# **CAMEROON**

PATHWAYS TO GENDER-INCLUSIVE ECONOMIC DEVELOPMENT IN SUB-

**SAHARAN AFRICA: A SECTORAL ANALYSIS** 

**STAKEHOLDER MAPPING: FINANCE SECTOR** 

#### **STEERING COMMITTEE**









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#### SUB-SAHARAN AFRICAN COUNTRIES COVERED BY THE PATHWAYS STUDY



























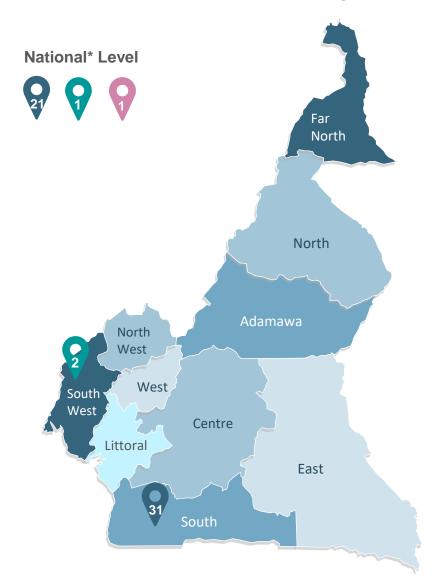
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The stakeholder listing simply reflects information that was gathered through secondary research and interviews for the Pathways study, and the inclusion of any stakeholders does not signify any opinion or endorsement by the organisations listed above. The information contained in this document is provided without any warranties or representations about accuracy or completeness. Any reliance on this material is made at users' own risk.

## Cameroon's Finance sector stakeholders are majorly dominated by private companies present in the South and South Western region



Region		Stakeholder Ty	/pe	
	<b>♀</b> 52	<b>♀</b> 3	<b>♀</b> 1	
	Private Company	Associations, Collective, Org	Govt agencies/ dept	TOTAL
National*	21	1	1	24
Centre	-	-	-	-
Far North	-	-	-	-
Littoral	-	-	-	-
North	-	-	-	-
North West	-	-	-	-
Adamawa	-	-	-	-
South	31	-	-	31
South West	-	2	-	2
West	-	-	-	-

<sup>\*</sup> National stakeholder tally includes global stakeholders, who are assumed to operate at a national scale

### Global and National stakeholders in Cameroon's Finance sector



Savings and Credit Union Activities



Life Insurance and Banking Activities



Capacity building, training, education



Lobbying/advocacy/ Representation



Policymaking and research



Women-centric provision(s)/operation(s)

Stakeholder	Brief description	Cor	e activ	/ities				Key relationships and strengths	Website
			<b>*</b>	<u>.</u>		· @	Q		
Afriland first bank	Private company providing banking services		✓				✓	■ The bank encourages women to apply for various roles	www.afrilandfirstbank.co m
Ecobank Cameroon (ECM)	Private company providing bank services ranging from credit provision, salary pay and other bank services		✓				✓	<ul> <li>Large number of female workers, with women in top management positions. Promotion of gender related activities.</li> <li>Partners: Banking Commission of CEMAC Region (COBAC) and Bank of Central Bank (BEAC)</li> </ul>	www.ecobank.com
Express Exchange SA	Private company offering money transfer services, both nationally and internationally via 3000 branches		✓				✓	<ul> <li>The company has a good number of female workers</li> <li>Partners with WorldRemit (UK-based)</li> <li>Second largest money transfer institution in Cameroon</li> </ul>	www.facebook.com/expr essexchangecameroun
Express Union Sarl	Private company offering money transfer services, both nationally and internationally		✓				✓	<ul> <li>The company has a good number of female workers</li> <li>Partnership with YUP - the money transfer service of Société</li> <li>Générale Cameroun</li> </ul>	www.expressunion.net
Banque Internationale Cameroun Epargne Credit (BICEC)	Private company providing banking services		✓	✓			✓	<ul> <li>The bank has a good number of female employees</li> <li>Young women are encouraged to apply for an internship</li> <li>BICEC is a subsidiary of Groupe Banque Centrale Populaire (BCP)</li> </ul>	www.bicec.com
World Bank	Private company offering bank services ranging from credit provision, salary pay and other bank services		✓	<b>√</b>	✓	<b>√</b>	✓	<ul> <li>Sponsorship of women related projects</li> <li>Partners: OCP, CGIAR, GEF, GAVI, Carbon Fund, Roll Back Malaria,</li> <li>CGAP, GWP, GDLN etc</li> </ul>	www.worldbank.org/en/c ountry/cameroon
National Financial Credit (NFC)	Private company providing banking services such as loans, savings, salary payments, microfinance among others	✓	✓				<b>√</b>	<ul> <li>Good number of female employees, including women in top management positions</li> <li>Partners with Promotion et Assistance Coopératives et Entrepreneuriat de la Femme (PACEF)</li> </ul>	www.nfcbank.com

