LABL GROUP EAST AFRICA LTD

COMPREHENSIVE BUSINESS PLAN

Commercial and Impact Growth Plan | 2027–2030

BUSINESS PURPOSE To provide high-quality, socially sustainable fashion production to small and medium brands while building a traceable, regenerative and increasingly integrated Kenyan value chain that shares value with farmers, workers, artisans and local enterprises.

Legal entity	Operating base	Planning period
LABL GROUP EAST AFRICA LTD PVT-PJU92LB | PIN P051868537Y	Sagalla/Voi, Taita Taveta County Westlands, Nairobi, Kenya	1 January 2027–31 December 2030 Mobilisation from 1 July 2026

Prepared July 2026 | Confidential management, financing and partnership document

Document Status and Important Qualifications

Item	Business-plan treatment
Corporate status	LABL GROUP EAST AFRICA LTD is a private Kenyan company and social enterprise, incorporated on 20 December 2019, and an integral part of Labl Fashion Group B.V. in the Netherlands.
Operating entities	Labl Fashion LTD and Labl Farms LTD are the registered Kenyan operating companies. Short operating names are used in narrative; legal documents use the registered names.
Dates	Mobilisation began 1 July 2026; Labl Fashion controlled operations begin 1 October 2026; Labl Farms and full group operations begin 1 January 2027.
Financial status	Submitted budgets and business-plan revenue figures are management planning assumptions, not audited forecasts. Annual budgets, quotations, working capital and financing require Board approval.
Legal status	The compliance framework supports conformity but is not legal advice or a blanket certification. Current Kenyan, EU and US requirements must be confirmed for each activity, facility and shipment.

Contents

2026 CROSS-ENTERPRISE HARMONISATION

Labl Fashion LTD • Labl Farms LTD • Crostar Energy LTD

This controlled update harmonises the Labl Group East Africa LTD document set with the latest approved operating information from Labl Fashion LTD, Labl Farms LTD and Crostar Energy LTD. It supersedes inconsistent descriptions of entity roles, digital architecture, community organisation and the cotton-to-fashion-to-bioenergy interface.

A. Corrected corporate and delivery architecture

Entity	Status and accountability	Primary role
LABL GROUP EAST AFRICA LTD	Kenyan private social enterprise; registered 20 December 2019; Company No. PVT-PJU92LB; PIN P051868537Y.	Group strategy, governance, shared services, partnerships, capital mobilisation, market development and impact oversight.
Labl Fashion LTD	Independent Kenyan operating arm within the LGEA architecture.	Customer development, responsible sourcing, sampling, ethical garment production, quality, circular services and, later, weaving, knitting and organic-dye application.
Labl Farms LTD	Independent Kenyan operating arm within the LGEA architecture; farm operations begin January 2027.	Farmer mobilisation, regenerative and organic agriculture, research, aggregation, cotton and oilseed value chains, later cotton ginning and organic-

		dye production.
Crostar Energy LTD	Strategic partner; incorporated 1 September 2024 (PVT-MKU926M6; PIN P052358605F); subsidiary of Forest Energy B.V. It is not an LGEA subsidiary.	Specialist oilseed-to-biodiesel development, CEOS, energy market qualification and phased Crostar Energy Hub development.
AfriEuro Links	Consortium and facilitation platform led by LGEA, with a distinct public identity.	Facilitates development, deployment and use of the independent but interoperable Labl Digital Operating System (LaDOS) and Crostar Energy Operating System (CEOS).

B. Integrated value-creation sequence

Stage	Lead	Operating rule
1. Market qualification	LGEA + Labl Fashion LTD	Secure credible demand, specifications, pricing, delivery terms and responsible-sourcing requirements before scale commitments.
2. Community preparation	Labl Farms LTD	Mobilise voluntarily; sensitise; map land and households; establish transparent records; train; complete safeguarding and grievance arrangements.
3. Regenerative production	Labl Farms LTD	Start with 4,000 participating farmers in 2027, subject to verified demand, finance, capacity and county-entry gates; planning ambition doubles annually to 8,000, 16,000 and 32,000.
4. Responsible fashion ramp-up	Labl Fashion LTD	Initially source verified responsible materials; produce samples and small batches; build quality, workforce and customer feedback systems.
5. Local fibre and colour capability	Labl Farms LTD + Labl Fashion LTD	Labl Farms later gins cotton and develops qualified organic dyes; Labl Fashion later adds weaving, knitting and controlled dye application.
6. Circular use and recovery	Labl Fashion LTD + LaDOS	A QR-linked product identity supports traceability, care, repair, return, reuse, resale and, when no longer serviceable, repurposing or responsible material recovery.
7. Bioenergy pathway	Crostar Energy LTD	Assess qualified castor, jatropha, other oilseeds and cottonseed oil supplied through Labl Farms; proceed only after agronomic, food-security, environmental, technical, commercial and regulatory gates.

C. Community institutions and land aggregation

Self-help groups (SHGs) are voluntary, locally governed mobilisation and service units—not a transfer of land ownership. A planning model may organise up to 100 households in one SHG. Several SHGs may form a production cluster targeting at least 500 mapped acres where locally feasible. Acreage is a cluster planning threshold, not an assumed holding per farmer. Each participant retains control of land and makes an informed choice about participation.

SACCO participation is a separate, member-governed financial inclusion pathway. It may support savings, credit readiness, pooled services, emergency resilience and transparent payments, but must never be made a condition for employment, production contracts or access to grievances. SHGs organise production and community voice; SACCOs provide regulated member finance; Labl Farms LTD provides technical and market-linkage services.

D. Interoperable digital operating ecosystem

Layer	LaDOS — LGEA value chain	CEOS — Crostar energy chain
Identity and consent	Farmer, worker, supplier, customer, product and consent records.	Grower, feedstock, processor, buyer, consent and permit records.
Field intelligence	GIS plots, weather-station feeds, extension visits, input records and regenerative-practice evidence.	GIS feedstock zones, logistics, hub data, quality and environmental controls.
Operations	Orders, product development, small-batch production, quality, inventory, payments and QR traceability.	Feedstock aggregation, testing, conversion batches, storage, logistics and energy-product traceability.
Intelligence	Human-governed AI for planning, anomaly detection, demand scenarios and advisory support.	Human-governed AI for yield, feedstock, maintenance, logistics and risk scenarios.
Assurance	Role-based access, audit trails, data minimisation, cybersecurity, ESG/MEL evidence and climate-finance records.	Independent permissions, audit trails, environmental evidence, chain of custody and regulatory reporting.
Interoperability	Consent-based exchange through documented APIs and shared identifiers; no uncontrolled database merger.	Receives only authorised, purpose-limited data; Crostar remains accountable for CEOS and energy data.

AfriEuro Links facilitates the programme, standards and partnerships required to develop, deploy and use both systems. LGEA remains the business owner of LaDOS; Crostar Energy LTD remains the business owner of CEOS; Afrisol Technologies provides technology development and support under approved contracts, security controls, testing and handover requirements.

E. Technology, evidence and finance enhancements

- Weather stations: phased local stations and trusted external data will support agronomic advice, production planning, drought and rainfall alerts, research and climate-risk records. Advice must be locally validated and must not be presented as a guarantee.
- GIS and environmental mapping: plot boundaries, land-use constraints, biodiversity and water-risk overlays will inform county entry, farm planning, monitoring and no-go decisions.
- AI governance: AI may assist forecasting and exception detection, but consequential decisions remain human-approved, explainable, reviewable and subject to data-quality checks.
- Payments: approved mobile-money, payment-gateway and banking integrations will reconcile contracts, deliveries, deductions and beneficiary payments, with segregation of duties and dispute controls.
- ESG, MEL and climate finance: evidence will be designed once and reused across operations, impact reporting and eligible climate-finance applications, without double counting or unsupported claims.
- Circular bioeconomy: cotton fibre, cottonseed, oilseeds, residues, organic colour sources and textile recovery will be assessed as connected but separately controlled material pathways. Food security, worker safety, environmental approvals and commercial viability are non-negotiable gates.

F. Geographic and implementation implications

The Rakhasi/Sagalla site near Voi remains LGEA's demonstration and production anchor. Labl Fashion LTD begins initial operations from October 2026; Labl Farms LTD begins field operations in January 2027; full Group operations begin January 2027. The Westlands, Nairobi office is planned from January 2027. Expansion to other counties is conditional on demand, ecological suitability, community consent, partner readiness, infrastructure, finance, security and regulatory clearance.

Crostar Energy LTD's pilot hub is separately planned for Mavueni, Kilifi County, with later consideration of Lamu, Kitui, Homa Bay and Nyeri subject to its own investment, permitting and market gates. These locations do not automatically become LGEA operating counties.

