

**CYES (COOPERATION OF YOUNG ENTREPRENEURS)**

**BUSINESS PLAN**

**FOUNDED BY BLESSED NGAM.M**

**FEBRUARY 27, 2017**



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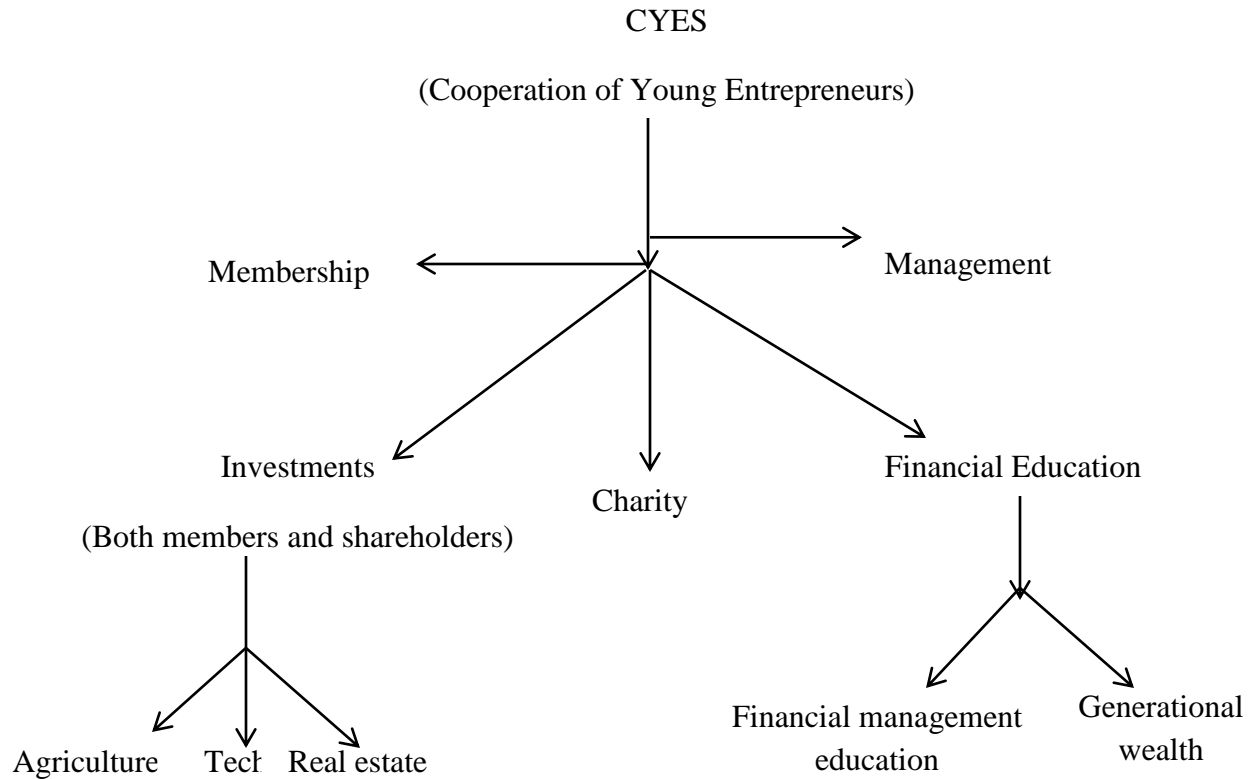
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## CYES Flow Chart



## EXECUTIVE SUMMARY

My name is Blessed Ngam M. and I happen to be a founder of CYES (Cooperative of Young entrepreneurs). CYES was founded in the year 2017 on the 27<sup>th</sup> of February with the initial name STAR counsel which was later on change and which let to the new name CYES (Cooperation of Young entrepreneurs). CYES is a young promising startup.

### Business overview

#### Vision

CYES is a very promising start-up whose vision is discovering and raising young entrepreneurs for global relevance. CYES also has as its aim to raise all of its members to a point of financial freedom. To achieve this CYES has brought up an investment plan where its dully registered members can invest in any of its four

cardinal point of investment. CYES has four cardinal points of investments which are real-estate, agriculture, Tech and charity.

Money invested is then used to purchase an assets or carryout a project after which returns gotten from these investments are then shared to its members according to percentage invested. Individuals as well as corporate bodies can invest with CYES.