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Stakeholder	Brief description	Cor	e acti	vities				Key relationships and strengths	Website
			•	•		€	Q		
Credit Foncier Du Cameroun (CFC)	Private company providing banking services such as loans, savings, salary payments, microfinancing among others		<b>√</b>				<b>√</b>	<ul> <li>Has good number of female employees. Encourages women to open bank account using online ad featuring female customer</li> <li>Partners: Ecobank, FEICOM, MAETUR, SIC, SAD, Shelter Afrique, MIPROMALO</li> </ul>	
Standard Chartered Bank (SC)	Private company providing banking services such as loans, savings, salary payments among others		✓	✓			✓	<ul> <li>Sponsor women related projects</li> <li>Mrs Gwendoline Abunaw had leadership roles in several banks including Ecobank, Standard Chartered Bank and Citibank</li> </ul>	www.sc.com/cm
Societe Generale Cameroun	Private company providing banking services such as loans, savings, salary payments among others		<b>√</b>	✓			<b>√</b>	<ul> <li>Good number of women employees</li> <li>Since 2018 the bank is headed by a woman - Mrs Mbaye Ndiaye,</li> <li>Partners with SOCIÉTÉ GÉNÉRALE FOUNDATION and Youth</li> <li>Entrepreneurship Promotion Programme</li> </ul>	www.societegenerale.cm
United Bank of Africa (UBA)	Private company providing banking services such as loans, savings, salary payments among others		✓	<b>√</b>			✓	<ul> <li>The bank offers a dedicated bank account for women called UBA Ladies</li> <li>Partners: UBA Foundation, Mastercard, Ovamba Solutions</li> </ul>	www.ubacameroon.com
Unity Coopérative Society Plc (UNICS)	Co-operative offering financial services such as savings, Ioans, bank transfers among others	✓	<b>√</b>		<b>√</b>		<b>✓</b>	<ul> <li>The company has a good number of female employees</li> <li>Facebook page features women who benefit from UNICS' microfinance products</li> <li>Partners: UNICS Group, Western Union, Smobilpay, NPS, UBA Africash, UBA United Bank of Africa, BGFI Bank</li> </ul>	www.facebook.com/Unic sPlc
First Trust SA	Private company providing banking services such as loans, savings, salary payments among others		✓					<ul> <li>Partners: ORAGROUP, FINADEV, EFH, ORABANK, AFRILAND, BGFI, UBA, UBC, AFRICAN GUARANTEED FUND (AGF)</li> </ul>	www.firsttrust.cm
Activa insurance	Private company providing health insurance, business, car and other insurance services		<b>√</b>				✓	<ul> <li>Activa Insurance and IFC partner to offer women better access to insurance products including to create their own company</li> <li>Partners: IFC, CICA-RE, Globus-Re, Swiss-RE, Africa-Re, Munich-Re, Commission régionale de contrôle des assurances (CRCA)</li> </ul>	www.group-activa.com
Commercial Bank of Cameroon (CBC)	Private company providing banking services such as loans, savings, salary payments among others		<b>√</b>				<b>√</b>	<ul> <li>The bank has a good number of female employees</li> <li>Encourages young women to open a bank account</li> </ul>	www.commercialbank- cm.com

CAVEAT: Stakeholder listing is based on secondary research and interviews, So, all stakeholders (especially those with highly localised and/or offline operations) may not have not been captured in the listing. All maps & tables present best-available information as at the time of research.

