



Careffour Julie Hotel, Paidground, Dschang, Cameroon//
NW Branch: Long Street Ndop, Ngoketunjia Division, NW Region, Cameroon.
Email: icad@icadorg.com / contacticad@gmail.com / Tel: +237 233452026
Website: www.icadorg.com / www.w4d.icadorg.com (Enterprise)

BUSINESS PLAN

Presented by”

MBUIH ZUKANE RETRUYAP

(CEO-ICAD)



Slogan: ***Waste for Development (W4D) venture***



Table of Contents

Executive Summary.....	3
Introduction	4
The Product/Service:	7
Industry and Market Analysis:	12
Competition	14
SWOT Analysis.....	17
Operations Plan	19
Marketing Plan.....	22
Management.....	24
Financial Plan.....	26
Appendices.....	34

EXECUTIVE SUMMARY

The town of Dschang like most semi-urban settings in Africa is faced with a myriad of problems, including among others managing household wastes. This venture entails using these household wastes alongside animal droppings and dungs to produce biogas and bio manure artisanally.

To achieve the above, we rear chicken and pigs, whose products are sold for sustainability, we have also digitalized our waste management procedure by using mobile apps and bulk SMS to get to our customers, thus saving time and resources. We produce an innovative form of bio manure by blending slurry with compost and bio pesticide, making our venture innovative and environmental friendly. With this positive note, we see ourselves in the next 5 years as one of the gurus in organic manure and animal farming in Cameroon.

The organic fertilizer produced will serve the following market segments: small scale farm producers, large scale farm producers, horticulturalists, farming cooperatives, gardeners and agricultural departments in institutions. The meat, pork and eggs produced are also sold to small scale farmers, hotels and restaurants as well as in the local market.

The marketing strategy put in place includes branding the product into well packaged 10kg, 25kg 50kg bio-bags of fertilizer. We have a functional website, as well as social media accounts (Twitter, facebook and Instagram), which we use for marketing and branding, we also use word of mouth to get to clients (Since the CEO works in the information and communication unit of the Dschang University). We recently creating a mailing list, which regroups farmers as well as households that are interested in being integrated in our mobile app. We are going to set up demonstration sites to make our project palpable. In order to maximize on efficiency and productivity, we established a compensation plan for the customers, which include offering bonus bags, giving out two bags of organic fertilizer at the price of one or giving discounts on products purchased occasionally or giving out one free eggs when the layers are at their optimum.

The financial projections demonstrates a viable business which has the potential of creating huge profits in the next two years to come.

1. INTRODUCTION

Overview:

ICAD's Waste for Development (W4D) is currently at the market entry stage, though the business is gradually drifting to the growth stage. We can confidently state that after the TEEP training, W4D will officially enter the growth stage. This business plan has as rationale to scale the business thus looking for modus operandi to attract more and more investors. Due to lack of space, inefficient collection, disposal and management system, waste generated by households, and agricultural productions heap up continuously engendering a filthy, anaesthetic environment, water pollution, bad odours, and multiplication of flies which are serve as vectors of disease like malaria, typhoid, cholera, dysentery, diarrhoea etc. Therefore, there is an urgent need to recycle these wastes to produce biogas and organic manure. As poor as they are, the only method farmers use to increase yields in their farms is the application of chemical fertilizers which appears expensive for them and degrades the environment. Most chemical fertilizers provide only that well-known trio, nitrogen (N), phosphorus (P), and potassium (K). These three, known as the macro-nutrients, are indeed required in greater quantity than any others, but they are only three of the thirteen nutrients plants need. The three chemicals that qualify as secondary nutrients, calcium, sulfur, and magnesium are generally ignored, as are the trace nutrients, boron, chlorine, manganese, iron, zinc, copper, and molybdenum. While these are needed in far smaller quantities than the macro-nutrients, they are still essential. 79% of Cameroonians earn a living on agriculture, yet no matter the rich subsoil, abject poverty still prevails because of rudimentary methods. Farming systems are too labour intensive, with low comparative outputs, therefore, looking for a means that will improve on their yields, thus compensating the high manual labour is a perpetual problem to farmers

The demand for cooking gas among localities in Cameroon escalates daily because of rapid increase in population, this shoves prices to increase from 6000 FCFA in 2013 to 7500 FCFA in 2015. This precarious situation pushes marginalized, poor and underprivileged people to delve into using woods for cooking, which is not an environmental friendly act, statistics from the ministry of energy reveals that 3 out of 4 rural dwellers in Cameroon uses wood for cooking. Quoting the minister of energy, Basile Atangana Kouna, "Cameroon uses less than 1% of its renewable energy potentials"¹. Six million tons of waste is produced daily in Cameroon, while the town of Dschang

¹ Basile Atangana Kouna, during the inter-ministerial Ahoc committee on renewable energy, held in the Yaounde city council in July 2013

often referred to as “the warehouse of trash” produces 6 tons of trash daily. The Dschang council possess only one trash collector, which will never meet-up with the lasting waste disposal. This there is an urgent need to recycle the wastes. 79% of Cameroonians depends on agriculture for living, yet they use very rudimentary farm inputs, meanwhile composting and slurry after bio-gas production is cheap, free and eco-friendly. Unemployment is an issue as more than 72% of graduates remain unemployed. With this project 30 youths will be recruited to work in the farms, waste collection and recycling stations.

Protein consumption is necessary to humans, yet it is a luxury in most localities. Offering the chicken at a 50% discount will make it affordable to all.

Contrary to popular views this recycling can be done in the simplest possible way without necessarily using huge machines and expertise in chemistry.

ICAD’s W4D therefore has developed an innovative method of household disposal, by first of all developing a free mobile app, where by household will register and alert us when the trash can is full. When collected, these wastes are recycled through methanisation (biodigestion) and here gas is extracted and stored in used car tubes, while the liquid handling substance left is dried up and parceled for long term usage. Besides biogas and biomanure, we rear 2000 chicken and 200 pigs, whose product are sold and whose wastes are used to supplement the household wastes collected. Thus, with this business plan, we intend to improve on the method of waste collection (using mobile apps, such that a team is deployed only upon request), improve on packaging (biobags and used car tubes in quantity and size), escalate the number of animals reared (from 2000 chicken to 3000, from 100 pigs to 200).

Vision Statement:

W4D has as vision to be the local number one company in waste management and recycling by next year (December 2018). We intend to have our company’s brand in front of all households, such that once anyone has a waste, he/she won’t have anything in mind apart from W4D. We also intend to provide all households around the Dschang locality with biogas from the wastes we collect from them

Mission statement:

More and more, there is a dire need to manage people’s household wastes, and more and more people are suffering from energy deficiency, yet the solutions to both problems are just at hand. Thus with W4D, households pays us to collect their wastes and we later on transforms the wastes and sell them back to them as biogas and bio manure. Besides, we use the left over from the biogas production as organic manure, which is parceled and sold to farmers. Our organic fertilizer will guarantee the improvement in soil fertility while preventing negative environmental impacts and promoting healthier lifestyles.

Objectives:

The primordial rationale of W4D venture is to have the brand stamped in all households, not leaving out the fact that we use our business venture to provide energy alternatives, while averting environmental degradation in Dschang town.

Thus with the W4D business, we intend to specifically use ICTs in waste management, thus we shall develop a mobile app and bulk message services, where we are alerted whenever a household has a waste to dispose.

We also rear chicken and pigs whose wastes are also transformed alongside the household wastes. The meat, pork and eggs from these animals are sold at a discount to hotels, in the market, restaurants and in the University. This is the sustainability component of our business venture as well as the highest profit component of our venture.

We intend to increase the amount of healthy farm produce on the market by 30% in three years from now. A record of the number of farmers involved in organic farming will serve as an indicator for the proportion of healthy farm produce in the market. This is through drying up and parceling of slurry, which will be sold to farmers all over the country and beyond. The quantity of chicken, eggs and pigs sold is another indicator on the progress of our business.