G. Updated management implications for this document

The business model must separate commercial revenues, catalytic funding and partner-controlled projects. No biodiesel revenue should be consolidated into LGEA forecasts unless supported by an executed agreement and the relevant accounting treatment. Management accounts should identify each legal entity, arm, project and restricted fund.

H. Updated source hierarchy

This update is informed by the latest approved Labl Fashion LTD business plan and operating manuals; the latest approved Labl Farms LTD business plan and operating model manual; the latest available Crostar Energy LTD business plan; and the LGEA governance, strategic, business, concept-note and white-paper record. Where information conflicts, signed legal records, approved board decisions, executed contracts and current regulatory approvals take precedence.

Version note: Cross-enterprise harmonisation completed July 2026. Financial figures remain planning assumptions unless expressly identified as approved budgets, contracted revenue, committed financing or audited results.

Executive Alignment Dashboard

This dashboard incorporates the latest operating, financial and governance positions of Labl Farms LTD and Labl Fashion LTD. It is controlling where an earlier narrative is less specific; annual plans, contracts, permits and Board approvals remain the instruments of implementation.

GROUP PROPOSITION	One governed local-to-global value chain: regenerative materials and farmer services through Labl Farms LTD; ethical garment production and customer delivery through Labl Fashion LTD; shared strategy, capital, digital infrastructure, partnerships and consolidated assurance through Labl Group East Africa LTD.

Operating architecture and accountability

Entity / platform	Accountability	Start / anchor	Scale discipline
Labl Group East Africa LTD	Group strategy, governance, capital allocation, consolidated risk, partnerships, impact assurance and the shared digital operating system.	Registered 20 Dec 2019 (PVT-PJU92LB; PIN P051868537Y). Mobilisation: 1 Jul 2026; full Group operations: 1 Jan 2027; Sagalla/Voi and Westlands, Nairobi.	Quarterly Board gates; annual bottom-up budgets; Q4 2028 mid-term review.
Labl Fashion LTD	Customer contracts, product development, responsible sourcing, sampling, garment production, quality, circularity and buyer delivery.	Controlled operations: 1 Oct 2026; full operating plan: 1 Jan 2027.	Responsible suppliers first; textile integration only after demand, technical, environmental, people and finance gates.
Labl Farms LTD	Farmer services, regenerative agriculture, aggregation, agricultural research, traceability evidence and qualified fibre, dye and oilseed pathways.	Preparation only in 2026; formal farmer operations: 1 Jan 2027; validation in Taita Taveta and Kilifi.	No automatic acreage, volume, certification or processing claim; expansion follows county and value-chain decision packs.
AfriEuro Links	Facilitates funded development, deployment and use of the Labl digital operating system under Labl Group product and data governance.	Begins with approved operating locations and extends to every county that passes Group gates.	One Labl platform—not a competing system; privacy, security, offline operation and acceptance testing are mandatory.

Integrated field-to-garment sequence

01 • PROVE	02 • CONNECT	03 • PILOT	04 • SCALE
Responsible third-party materials; stable sampling, quality and garment production.	Labl Farms traceable cotton, qualified ginning and validated plant-based dye inputs.	Labl Fashion weaving/knitting and controlled dyeing/finishing after technical and environmental approval.	Integrated field-to-fabric-to-garment production only where contracts, margins, capacity and safeguards are proven.

Conditional scale and financial controls

Control	2027	2028	2029	2030
Active farmers	4,000	8,000	16,000	32,000

Control	2027	2028	2029	2030
Annual growth	Starting base	100%	100%	100%
Integration	Responsible sourcing	Ginning/dye pilots	Textile pilots	Conditional scale
Review status	Prove	Assure	Integrate	Consolidate
FINANCIAL RULE	Financial alignment: the submitted 2027 Group annual budget is USD 3,288,939. Within it, the current Labl Farms LTD resource schedule is USD 1,614,388 and the Labl Fashion LTD planning envelope is USD 1,425,911. These figures are management planning assumptions—not audited forecasts or automatic spending authority. The residual Group/shared-services requirement, intercompany allocations and any double counting must be reconciled before approval. The 2026 base budget remains lean and excludes Labl Farms operations.			

County expansion protocol

Taita Taveta and Kilifi are the initial validation counties for the farmer-service model. Additional counties are opportunities, not commitments. Entry requires a Board-ready decision pack covering confirmed demand, agro-ecological suitability, community and county readiness, safeguards, logistics, cost-to-serve, working capital, digital/offline support, quality, processing throughput and statutory approvals.

2027 non-negotiable controls

- No farmer is counted active without a unique validated record, verified service interaction and reconciled reporting.
- No customer order proceeds without specification, costing, capacity, quality, payment and compliance acceptance.
- No county, ginning, dye, weaving, knitting or finishing expansion proceeds without its gate memorandum and financing.
- No impact, origin, organic, regenerative, circularity or market-access claim is published without defined scope and evidence.
- No restricted funding, intercompany charge or customer cash is commingled without approved accounting and reporting treatment.

Executive Summary

LABL GROUP EAST AFRICA LTD (Labl Group) is building a local-to-global fashion-production platform connecting regenerative agriculture, ethical manufacturing, community enterprise, digital traceability, circular product stewardship and market access. The group's commercial focus is business-to-business production for small and medium fashion brands that need dependable sampling, small-to-medium batches, responsible materials, transparent evidence and a production partner that allows them to concentrate on design, customers and growth.

The Voi platform is located on a six-acre property acquired in 2020 at Sagalla in Taita Taveta County. Labl Group has constructed a sewing facility, completed electricity installation, undertaken pilot garment production, established a demonstration farm, engaged prospective small-scale farmers during development, and sunk a borehole that awaits equipping. These pre-2027 contacts are preparatory and are not counted as active farmers. Formal Labl Farms operations, farmer onboarding, farmer services and the 4,000-farmer target begin on 1 January 2027. The January 2027 full-operating model also includes a leased marketing and executive office in Westlands, Nairobi, Kenya.

Commercial execution is deliberately staged. Labl Fashion initially sources garments, fabrics, components and services from responsible suppliers and manages specifications, quality, labour and environmental due diligence, traceability and delivery. Labl Farms subsequently develops cotton aggregation and ginning and approved organic-dye capability. Subject to demand, finance, technical and environmental gates, Labl Fashion then commissions weaving and knitting facilities, dyes and finishes its own fabrics using approved Labl Farms dyes, and converts those fabrics into finished garments.

The farmer network begins at 4,000 active farmers in 2027 and doubles annually to 8,000 in 2028, 16,000 in 2029 and 32,000 in 2030. This is an eightfold stretch-growth pathway, not a registration exercise. Each doubling depends on extension and safeguarding capacity, digital/offline onboarding, aggregation, quality, working capital, timely payment, processing throughput and confirmed demand.

Kenya and East Africa provide the operating base. European Union entry uses the separate EU–Kenya Economic Partnership Agreement, in force since 1 July 2024, together with EU product and importer requirements. United States entry is gradual through successive AGOA legislation and Kenya's beneficiary/apparel eligibility, subject to the law, origin rules and customs requirements in force at shipment.

Strategic year	Commercial focus	Farmer target	Integration milestone
2027	Stabilise quality, repeat orders and Kenya/EU pipeline; US readiness	4,000	Responsible suppliers; controlled garment production
2028	Scale profitable accounts; EPA and AGOA buyer qualification	8,000	Ginning and organic-dye pilots; weaving/knitting feasibility
2029	Deepen EU orders and conditional US trials	16,000	Controlled weaving, knitting, dyeing and finishing pilot
2030	Consolidate resilient Kenya/EU/US portfolio	32,000	Stage-gated integrated fabric-to-garment scale

2027 FINANCIAL BASE The submitted consolidated 2027 annual budget is USD 3,288,939: USD 709,680 overheads, USD 1,803,294 production, USD 86,977 investment and USD 688,988 development expenditure. It is a resource requirement, not proof of commercial viability; approval requires a bottom-up sales, margin, working-capital and funding plan.

1. Company and Strategic Direction

1.1 Identity, ownership and role

Entity	Role
LABL GROUP EAST AFRICA LTD	Group governance, capital, shared services, partnerships, market integration, digital product governance and consolidated performance.
Labl Fashion LTD	Product development, responsible sourcing, sampling, garment manufacturing, later weaving/knitting/dyeing, quality, market delivery, circularity and fashion tourism.
Labl Farms LTD	Regenerative farming systems, farmer services, demonstration, aggregation, cotton ginning, organic dyes, market linkage and producer economics.
Labl Fashion Group B.V.	Netherlands parent/network connection supporting European relationships, strategy and local-to-global market development.