As a result of Africa's population being largely youths who turn to be the more active arm of the society, CYES has as its targeted individuals ranging from ages 18-44 and young cooperate bodies of not more than six (6) years of active operation. This is so because this age group turns to be more active and holds the future of the African economy.

CYES plan of dominating its area of business in the nearest 5 years to come is one quite different from any other company in Cameroon and Africa as a whole, which then gives it an outstanding advantage to soar above all its competitors and other similar startups. Being aware of the journey we are embarking on we have put in place different strategies and measure to see into it that CYES becomes the best of it kind.

## **Market Overview**

Proper analysis done depicts that CYES could gain a turnover of more than double the amount invested in a period of about 3-5 years according to our financial calendar. Cameroon and Africa still loaded with allot of unutilized resources gives us an opportunity to key into this great sphere of investment.

Taking a closer look at the market space, CYES structure and module is actually distinguish on its own as it makes use of a combined system of investment pulling to a central point real-estate, agriculture, Tech and charity together which is rare. This gives CYES the ability to stand out in a highly competitive market. CYES

turns to empower its members more than exploiting them. In this sense CYES stands the chance of pulling the attention of its prospects and getting them glued to its never ending structure of empowerment.

In a continent where most young men and women dream to leave their very own continent of origin CYES is turning the narrative by bringing back the pride of Africa and giving the youths a chance to make Africa home again.

## **COMPANY STRUCTURE**

CYES unlike any other company in Africa and the world at large has a buildup structure that will enable it carry out its plans with little or no huddles. In as much as the global economy keeps changing forms and adapting to new ones CYES has also sought for ways to see into it that it doesn't gets lost in a world of changing economies.

### **Structure and Ownership**

CYES is yet to be registered since its founding date. Civil crisis and other economic misfortunes let to its delay. Its intentions and plans are to be registered as an incorporation.

Issues concerning registration and legal documents are already drafted and verified just awaiting the date of registration.

CYES would be structured in a way that would have a CEO, board members (which would be its shareholders) and managers right down to its members.

At the moment CYES encourages person who buy its vision and are willing to run with it to come invest in the company and become shareholders.

## **CYES LOCATION**

CYES is an African startup based in Cameroon. The head quarter office of CYES would be in Bamenda Cameroon. Bamenda is a fast growing city in the North West Region of Cameroon and has a population of about 553084 holding 18.72% of the entire population of Cameroon. Bamenda also has a wide opportunity range when it comes to investments as there is still lot of unutilized resources. The climate also favors agricultural establishments which cannot be underestimated.

## **Management Team**

CYES has a structured management team that we believe can carry this vision to different levels. We admit we are building from scratch and that as the years go by we would be putting other management structures in place as the company growth may necessitate it.

CYES has a team well loaded. Its team is characterized by young and enthusiastic leaders who are working relentlessly and tirelessly to see that the harness all the skills within them for the vision they have gladly accepted.

Listed below are names of the various team members of CYES. We can't deny the fact that we are building from scratch but the could be no other choice of a better team than these vibrant young and energetic leaders who have embrace the vision with a yearning for a better Cameroon, a better Africa and a better world at large.

Blessed Ngam M (CE) and Founder)

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Tako Therese-Una (General Manager a Holder of Degree in Business Management)

Gam Valerie (Financial Secretary also in charge of Agricultural investments. Currently pursuing a degree in Agric Business).

Tala Clovis (In charge of real-estate properties and investments)

Checko Yuhane (I.T Manager Current/pursuing a degree in computer sciences)

With this young team of ours we believe in the unity and corporation of one another in the achievement of our vision as the pioneer team of the vision CYES.

## **HISTORY**

The idea of CYES was initially founded in the year 2017 on the 27<sup>th</sup> of February. Initially it had the name STAR counsel and had one activity which was financial empowerment. Seminars where usually held with members streaming from over 4 African countries. But over the years the vision has evolved and let us to what we all know now as CYES. CYES has proven the fact that it has come to stay by navigating through very tough times when all hope seemed to have left us.

CYES over time has had as its main objective changing the mind of young Cameroonian and African youths into believing how possible it is to achieve relevance and greatness. This has been done by the means of financial education organizing courses. Seminars and trainings that are mind blowing our dream is that before the year 2030 we should have reached out to at list 10 000 young Africans making them believe they can become the change they are looking and searching for. As this might seem far fetch from the idea of investments, it isn't because this is just in a bit to build the resistant young men and women into accepting the vision. An average African doesn't believe he or she can make it let alone become



great but we at CYES believe it's possible and this is the time for us to change the narratives.