The Value Proposition:

With ICAD's W4D, we collect your wastes at your door steps, thus saving your time and the stress of lack of where to dispose the wastes. W4D goes beyond environmental protection/ health improvement to providing energy alternatives, proteins and organic manure to users. **W4D-BM** (Waste for Development BioManure) is fertilizer made up of a mixture of dried up slurry, compost, animal waste, biochar and bio pesticides which make it unique and more efficient. The cost of using pesticides will be greatly reduced by using this organic fertilizer and this will in turn reduce the cost of production for the customers and thus increase their profit margins. Our organic fertilizer will yield the following benefits:

It will improve on the soil fertility naturally and increase crop yield

It will be a reliable source of organic fertilizer for those who want to practice organic farming

It will provide pest repellent properties due to the addition of well researched and tested bio pesticides, thereby reducing the heavy cost associated with using pesticides.

It will promote the growth of healthy plants that are more resistant to pest attack, less perishable and having an increased nutritional value.

W4D will reduce time and fuel usage as our waste collection team will only displace themselves upon request or alert from households. Thus with our mobile app and sms we calculate it such that the wastes are only collected upon alert.

Generally, Table chicken are less tasty but has more flesh, while local chicken is tasty with less flesh. Our venture in partnership with Animal production unit of the Faculty of Agronomy and Agricultural science of the University of Dschang has cross bred both species to have a new brand called “label chicken, which has both flesh and taste i.e combination of the advantages of table chicken and local chicken.

2. THE PRODUCT/SERVICE:

This is a waste management and agribusiness which entails recycling and selling animal and household wastes to produce artisanal-bio-gas and organic manure through anaerobic digestion. We rear 2000 chicken, 100 pigs, whose wastes are used to fertilize an experimental farmland from where yields are used to feed the animals.

In this process therefore, via our mobile app, we get to customers in their homes, collect their wastes in exchange for cash. Our venture is made up of the following salient products:

- W4D- Mobile app/Bulk SMS
- W4D biogas
- W4D-BM
- W4D Label chicken / Pork

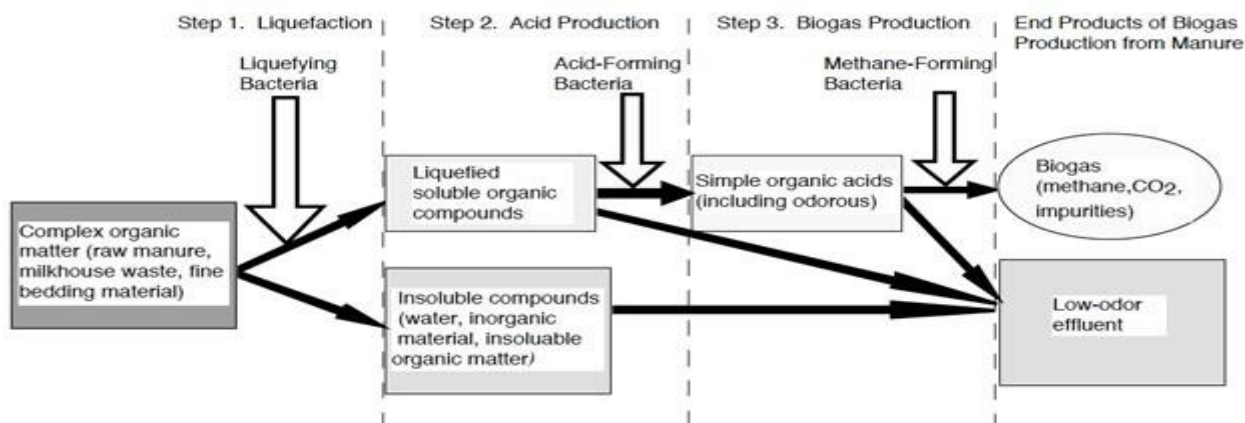
W4D-Mobile app/ Bulk SMS: This is the most innovative and unique service that our venture provides, for the first time ever a mobile app and Bulk SMS will be used to manage household wastes. No need to dumb waste without knowing when the trash collectors will pass by, all u need is to seat comfortably in your parlor and with a click you will be served, thus we respond to alerts by our customers. Once your trash can is full, you just go into the mobile app and alert our collectors and in no time the waste will be collected to our recycling station. This mobile app specifically entails a mobile app created, using programming languages like Assembler, C or C++, JavaScript, C#, Visual Basic, IU library, objective C, eMbedded Visual C++ v4.x, Delphi, UmbrellaSDK, which will be used in all PC operating systems as well as mobile operating systems like Android, iOS, Windows Phone, iPhone, blackberry which is downloaded for free via Play store;

- We also have Bulk SMS with our four digit encrypted code, which can be used by households that does not possess smartphones, thus no one is left behind.

W4D Biogas: Under the right conditions, liquid manure will break down into biogas and a low-odor effluent. Biogas can be burned to produce heat, electricity, or both the anaerobically-digested manure. It can be stored and applied to fields with

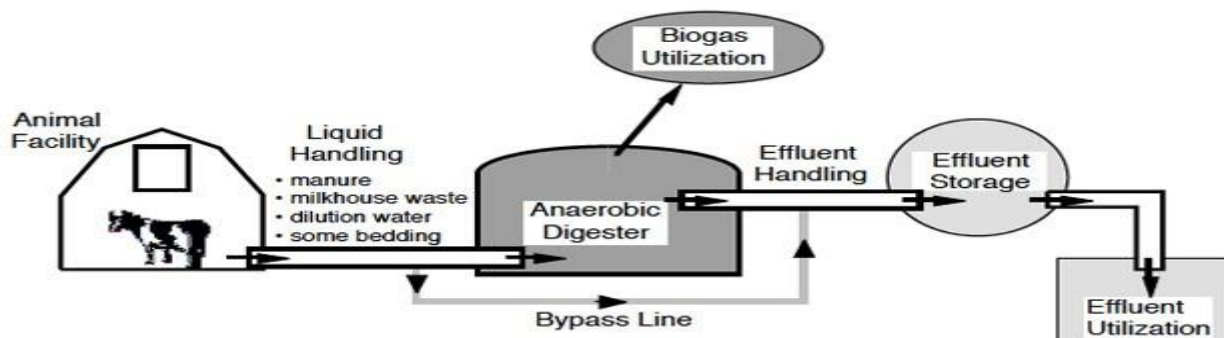
significantly less odor than stored, untreated liquid manure. Anaerobic digestion does not reduce the volume or nutrient value of manure.

Anaerobic bacteria transform manure and other organic material into biogas and a liquefied effluent during the three stages of biogas production (Figure 1).



An anaerobic digestion system (Figure 1) can provide an optimal environment for controlled anaerobic digestion. A typical system consists of liquid manure handling equipment, a heated anaerobic digester, gas utilization equipment, safety equipment, and effluent storage and handling systems. The anaerobic digestion system is an addition to the manure handling scheme—a step for manure processing between the barn and the storage facility.

8



We shall then demonstrate the above in real pictures



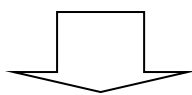


Figure 2 above depicts a sample of our project in picture, this was realized by ICAD, but in a very small scale to test the viability of the project.

As a sequel of the improvement in our sales last year. We created the first portable biodigester, which can be bought and installed in households. And the only difference here is that the compressor is mechanic, worth (50 000 FCFA) as illustrated below:



Figure 3; showing our portable biodigester. In this figure, we have the following components, a used car tube, 100 liters container for the waste, containers used for filtering the biogas as well as a cooker. We mostly sell this on command, because it is costly to produce it (350 000 FCFA).