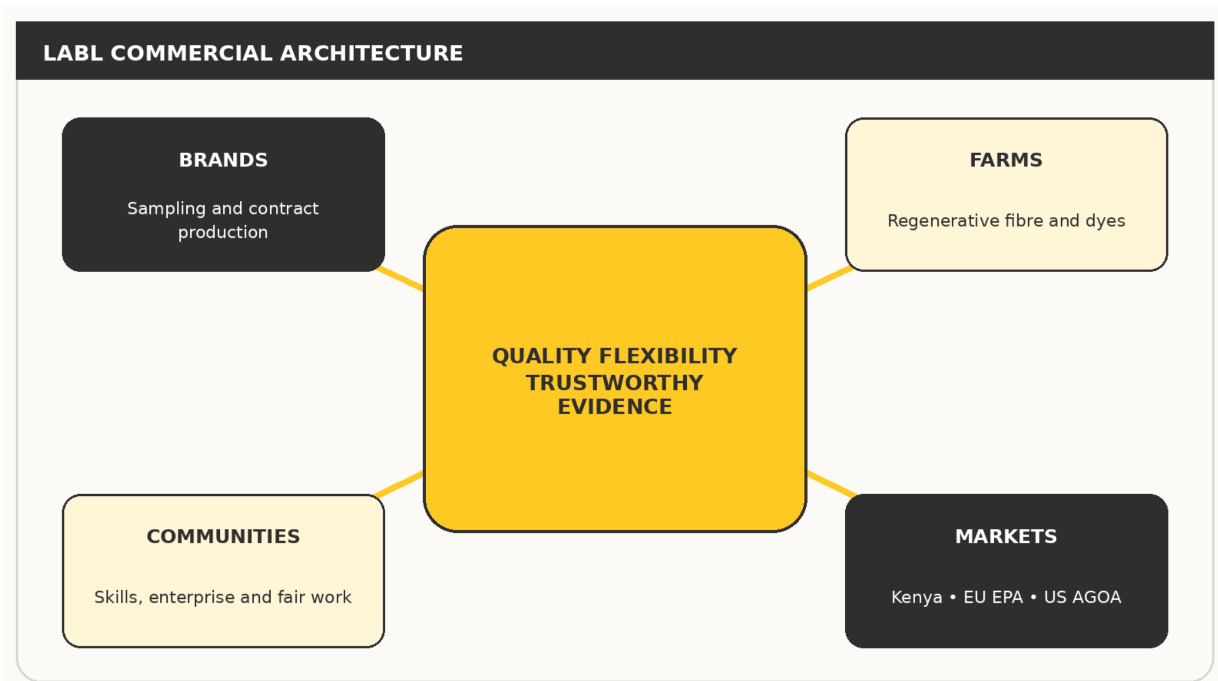

Figure 1. Labl commercial architecture: one customer promise connecting brands, farms, communities and markets.

1.2 Strategic identity

Element	Statement
Tagline	Refashioning production. Regenerating communities.
Purpose	To make fashion production a practical force for shared prosperity and planetary regeneration.
Vision	A planet-positive fashion industry powered by regenerative

Element	Statement
	supply, fair production and radical transparency.
Mission	To build and operate an integrated East African fashion value chain producing high-quality garments through regenerative materials, ethical work, flexible community production, traceability and equitable market participation.
Positioning	An East African seed-to-garment producer platform for brands seeking dependable, responsible, flexible and verifiable production.

1.3 Core values

- Integrity and transparency in origin, conditions, quality, cost and claims.
- People and dignity through safe work, fair treatment, inclusion, voice and opportunity.
- Regeneration of soil, biodiversity, community resilience and resource efficiency.
- Quality and reliability in specifications, delivery and corrective action.
- Collaboration with customers, communities, workers, suppliers and institutions.
- Innovation and learning based on useful evidence.
- Accountability for resources, results, risk and remediation.

1.4 Business objectives by 2030

1. Build a diversified, recurring customer portfolio across Kenya, East Africa, the EU and a gradual US channel.
2. Operate reliable, safe and cost-controlled garment and textile-production systems.
3. Support 32,000 unique active farmers while protecting service quality and farmer net benefit.
4. Deploy one Labl digital operating system across approved counties and value-chain partners.
5. Validate commercially and environmentally credible circular return, repair, reuse and repurposing services.
6. Achieve financial resilience through profitable orders, disciplined working capital and stage-gated capital.

2. Market Need and Opportunity

2.1 Customer problem

Small and medium fashion brands frequently face high minimum orders, slow sampling, uncertain quality, fragmented suppliers, weak visibility, compliance burden and limited evidence behind sustainability claims. Labl Group addresses these constraints with flexible product development, smaller batches, accountable sourcing, transparent costing, modular production and permissioned product evidence.

2.2 Producer and community problem

Farmers, workers, artisans and rural enterprises often lack dependable markets, aggregation, skills, quality systems, working capital, bargaining power and traceable transactions. Conventional apparel production can also externalise unsafe work, excessive waste, chemical risk and environmental damage. Labl Group integrates market demand with farmer and producer capability rather than offering training without an offtake pathway.

2.3 Competitive positioning

Alternative	Typical strength	Labl differentiation
Large export factory	Scale and standardised high-volume production	Flexible sampling and small-to-medium batches, community connection and integrated origin evidence.
Trading/sourcing intermediary	Wide supplier access and low asset needs	Direct operating controls, local development capability, product traceability and progressive vertical integration.
Small local workshop	Flexibility and local relationships	Formal quality, costing, safety, delivery, digital and export-readiness systems.
Sustainability consultancy/platform	Claims, reporting or technology expertise	Physical production and market delivery connected to decision-grade evidence.

2.4 Strategic advantages and constraints

Advantages	Constraints requiring management
Voi land and facility; pilot experience; community relationships; Dutch/EU network; modular production concept; seed-to-garment ambition; branded digital model	Early-stage systems; capital intensity; rapid farmer-growth target; unproven demand at planned scale; skills and maintenance needs; regulatory and claims exposure; working-capital pressure

3. Products, Services and Revenue Model

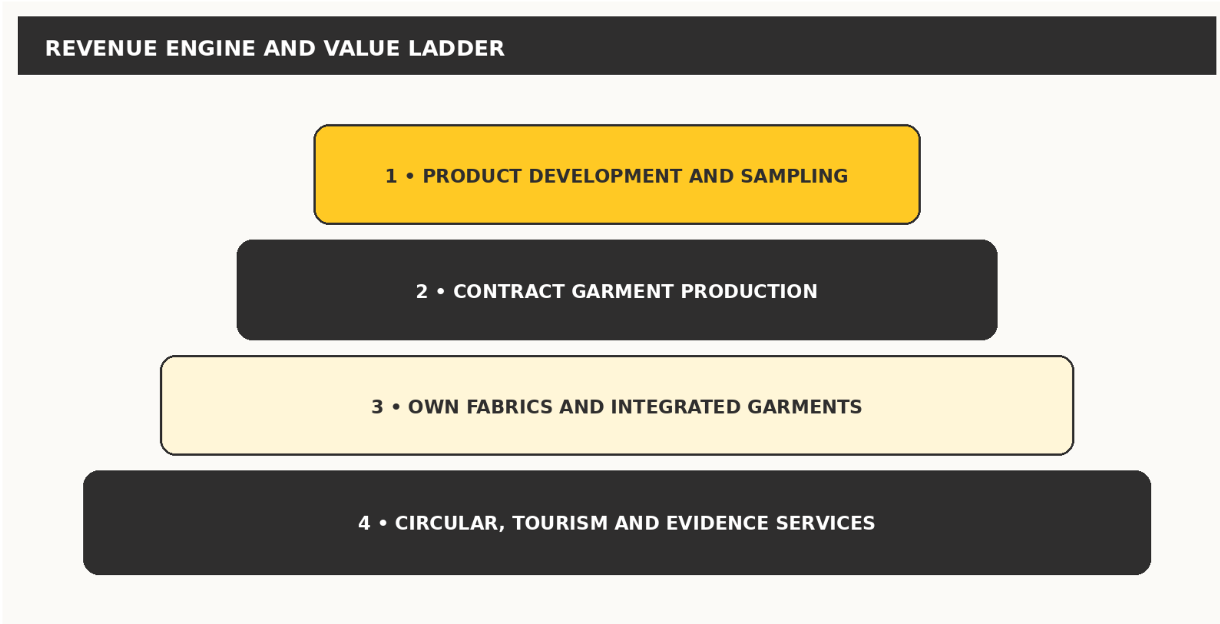

Figure 2. Revenue ladder: core production revenue first, value-added services after operating proof.