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Life Insurance and Banking Activities



Capacity building, training, education



Lobbying/advocacy/ Representation



Policymaking and research



Women-centric provision(s)/operation(s)

Stakeholder	Brief description	Cor	e activ	/ities	 		Key relationships and strengths	Website
			•	<u>.</u>	€	Q		
AXA Assurances Cameroun	Private company providing health, travel, business and other forms of insurance.		✓			✓	<ul> <li>The company has employed women in many of its branches around the country</li> <li>Partners: Chanas, Axa, GMC, Société nationale de raffinage</li> </ul>	www.axa.cm
Gras Savoye Cameroun	Private company offering health, travel, business and other forms of insurance.		✓			<b>√</b>	<ul><li>The company has employed women in key positions</li><li>Company belongs to the Group Willis Towers Watson</li></ul>	www.cm.grassavoye.com
Banque Atlantique	Private company providing bank services to both individuals, professionals and companies.		✓	✓		✓	<ul> <li>Support women in entrepreneurship as part of the Fund for SME Promotion and Female Entrepreneurship</li> </ul>	www.banqueatlantique.n et
Union Bank of Cameroon (UBC)	Private company providing banking services such as loans, savings, salary payments among others.		✓				<ul> <li>Works with Commission Bancaire de l'Afrique Centrale (Cobac)</li> </ul>	www.unionbankcameroo n.com
CPA IDEAL	Private company offering health, travel, business and other forms of insurance.		✓			✓	<ul><li>Women are employed even in top positions</li></ul>	www.cpa-cameroun.com
Nouvelle Societe Ivoirienne D'assurance (NSIA Cameroun)	Private company, a subsidiary of group NSIA with HQ in Cote d'Ivoire, providing insurance and banking services.		✓			<b>√</b>	<ul> <li>Has good number of female workers, incl. woman Director</li> <li>Inaugurated the Centre for the Promotion of Women and Family in Pouma in September 2018</li> <li>Partner: Commission régionale de contrôle des assurances(CRCA)</li> </ul>	www.groupensia.com/fr/ nsia-au-cameroun
German Development bank	Private company providing banking services such as loans, savings, salary payments among others.		✓				Low data availability	www.kfw- entwicklungsbank.de
Renaprov Finance SA	Private company providing banking services such as loans, savings, microfinance, salary payments among others.		√				<ul> <li>Employs a number of women in roles including Agency Director and Customer Services Advisor</li> <li>Partners: SOCAGI - Société Camerounaise de Gestion Immobilière / real estate agency services</li> </ul>	www.facebook.com/rena provonline