## **PRODUCTS AND SERVICES**

Our back born has always been in the product and the services we offer and also intend to offer even in times to come. As every vital part of a business would constitute its product and its services rendered, CYES has also calved for its self some services and product to fully engage itself into for a better realization of its vision. Some of those product and services would include.

### **1) Consultancy (CYES Consultancy)**

CYES with its highly qualified team of leaders having expertise in various domains of our investment intends to give out consultancy services to young individuals and corporate bodies embarking on such a journey with little or no understanding. This will go a long way to help empower all young entrepreneurs within Cameroon and even in the whole of Africa, giving them the boost that it takes to bring about change in their societies. Our consultancy agency CYES consultancy will go a long way to also generate our company finances which will be used in the running of the company and carrying out of project.

### **2) Financial Empowerment**

Given the fact that we have as a desire to see our members financially stable and being able to pass across generational wealth, we do organize from time to time financial seminars and courses where we teach our members on how to create and maintain wealth passing it across generation. Our desire is to give hope to the average young African into believing it is possible to be wealthy doing the right things.

- 3) Rental of properties
- 4) Construction and sales of landed properties
- 5) Cultivation and sales of Agricultural products (organic)
- 6) Processing and packaging of Agricultural product
- 7) Offering of I.T Trainings
- 8) Carrying out charity donations and sponsorship.

## **MARKET ANALYSIS**

Our market analysis depicts a good proportion for us as the market is large and unexploited in the region yet.

Our analysis shows that:

The area of real-estate is under-exploited in the North West Region. Despite the competition, the few companies in existence have proven over times to have a lesser understanding of the market. CYES with its vision is in a greater position to take over a larger proportion of the market share.

When it comes to the agricultural sector the government and only a few individual have a fair share of investment and are more focused only on the exportation of raw food items. CYES setting in with processing and exploitation of only finished products will go a long way to grasping many new opportunities that have been dormant over the years.

When it comes to the aspect of tech only a few startup like the Yem's group are actually trying to take the market. Though the tech space especially in a city like Buea has taken a rise in the past few years and actually poses a threat to CYES. We have come to realized that only a few of this companies actually base on big data. CYES would in a bit try to incorporate tech into its agricultural and real-estate arm giving it a wider range to skyrocket the market in the next years.

## DETAILED LOOK AT PRODUCT AND SERVICES

### Real estate

Under the arm of real-estate CYES has different + ventures it will be embarking on

### Rental properties

CYES here in a bit will have as its main focus bridging the gap between landlords and tenants. We would have landlords sign contracts with us to put out their properties out on rent. When we close the deal we have a fair share of the amount depending on our agreement.

Let's consider we get a building with office spaces let's say 40 and each of this space cost 100 000CFA and we sign an undertaking with the landlord for a 15% share upon closing the deal this means upon closing the deal out of 100 000frs on rents CYES will have a fair share of about 15 000frs

A one year contract deal sign with a landlord in possession of 40 office spaces on a 15% gain upon closing a deal. One of its space costing 45000frs

No of office space in total = 40

Amount on rent per one office space in one month = 45000frs

% gain upon closing on deal (one office in one month) = 15%

Amount gained upon closing on deal for one office space in one month = 15% of

$$45000\text{frs} = \frac{15}{100} \times 45000 = 6750 \text{ frs}$$

Total amount on rent for 40 office space in one years

If one office space in one month = 45000 frs

Then one office space in one years = 45 000frs x 12 = 540 000frs

40 office spaces for one year with a monthly rent of 45000 will be

= 540000 x 40 = 21 600 000 frs (money on rent gotten by landlord)

15% of one years rent will be = 6750 x 12 = 81 000frs

So 15% of 40 office spaces with same monthly rent of 45000 will be  
= 81 000 x 40 = 3 240 000frs

From the above assumption our rental services bridging the gap between landlords and tenants can bring in for us 3,240 000frs a year for 40 office spaces. Now what if the number of rental properties increases this only gives us a limitless amount of income per year.

The figures can get more promising depending on the length of the contract.

CYES intend to storm university areas closing deals with landlord and student tenants. This looks promising and would be good business for us.

### **Sales of landed properties**

CYES intends to purchase landed properties let them mature and sales them at an increase rate in order to gain a profit. With the fast growing nature of Cameroon investing in land can be a gold mine yet to be discovered by many. Now is the time for CYES to take the advantage and become a head in the sales of land and other landed properties.