Offer	Customer	Revenue mechanism	2027–2030 treatment
Product development and sampling	Small and medium brands	Development, pattern, sample and technical-service fees	Core from launch
Contract garment production	Brands, retailers, institutions and corporates	Unit manufacturing margin; framework orders	Primary revenue engine
Responsible sourcing and supply-chain service	Brands needing managed materials and suppliers	Sourcing/service fee and embedded margin	Core, with transparent terms
Private label and selected Labl collections	Retailers and selective consumers	Wholesale or direct product margin	Demand-led; must not displace contracted work
Traceability/evidence service	Brands and qualified buyers	Embedded product fee or enterprise service fee	Test willingness to pay and avoid double charging funded modules
Circular services	Brands and customers	Repair, refurbishment, take-back or resale fees; recovered value	Pilot 2028; scale only on verified economics
Fashion tourism and hospitality	Buyers and approved visitors	Tour, meals, accommodation and local-service revenue	Controlled add-on after manufacturing readiness
Farm/material services	Farmers, buyers and programmes	Aggregation/processing margin, service contracts and catalytic funding	Separate commercial and restricted-fund accounting

3.1 Pricing and order policy

- Use standard cost sheets covering materials, direct labour, subcontracting, quality, waste, freight, duties, finance cost and overhead contribution.
- Require paid development or explicit recovery of sampling cost.
- Set minimum order, deposit, customer-credit and change-control rules by risk.
- Quote in the appropriate currency with foreign-exchange and validity provisions.
- Decline orders that cannot meet quality, safety, labour, evidence, cash or margin requirements.

4. Customer and Market-Entry Strategy

4.1 Target customers

Segment	Need	Sales proposition
Small/medium fashion brands	Flexible batches, product development and credible production	A dependable growth partner from concept and sample to repeat order.
Retail/private-label partners	Quality, consistency, compliance and scalable supply	Controlled collections with transparent specifications and evidence.
Corporate/institutional buyers	Uniforms, workwear and repeat supply	Local service, reliable delivery, customisation and accountable production.
Selective consumers	Origin, durability, customisation and circular service	Limited direct collections and QR-enabled care/return experience.

4.2 Geographic market routes

Market	Trade route	Entry sequence	Non-negotiable control
Kenya / East Africa	Domestic/EAC commercial and customs framework	Anchor accounts, institutions, brand partnerships and regional testing	Local product, tax, customs, consumer and tender compliance.
European Union	EU–Kenya Economic Partnership Agreement, in force 1 July 2024	EPA origin readiness; Dutch/EU network; compliant samples; repeat accounts	Origin/customs evidence plus EU product, chemicals, safety, labelling, sustainability and importer requirements.
United States	Successive AGOA legislation and Kenya beneficiary/apparel eligibility	Buyer/importer discovery; compliant samples; controlled trials; gradual portfolio	Confirm current AGOA law, country/product eligibility, origin, visa/quota, FTC, CPSC, customs and forced-labour controls for every shipment.

4.3 Sales funnel

Stage	Required evidence	Decision metric
Target	Segment fit, decision maker, likely volumes and requirements	Qualified-account rate
Discover	Brief, specifications, compliance, timing and budget	Brief acceptance
Develop	Technical pack, sample, costing and change record	Sample approval and contribution
Contract	Terms, deposit/credit, capacity,	Order conversion and cash cover

Stage	Required evidence	Decision metric
	materials and delivery	
Produce/deliver	Quality plan, traceable batch, shipping and acceptance	OTIF, first-pass yield and complaints
Retain	Post-order review, forecast and next range	Repeat rate, margin and account concentration

5. Operating and Supply-Chain Model

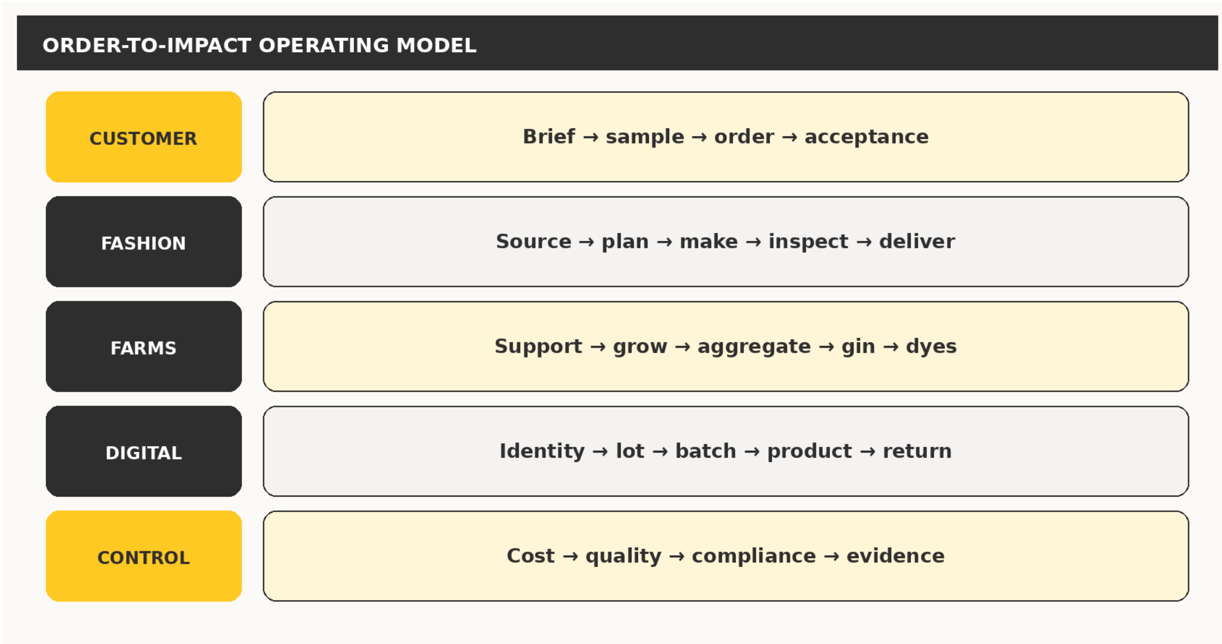

Figure 3. Order-to-impact operating model with controlled handoffs among customers, Fashion, Farms, digital records and assurance.

5.1 Vertical-integration sequence

Phase	Operating model	Investment gate
1 — Responsible sourcing	Source garments, fabrics, components and services from due-diligenced suppliers; Labl controls specifications, quality, traceability and delivery.	Approved suppliers, viable margin, labour/environment evidence and delivery performance.
2 — Fibre and dyes	Labl Farms develops aggregation, cotton ginning and approved organic/plant-dye capability; qualified external processors remain available.	Cotton volume, fibre/dye specification, permits, water/effluent, competence, capex and offtake.
3 — Labl fabrics	Labl Fashion commissions weaving and knitting, then controlled dyeing and finishing using approved Labl Farms dyes.	Yarn pathway, fabric demand, looms/knitting capability, colourfastness, chemical safety, utilities, effluent and economics.
4 — Integrated garments	Labl Fashion designs, samples, patterns, cuts, sews, finishes, labels, packs and delivers using verified fabrics.	Stable orders, competent teams, working capital, quality, traceability and compliance.

5.2 Voi production system

- Modular production cells released against confirmed demand and competent supervision.
- Controlled technical packs, bills of material, patterns, markers and production plans.
- Incoming, in-process and final quality gates with non-conformity and corrective-action records.
- Preventive maintenance, spares, safe electrical systems, fire controls and competent operators.

- Order/batch/lot identifiers linking supplier, material, process, inspection and delivery records.
- Borehole equipping and water use only after technical, community, environmental and operating approval.

5.3 Supply and inventory controls

- Dual source critical materials where feasible and score suppliers on quality, delivery, labour, environment, traceability and corrective action.
- Buy production materials against orders, safety-stock policy and cash limits.
- Reconcile input, output, rework, offcuts, defects, returns and final disposition.
- Separate customer property, certified/claimed material and non-conforming stock.

5.4 Circular product model

Eligible products receive a durable QR code linked to a permissioned product record. Customers can access care and repair information, initiate a return after use, and return old products for assessed reuse, repurposing, recycling or responsible treatment. A scan or collection event is not counted as circularity; Labl records receipt, inspection, route, final disposition, stock age and unit economics.

6. Labl Farms and Farmer Growth Model

6.1 Commencement rule

FARMER OPERATIONS START 1 JANUARY 2027 No active farmer is counted in 2026. Labl Farms will not deliver extension, distribute operational inputs, contract production, aggregate crops, make farmer payments or report farmer outputs before 1 January 2027. Work during July–December 2026 is limited to internal planning, budgets, permits, staff-role design, draft tools and systems readiness; prospective-farmer contacts do not constitute onboarding or operations.