### Regional stakeholders in Cameroon's Finance sector

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Stakeholder	Brief description	Core	e activ	vities				Key relationships and strengths	Website
			<b>*</b>	<u>.</u>		<b>@</b>	Q		
PROPARCO	Private French company involved in development activities.		✓	✓	✓		✓	<ul> <li>Invests in projects that promote gender equality with objective to provide 70k women with access to microfinance by 2024</li> <li>Partners: 2X Challenge Financing for Women, WFC, AFD, Fonds Francais Pour L'Environnement Mondial, Partner With France</li> </ul>	www.proparco.fr/en/pag e-region-pays/cameroon
Mutuelle Financiere des Femmes Africaines (MUFFA)	Private company serving as microfinance institution of the first category that deals only with women.		✓	✓	✓		✓	<ul> <li>Employs women in its branches around the country</li> <li>Benefits from sponsorship of Afriland First Bank and from the technical support of an NGO called ADAF (Appropriate Development for Africa Foundation)</li> </ul>	www.muffa- cameroun.com
ASCOMA	Private company providing health insurance.		✓				✓	<ul> <li>Seeks to maintain male/female employee balance</li> <li>Partners: health professionals across the country and Commission régionale de contrôle des assurances (CRCA)</li> </ul>	www.ascoma.com
Citi Bank Cameroon	Private company providing all forms of financial insurance.		<b>√</b>				✓	<ul><li>Has female Director - Mrs Gwendoline Abunaw</li><li>Partners with Pathways to Progress</li></ul>	www.citigroup.co
STE Africaine D'assurances Et De Reassurances (SAAR)	Private company offering health, travel, business and other forms of insurance.		✓				✓	<ul> <li>Has a fair number of female employees</li> <li>Partners: CRCA, FANAF, ASCOMA, SCOR, African Reinsurance Corporation, Willis Towers Watson, ZEP-RE, Tunis-Re</li> </ul>	www.saar- assurances.com
Zenithe Insurance	Private company offering health, travel, business and other forms of insurance.		✓				✓	<ul> <li>Has female employees</li> <li>Appreciates its female front-desk underwriters" - the company highlights it values women and aims to achieve gender equality within its organization</li> <li>Partners: CRCA, MTN Mobile Money, Orange Mobile Money, Visa, MasterCard</li> </ul>	
CEC Prom Mature	Private company offering women various financial services enabling them to succeed in life.		✓	✓			<b>√</b>	Specializes in microfinance.	www.cecprommature.co m

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Stakeholder	Brief description	Core activities						Key relationships and strengths	Website
			•	<u>.</u>		<b>∞</b>	Q		
SOS Women	Savings and credit union supporting women in their economic activities.	<b>√</b>		✓	✓		✓	<ul> <li>The company is organized and managed by women</li> <li>Partners with SAFFARI - African women's know-how / Savoir Faire des Femmes d'Afrique</li> </ul>	www.facebook.com/sosw omen
Crédit Mutuel d'Investissement (CREMIN-CAM)	Private company offering microfinance services, including savings, loans, bank transfers and more.	<b>✓</b>	✓		✓		✓	<ul> <li>Widely use female figures in public communication</li> <li>Partners: Wafacash, Ecobank, NFC Bank, MINFI, UBA United Bank of Africa, SAAR, Prudential Beneficial</li> </ul>	www.cremincam.org
Fonds de développement de l'Epargne et du Crédit du Cameroun (FODEC CAM)	Private company offering microfinance services, including savings, loans, bank transfers and more.	<b>✓</b>	✓		<b>√</b>		✓	<ul> <li>Employs women in various roles including operations managers, front desk employees, customer services, accounting and more</li> <li>Partners: Allianz, Smobilpay, Western Union, Orange Money, Visa, Prudential Beneficial</li> </ul>	www.fodec.cm
La Mutuelle Financière des Femmes Dynamiques du Cameroun (MUFFEDYC)	Private company offering microfinance services, including savings, loans, bank transfers and more.		✓		✓		✓	<ul> <li>Run by women and for women. Has female General Director, Mrs</li> <li>Ida Sandrine Ngotue Fotso</li> <li>Partners with digital solution WECASHUP</li> </ul>	www.muffedyc.cm
Mutuelle de Développement et d'Investissement du Cameroun (MDIC)	Private company offering microfinance services, including savings, loans, bank transfers and more.		✓	✓	<b>√</b>			<ul><li>Partners with COBAC - Central Africa Banking Commission</li></ul>	
SCB CAMEROUN	Private company offering microfinance services, including savings, loans, bank transfers and more.		✓				<b>√</b>	<ul><li>Encourages young women to apply for jobs</li><li>Partners: Groupe Attijariwafa Bank, Africa Development Club</li></ul>	www.scbcameroun.net
IFC	Private company offering microfinance services, including savings, loans, bank transfers and more.		✓				<b>√</b>	<ul> <li>Partners with Activa Insurance to offer women better access to insurance products including to create their own company</li> </ul>	www.ifc.org
Societe Camerounaise D'equipement (SCE)	Private company offering microfinance services, including savings, loans and more.		✓	✓			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	<ul> <li>Provides financing to purchase new or secondhand equipment for businesses willing to grow their activities</li> <li>Partners with Ministry of Finance and COBAC</li> </ul>	www.sce-cameroun.com