W4D –BM: It is from the above process (using bio-digester to produce biogas that we obtain a liquid handling substance, dry them up and parcel, which is what we call our Biomanure (organic manure). We clearly see our anaerobic digesters, the tubes for biogas collection and slurry outlet. The picture below demonstrates our slurry in dried form as well as its implementation in the farmland.

10

Figure 4; depicting the forms and usage of W4D-BM



This is what we intend to achieve, i.e having bio-manure in dried form. And the innovation that will be achieved from the support from the TEEP will be used to produce bio degradable bags to parcel them for conservation and durability. These are samples of the bio-degreable bags

Figure 5; depicting our waste collector



W4D-BM is a combination of the following properties:

Compost: This is a mixture of decaying organic matter like food wastes, leaves, agricultural waste obtained from different sources such as households, restaurants, industrial food processing factories, agricultural lands, which is used as fertilizer and soil amendment. This organic matter is left to decompose either naturally or through facilitated methods until it turns into a dark soil-like matter which can then be used to enhance soil fertility be it in combination or not with other substances. It is one of the key elements needed for the practice of organic farming due to its rich nutrient content.

11

The benefits of compost are as follows:

It promotes higher yields of in agricultural, horticultural and gardening activities.

It suppresses plant diseases and pests thereby reducing the use of pesticides/fungicides

It reduces or eliminates the use of chemical fertilizers

It facilitates reforestation and wetland restoration practices

It improves the crop nutritional value and quality

It slows the release of nutrients for plant use thereby causing less nutrient pollution of ground and surface waters

It improves the water holding capacity of soils, reducing irrigation needs.

Biochar: A solid material obtained from thermochemical conversion of biomass in an oxygen-limited environment. Biochar can be used for a range of applications as an agent for soil improvement, improved resource use efficiency, remediation and/or protection against particular environmental pollution and as an avenue for greenhouse gas (GHG) mitigation (international Biochar Initiative).

It is a valuable soil enhancer that can hold carbon, boost food security, increase soil biodiversity and discourage deforestation. It is a highly porous charcoal that helps soils to retain nutrients and water.

Biochar can be used as an important tool to increase food security and cropland diversity in areas with severely depleted soils, scarce organic resources, and inadequate water and chemical fertilizer supplies. It also improves water quality and quantity by increasing soil retention of nutrients and agrochemicals for plant and crop utilization. More nutrients stay in the soil instead of leaching into groundwater and causing pollution. The carbon in biochar resists degradation and can be held in soils for hundreds to thousands of years. Thus the application of biochar in soils is an effective way to sequester carbon and fight against climate change.

Animal waste: This is the droppings and dungs produced from the chicken and pigs. The organic matter supplied by animal manure helps to improve soil tilth, increases water-holding capacity, lessens erosion, improves soil aeration and has a beneficial effect on soil microorganisms and plants.

Biopesticides: A biopesticide is defined as a pesticide which is derived from natural materials. It is classified into three categories which include: biochemical pesticides, microbial pesticides and plants containing added genetic material. There are different types of biochemical pesticides ranging from plant extracts, botanical oils, garlic oil, black pepper powder, potassium bicarbonate, phosphorus acids and many others. These biochemical pesticides will be tested individually or in combination in order to get the best formula that will render organic farming pest resistant and therefore reduce or even eliminate the additional costs associated with using pesticides. W4D combines all of the above to produce the W4D-BM, which has proven to increase yields by 11%.

3. INDUSTRY AND MARKET ANALYSIS:

The business is lodged in the waste management sector, but it is a cross-cutting business as it also touches renewable energy, ICT and agribusiness.

Waste disposal more than ever is a big issue in Cameroon. The nation has just one main company that takes care of waste collection (HYSACAM). The issue with HYSACAM is that it is located only in primate and mega cities like Yaounde, Douala etc. though in such towns, the action of HYSACAM is largely insufficient. Smaller cities like Dschang has a big challenge because waste collection is at the mercy of the council and the council has only one waste collector, which visits homes maybe

once a forth night. Thus W4D will have the potential to grow because it will encroach into the interiors of quarters and shall later scale to all the other cities of Cameroon. The Cameroonian government is supporting the agricultural sector, by creating faculties of agriculture in almost all the state universities. Besides, most higher educational courses has waste management components. Similarly, there are other multilateral actions promoting agriculture like the FAO signed a five year partnership with Cameroon on 4 September 2015, creating a \$20 million, five-year Partnership Programme aimed at promoting agricultural development in Cameroon.

With the support of international aid, the government of Cameroon has set up a professional association called AGROCOM, which was mandated to organize and supervise the whole exporting sector with a view to “diversifying Cameroon’s agricultural exports. It deals mostly with pineapple operators be they under conventional or organic production systems. It is a professional organization which gathering producers and exporters of the horticultural sector in Cameroon, and which has retained a certain number of so-called “priority crops” (pineapple, onion, potato and plantain), offering assistance only to producers of such crops, be they conventional or organic.

The Ministry of Agriculture offers support from the National Agricultural Extension Programme (PNVA). This programme has adopted the model of training and visits as an extension approach and the deployment in the fields of relatively trained specialists (technicians, engineers etc.) to ensure assistance to producers, be they conventional or organic producers. The Cameroon Agricultural Export Diversification Project (PDEA) and AGROCOM support agriculture as a whole through financial help and advisory services for production, processing and marketing. The PDEA has identified among priority issues the elaboration of a technical package specifically for organic production with particular emphasis on fertilization and pest management. On the 4th of September 2015, Cameroon and FAO signed two agreements: one creating a \$20 million, five-year Partnership Programme aimed at promoting agricultural development in the Central African nation, the other establishing an expanded Partnership and Liaison office in Yaounde. Still in view of promoting the agricultural sector in Cameroon, the president of the republic in 2011 had reaffirmed the directives of a major agricultural policy, which were:

To establish a fertilizer production unit

To set up an assembly plant for agricultural machinery at Ebolowa

To improve seed farms

To prepare land reform to adapt to the needs of second generation agriculture and,

To strengthen the system of rural finance by opening the Agricultural Bank and a bank for Small and Medium Sized Enterprises and Industries (SMEs/SMIs).

In addition to these policy directives, the Ministry of Agriculture and Rural Development (MINADER) and the Ministry of Livestock, Fisheries and Animal Industries (MINEPIA) have elaborated a National Rural Development Strategy known as the Agricultural Livestock Programme.

Last but not the least; the government has created centres known in various regions in order to accelerate the process of creating a company. The Centers for Formalities and Creation of Enterprises were put in places to help national and international investors to create enterprises in 72 hours. Also, the newly created enterprises are exonerated from taxes for the first two years in order to grow and fully establish themselves.

The growth potential of the agricultural sector and organic farming in particular cannot be overestimated. Many youths are going back to the soils as continuously recommended by the president of the republic H.E. Paul Biya. During his 2016 speech address to the youths, the head of state said the development of the agricultural sector will be accorded a prime place. Leaders and elders are called upon to create a conducive environment for the youths to become the agricultural entrepreneurs that Cameroon needs. The growth potential of the agricultural sector and consequently of the organic fertilizer industry is assured.

14

In general, and as for now, my market can be depicted as follows:

-Farmers: I intend to sell recycled and productive manure from the recycling stations and compost as farm inputs to farmers around Dschang and in Cameroon as a whole. This has been initially experimented and revealed that it can boost yields 4 times the initial amount, meaning a farmland which could produce 100 kg of maize will produce 400 kg upon application of this manure.

-Households and hotels: They will be cheaply offered chicken meat (20% discount). As the 200 chicken that we shall rare will be for sale. We shall rare the chicken after every 3 months, such that when we are selling the last chicken on the 3rd month, a new set is ready. Households will also be sold produce from our food crop farm. Hotels, restaurants and petty-traders: They mostly buy the chicken and pork meat as well as the farm yields (mostly sold after 3 months). We have 21 restaurants, including the University restaurant and 11 hotels around West Region.