6.2 Farmer targets and definition

Year	Active farmers	Growth	Capacity implication
2027	4,000	Starting base	Validation counties, baseline, extension model, groups, traceability and market pathways.
2028	8,000	100%	Additional approved counties, lead farmers/coordinators, aggregation and service systems.
2029	16,000	100%	Multi-county extension, digital operations, stronger fibre volume and processing linkage.
2030	32,000	100%	Scaled service, assurance, processing, market and payment capability.

An active farmer is a unique person with a current validated profile, lawful/consented data, an approved supported production plan and at least one verified service, field, delivery or market interaction during the reporting year. Duplicate, inactive or unverified registrations are excluded.

6.3 Farmer service package

- Agro-ecological screening, demonstration and regenerative cotton/intercrop guidance.
- Farmer/group registration, plot records, consent, inclusion and grievance access.
- Market-linked inputs and extension without coercive debt or displacement of food security.
- Weather and production information, quality guidance, aggregation and custody records.
- Transparent weights, grades, prices, delivery, invoice and payment references.
- Producer economics, women/youth participation, safeguarding and adverse-event monitoring.

6.4 Self-help groups and SACCO pathway

Self-help groups are voluntary community entry structures for training, production coordination, shared tools, quality, aggregation, savings habits and peer support. The proposed general SACCO is a separately governed member-owned savings and credit cooperative for eligible farmers, workers and enterprises. Membership and borrowing remain voluntary; Labl Group does not guarantee loans or control member funds. Governance, fit-and-proper leadership, product design, consumer protection, affordability and regulatory approval precede operation.

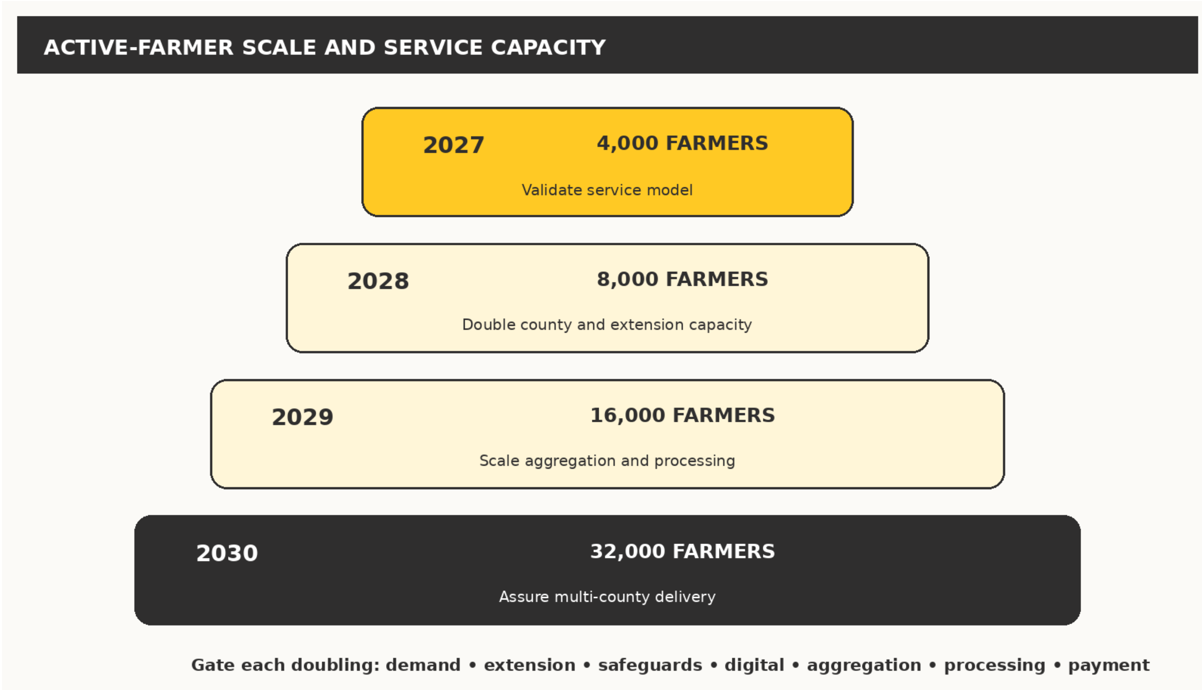

Figure 4. Active-farmer growth requires matching service capacity at every doubling.

6.5 County pathway

Taita Taveta and Kilifi are validation counties. Later counties enter through demand, agronomy, environment, county/community readiness, logistics, finance, digital, quality and safeguard gates. The cotton replication pool identified in the strategy includes Lamu, Meru, Busia, Siaya, Homa Bay, Baringo, Kitui, Tharaka Nithi, Makueni, Kisumu, Elgeyo Marakwet, Kwale, Embu, Machakos, Bungoma, Kirinyaga, Migori, Murang’a and Tana River. Listing does not constitute an operating commitment.

7. Labl Digital Operating System

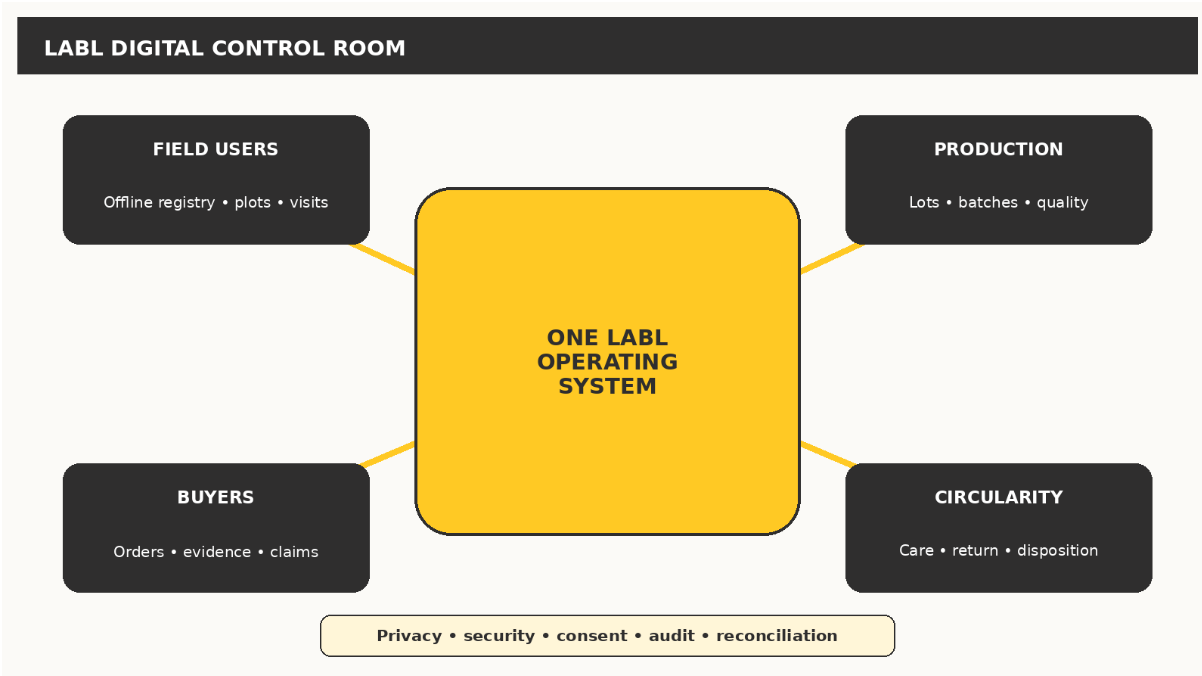

Figure 5. The Labl digital operating system as a single control room serving field, production, buyers and circularity.

7.1 Product ownership and AfriEuro Links

The Labl digital operating system is the group's enterprise and value-chain platform. Labl Group leads product governance, roadmap, data framework, acceptance and sustainability. AfriEuro Links facilitates funded development, deployment and use—beginning with Taita Taveta and Kilifi and extending to every county subsequently approved through Labl Group's gates. It does not create a separate competing platform.

7.2 Core modules

Module	Minimum capability
Registry and consent	Farmers, workers, SMEs, groups, suppliers and buyers; unique identifiers, eligibility, consent/lawful basis and duplicate controls.
Farm and extension	Plots, plans, inputs, visits, practices, forecasts, events and safeguards.
Supply and production	Materials, lots, custody, transformations, batches, bills/specifications, quality, waste and release.
Commercial and finance references	Leads, quotations, orders, contracts, delivery, invoices and payment references with reconciliation.
Product and circularity	Product/QR record, care, repair, return request, receipt, triage, route and final disposition.
Evidence and analytics	Permissioned buyer evidence, operational dashboards, county/sex/age disaggregation, exception and audit trails.