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Stakeholder	Brief description	Cor	e activ	/ities			Key relationships and strengths	Website
			•	<b>-</b>	<b>∞</b>	Q		
Assureurs Conseils Associes	Private company offering health, travel, business and other forms of insurance services		✓			✓	<ul> <li>Partners with Commission régionale de contrôle des assurances (CRCA)</li> </ul>	
Beneficial Life Insurance SA	Private company offering health, travel, business and other forms of insurance services		✓			✓	<ul> <li>The company has employed women in key positions</li> <li>Partners with Commission régionale de contrôle des assurances (CRCA) and Association of Insurance Companies of Cameroon (ASAC)</li> </ul>	www.groupebeneficial.co m
Chanas Assurances SA	Private company offering health, travel, business and other forms of insurance services		✓			✓	<ul> <li>Considerable part of employees are women</li> <li>Director is woman, Mrs Casalengo</li> <li>Partners:Commission régionale de contrôle des assurances (CRCA), Axa, GMC, and Société nationale de raffinage (Sonara)</li> </ul>	www.facebook.com/chan asassurancessaofficiel
PRO ASSUR SA	Private company offering health, travel, business and other forms of insurance services. The company was taken over by Wafa Assurance in November 2019		✓			✓	<ul> <li>Employs a good number of women</li> <li>Partners with Commission régionale de contrôle des assurances (CRCA)</li> </ul>	www.facebook.com/page s/category/Insurance- Company/PRO-ASSUR- Assurances-SA- 980787121981912
Samaritan Insurance SA	Private company offering health, travel, business and other forms of insurance services		✓			✓	<ul> <li>Employs many women across its branches around the country</li> <li>Partners: Commission régionale de contrôle des assurances (CRCA), Polyclinique du Palais</li> </ul>	www.cameroun.groupeb gfibank.com
BGFIBANK	Private company providing banking services such as loans, savings, salary payments among others		✓			✓	<ul> <li>In 2019 on International Women's Day, organized an event to discuss the balance between private life and work life for women</li> <li>Associated with Group BGFIBank</li> </ul>	
PRO-PME Financement	Private company offering microfinance services, including savings, loans, bank transfers and more	= = = = = =	✓			✓	<ul> <li>Offers financing solutions for women running SMEs</li> </ul>	www.propmefinancemen tsa.business.site

