communities it serves.

Through a dealer-centric approach, JM&A Group delivers more than core F&I products and services to support performance, drive revenue and improve processes. Its offerings include training, fixed operations consulting, talent management and insurance services. As a leader in innovation, the company pioneered the F&I menu, digital dealer services and Virtual F&I. Guided by a commitment to continuous improvement, JM&A Group continues to evolve and support dealers as they navigate the future.

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Located in Margate, Florida, **JM Lexus** is JM Family Enterprises' only retail automotive dealership. In addition to offering a superior sales experience, JM Lexus operates a state-of-the-art Service and Parts department as well as one of the few Lexus Certified Collision Centers in the country.

JM Lexus is a 26-time winner of the Elite of Lexus Award, earned by dealerships that live up to the highest Lexus standards of excellence. JM Lexus has also been named a J.D. Power Diamond Dealer of Excellence for the fifth consecutive year. This honor is bestowed upon only a select number of Lexus dealerships that pass a thorough multistep process that incorporates feedback from more than 25,000 consumers and an audit of J.D. Power's dealership best practices.



## 2025 Accomplishments



**No. 3**  
Lexus dealer by volume in the U.S.



**5,389**  
new vehicles retailed



**1,710**  
pre-owned vehicles retailed



rating from the Better Business Bureau



Cross-functional Safety Team assesses risks, strengthens shop practices and reinforces a culture of safety





A subsidiary of JM Family Enterprises, JM Family Holdings was established to drive growth across a diverse range of industries. As a long-term partner, we help build industry-leading companies by leveraging the company's strategic advantages while remaining true to its core values. JM Family Holdings is comprised of three primary operating companies and more than 1,100 associates.\*

*\* For franchise model businesses, JM Family owns the franchisor, not the franchisees.*



**Home Franchise Concepts** is one of North America's largest home services franchising systems in the industry. Presently, our family of brands includes AdvantaClean®, Aussie Pet Mobile®, Bath Tune-Up®, Budget Blinds®, Concrete Craft®, Kitchen Tune-Up®, Lightspeed Restoration™, PremierGarage®, The Tailored Closet™ and Two Maids®.

**6 Brands** ranked on Entrepreneur magazine's Franchise 500; 3 ranked No. 1 in their category

**2,600+** franchise territories in the U.S. and Canada



**Futura Title & Escrow**, headquartered in Boise, Idaho, is the largest independent title and escrow group serving the Pacific Northwest and Louisville and Indianapolis metro areas. With five unique brands including Alliance Title & Escrow, AmeriTitle, Momentum Title Agency, Pacific Alliance Title and Kittitas Title and Escrow, Futura Title offers a complete range of commercial and residential title and escrow services.

**84** branch offices across the Pacific Northwest and Louisville and Indianapolis metro areas

**21,738** home sales facilitated



**Rollease Acmeda** is the leading independent designer and distributor of engineered components and fabric to the window covering industry. Headquartered in Stamford, Connecticut, the company operates a global team and distribution facilities in the U.S., Australia and New Zealand, serving thousands of customers in more than 40 countries.

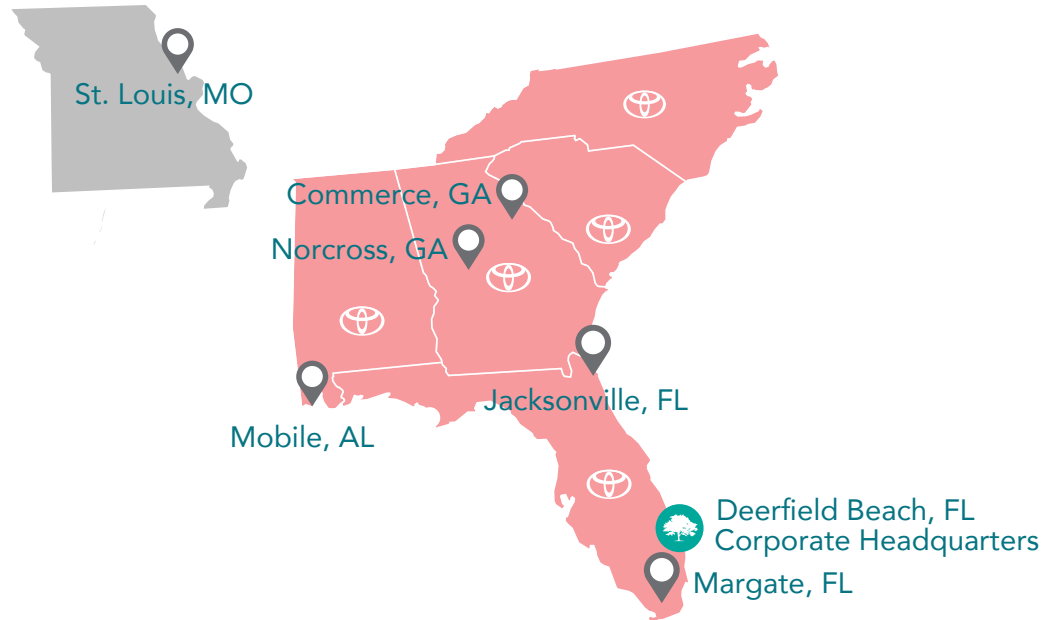
**273+** associates located across the U.S. and Australia

**30** total product launches

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# Economic Impact in States with Major Business Operations\*



	Alabama	Florida	Georgia	Missouri
Associates	407	3,154	445	347
Payroll	\$31,121,238	\$569,261,202	\$41,071,272	\$24,543,149
Sales Tax	\$1,129,855	\$27,321,611	\$144,051	\$33,900
Taxes	\$80,662	\$6,359,625	\$685,389	\$196,171
Local Purchases	\$10,759,494	\$237,669,943	\$246,256,067	\$13,397,757

\*A major business operation is defined as a state with more than 250 associates.