7.3 Scale and trust requirements

- Offline-first priority workflows and assisted onboarding for users with limited connectivity or digital literacy.
- Capacity testing for 4,000, 8,000, 16,000 and 32,000 active-farmer scenarios plus workers, SMEs, lots and products.
- Role-based access, strong privileged authentication, encryption, backups, recovery tests and incident response.
- Privacy notices, data minimisation, retention, processor contracts, subject-rights and cross-border transfer controls.
- Open exports/APIs, controlled master data and protection against vendor lock-in.
- Independent acceptance, service levels, support model, total cost of ownership and post-programme finance.

8. Marketing, Sales and Customer Experience

8.1 Westlands marketing and executive office

In January 2027 Labl Group will lease and establish its marketing and executive office in Westlands, Nairobi, Kenya. The office will include a boardroom and offices for the CEO, Finance function and Managing Director/Chairman. It will support buyer meetings, samples, partnerships, governance and coordination; utilisation and account contribution will be monitored against recurring cost.

8.2 Go-to-market channels

Channel	Purpose	Measures
Direct account selling	Brands, retailers, institutions and corporates	Qualified pipeline, conversion, average order, margin and repeat rate.
Dutch/EU network and partners	EPA-enabled EU account development	Introductions, compliant samples, orders and contribution.
US buyers/importers	AGOA-ready buyer qualification and controlled entry	Qualified importer, compliant product, trial orders and landed economics.
Digital/content	Evidence-led discovery and enquiry generation	Qualified enquiries, conversion, acquisition cost and attributable revenue.
Events/showrooms/pop-ups	Tactile product discovery and partnerships	Leads, order conversion and event return.
Fashion tourism	Buyer confidence and complementary local revenue	Bookings, contribution, safety, satisfaction and manufacturing disruption.

8.3 Brand and claims discipline

- Use evidence-led producer stories with appropriate consent and dignity.
- Do not claim organic, regenerative, fair, carbon-positive, circular or local origin beyond the verified scope.
- Keep customer brand identity distinct from Labl's producer-platform identity.
- Maintain a claims register with wording, evidence owner, scope, expiry and approval.

9. Organisation, Governance and Staffing

9.1 Governance

Level	Primary accountability
Shareholders	Purpose, capital, reserved matters and Board appointment.
Board	Strategy, CEO oversight, annual budgets, major capital, risk, ethics and performance.
Group CEO	Integrated enterprise results, culture, partnerships and strategy execution.
Executive team	Finance, operations, commercial, people, sustainability/quality, digital and legal/compliance.
Venture leads	Labl Fashion and Labl Farms unit economics, people, quality and delivery.
Worker/community mechanisms	Consultation, grievance, safeguarding, producer-group governance and feedback.

9.2 Phased staffing

Phase	Priority capability	Scale trigger
2026 launch	CEO/MD, finance/admin, operations, commercial, quality/traceability, production lead, initial operators, maintenance and support	Safe commissioning, order pipeline and working-capital cover.
2027 stabilise	Commercial, farms/extension, people/legal, digital product, quality, production cells, county coordination	Quality, OTIF, margin, cash and 4,000-farmer service performance.
2028 scale	CFO/COO depth, more county/extension teams, aggregation, ginning/dye specialists and EU/US account capability	8,000 farmers, funded service ratios and repeat demand.
2029 integrate	Textile engineers, weaving/knitting/dye/effluent competence, expanded digital and assurance teams	Pilot capex, permits, orders, technical acceptance and 16,000-farmer capacity.
2030 consolidate	Multi-county management, succession, assurance and replication capability	32,000 farmers, resilient unit economics and successor strategy.

10. Implementation Roadmap

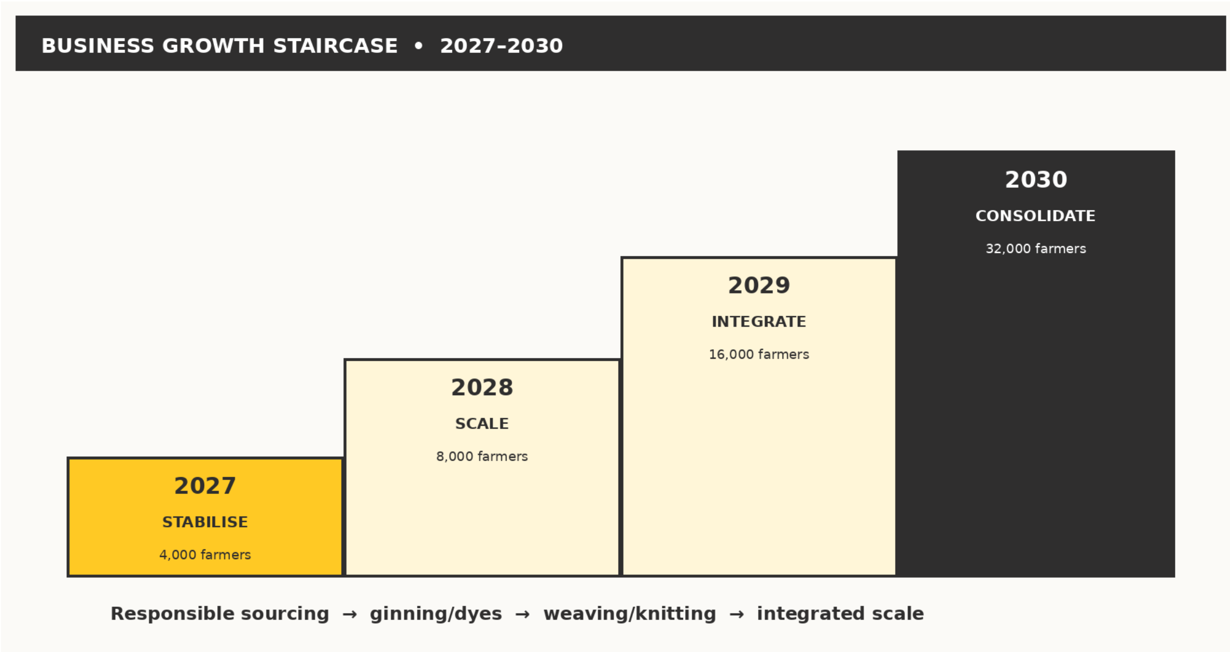

Figure 6. Business growth staircase linking farmer scale and vertical integration.

Workstream	2027	2028	2029	2030
Customers	Anchor and repeat accounts	EPA/AGOA buyer qualification	EU growth and US trials	Diversified resilient portfolio
Production	Stable responsible-supplier/garment model	Ginning/dye pilots	Weaving/knitting/dye pilot	Integrated scale if gates pass
Farmers	4,000	8,000	16,000	32,000
Digital	Minimum viable system and two-county validation	Gated multi-county scale	Analytics and integration	Assured scalable platform
Circularity	Design and partner model	Repair/return pilot	Reuse/repurpose validation	Scale viable routes
Organisation	Controls and core team	Management/county depth	Textile and assurance skills	Succession and replication

10.1 Annual investment gates

7. Demand: qualified offtake supports conservative utilisation and margin.
8. Operations: existing quality, delivery, safety and data controls are stable.
9. Finance: capex, working capital, downside and funding source are approved.
10. People: competent supervision, extension and technical capacity are funded.
11. Compliance: permits, product requirements, labour, environment and data controls are closed.
12. Impact: farmer, worker, community and environmental risks are acceptable and monitored.

11. Social and Environmental Value

11.1 Theory of change

CHANGE LOGIC If responsible demand, regenerative supply, fair production, inclusive enterprise, circular product stewardship and trustworthy data operate as one commercially disciplined system, brands can grow while farmer and worker livelihoods strengthen and environmental harm is reduced.

Pathway	Outputs	Intended outcomes
Market and production	Buyer-ready samples/orders, safe work, quality and reliable delivery	Repeat demand, viable margins, dignified jobs and local value addition.
Farmer system	Active farmers, extension, groups, traceable lots and aggregation	Resilient production, improved market access and stronger producer economics.
Digital trust	Participant, lot, batch, transaction and product records	Lower coordination cost, faster due diligence and accountable decisions.
Circularity	Durable products, care/repair, returns and disposition records	Longer product life, recovered value and reduced avoidable waste.
Institutional replication	County coordination, partnerships, standards and learning	Evidence-based expansion without parallel systems or uncontrolled growth.

11.2 Impact safeguards

- Measure net farmer and worker benefit, not participation volume alone.
- Protect land/resource rights, food security, voluntary participation and timely payment.
- Prevent child/forced labour, harassment, unsafe work, exclusion and coercive finance.
- Provide accessible grievance, investigation, remediation and Board escalation.
- Quantify environmental performance from baselines and avoid unverified carbon or regeneration claims.

