



PARENT COMPANY	STRATEGIC PERIOD	LOCATION	BUSINESS FOCUS
Seal Investment Pte Ltd	2026-2030	Fiji	Investment · Financial Services · Kava · Export & Distribution · Retail · Transport · Water Infrastructure

OUR VISION

To become a leading Fijian-owned investment group recognised for building sustainable businesses, creating employment, developing local resources and connecting Fijian products and services to markets locally, regionally and internationally.

OUR MISSION

- Develop profitable and sustainable businesses
- Create employment and income opportunities for Fijians
- Support local farmers, producers and suppliers
- Add value to locally produced resources
- Develop strong domestic and export markets
- Provide responsible financial services
- Improve access to essential goods, services and safe water in rural and maritime communities
- Build long-term assets and investments
- Promote professionalism, integrity, accountability and good governance
- Reinvest profits into business expansion and community economic development

OUR CORE VALUES

- Integrity**
We conduct business honestly, transparently and ethically.
- Accountability**
We take responsibility for our financial, operational and social commitments.
- Excellence**
We continuously improve our products, services and customer experience.
- Innovation**
We identify new opportunities, technologies, markets and business models.
- Sustainability**
We pursue long-term growth rather than short-term profit.
- Fijian Ownership**
We believe in developing Fijian-owned businesses and keeping more economic value within Fiji.
- Community**
We support communities, local producers, employees and customers.

STRATEGIC OBJECTIVES 2026-2030

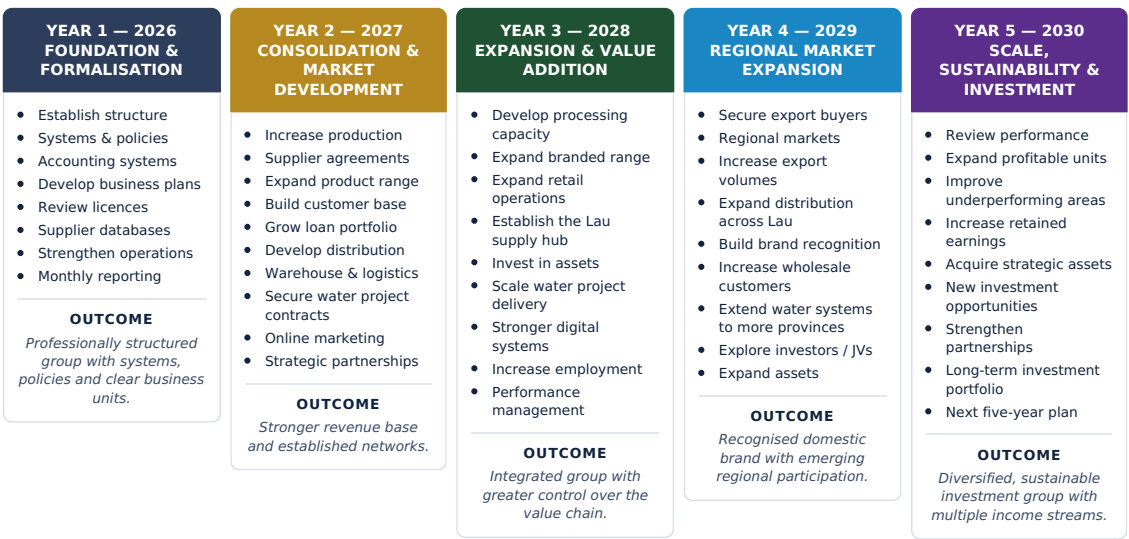


GROUP BUSINESS MODEL — ONE INTEGRATED ECOSYSTEM



SHARED SYNERGY: Procurement · Logistics · Administration · Marketing · Distribution · Transport · Project Delivery

FIVE-YEAR IMPLEMENTATION ROADMAP



"INTEGRATED VALUE CHAIN"



FINANCIAL STRATEGY

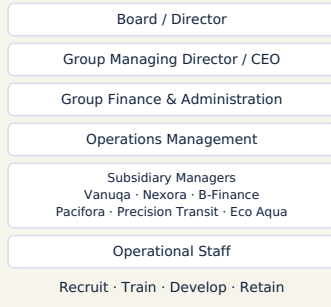
- Accurate records & reporting
- Monthly management accounts
- Separate subsidiary performance
- Cash flow management
- Control expenses
- Reduce unnecessary debt
- Reinvest profits
- Maintain working capital

CAPITAL SOURCES

Retained profits · Investment · Commercial finance · Development finance · MSME support · Grants · Strategic investors · Joint ventures · Asset finance · Export finance

HUMAN RESOURCE STRATEGY

Build a professional team and develop local talent.



DIGITAL TRANSFORMATION

- Accounting systems
- Point-of-sale systems
- Inventory management
- Customer databases
- Loan management
- Online payments
- Digital marketing
- E-commerce
- Supplier management
- Export documentation
- Project & asset tracking
- Management dashboards

Digital systems for efficiency, transparency and growth.

MARKETING STRATEGY

CORPORATE BRAND
SEAL INVESTMENT PTE LTD
Investing in Fiji. Building Businesses. Creating Opportunities.

SUBSIDIARY BRANDS

VANUQA
Rooted in Fiji. Crafted for the World.

NEXORA ENTERPRISE
Modern. Reliable. Everything You Need.

B-FINANCE
Finance You Can Depend On.

PACIFORA EXPORTS
From the Pacific. To the World.

PRECISION TRANSIT & TOURS
Precision in Transit. Excellence in Every Journey.

ECO AQUA SOLUTIONS
Sustainable Water. Smarter Future.

COMMUNITY & ENVIRONMENT

- Employment creation
 - Support local farmers
 - Rural & maritime development
 - Safe water access for rural communities
 - Youth opportunities
 - Skills development
 - Local supplier support
 - Value retention in Fiji
- ENVIRONMENTAL INITIATIVES**
- Responsible sourcing
 - Sustainable production
 - Ecological water purification
 - Waste reduction and recycling
 - Energy efficiency
 - Reduced packaging
 - Responsible transport
 - Environmental compliance

KEY PERFORMANCE INDICATORS (KPIs)

Area	Key Indicator
Revenue	Annual revenue growth
Profitability	Profitability ratio
Cash Flow	Cash from operations
Vanuqa	Production, processing and export volumes
Nexora Enterprise	Monthly sales, inventory turnover, Lau accounts supplied
B-Finance	Performing loan portfolio, repayment ratios
Pacifora Exports	Number & value of export transactions
Precision Transit	Fleet utilisation, contracts secured
Eco Aqua Solutions	Systems installed, communities served, projects on time
Employment	Number of direct & indirect jobs
Farmers	Number of supplier / farmer relationships
Compliance	Timely licences, tax & statutory filings
Digital	% of operations digitally recorded

STRATEGIC PARTNERSHIPS

- Financial institutions
- Government agencies
- Ministry of Rural & Maritime Development
- MSME development organisations
- Agricultural organisations
- Farmers & producer groups
- Exporters · Distributors · Retailers
- International buyers
- Strategic investors
- Development partners & donors

Partnerships for finance, knowledge, technology, markets and growth.

STRATEGIC PRIORITIES BY YEAR

Year	Strategic Theme	Main Priority
2026	Foundation	Systems, compliance and structure
2027	Consolidation	Sales, customers, supply chains and contracts
2028	Expansion	Processing, assets and value addition
2029	Regional Growth	Export and international markets
2030	Sustainability	Scale, assets and investment

FIVE-YEAR VISION — 2030

"From a Fijian-owned small business to a diversified investment group connecting Fiji's resources, businesses and people to sustainable markets."