- The Underprivileged: Due to the low levels of income, and as part of our humanitarian activity, we shall offer part of our profits and bio-gas to underprivileged youths (handicaps and street children). It is a marketing strategy in reality to reach out to a plethora of customers.

4. COMPETITION

The Cameroonian landscape has been flooded with a plethora of “e” ventures like the e-farms, blind chat etc. being an IT, anyone can just look at my concept of e-waste and create his/her own app.

Association TOCKEM has been existing in Dschang as a waste recycling organization. They have been collecting wastes successfully, the main issue here is that they are an NGO and were operating with funding received and nowadays, the funding is getting finished, engendering a status quo in the wastes of Dschang.

The label chicken is produced in large scale in the University of Dschang, making us to have the University as the main threat. We also have other large scale poultry farmers like Ets TSE-NGWA poultry who have been existing for quite a good number of years.

ICAD’s W4D will produce an organic fertilizer which will have a unique composition, different from other fertilizers found in the market. The main competitors in the industry are all small to medium sized companies, with an established presence in the market. These companies can be classified into direct and indirect competitors based on the type of fertilizers being produced and/or sold.

Direct competitors: This includes other organic fertilizer producers who are mainly small and medium scale compost producers. There are equally producers of biochar though very rare to find and those involved in the commercialization of animal manure. Major direct competitors identified include:

RADI Organics Daewoo International Corporation Indirect competitors: this refers to those involved in the production and commercialization of chemical (mineral) fertilizers. These competitors sell chemical fertilizers which are more costly and widely used by farmers searching for increased crop yield.

Most of the competitors identified are not involved in the production of the fertilizers they sell but rather act as whole sellers of mostly imported fertilizers be it organic or chemical fertilizers. RADI organics is the main competitor identified so far which produces its organic fertilizer in the form of compost and which has developed a packaging bag for the fertilizer.

Agric Cameroon Limited is a company that was established in 1998 in order to meet the local supply of agricultural products in Cameroon. Apart from supplying fertilizers, it equally supplies agricultural produce both at the local and international markets. Its fertilizer products include: Ammonia Fertilizers, Ammonium Nitrate Fertilizers, Ammonium Sulphate Fertilizers, Animal & Plant Based Organic Fertilizers, Animal-Based Organic Fertilizers, Calcium Ammonium Nitrate Fertilizers, Compost Fertilizers, Magnesium Fertilizers, Micronutrient Fertilizers, Mineral-Based Organic Fertilizers, etc.

Brown Grace is a commission agent and also an importing firm buying various assorted products from South American regions. It is involved in the sales of plant and animal based organic fertilizers, inorganic fertilizers and micronutrient fertilizers.

ADAMU RESOURCES LTD engages in the manufacturing, purchasing and marketing of fertilizers and chemicals in Cameroon. It offers Urea in prilled and granular form, DAP, a concentrated phosphatic fertilizer; and FFC SOP, a nutrient for the production of crops. The company markets its urea and other fertilizer products worldwide with its main manufacturing company in Ukraine. It is also involved in importing and marketing nitrogen, phosphate, and potash based fertilizers. ADAMU RESOURCE LTD was incorporated in 1978 and is situated in Douala Cameroon and has its main office in Ukraine. It makes available the following types of fertilizers: Ammonia Fertilizers, Ammonium Nitrate Fertilizers, Ammonium Sulphate Fertilizers, Calcium Ammonium Nitrate Fertilizers, Diammonium Phosphate Fertilizers, EmptyCat, Ground Phosphate Rock Fertilizers, Inorganic Fertilizers, Micronutrient Fertilizers etc.

Ester Ventures deals with the sales of NK Fertilizers, NP Fertilizers and NPK Fertilizers Up to Date Farmers Ltd is involved in the sales of organic and inorganic fertilizer in detail and whole sale.

YARA is one of the largest producers of inorganic fertilizers, supplying global markets including Cameroon. Founded in 1905 to solve emerging famine in Europe, today, Yara has a worldwide presence, with close to 13,000 employees and sales to more than 150 countries. The ensure reliable supplies of mineral fertilizer and related industrial products to customers worldwide, benefiting from their scale advantages as the world's largest producer of ammonia, nitrate and complex fertilizer, and with about 20% of global ammonia trade.

Indirect competitors provide mostly mineral fertilizers which are already widely used by most farmers and which are readily available. These mineral fertilizers are sold to large and small scale farmers, especially those involved in the cultivation of tomatoes, vegetables, cocoa, banana plantains, cereals and many other food and cash crops.

The competitive advantage of these competitors is their early establishment in the market such as YARA which has been in the market since 1905. A competitor like Yara has a global presence and provides a reliable source of mineral fertilizers due to its large scale of production. Yara equally has local sales and marketing units which provide customer services and agronomical support, working with farmers worldwide to increase yields, improve crop quality and nutritional value.

The following measures will be taken in order to achieve customer loyalty:

Providing a value added organic fertilizer which will have a unique composition that effectively and efficiently enhances plant growth.

Develop an intensive communication and sensitization plan via our website, social media and other communication outlets in order to inform and educate the users on the benefits of using the W4D-BM. Benefits such as improved quality, increased resistance to pest attack which consequently reduces the cost of using pesticides, improved environmental quality and healthier produce.

Develop a perfect customer relationship by setting up follow up and assistance units which will ensure that customers properly apply the organic fertilizer and that expected results are achieved.

By organizing workshops, seminars, and other events on a regular basis, customers and potential customers will be trained on the organic farming practices and the advantages associated with organic farming as well as the opportunities that this sector presents. By so doing, both customers and consumers will become aware of the undesirable effects of chemicals and their residues in crops, environment and human health.

We will equally have a trial/demonstration plots, and the results will be shared with farmers and growers in order to win their trust and confidence in the product.

Continuously taking into consideration feedbacks received from farmers and growers in order to better serve them and satisfy their needs.

17

5. SWOT ANALYSIS

Table 1: An analysis of the SWOT OF ICAD		
	POSITIVE	NEGATIVE
INTERNAL	<u>STRENGTH</u> Easy access to 25 000 youths (association and network of youths as well as University students) at a glow; Well organized and structured bureau, with more than 10 years of experience on development and empowerment Good governance policy institutional capacity of the host organizations and partners;	<u>WEAKNESSES</u> Limited financial resources of the organization; Insufficient office gadgets and computer lease for documentation and archiving for its extended office; Frail and at times difficult working environment; In ability to keep permanent workers for long, as our offices mostly works when there is a project to execute;

	<p>A very hospitable and easy going working environment; Availability of human resource and volunteers (up to 20 volunteers in ICAD); Experienced project coordinators headed by experts in agriculture and renewable energy Experience in project management, with more than 23 projects executed</p> <p>The W4D-BM will be relatively cheaper than the chemical fertilizers. Crops grown using this fertilizer will be of premium quality, which are in high demand in the international market and thus will fetch premium selling prices.</p> <p>- The availability of large quantities of organic waste matter which can be transformed into organic fertilizer, a useful agricultural input for organic farming.</p>	<p>Insufficient means to manage volunteers as we don't have projects all the time.</p>
<p>EXTERNAL</p>	<p><u>OPPORTUNITIES</u></p> <ul style="list-style-type: none"> ✓ Dschang in particular and Cameroon in general is serene, peaceful and culturally receptive and a dynamic environment; ✓ Availability of a rich cultural and traditional environment; ✓ Availability of community and national endorsements as we have worked with many local councils, communities and ministerial departments 	<p><u>THREATS</u></p> <p>Very diversified and multifaceted cultural environment, making it complicated to have a consensual framework within cultures; Most young girls and communities have stereotype ideas on most of our projects,; We face fierce resistance from men and community leaders as they are gender biased; High reliability on donors and external funding, especially with macro projects.</p>