12. Compliance and Risk Management

12.1 Compliance framework

Area	Required control
Kenya corporate/work	Legal register; tax/customs; lawful employment/payroll; OSH; social protection; contracts and consumer obligations.
Kenya farms/facilities	County and sector approvals; land/water; NEMA/EMCA; waste/EPR; effluent; chemicals; fire/public health; KEBS.
Data/digital	Kenya Data Protection Act/ODPC; lawful purpose; privacy by design; security; retention; processors and transfers.
EU market	EU–Kenya EPA origin/customs file plus EU product, REACH, GPSR, fibre/labelling, importer, sustainability and data requirements.
US market	Current AGOA eligibility and origin/visa rules plus CBP, FTC labelling/care, CPSC flammability/CPSIA, forced-labour and applicable state rules.
Claims	Evidence owner, approved wording, scope, expiry and certification/assurance where required.

12.2 Kenya implementation legal register

The following is the minimum implementation register. Applicability must be confirmed separately for LABL GROUP EAST AFRICA LTD, Labl Fashion LTD and Labl Farms LTD because each registered company carries its own corporate, tax, employment, permit, contract and data obligations. The responsible executive will maintain the live register with legal basis, regulator, licence/filing, owner, due date, fee, evidence, conditions and renewal date.

Workstream	Implementation requirements before or during operation	Lead / evidence
Corporate governance	Companies Act filings; registered office and statutory records; directors/shareholders and beneficial-ownership records; annual returns; Board/shareholder approvals; related-party and intercompany agreements; correct legal name on contracts, invoices, bank and public documents.	Company Secretary / legal: registry extracts, registers, resolutions and agreements.
Tax, invoicing and customs	KRA PIN obligations by entity; corporation tax; PAYE; VAT where registered/required; withholding tax; eTIMS/electronic invoicing; customs/exporter registration and records; transfer-pricing and permanent-establishment review for Netherlands/group transactions.	CFO/tax adviser: registrations, returns, invoices, reconciliations and customs files.
County and premises	County single-business permits for Voi and Westlands; planning/change-of-use, building/occupation and signage	Administration/legal: permits, approved plans, leases and inspection records.

Workstream	Implementation requirements before or during operation	Lead / evidence
	approvals as applicable; fire inspection/certificate; public-health and sanitation controls; lease, rates/service charges and landlord consents.	
Employment and labour	Written terms, statutory particulars, lawful wages/working hours/leave, payroll and remittances, NSSF and current health/social/housing obligations, equality and anti-harassment, child/forced-labour prevention, disciplinary/grievance procedures, termination and employee records.	People/CFO: contracts, payroll, remittances, policies, time and leave records.
Workplace safety and injury	DOSHS workplace registration and inspections; risk assessments; machinery/electrical/fire safety; first aid, PPE, training and committees where required; accident/disease reporting; WIBA insurance and other appropriate liability/property covers.	Operations/People: DOSHS evidence, risk register, training, inspections, insurance and incident files.
Environment and waste	NEMA screening and EIA licence before new projects/material changes; environmental audits; effluent-discharge and emission requirements; waste segregation, licensed transport/recovery and manifests; EPR applicability/registration and producer-responsibility plan; controlled-substance and chemical obligations.	Sustainability/Operations: approvals, monitoring, manifests, audits and reports.
Water and borehole	Confirm borehole authorisation and completion records; Water Resources Authority permit/authorisation for abstraction and use as applicable; meter and abstraction records; water-quality testing and treatment; county/public-health requirements for potable or hospitality use; documented community-water arrangement.	Farms/Facilities: WRA file, test results, maintenance, metering and community agreement.
Product standards and consumer protection	Identify applicable Kenya textile, garment, PPE/workwear, labelling, packaging and measurement standards; obtain KEBS Standardization Mark for locally manufactured regulated products as applicable; test products; provide accurate descriptions, prices, care, warranty/return and complaint handling; PVoC/import controls for imported inputs/equipment where applicable.	Quality/Commercial: standards register, permits, test reports, labels and complaint records.
Agriculture, cotton and dyes	Confirm AFA/Sustainable Fibre Crops	Labl Farms/legal: licences, supplier

Workstream	Implementation requirements before or during operation	Lead / evidence
	Directorate registrations/licences for cotton dealing, aggregation, ginning or processing; comply with Crops Act framework; use authorised seed and planting material; KEPHIS/PCPB controls for seed, plant material and crop-protection products; county agriculture coordination; dye-input and chemical safety approvals.	approvals, input registers and inspection records.
Data, digital and QR	Assess and register each relevant entity with ODPC as controller and/or processor; records of processing, privacy notices, lawful basis/consent, DPIAs for high-risk processing, processor contracts, security, retention/deletion, data-subject rights, breach handling and cross-border transfer safeguards.	Digital/Data Protection lead: ODPC certificates, DPIAs, contracts, logs and incident register.
Tourism, accommodation and food	Tourism Regulatory Authority licensing/classification for guest house, tours or other regulated activity; county/public-health food and accommodation approvals; food-handler certification; fire/emergency and hiking risk controls; transport/guide licensing where applicable; guest terms, insurance, privacy and community consent.	Hospitality coordinator/legal: licences, inspections, insurance, risk and guest records.
SACCO and groups	Register self-help groups/cooperatives through the applicable national/county process; a SACCO requires registration under cooperative law, fit governance and audited member records; obtain SASRA authorisation if deposit-taking or another regulated category applies; keep membership and borrowing voluntary and separate Labl corporate funds.	Community/legal: constitutions, registrations, member records, accounts and regulator correspondence.
Contracts, IP and integrity	Customer/supplier/farmer/partner terms; land and asset rights; data/IP ownership and licences; Labl trademarks/domains; confidentiality and designs; competition and anti-bribery controls; sanctions/export-control and beneficial-owner due diligence for relevant cross-border parties.	Legal/CEO: contract templates, IP register, due diligence and declarations.

12.3 Market-access release files

Destination	Shipment/product file required
Kenya/EAC	Correct entity and invoice; KEBS and applicable EAC

Destination	Shipment/product file required
	standards/marks; product description, fibre/care/origin and safety evidence; tax/customs, consumer and tender terms; complaint/recall route.
European Union	EU–Kenya EPA origin evidence and customs documents; importer/economic-operator confirmation; fibre labelling, REACH/restricted substances, product safety/GPSR where applicable, packaging/EPR, ESPR/digital-product developments, claims and GDPR/data controls.
United States	AGOA law and Kenya/apparel eligibility then in force; tariff classification, origin/sufficient manufacture, visa/quota and entry records; FTC fibre/origin/responsible-company and care labels; CPSC flammability/CPSIA where applicable; forced-labour due diligence and relevant state rules.

12.4 Compliance launch sequence

13. Create one legal register for each company and a consolidated group dashboard.
14. Complete a professional legal, tax, environmental, labour, data and facility gap assessment before launch or material expansion.
15. Classify every activity and product by regulator, permit, standard and destination market.
16. During 2026 prepare farmer-facing templates and controls internally, but do not execute farmer contracts or operational onboarding before 1 January 2027.
17. Close critical conditions before production, water use, tourism, digital onboarding or export.
18. Calendar filings, renewals, inspections, monitoring and Board reporting; retain evidence for the statutory or contractual period.
19. Commission Kenyan counsel and specialist EU/US advisers for high-risk decisions; this business plan is not a substitute for their opinions.

12.5 Principal risks

Risk	Early indicator	Response
Demand/price	Low conversion, cancellations, weak margins	Segment pipeline, deposits, cost discipline, diversified accounts.
Cash/working capital	Runway decline, stock/receivables growth	13-week cash forecast, order-linked buying, credit/deposit controls, stage-gated capital.
Farmer scale	Registration outpaces service, market or payment	Annual doubling gate, service ratios, county capacity, offtake and quality audits.
Quality/delivery	Defects, rework, late orders	Capacity discipline, quality gates, maintenance and root-cause action.
Textile integration	Capex underuse, colour/effluent failure	Pilot first, technical competence, testing, environmental approval and stop rules.
Trade/regulatory	Preference, eligibility or product-rule change	Rule monitoring, counsel/importer verification and market diversification.
People/safeguarding	Incidents, grievances, turnover	Prevention, confidential reporting,

Risk	Early indicator	Response
		investigation, remediation and Board escalation.
Digital/privacy	Low adoption, downtime, breach	Offline/assisted design, security, backups, testing, incident response.
Claims/reputation	Missing evidence or inconsistent marketing	Claims register, chain of custody, approval and independent assurance.