### **Constitution of estates, business properties, resort centers.**

CYES will construct estates giving them out for sale and rentals. Also construct resort centers where tourist and people flocking into the cities can lodge and catch fun.

## **AGRICULTURE**

Agriculture happens to be one of Africa's anchor. But over the years the rate of starvation and hunger has only increased leading to high levels of famine in some parts of Africa. This goes a long way to prove the low level of production in the African farming sector. Africa although with the vast land hasn't been able to feed its very own continent. The little that is even produced usually is been exported to

other continent where the products are been processed and finished product the sold back to us at even more higher prices even making it difficult to purchase.

CYES has looked at this and only could find a big opportunity to tap into it. A large number of African population make a living out of agriculture but it has usually been only on the survival bases.

CYES has stepped in to prove that it is possible to pile up wealth from this sector and to give hope to the African population.

In a bit to do so CYES would be investing large sums of its finances into the agricultural sector in the following ways.

### **Organic Farming**

Farming has lost its potency with the resent use of chemical which has gone a long way in posing a threat to our species and to our very existence.

CYES seeks to carry out organic farming which is environmentally friendly. We are seeking for means to preserve our environment even in our quest for financial freedom.

### **Cultivation of Largely Serial Consumables**

As the world is gradually getting to a fall in food supply leading to a global food crisis, only a few individuals and organisation are actually kind enough to recognize this. However this might seem to be only predictions for the moment but who knows when the reality finally hits our entire world how would we maneuver through it. CYES has always got it eyes focused in the future while coping with the present circumstances. With CYES we can assure some level of certainty to the future of our food supply chain.

CYES intends to get into large and massive production of cereal crops, why specifically serials (grains) you might be asking. The truth is, it has been proven over time that one of humanities largest energy sources are from serial products like maize, beans, groundnuts, soya beans and many others not only do humans consume this but even the animals around. As serials might not be our sole production but we intend to place more focus on serial cropping.

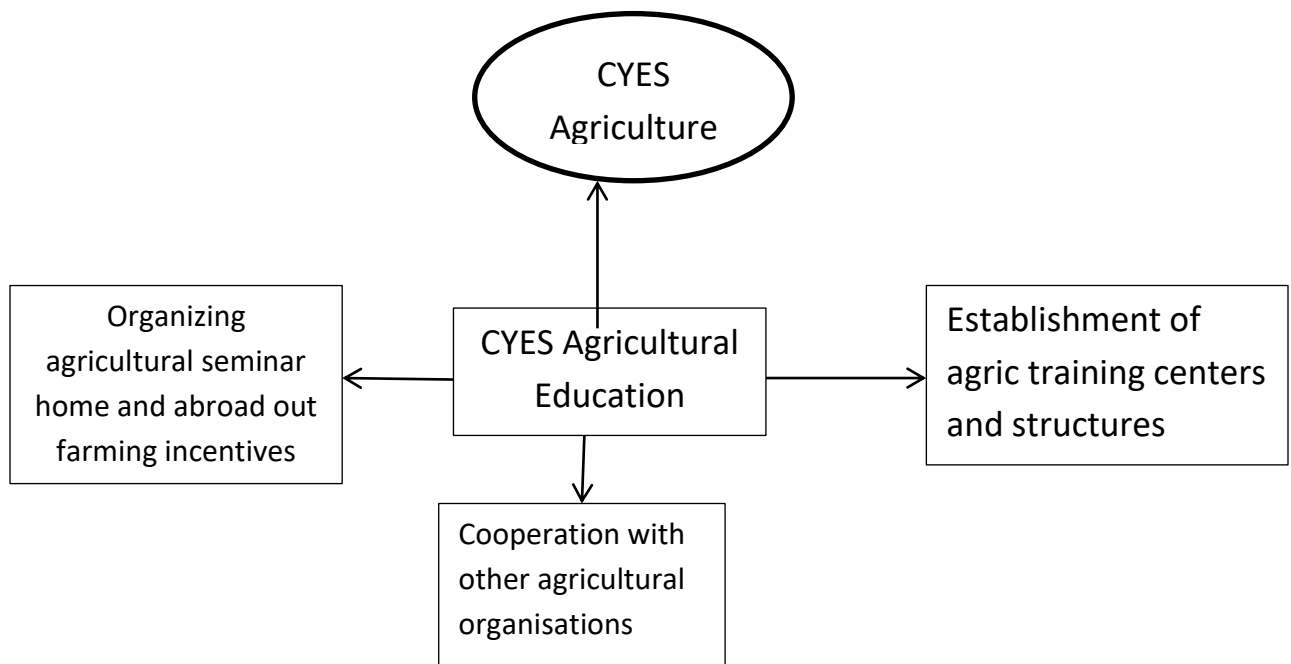
### **Processing of Our Farm Products**

Most serial product have large value when processed into other and product. We intend to process maize into flour, animal feed and lots more. Our ability to process most of our animal product will give us the ability to produce and to save must of our product thereby securing a good future for the food supply chain.