	<p>✓ Availability of international experts and consultants.</p> <p>✓ Conducive sub-soil for agriculture and rearing</p> <p>The adoption by the Cameroonian government of a policy to promote the development of small and medium sized enterprises which reduces the constraints that can hinder growth.</p> <p>Promoting the agricultural sector in Cameroon as well as in many other African countries will lead to an increasing demand of organic fertilizers by those interested in sustainable agricultural practices.</p> <p>✓</p>	<p>Slow response and adoption of the organic fertilizer by growers who do not trust the efficiency of organic fertilizers</p> <p>Distortion of the image of organic fertilizers by some local producers whose compost is not enriched by animal manure.</p> <p>Difficulty for farmers to change their old habits and to adopt the use of organic fertilizers.</p>
--	---	---

ICAD will exploit the advantage of having a mobile app, which will be used as an opportunity to reduce time and energy

The company will quickly build a strong customer relationship in order to gain customer loyalty. There will be a strong dedication to building up community trust and participation. This will place the company on a safe side with regards to future emerging competitors within the organic fertilizer sector.

To reduce the threat relating to high transportation cost, we would search for different options and service providers so as to choose that which is relatively cheaper.

Concerning the already established competitors and possibly low adoption rate of the organic fertilizer by growers, we would make use of intensive sensitization and communication to raise awareness and interest of the potential customers. Growers will be offered technical assistance to help them change their old farming habits.

6. OPERATIONS PLAN

ICAD is located at the core of Dschang town, making it easily accesible by clients and other curious minds. This area is conducive for the activities. But our recycling station is located at the suburbs of the town, where the population is not exposed

to the odours, noise and other inconveniences associated with handling waste organic matter.

ICAD is a registered business, following Cameroon's tax system includes different types of taxes.

Direct taxes:

- Corporate tax
- Personal income tax
- Permits
- Licenses
- Property tax

Indirect taxes:

- VAT
- Registration fees and stamp duties
- Special tax on petroleum products
- Special income tax

Para-fiscal charges:

- Audiovisual fees
- Contribution to the SCF
- Contribution to the National Employment Fund
- Municipal taxes
- Social contributions.

Corporate tax: Taxable income is then constituted by operations revenue (regardless of its nature) performed by the company during the fiscal year and after deduction of related expenses (Expat.com). It only applies to companies whose revenue is generated in Cameroon. Corporate tax is levied at a rate of 35% plus a 10% municipal tax rate (Expat.com). The tax return must be submitted to tax authorities at the latest on the 15th of March of each fiscal year.

Declaring taxes: To declare your taxes, you are required to visit the General Taxes Directorate along with your taxpayer's card, the pre-filled statement and proof of income. This can also be performed online on the General Tax Directorate's website (Expat.com). The taxpayers' card is valid for two years and is renewable.

Value-added Tax (VAT): This was Cameroon's most important tax reform during the 1990's. Cameroon's VAT is a reclaimable indirect tax which replaced the

turnover tax. According to the positive theory of taxation, VAT is an indirect tax that is likely to minimize excess tax burdens substantially.

Based on the status chosen, the requirements vary.

The Ministry of Small- and Medium-Sized Enterprises, Social Economy and Handicrafts established regional centers for business registration in major cities throughout the country (UPI website:). Now, entrepreneurs can apply for business licenses, taxpayers' cards and two-year tax exemptions in one place, saving time and money. In Cameroon, activities subject to VAT are

production, provision of services, distribution, construction work, and real estate agencies.

According to section 142 of the GTC, there are two rates of VAT applied in Cameroon as provided by the finance law on the value added tax:

- The standard rate at 19.25% (17.5% as principal rate plus 10% of the principal rate -10% of the 17.5% as additional council tax rate)
- The zero rate of 0% for zero-rated transactions, applied on taxable exportation transactions and transactions carried out in the free trade zone (source: Accounting basics).

21

Some laws relevant to the Business

Fertilizer Law No. 2003/007, 2003

http://www.minep.gov.cm/index.php/fr/textes-juridiques/textes-legislatifs/doc_download/65-loi-sur-les-activites-du-sous-secteur-engrais (French)

The Law governs the fertilizer sub-sector. It aims to increase farm productivity and agricultural production and enhance the sustainable management of natural resources. Its scope covers the following activities: production, import, export, packaging, distribution and use of fertilizers. Seed Law No. 2001/014, 2001

<http://faolex.fao.org/docs/texts/cmr26636.doc> (French)

This Seed Law establishes the conditions surrounding the seed business in Cameroon. It aims to promote agricultural development through the use of agricultural research on seed varietal improvement; protection of the seed sector against unfair competition; guaranteeing the quality of seeds; protection against counterfeiting; and preservation of national plant genetic resources.

Law No. 96/12 on the environment, 1996

<http://faolex.fao.org/docs/pdf/cmr19578.pdf> (French)

The Law establishes the general legal framework for the management and protection of the environment in Cameroon. The fundamental principles are prevention, precaution and polluters pay principle.

Ordinance No. 74/1 on land tenure, 1974 (amended by Laws No. 80/21 of 1980 and No. 19 of 1983)

<http://faolex.fao.org/docs/pdf/cmr1139.pdf> (French)

The legal framework for land in Cameroon is constituted by Ordinances No. 74/1 and 74/2 of 1974, and laws/decrees to amend and implement them. This primary land law, Ordinance No. 74/1, establishes land tenure rules following the 1972 unification of the country. Its associated law, Ordinance No. 74/2, addresses the governance of state lands. Together, the ordinances create a tenure system based on land registration, thus requiring all privately owned land to be registered.

Land Registration Decree No. 76/165, 1976 (amended by Decree No. 2005/481, 2005)

<http://faolex.fao.org/docs/pdf/cmr1239.pdf> (French)

Decree No. 2005/481 of 2005 modifies and complements provisions of Decree No. 76/165, setting conditions for obtaining land titles and land registration. The Decree forms the institutional framework for the implementation of the land legislation in force.

22

Delivery channels

Through our mobile app, we will get to the customers (Households), but not withstanding, people will be served at home as the trash collector will go their houses upon request.

We own a store at our HQ, where we sell some of our products

Key Suppliers

Key suppliers will include:

Poultry farmers and animal rearers

Market sellers

Restaurants

Hotels (cooking departments)

Farmers



Biopesticide producers

Key distributors will include:

The local market

Farming cooperatives

Whole sellers of organic fertilizers and agricultural inputs

Supermarkets

Non Governmental Organizations involved in agricultural activities.

The Ministry of Agriculture and Rural Development

7. MARKETING PLAN

ICAD will use the following plan to conquer markets:

Our brand is already getting very popular as we developed a powerful media and social media approach. We created an active website, developed 3 social media accounts as well as we have a slot on the local radio station.

Designing attractive and well branded packaging biobags ranging between 10 kg, 25kg and 50kg. These bags and its content constitutes one of our main innovation. For the first time ever, slurry will be used in dried form, instead of the wet muddy state which is often heavy and cumbersome to the users.

Distributing flyers and brochures to people on the streets, ministries, cooperatives, local communities, churches and various gatherings. We shall use advantage of the fact that our venture is located in a university town, making it easy to reach a plethora of persons.

Passing announcements in gatherings, radio stations and TV programs. Because we have a brand and an icon that is getting a lot of popularity nowadays.

Placing billboards around town

We have a very functional website, where we update articles almost on a daily basis. This is also a milieu par excellence to do our marketing. It should be noted that all our partners are interconnected with us on our web page.

We are planning to do a house to house registration of clients on our mobile app and bulk SMS. Besides, our mobile app will be hosted in google play and IOS, making it accessible to millions of other users.