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Stakeholder	Brief description	Core activities Ke						Key relationships and strengths	Website
			•			<b>@</b>	Q		
Assureurs Associés Sarl (AAS)	Private company offering health, travel, business and other forms of insurance services		✓				✓	<ul> <li>The company has a good number of female workers</li> <li>Partners with Commission régionale de contrôle des assurances (CRCA)</li> </ul>	
Caisse Populaire D'investissement (CPI)	Private company offering financial services, including savings, loans, bank transfers and more		✓				✓	<ul> <li>Women benefited from CPI's rural microfinance support project and the SME creation and development support program</li> <li>Receives subsidies from the state</li> </ul>	
Cooperative D'epargne & De Credit Des Artisans Du Wouri (CECAW)	Cooperative specialized in craftsmanship and offering banking, insurance and financial services to men and women in the Wouri area	<b>√</b>	✓		✓			<ul> <li>Works with Ministry of Agriculture, Ministry of Finance and Ministry of Craftsmanship</li> </ul>	www.cecaw.org
Fonds d'Epargne et de Crédit d'Investissement pour le Développement (FECID)	Private company offering microfinance services, including savings, loans, bank transfers and more	<b>√</b>	<b>√</b>		✓			■ Low data availability	
Coopérative d'Epargne et de Crédit et d'Investissement Agricole du Cameroun (CECIAC)	Private company/co-operative offering microfinance services, including savings, loans, bank transfers and more	<b>√</b>	✓		✓			<ul><li>Low data availability</li></ul>	www.facebook.com/page s/CECIAC- CAMEROUN/1532488873 713906
Société Coopérative de Crédit pour l'Equipement en Afrique (SOCREA)	Private company/co-operative offering microfinance services, including savings, loans, bank transfers and more	<b>✓</b>	✓		✓			Low data availability	
Mutuelle Populaire d'Epargne et de Crédit (MUPEC)	Private company/co-operative offering microfinance services, including savings, loans, bank transfers and more	<b>/</b>	✓		<b>√</b>			<ul> <li>Employs women in roles including accounting assistant and front desk assistant</li> <li>Partners with SOCECPA PAC (farmers' organization)</li> </ul>	
Douala Stock Exchange (DSX)	Private company specializing in stock exchange marketing		✓		✓			<ul> <li>Works with Ministry of Economy and Ministry of Finance</li> </ul>	www.douala-stock- exchange.com

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Stakeholder	Brief description	Cor	e acti	vities				Key relationships and strengths	Website
			•	•		₩,	Q		
Groupe d'Epargne pour l'Investissement et le Crédit (GEPIC)	Private company offering microfinance services, including savings, loans, bank transfers and more	<b>√</b>	✓					Low data availability	
Allianz Insurance	Private company providing life insurance, travel insurance and health insurance		✓					<ul> <li>Partners with Commission régionale de contrôle des assurances (CRCA)</li> </ul>	www.allianz.com/en/ab ut-us/who-we- are/regions- countries/cameroon
Alpha Assurances	Private company providing insurance for the home, vehicles and more		✓					<ul> <li>Partners with Commission régionale de contrôle des assurances (CRCA)</li> </ul>	www.alphaassurances.c
Assurance Et Reassurance Africaine SA (AREA SA)	Private company specializing in financial insurance such as health, business, travel and all other forms of insurance		✓					<ul> <li>Partners with Commission régionale de contrôle des assurances (CRCA)</li> </ul>	
Assurance Generale du Cameroun (AGC Assurances)	Private company proving financial insurance of all types		✓					<ul> <li>Partners with Commission régionale de contrôle des assurances (CRCA)</li> </ul>	www.agc-assurances.co
Credit du Sahel	Private company offering microfinance services, including savings, loans, bank transfers and more		✓					<ul> <li>Partners with various Ministries (Economy, Finance, Agriculture, Employment, Youth), National Employment Fund, Cotton Development Society of Cameroun and the US Embassy</li> </ul>	www.creditdusahel.cor
Credit Investment and Commerce in Africa (CICA)	Private company offering microfinance services, including savings, loans, bank transfers and more		✓					Low data availability	
Credit Mutuelle	Private company offering microfinance services, including savings, loans, bank transfers and more		✓					Low data availability	
Finance and change international	Private company providing money exchange services		✓					Low data availability	www.ilri.org
Financial ET & T	Private company offering microfinance services, including savings, loans, bank transfers and more		✓					Low data availability	
Financial House	Private company offering microfinance services, including savings, loans, bank transfers and more		✓					<ul> <li>Low data availability</li> </ul>	www.financialhouse.cr

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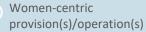
Capacity building, training, education