Toyota  
Vehicle Sales  
by State | 2025



35,337  
Alabama



209,000  
Florida



70,606  
Georgia



72,624  
North Carolina



34,208  
South Carolina

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ECONOMIC IMPACT



Our founder, Jim Moran, instilled in JM Family Enterprises a deep commitment to giving back. Today, we continue honoring that legacy by inspiring action and empowering our associates to strengthen the communities where we live and work.

Through financial and in-kind support, volunteerism and sharing our time and talents, we strive to make a meaningful impact on causes that reflect our culture, our people and the communities our businesses serve.



## 2025 Accomplishments



**\$58 Million**  
contributed to nonprofit organizations



**26,125**  
hours volunteered by  
**1,874** associates



**50**  
leaders from JM Family  
served on the boards of  
nonprofit organizations



**\$1.6 Million**  
donated by associates to  
the communities where  
we live and work





Caring for each other during difficult times is intrinsic to our culture. **Associates Helping Associates** provides much-needed, immediate financial relief to associates suffering from some of life's greatest and most unexpected challenges.



**\$407,200** provided to **221 associates** in 2025



**1,400** associates have received **\$2.7 million** since the program's inception



**3,000** associates have made financial contributions to the fund



# OUR CHARITABLE GIVING FOCUSES ON THREE KEY AREAS:

## Empowering Families

We support families on their journey toward stability and opportunity, connecting them with safe, affordable housing and the essential resources that help them thrive.



JM Family associates donated a record-breaking **\$1.2 million to United Way** partners across the country in celebration of our 30th annual fundraising campaign



**\$350,000** directed to disaster relief and associate support through national partnerships and associate-led giving



Associates volunteered **500 hours** and funded more than **2 million meals** during our annual **Closing the Hunger Gap Campaign**

## Promoting Education

We help a new generation of leaders achieve their full potential and support partners that provide or supplement high-quality education.



**Thousands of students** throughout the U.S. received back-to-school supplies from JM Family associates



**86 associates** volunteered **1,305 hours** across six mentoring and tutoring programs



**32 associate mentors** supported high school students through the School-to-Work program, in partnership with **Big Brothers Big Sisters of Broward County**



# Embracing the Environment

We are committed to working collaboratively with our partners and in our communities to reduce our environmental impact and make a positive difference for our planet.



**Our energy efficient facilities** utilize a mix of grid-tied electricity, on-site renewables and natural gas. In 2025, we consumed **45,158,216 kWh** of energy from non-renewable sources.



**7 rooftop solar arrays** across our business locations produced **1,295,551 kWh** of clean, renewable energy



**LEED Gold-certified** office buildings and a **LEED Silver** dining facility in Deerfield Beach underscore our commitment to energy efficiency and healthy workplaces



**Earth Month** recycling drive collected gently used household goods and electronics, while associate education events delivered hands-on sustainability learning with drought-resistant, low-water succulents as keepsakes



**Hydroponic microfarm** produces fresh, hyper-local herbs and greens on site using 90% less water and zero pesticides



Through associate volunteerism, more than **8,000** native plants have been restored along our communities' coastlines, including **925** in 2025 alone. Associates also contributed 815 volunteer hours supporting park, waterway and roadway cleanups.



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# Investing in Innovation

JM Family's **Doing It Better Showcase (DIBS)** highlights associate-driven innovations in a Shark Tank-style competition, reinforcing our culture of continuous improvement and creating immediate impact.

In 2025, winning teams presented concepts to senior leaders in four categories: Process Improvement, Cost Reduction, Associate Engagement and Revenue Generation. Each winning team receives the company's support to implement, sustain and grow their ideas.



## Associate Development

Preparing our workforce for the future is an ongoing priority at JM Family. In 2025, several programs strengthened associates' professional development, deepened connections and supported growth aligned with our core values.



**Career Hub** provides a centralized destination for associates to build skills, explore development opportunities and connect with resources that support their career journey.



**Mentoring** pairs associates with mentors whose skills and expertise align with individual development goals, creating purposeful, tailored learning relationships.



**Gigs** offer short-term, curated assignments that allow associates to apply their skills in different areas of the business, connect with new teams and gain meaningful experience.



**Rotation Programs** help early-career professionals develop core skills through hands-on experience in data, finance and information technology before transitioning into full-time team roles.

# Championing Inclusivity

JM Family's **Diversity and Inclusion Champions** support our workplace by advising each business on inclusive practices and principles. Their efforts are reinforced by the **Executive Diversity and Inclusion Council**, which provides an aligned, enterprise-wide approach to workplace inclusion.

Our **Business Resource Groups** foster inclusivity and belonging while driving meaningful change.



**HBCU Connect** increased awareness and connection through educational highlights and a firsthand cultural experience at the Orange Blossom Classic.



**Toastmasters** introduced public speaking workshops and expanded communications and leadership programming for all associates.



**Parents Connect** fostered community and shared resources to support associates navigating work/life balance.



**Veterans & Military Families** supported associate service members by honoring their service and guiding their transition into the workplace.



**PRIDE Network** hosted educational sessions and community building events that deepened understanding and strengthened inclusion across the enterprise.



**Voices of Women in the Field** strengthened leadership connections and development while fostering shared awareness of the experiences unique to field roles.



**Rising Leaders** helped associates navigate their professional journey through focused mentoring and networking opportunities.



**Women in Leadership** hosted programs that strengthened leadership skills, built confidence and supported meaningful career growth across the enterprise.



**Special Needs** ran sessions on executive functioning, neurological safety and essential planning resources, and shared best practices for fostering an inclusive workplace.



# JM Family Enterprises

Our Family of Companies:



#WeAreJMFamil