Word of mouth

Creating a mailing list of farmers and aspiring farmers through which vital information will be sent.

Setting promotional prices and offering delivery options at the initial phase of the business.

Promoting the organic will entail organizing workshops, seminars and conferences through which presentations concerning organic farming and its numerous benefits will be made. The organic fertilizer will equally be presented during these trainings.

Demo sites will be set up to demonstrate the efficiency of the organic fertilizer. Farmers and growers will be taken to the demonstration site on a regular basis. Students from various schools will equally be taken to the demonstration sites since they are the farmers and growers of tomorrow.

Presenting the organic fertilizer and results of its usage on TV shows and radio programs will also be an effective promotional strategy.

Our participation in various shows and trade fairs such as: Promote, YaFe(Yaoundé en Fete), Agro pastoral shows and other events will constitute another promotional strategy to be used.

Pricing strategy

The pricing strategy used include the value based strategy in combination with the cost based strategy.

The price is set as a multiple of the cost and also taking into consideration the quality and value of the biomanure, label chicken an biogas. The unique selling proposition ICAD is using mobile apps to get to customers, the packaging of biobags, serving customers at home as well as promoting label chicken.

It is assumed that the marginal profit of the biomanure will be set at about 40% of the unit cost price. The marginal profit of biogas is 45% of unit cost, while the chicken and pig is at 37% of unit cost. Therefore, 10 kg W4D-BM is sold for 6000FCFA, 1 chicken is sold for 4000FCFA averagely.

In order to attract many farmers into the organic farming sector, there will be the provision of incentives to the customers such as:

Periodic discounts on the price of the biomanure and

Offering 3 bags of biomanure at the price of two. Giving one free chicken when a client buys from 30 and above

These incentives will have an impact on the cash flows of the company by reducing the profit margin.

It is also expected that the cash receipts will increase as a result of increasing cash sales.

8. MANAGEMENT

ICAD is structured as follows:



Management Team

As the other tier of the company, the management team is directly responsible for the company's day-to-day operations and profitability.

- **Chief Executive Officer (CEO)** – As the top manager, the CEO is typically responsible for the corporation's entire operations and reports directly to the chairman and the board of directors. It is the CEO's responsibility to implement board decisions and initiatives, as well as to maintain the smooth operation of the firm with senior management's assistance. Often, the CEO will also be designated as the company's president and therefore be one of the inside directors on the board (if not the chairman).

- **Chief Operations Officer (COO)** – Responsible for the corporation's operations, the COO looks after issues related to marketing, sales, production and personnel. Often more hands-on than the CEO, the COO looks after day-to-day activities while providing feedback to the CEO. The COO is often referred to as a senior vice president.
- **Chief Financial Officer (CFO)** – Also reporting directly to the CEO, the CFO is responsible for analyzing and reviewing financial data, reporting financial performance, preparing budgets, and monitoring expenditures and costs. The CFO is required to present this information to the board of directors at regular intervals and provide it to shareholders and regulatory bodies such as the Securities and Exchange Commission (SEC).
- **Executive Secretariat (ES):** This is the organ that ensures the daily running of all business. It englobes a plethora of persons including
 - **The Manager:** The manager is in charge of the coordination of daily activities of the company and reports directly to the CEO and the board. The manager is appointed by the board.
 - **The accountant:** The accountant is under the CFO, and makes and account and stock taking of all inputs and outputs. This is supposed to be done on a daily basis. It is the accountant who reports if the business is forging or not.
 - **The secretary:** The secretary is in charge of all secretariat duties and bookkeeping. The secretary
 - **Workers:** These are the 'engine' of ICAD, they ensure that activities are done and done rightly. In our NGO, they include:
 - **The driver**
 - **The rearers**
 - **Waste collectors**
 - **Community manager (online resources, website update, social media and all diverse sources of communication).**

9. FINANCIAL PLAN

ICAD as earlier mentioned is in the market entry stage, we have been existing in a small scale, meaning this business plan is to scale the business and expand the market and reach out to a maximum number of clients. Thus the TEF grant will particularly include innovative solutions to our venture like the mobile app in waste collection. It will also add the quantity and quality of our services.

This venture inculcates a myriad of activities that will make us spend for the growth and sustainability of the company (expenditures), but also activities that will generate money (income). Thus we do everything within our might that will foster the purchase of, fixed and mobile assets that can ease house to house waste collection, conduciveness in rearing birds and pigs and eventually the selling of the resultant products obtained from both activities (waste management and rearing).

While capitalizing on the profit making margins, there will be other opportunities for obtaining grants through applications which will help finance the purchase of mobile assets and the growth of the business (as per our strategic plan).

Future partnerships and consortiums will be developed which will serve as a growth potential for the business.

To start with, how are our seeds sowed? How is money and other assets obtained and maintained? The following lines delve into financial trepidations and treatments.

9.1: Startup costing and operating costs

Table 2: Total start-up costing

Item	Unit price(F CFA)	Number of unit	Total (F CFA)
Land	600,000	1	600,000
Construction of Poultry and piggery	740,000	1	740,000
Construction of a local bio-digester (non portable)	120 000	1	120,000
Purchase of chicks	500	300	250 000
Purchase of piglets	10 000	10	

Biobags for biomanure, used car tubes for the storage of biogas and animal feed	varied	Lump sum	60 000
Installations (internet, cable, furniture)	Varied	Lump sum	60 000
Furniture	Varied	Lump sum	20 000
Website, mobile app and bulk sms	Varied	Lump sum	150 000
Total			2 000 000

The table above depicts that our total startup cost is estimated at 2000 000 FCFA, this cost mostly covers fixed assets as well as some items that will be used for the daily running of activities of the enterprise.

28

Table 3: Operating costs

Item	Total (F CFA)
Rents	600 000
Salaries and wages	285 000
Electricity costs	120 000
Fueling costs	120 000
Insurance costs	324 000
Medical follow-up	120 000
Stationary	60 000
Internet	120 000
Transportation	120 000
Miscellaneous	60 000

Total	1 929 000
--------------	------------------

The table above clearly shows the operating costs of the business, it may vary from month to month as shall be detailed in the excel sheet.

9.2: Estimates and projections of cost of running the business over the next three years:

This is elaborated overpoweringly in the excel sheet attached, but in general, the first year appears to be the most costly year, as most of the activities are for installation and purchase of some assets. It should also be noted that much returns won't be expected in year one, but in the subsequent years, we shall evidently be 'reaping the fruits of our labor'. Notwithstanding, we need to scale up our partnerships, influence and affluence for sustainability and scaling.

Strategically and for unremitting intrinsic motivation, the salaries and wages of people working in the Executive secretariat will be increasing, proportionately with the escalation of the profit, which directly engenders natural growth of the business.

Therefore, **our cash will cruise for three years** as depicted in the table below:

	Year 1	Year 2	Year 3
Cash balance	0	5,175 000	11, 910 000
Net Cash balance	5, 175 000	6 735 000	11, 910 000
Cash balance	5, 175 000	11, 910 000	21, 444 000

Table 4 showing the projected yearly cash balance for three (03) years. It should be noted that it is obvious for the flow to be escalating because of the carryover of the previous years.

2017 estimate of profit and loss: This will be deciphered in **table 5** below:

Gross profit	7, 404, 000
Total operation expense	4, 969 992
Income tax expense	632 136
Net income	1, 801 872

9.3: Financing

The business will be financed through the following means:

TEEP Seed Capital: the \$5000 seed capital received from the Tony Elumelu Entrepreneurship program will constitute the an important source of capital received.

Private equity: Another source of capital will be the investment of a family friend who has expressed interest in wanting to partner in the business. Mr Godlove is a poultry farmer and carpenter who has proposed to invest 5 million F CFA into the business as a partner.