Lobbying/advocacy/ Representation



Policymaking and research



Stakeholder	Brief description	Cor	e acti	vities	 		Key relationships and strengths	Website
			•	•	<b>€</b>	Q		
GECEFIC	Private company offering microfinance services, including savings, loans, bank transfers and more.		✓				Low data availability	
La Tontiniere Nationale (LTN)	Private company offering microfinance services, including savings, loans, bank transfers and more.		✓				Low data availability	www.facebook.com/lato ntinierenationale
Migec Finance	Private company offering microfinance services, including savings, loans, bank transfers and more.		✓				<ul> <li>Partners: BCC, Banque Atlantique, Afriland First Bank, CBC Bank,</li> <li>Ecobank, MoneyGram, SIGUE, BGFI Group</li> </ul>	www.migec.finance/fr
Societe Financiere Africaine (SOFINA)	Private company offering microfinance services, including savings, loans, bank transfers and more.		✓				<ul> <li>Business women are among the core target customers of SOFINA</li> </ul>	www.sofina-sa.com
Ste Nationale D'investissement (SNI)	Private company offering microfinance services, including savings, loans, bank transfers and more.		✓				<ul> <li>Mrs Yaou Aissatou is the General Director of SNI and has also been Cameroon's first female Minister for Women</li> <li>Has close ties with the state of Camerron</li> </ul>	www.sni.cm
Cabinet D'assurances Et De Conseils (CAC)	Private company offering health, travel, business and other forms of insurance.		✓				<ul> <li>Works with Commission régionale de contrôle des assurances (CRCA)</li> </ul>	
Colina La Citoyenne Cameroun SA	Private company offering health, travel, business and other forms of insurance.		✓				Low data availability	
Easy Insurances SARL	Private company offering health, travel, business and other forms of insurance.		✓				Low data availablity	
ECO Assurances S.A	Private company offering health, travel, business and other forms of insurance.		✓				<ul> <li>Works with Commission régionale de contrôle des assurances (CRCA)</li> </ul>	
Garantie Mutuelle Des Cadres (GMC)	Private company offering health, travel, business and other forms of insurance.		✓				<ul> <li>Works with Commission régionale de contrôle des assurances (CRCA) and partners with Chanas, Axa, GMC, and Société nationale de raffinage (Sonara)</li> </ul>	

### Regional stakeholders in Cameroon's Finance sector



Savings and Credit Union Activities



Life Insurance and Banking Activities



Capacity building, training, education



Lobbying/advocacy/ Representation



Policymaking and research



Women-centric provision(s)/operation(s)

Stakeholder	Brief description	Core activities					Key relationships and strengths	Website	
			•	<u>-</u>		<b>€</b>	Q		
OCA (Office De Courtage D'assurances) Cameroun SARL	Private company offering health, travel, business and other forms of insurance.		✓					Low data availability	
Ozaune Insurance SARL	Private company offering health, travel, business and other forms of insurance.		✓					<ul> <li>Insures employees of Douala city council</li> </ul>	www.facebook.com/ozau neinsuranceyde/
Preventis Assurances SA	Private company offering health, travel, business and other forms of insurance.		✓					<ul> <li>Works with Commission régionale de contrôle des assurances (CRCA) and partners Group Activa insurance</li> </ul>	www.preventis- assurances.com
Saham Life Insurance Cameroon	Private company offering health, travel, business and other forms of insurance.		✓					<ul> <li>Belongs to Sanlam group with HQ in Morocco</li> <li>Works with Commission régionale de contrôle des assurances (CRCA)</li> </ul>	www.sahamassurance.co m
Sircar Cameroun Assurance SA	Private company offering health, travel, business and other forms of insurance.		✓					■ Partners with Axa and Beneficial	www.sircar- assurance.com
Sogeric Assurances	Private company offering health, travel, business and other forms of insurance.		✓					<ul> <li>Works with Commission régionale de contrôle des assurances (CRCA)</li> </ul>	www.facebook.com/SOG ERIC
Union Des Assurances Du Cameroun (UAC)	Private company offering health, travel, business and other forms of insurance.		<b>√</b>					<ul> <li>Works with Commission régionale de contrôle des assurances (CRCA)</li> </ul>	www.facebook.com/page s/category/Insurance- Company/Union- Assurances-Cameroun- UAC-108103857742948
Western Insurance Assurances SARL	Private company offering health, travel, business and other forms of insurance.		✓					<ul> <li>Works with Commission régionale de contrôle des assurances (CRCA)</li> </ul>	
Afriexchange SA	Private company providing currency exchange services.		✓					<ul> <li>Works with Western Union, Wari, Ria, MoneyGram, Orange Money, UBA</li> </ul>	www.afriexchanger- cameroun.com