13. Financial Plan and Funding Case

13.1 2027 annual budget

Entity	Overheads	Production	Investment	Development	Total
Labl Group	$248,640	$—	$—	$—	$248,640
Labl Fashion	$343,800	$752,634	$86,977	$242,500	$1,425,911
Labl Farms	$117,240	$1,050,660	$—	$446,488	$1,614,388
Consolidated	$709,680	$1,803,294	$86,977	$688,988	$3,288,939

This budget must be reconciled to the 4,000-farmer service model, a bottom-up sales plan, product margins, inventory, customer deposits/credit, restricted programmes and cash drawdown. The rapid farmer expansion means later annual budgets cannot simply apply inflation; they must cost county teams, farmer service ratios, devices/connectivity, aggregation, quality, working capital and processing throughput.

13.2 Revenue ambitions and commercial validation

Year	Existing management ambition	Business-plan treatment
2027	USD 200,000	Validate by signed orders, prices, capacity and contribution; this is materially below the submitted annual cost base and therefore signals a large financing gap or incomplete revenue plan.
2028	USD 1,000,000	Requires repeat orders, higher utilisation, EU/US buyer conversion, gross margin and working-capital evidence.
2029	USD 3,000,000	Requires major accounts, reliable supply, textile-pilot economics, management depth and export readiness.
2030	Set at Q4 2028 review	Approve from actual margins, cash conversion, capacity, market contracts and the 32,000-farmer pathway.

FINANCIAL REALITY CHECK The 2027 USD 200,000 revenue ambition does not cover the submitted USD 3.289 million budget. Before investment approval, management must distinguish commercial cost from grant-funded programme/development cost, confirm opening cash and funding, rephase non-critical expenditure, and demonstrate a credible path to positive contribution and operating cash flow.

13.3 Funding requirement and sources

Capital source	Appropriate use	Control
Customer deposits/revenue	Order materials, direct labour and	Order-level margin and cash cover.

Capital source	Appropriate use	Control
	replenishment	
Equity/patient capital	Core assets, systems and market entry	Milestone and utilisation release.
Debt/asset finance	Revenue-generating equipment and working capital	Conservative repayment and covenant capacity.
Grants/catalytic funds	Farmer transition, inclusion, skills, digital public-good functions and evidence	Restricted accounting, procurement and outcome reporting.
Strategic partners	Technology, market, processing and capability	Defined value, data/IP, deliverables and exit.

13.4 Financial model required before approval

- Monthly 2026–2030 profit and loss, cash flow and balance sheet.
- Revenue by customer, product, order, geography and currency.
- Unit economics including waste, rework, freight, duties, returns and finance cost.
- Farmer-service and county cost per active farmer under 4k/8k/16k/32k cases.
- Working capital by deposits, credit, inventory and production cycle.
- Capex schedule for ginning, dyes, weaving, knitting, effluent and digital systems with stage gates.
- Base, downside and growth cases plus funding sources, restrictions and drawdown.

13.5 2026 Q4 launch funding

LEAN 2026 PRINCIPLE The 2026 budget covers only mobilisation and three months of controlled Labl Fashion operations. It does not replicate a full operating year, does not include Labl Farms operations, and does not automatically release the 2027 investment or development programme.

October–December 2026 component	Amount	Treatment
Labl Group overhead — three months	$62,160.00	Core governance, finance, administration and launch coordination only.
Labl Fashion overhead — three months	$85,950.00	Core people, facility and controlled-production overhead only.
Labl Fashion production — three months	$188,158.50	Ceiling derived from one quarter of the submitted annual production schedule; purchases remain order-linked and may be lower.
Labl Farms operations	$—	No farm operating activity before 1 January 2027; planning and separately approved readiness only.
Lean Q4 2026 operating ceiling	$336,268.50	10.2% of the USD 3,288,939 full-year 2027 budget.

Monthly control ceiling	Operating amount	Release discipline
October 2026	$112,089.50	Controlled launch, safety, confirmed

Monthly control ceiling	Operating amount	Release discipline
		orders and essential materials.
November 2026	$112,089.50	Release against production, quality, delivery and cash evidence.
December 2026	$112,089.50	Release against full-operations readiness and approved 2027 plan.
Q4 ceiling	$336,268.50	A ceiling, not an automatic entitlement; unused amounts are not carried forward without approval.

The previously identified USD 775,965 potential investment/development exposure is excluded from the ordinary 2026 operating budget. Any exceptional pre-January asset or readiness work must have a separate Board-approved investment memorandum, confirmed financing, procurement evidence and a finding that deferral would jeopardise safety or the January 2027 start. Otherwise it is deferred to the applicable 2027 or later annual capital budget. This treatment keeps 2026 materially leaner than the full operating years and reconciles rather than double-counts the Strategic Plan schedules.

13.6 Budget reconciliation to the Strategic Plan

Period / classification	Business-plan amount	Strategic-plan alignment
Q4 2026 recurring operations	$336,268.50	Matches the Strategic Plan’s three-month Labl Group and Labl Fashion operating schedule; Labl Farms operations remain zero.
Q4 2026 capital/development	$0 in base budget	Potential pre-launch works are not assumed; separately approved exceptions only.
2027 consolidated annual budget	$3,288,939	Matches the Strategic Plan: overhead $709,680; production $1,803,294; investment $86,977; development $688,988.
2028–2030	Annual Board-approved budgets	Build bottom-up for farmer doubling, market demand, inflation, capacity and stage-gated integration; do not mechanically repeat 2027.

14. Monitoring, Evaluation and Decision Gates

Perspective	Core measures
Commercial	Revenue, gross margin, active/repeat customers, concentration, conversion, satisfaction and OTIF.
Production	Output, utilisation, first-pass yield, defects/rework, lead time, downtime and safety.
Farms/supply	Active farmers, service coverage, quality acceptance, traceability, area/practices and producer net economics.
People/inclusion	Jobs, retention, competencies, women/youth participation, pay/working time, grievances and safeguarding.
Environment/circularity	Material mix, waste/water/energy intensity, chemicals, QR coverage, repair/returns, final disposition and unit economics.
Digital/evidence	Adoption, completeness, timeliness, traceable lots, availability, privacy/security and audit exceptions.
Finance/governance	Cash runway, working-capital days, budget variance, funding, audit findings, risks and decisions closed.

14.1 Review rhythm

- Daily production control; weekly operating and 13-week cash review.
- Monthly executive financial, commercial, operations, farms, people, risk and evidence review.
- Quarterly Board performance, risk, capital and expansion-gate review.
- Annual bottom-up budget, farmer capacity plan, compliance refresh and target approval.
- Q4 2028 mid-term review before 2029 weaving/knitting/dye investment and 16,000-farmer scale.

Appendix A — 2027 Operating Priorities

Priority	Owner	Evidence by year-end
Stabilise Voi production	Labl Fashion lead	Quality, OTIF, safety, costing and maintenance within approved bands.
Build customer base	Commercial lead	Qualified pipeline, anchor orders, repeat accounts and margin reports.
Establish Westlands office	CEO/Commercial/CFO	Lease, fit-out, controls, utilisation and account contribution.
Support 4,000 farmers	Labl Farms lead	Unique active records, services, plots/production, quality, markets and net-benefit baseline.
Deploy Labl system	Digital Product Manager	Accepted minimum modules, two-county use, privacy/security and support.
Prepare EPA/AGOA routes	Commercial/Compliance	Origin/product dossiers, qualified buyers/importers and shipment checklists.
Approve finance plan	CFO/Board	Integrated model, funding sources, cash plan and controlled budget.

Appendix B — Key Assumptions Requiring Validation

- Condition, ownership/use rights and investment needs of Voi assets and utilities.
- Customer pipeline, product mix, prices, order economics, capacity and export requirements.
- Supplier, farmer, group and county readiness and land/resource safeguards.
- Extension and aggregation resources required for annual farmer doubling.
- Permits and technical case for borehole, ginning, organic dyes, weaving, knitting and effluent.
- Compensation, staffing and service ratios under Kenyan market and statutory requirements.
- Digital scope, ownership, cybersecurity, privacy, hosting, support and total cost.
- 2027 opening cash, revenue, funding, restrictions, capex timing and working capital.

Appendix C — Official Contacts

Contact	Address
Main	info@lablgroup.com
Finance	finance@lablgroup.com
Chief Executive Officer	ceo@lablgroup.com
Board / Managing Director	md@lablgroup.com
Website	www.lablgroup.com

Appendix D — Approval

This business plan becomes the commercial implementation companion to the Strategic Plan 2027–2030 when approved by the Board. Annual operating plans, budgets, investment memoranda and departmental scorecards must remain consistent with both documents.

Approved by	Capacity	Signature	Date
	Board Chair		
	Group Chief Executive Officer		
	Director / Shareholder representative		