Government: we would seek for funding from the government through various ministries and agencies that promote the economic empowerment of the youths. Ministries such as the: the Ministry of Employment and Professional training; the Ministry Agriculture and Rural Development, and also through the National Employment Fund, which supports young entrepreneurs in setting up their businesses.

Funding through grants will constitute the major source of funding because we would endeavour to incur the least debts as possible for the early years.

The TEEP seed capital will be used to acquire the necessary equipments that would enable me to scale the production process.

9.4: Revenue Projections

Revenues will be derived from:

Registration for waste collection: In our venture, before you could benefit from our services, you need to pay the sum of 500 FCFA monthly, with this money, you will have access to the mobile app for free as well as the services of waste collection. Moreso, if you don't have a trash can, we will sell our trash can to you for 5000 FCFA. In our pilot round of registration, 45 households were registered within 2 weeks and building on our strategic plan, supported by the already existing communication strategy, we estimate about 10 000 households by December 2018.

Sales of eggs, chicken and pigs: This appears to be one of the most lucrative activity in this project. In order to add the quantity of biogas and biomanure, I decided to add poultry and piggery as their droppings will be added to the waste collected. But besides that, we sell the chicken, pigs and egg (since we use broilers). We sell a mature chicken (2.5kg-5kg) at a range of 3000FCFA-7000FCFA, depending on the season (periods like December is a high demand period and obviously we experience a peak in this specific activity). As for the pigs, we sell matured ones for 35000 FCFA upto 60 000 FCFA, depending on the size. We sell one eggs for 100FCFA. It should be noted that we already registered at the abattoir of Dschang, thus we are also credible to sell our meat (retail).

The sale of organic fertilizer : This is an innovative part of our project. The slurry left over after the process of methanization, illustrated in figure 4 (page 10) are being sold in dried form. We stock them in bags of different quantities and later on sell to farmers. The pricing of the organic fertilizer will be set at 6000 F CFA (approx. 10.3 USD for 10 kg. This will be the fixed price for retail buyers. Those who will like to buy in bulk would benefit from the wholesale price which will be fixed with time.

Creation of green spaces and their maintenance: Services such as the creation and maintenance of green spaces will be priced based on the surface area to be transformed and the bargaining power of the customer.

Capacity building of farmers and growers.: Of course, there is a common belief and saying, which states that knowledge is wealth. Since we already have the knowledge, we shall move around training groups of farmers and farmers in cooperatives on how to produce organic manure. But we shall also include rearers

The capacity building trainings will be priced at 1000 F CFA per attendee as registration fee. This price will later be readjusted as need arises.

The revenue projection indicates that growth will be slow at early beginning but steady at a later stage. Growth might be slow because of the time and effort needed to develop a customer's base. There are a few risks that could have a negative impact on sales. The first is diseases; animal rearing is generally faced with disease as the prime risk factors, at 0-3 weeks with rearing birds, the checks needs to be very regular (2 times per day), besides, vaccination is required. The second risk factor is storing biogas. For now, the only means of storage is in used car tubes.

Risk management:

We follow our plan and its implementation to the letter. This categorically avoids distractions and diversification, thus permitting us to attain our goals and output. Hence our operations, management and financial projections are going to be the bedrock of ICAD.

We are poised to do quarterly monitoring and evaluation. Each quarter of the year, we need to examine and cross examine our activities. Do checks and balances to see if our monetary transactions equates our intentions.

As clearly stated on the budget, my company doesn't joke with its insurance. So this is simply to testify the fact that both the workers, fixed and mobile assets of ICAD are covered by CPA Insurance. They even act on an advisory basis on what we can do in case of any incidence.

As a business, we have diversified our sources of income, to avoid any risk. Thus we do waste management and recycling to produce marketable products, but also rear animal for sale. This is a carefully calculated strategy to deter risks in any form

Milestones

As a goal oriented company, we have duly planned our activities on a tailored and hands on timeframe with specific blueprints and task attributions, grounded and guided particularly by our strategic plan. We are therefore going to state the milestones we intend to achieve. It's a long timeframe, but we shall elaborate on a two years basis

Table 6: Milestones to be achieved in Year 1

		MILESTONES	BUDGET/ F CFA	RESPONSIBILITY	REMARK
1Q	1	Setting up of the board and executive secretariat	/	CEO/ board chair	Already completed as per our constitution
	2	Land Purchase	600 000	CEO	Partially completed as the land will be fully purchased after 5 years
	3	Recruit 2 rearers	285 000	Board Chair	One will be in charge of the chicken and the other in charge of the pigs
2Q	4	Furnishing and designing of office	20 000	Chief Financial Officer (CFO)	Completed
	5	Creation of website and social media and communication strategy	50 000	Orielen Kamga, CEO softech	Completed, the website is already functional
	6	Construction on poultry/piggery	740 000	Chief Operation Officer (COO)	Pending
3Q	7	Registration of enterprise	100 000	CEO	Completed (We earlier won an award, so this activity has been taken care of by the university of Dschang.
	8	Construction of the biodigester and biogas station	120 000	COO	Pending
	9	Creation of mobile app	100 000	Orelein Kanga	Completed
4Q	10	First set of chicks		Tse Valery	Partially completed
	11	Registration of households for waste collection	Non costly as its going to be online	Kemshi Suleman/ COO	Started already with a pilot of 45 households and will continue later

As clearly indicated on the table above, We have milestones to achieve, and since we had been existing already some of the activities have already been achieved others are yet to be achieved

Table 7: Milestones to be achieved in Year 2

		MILESTONES	BUDGET/ F CFA	RESPONSIBILITY	REMARK
1Q	1	Registration of households for waste collection	/	Kemshi Suleman/ COO	Its going to be a continuum of the registration process
	2	Sales of the first set of broilers/eggs	60 000	CFO	This is through our distribution channels and the market outlets

					identified. The money principally is for transportation to the markets, hotels and other clients
	3	First set of piglets		Tse Valery / Anango / COO	Our first set of piglets will be reared
2Q	4	Production of biomanure and biogas	60 000	Pr. Tchamba, University of Dschang	This entails parceling dried up slurry (Organic manure) in biobags as well as filling of biogas in tubes
	5	Sales of the first set of pigs	60 000	CFO / Tse Valery	ICAD is registered in the butchery of the Dschang council
	6	1 st capacity building of farmers		CEO	This is included in our income generating activities and we intend to let people know about the importance of waste recycling and management
3Q	7	Recruitment of waste collectors	/	The board	They will join the workers already taken care of in item 03 on table 6
	8	Training and capacity building of the waste collectors		CEO	Here the beneficiaries are going to pay the sum of 1000FCFA each
	9	Register 10 000 households		COO	This milestone is slated for December 2018, estimated to be the apogee of the business

Table 8 below gives details on our implementation plan

Table 8: Detailed Implementation plan (2 years)

Task #/Name	Person Responsible	Year/Month of Action for Task Assigned																											
		Year 1												Year 2															
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec				
Setting up of the board and executive secretariat	CEO/Interim board chair		V																										
Land Purchase	CEO		X																										
Recruit rearers	Board Chair				V																								
Furnishing and designing of office	Chief Financial Officer (CFO)			V																									
Creation of website, social media and communication strategy	Orielen Kanga					V																							
Construction of poultry/piggery	Chief Operation Officer (COO)							X																					
Registration of enterprise	CEO							V																					
Construction of the biodigester and biogas station	COO							X																					
Creation of mobile app	Orelein Kanga								V																				
First set of chicks	Tse Valery										X																		