### Regional stakeholders in Cameroon's Finance sector

Savings and Credit Union Activities



Life Insurance and Banking Activities



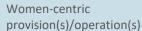
Capacity building, training, education



Lobbying/advocacy/ Representation



Policymaking and research



Stakeholder	Brief description	Core activities						Key relationships and strengths	Website
			•	<u>.</u>		<b>@</b>	Q		
Agence De Credit Pour L'entreprise Privee (ACEP)	Private company offering microfinance services, including savings, loans, bank transfers and more.		✓					<ul><li>Works with AFD - French Development Agency</li></ul>	www.acep-cameroun.org
Agence Francaise De Developpement (AFD)	Private company offering financial services, including savings, loans, bank transfers and more.		✓					<ul> <li>Has connections with Genre en Action (Gender in Action), which promotes gender equality</li> <li>Works with Ministries (External Affairs, Economy) and partners with France, PROPARCO, ID4D, Fonds Francais Pour l'Environnement Mondial</li> </ul>	www.afd.fr/en/page- region-pays/cameroon
Alpha Fund	Private company offering financial services, including savings, loans, bank transfers and more.		✓					<ul><li>Works with Senorav Investments Inc</li></ul>	
Central Africa Investment (CENAINVEST SA)	Private company offering financial services, including savings, loans, bank transfers and more.		✓					<ul> <li>Partners with Afriland First Bank and Central Africa SME Fund</li> </ul>	www.cenainvest.com
Centre Des Cheques Postaux	Private company providing transfer and exchange services.		✓					Low data availability	
COMEC	Private company offering microfinancing services, including savings, loans, bank transfers and more.		✓					Low data availability	
Credit Commercial Du Sud (CCS)	Co-operative offering financial services, including savings, loans, bank transfers and more.		✓					■ Low data availability	
Crédit Communautaire d'Afrique (CCA) - AFRIGROUP SA	Private company offering financial services, including savings, loans, bank transfers and more.		✓					<ul> <li>Partners with Afrigroup SA, Western Union, Money Exchange,</li> <li>Moneytrans, Ria Money Transfer</li> </ul>	www.cca-bank.com

### Regional stakeholders in Cameroon's Finance sector

Savings and Credit Union Activities

Life Insurance and Banking Activities



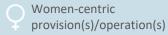
Capacity building, training, education



Lobbying/advocacy/ Representation



Policymaking and research



Stakeholder	Brief description	Core activities						Key relationships and strengths	Website
			•	•		€	Q		
Caisse d'Epargne et de Financement en Afrique (CEFA)	Private company offering microfinancing services, including savings, loans, bank transfers and more.		✓					Low data availability	
Coopérative d'Epargne et de Crédit Garantie Mutuelle pour l'Investissement (CEGAMI)	Private company/co-operative offering microfinancing services, including savings, loans, bank transfers and more.		✓					Low data availability	
CAPFINANCE SA	Private company offering microfinancing services, including savings, loans, bank transfers and more.		✓					Low data availability	www.facebook.com/CAPF INANCESA
Caisse Populaire pour l'Agriculture (CPAC)	Private company offering microfinancing services, including savings, loans, bank transfers and more.		✓					Low data availability	
La Tontinière Nationale (LTN)	Private company offering microfinancing services, including savings, loans, bank transfers and more.		✓					■ Low data availability	
Crédit National du Centre (CRENAC)	Private company offering microfinancing services, including savings, loans, bank transfers and more.		✓					Low data availability	
Caisse d'Epargne et de Financement en Afrique (CEFA)	Private company offering microfinancing services, including savings, loans, bank transfers and more.		✓					Low data availability	