### **Agricultural Education**

Agricultural education is a thing that cannot be underestimated in our days. To be able to preserve our future food chain and supply in the next future CVES can't be certain of handling this task alone as it is very cumbersome and needs to be transferred from generation to generation . In order to preserve this food supply in the future, CVES would engage much into agricultural education to educate the communities, cities countries and continents making it the world at large.

CVES in its agricultural aim would organize various agricultural seminars home and abroad teaching farmers on agricultural sustainability. Structure and training Centre's will be established to be able to accomplish this. CVES will also be partnering with different organization to make this dream come true



## TECH

In a digital world with fast growing economies CYES would not want to be left back. We live in an era where technology is fast taking over and ever passing threats to actual jobs. CYES would use its technological aim to incorporate real-estate and agriculture.

### ❖ Black Vision

CYES has established what she calls Black Vision is to encourage innovations in the tech space in Africa as Africa has been left behind in the past decade with issues concerning Agriculture.

Black vision will be into,

- Software designs
- System maintenance
- Logo designing
- Graphics designing
- Artificial intelligence

- Big data sourcing and organizing large sums of data for effective use
- Networking.

### ❖ **I.T Trainings**

CYES intends to frequently organize I.T training all of this is to make the I.T space in Africa sustainable. So much that it can be passed over generations.

### **Charity**

Meeting and reacting out to the needy and less privileged in our continent of Africa has always been a priority as many people are yet to be exposed to the lamplight of civilization and because of this allot of dreams are been tampered a left covered in the dust gradually going into extinction. Because of all this we have taken it upon ourselves as an organization to break the limits and give hope and a future to the less privilege in our society. In a bit to combat all this we have establish what we call the BNM Foundation.

### **BNM Foundations**

BNM Foundations has a goal of inspiring and giving hope to the less privilege in our societies. BNM's goal is not to only feed the less privilege because this has proven over time just to give them satisfaction in always being at the receiving end. Rather the foundation seeks to empower the less privilege to be able to fend for them and have a hope for a better future even in a continent where dreams are rather a burden because of the inability to be materialized.

In a bit to empower the less privilege, the foundation will get involves with issues concerning food, education, and sponsorship



## **Education**

The foundation will give out sponsorship to these individuals to get educated either formally or informally in order to expose them to knowledge which is power. We hope to ignite the hope in them to believing in a better tomorrow.

## **Food**

The foundation intends to identify highly poor localities and with food crisis to allocate them with highly nutritive food supplements to help cope with the level of malnutrition.

## **Sponsorship**

After giving this less privilege an education and hope to dream again we intend to grant them sponsorship so they can be able to startup something of their own and scale it to something big that can intend help them to look after their very own societies where they come from.

## **FINANCIAL PLAN**

### **Startup Funding**

To get the company started and running CYES needs shareholders and partners who have bought the vision and are willing to invest in it. A shareholder document is designed for all those who want to become shareholders with CYES either active or passive. On the other hand with got a partnership documents who are willing to partner with us in scaling this vision and changing the narratives of the African economy and the world at large. The cost of a single or one share with CYES is a hundred thousand francs. We do hope to have individuals getting shares with us and also sponsoring our projects.

### **Cost structure.**

CYES needs a sum of about 68million CFA to be able to put in place all its cardinal point of investment. But as it might seem cumbersome we've deduce a means of chopping this investments into small chunks in order to accomplish them within the shortest period of time.

Firstly we've got our startup cost.

- Company registration.....250,000frs
- Company Accounts.....150,000frs
- Office space [furnished].....1700,000frs
- Company website.....250,000frs

**Total = 2, 350, 000 frs**

- Office tables and sits
- Office shelves
- Office computers
- Office projector
- Printers

CYES would love to start first with Tech as she intends using tech as a pull factor. Getting clients for our rental proper and feeding them with our agricultural products. So CYES has TECH at its center.