Registration of households for waste collection	Kemshi Suleman/ COO					V							X		X											
Sales of the first set of broilers/eggs	CFO					V																				
Sales of the second set of broilers/eggs														X												
First set of piglets	Tse Valery / Anango / COO														X											
Production of biomanure and biogas	Pr. Tchamba, University of Dschang													X												
Sales of the first set of pigs (first sales)	CFO							V																		
Sales of the first set of pigs (second sales)																			X							
1st capacity building of farmers	CEO																			X						
Recruitment of waste collectors	Board										V															
Second recruitment																					X					
Training and capacity building of the waste collectors	CEO																				X	X				
Register 10 000 households for waste collection	COO																				X	X	X			

Legend: "X" becomes "V" when completed. It should be noted that, there are some cases where we can have X and V in the same row; In which case the activity is partially completed. Just from the colorings, it can be evidently deduced that to our left, most of the squares are yellow, meaning they



Carefour Julie Hotel, Paidground, Dschang, Cameroon//
NW Branch: Long Street Ndop, Ngoketunja Division, NW Region, Cameroon.
Email: icad@icadorg.com / contacticad@gmail.com / Tel: +237 233452026
Website: www.icadorg.com / www.w4d.icadorg.com (Enterprise)

have been completed and on the right hand side of the table, a majority of the activities are in red, meaning they are yet to be completed. The item on the second row (land purchase) is in complete because our agreement with the landlady is to be paying 600 000 FCFA each year and own the land by the end of the 5th year.

12. Appendices

References

International Biochar Initiative: <http://www.biochar-international.org/definitions>

<http://www.biochar-international.org/biochar>

<https://www.scribd.com/doc/196523411/Waste-Management-in-Cameroon-a-New-Policy-Perspective-2008-Resources-Conservation-and-Recycling>

Creating a Business Plan: Expert Solutions to Everyday Challenges. United States: Harvard Business School. 2007. p. 7. ISBN 1422118851.

"Cayenne Consulting LLC Ten Big Questions" (PDF). 'Cayenne Consulting LLC'. Cayenne Consulting LLC. 2015-03-28. Retrieved 2015-03-28.

"Pennsylvania Business Plan Competition". Economic Spa. competition intended to teach economic principles to K-12 students

<http://www.worldbank.org/en/news/feature/2013/06/18/in-cameroon-agriculture-is-reemerging-as-a-promising-industry>

FAO, 14.07.2006: Key Statistics of Food and Agriculture External Trade. Food and Agricultural Organization of the United Nations (FAO), Statistics Division. URL: www.fao.org/es/ess/toptrade/trade.asp?dir=exp&country=3&year=2004 and www.fao.org/es/ess/top/country.html?lang=en

Fresh Produce Journal (2004): Fresh Produce Desk Book 2004. London. IFOAM & FiBL (2006): The World of Organic Agriculture. Statistics and Emerging Trends 2006. International Federation of Organic Agriculture Movements (IFOAM), Bonn & Research Institute of Organic Agriculture FiBL, Frick, pp. 27-35.

<http://www.intracen.org/exporters/organic-products/country-focus/country-profile-cameroon/>

<http://www.fao.org/docrep/004/Y1669E/y1669e0i.htm>

<http://cdc-cameroon.com/Subpages/index.html>

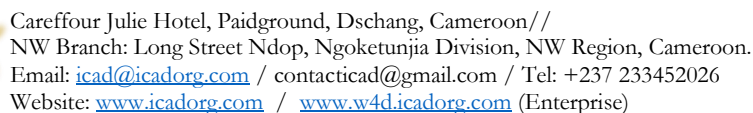
UPI website: http://www.upi.com/Top_News/World-News/2013/07/08/New-government-initiatives-in-Cameroon-promote-small-businesses/7871373318603/

Expat.com website: <http://www.expatriot.com/en/guide/africa/cameroon/11743-taxes-in-cameroon.html>



Carefour Julie Hotel, Paidground, Dschang, Cameroon//
NW Branch: Long Street Ndop, Ngoketunjia Division, NW Region, Cameroon.
Email: icad@icadorg.com / contacticad@gmail.com / Tel: +237 233452026
Website: www.icadorg.com / www.w4d.icadorg.com (Enterprise)

Accounting basics website: <https://tabetanyi.com/the-value-added-tax-vat-cameroon/>

39

N° CONTRIBUTUABLE ^{PD68312636415C}
Taxpayer's N°

CENTRE DES IMPOTS ^{SDI MENOUA}
Tax Center

NOM / RAISON SOC. ^{MEUIH}
Surname / Business name

PRENOM ou SIGLE ^{TUKANE PETPUYAP}
First name / Acronym

SEXE : ^M **NATIONALITE** : ^{CAMEROON}
Sex **Nationality**

DATE (1) : ^{05/05/1993} **A / at** ^{MBENGA}

N° CNI ou RC ¹¹⁸⁰⁰⁰⁰³⁴⁵
Id N°/Business Register

REGIME FISCAL : ^{SIMPLIFIE}
Tax schedules

ACTIVITE PRINCIPALE ^{SOCIAL ENTREPRISE}
Main activity

ADRESSE ^{B.P. 85 DSCHANG/577354559}
Address

Signature
 Agumack
 Contrôleur Principal des Règles
 Financières (IMPÔTS)

Stamp: 19 9 JUL 2017
 LE REPRESENTANT DE
 L'ADMINISTRATION FISCALE

Stamp: SERVICE DES IMPÔTS
 CENTRE DES IMPÔTS
 SDI MENOUA

Stamp: 402401 19/07/2017 13:57:15

(1) Date naissance personnes physiques
 Date constitution personnes morales

RÉPUBLIQUE DU CAMEROUN

Paix – Travail – Patrie

UNIVERSITÉ DE DSCHANG
Scholae Thesaurus Dschangensis Ibi Cordum

RECTORAT

BP 96, Dschang (Cameroun) – Tél./Fax (237) 233 45 13 81 – Website : <http://www.univ-dschang.org> E-mail: udsrectorat@univ-dschang.org

N° **A25 04077** UDS/R/ Cab

REPUBLIC OF CAMEROON

Peace – Work – Fatherland

UNIVERSITY OF DSCHANG
Scholae Thesaurus Dschangensis Ibi Cordum

VICE-CHANCELLERY

Dschang, the **31 JUL 2017**

THE VICE CHANCELLOR

To

The President of ICAD- Bridging gaps

Subject: Constituent general Assembly and official launching
of the Dschang University Foundation (FONDUDS)

Dear Sir,

I have the honour and pleasure to inform you that a constituent General Assembly for the creation of a university foundation known as "Dschang University Foundation (FONDUDS)" will be held on Friday, August 4th, 2017 in Dschang.

The agenda consist mainly of validating the constitutive act and appointing an interim Executive Secretary of the Foundation. This Assembly will be followed the next day, Saturday August 5th, by the official launching of the foundation.

The foundation which is grounded on partnership aims at accelerating the development of our institution. Its action is in line with the sector-based strategy of education in Cameroon and enhances the accomplishment of priority programmes of Higher Education.

The foundation intends to endow the university with a greater capacity to offer more pertinent training to the human capital we need for co-development in the perspective of a coherent globalization.

Such an initiative may not succeed without the firm commitment of international partners. It is for this reason that I am appealing for your support to this project not only by virtue of your role as an international development protagonist but above all because of your high sensitivity to issues related to education.

I count on you, to either participate or pledge in the above-mentioned events and be one of the donors.

Yours sincerely

Attachments:

- Presentation booklet of FONDUDS
- Donation slip



LE RECTEUR / THE VICE-CHANCELLOR
Prof. Roger TSAFACK NANFOSSO



B.P. 96 Dschang-Cameroun, Tél: (+237) 660 689 721 - 677 705 412 - 697 999 666,
Courriel: fondationuds@univ-dschang.org, Site web: www.fonduds.univ-dschang.org,
N° de Compte : 00040 900005 9 303 0 92, SCB Cameroun, Dschang