Early Warning System

AFDB-P-CM-HAB-008

CAMEROON - Credit Communautaire d'Afrique-Bank (CCA-BANK)

Quick Facts

Countries	Cameroon
Financial Institutions	African Development Bank (AFDB)
Status	Approved
Bank Risk Rating	C
Voting Date	2025-11-30
Borrower	Crédit Communautaire d'Afrique Bank (CCA-Bank)
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	$ 17.28 million
Project Cost (USD)	$ 29.00 million

Project Description

According to the Bank’s website, the purpose of the project is to establish a credit facility of up to EUR 25 million in favour of Crédit Communautaire d'Afrique-Bank (CCA-Bank) Cameroon. The facility comprises: (i) a three-and-a-half-year trade finance line of credit (TFLOC) of up to EUR 15 million with a three-year grace period on the principal; and (ii) a EUR 10 million three-year transaction guarantee (TG) facility to support CCA–Bank's trade finance activities. The Bank is also in advanced discussions with AGTF for the provision of an additional funded facility of EUR 5 million, which should bring the total amount of the TFLOC to EUR 20 million.

The proposed facility will help to improve the trade finance services that CCA-Bank provides to SMEs and local businesses operating in key economic sectors. The facility is expected to support at least EUR 248 million worth of trade transactions over a period of three and a half years, including EUR 158 million through the TFLOC and EUR 90 million through the TG. Lastly, it will contribute to generating additional tax revenue through import duties and maintaining and/or creating jobs by supporting SMEs and local businesses engaged in international trade. The new inflow of resources will have positive ripple effects on private sector development and economic growth. More specifically, the implementation of the project should help to generate more tax revenue for the Government and create numerous jobs. The Transaction Guarantee (TG) will help to reduce the constraints and costs associated with trade finance transactions, thus facilitating the activities of SMEs and local businesses engaged in international trade.

The project will support SMEs and other local businesses engaged in the agribusiness and import-export sectors. Through the liquidity facility and the guarantee backed by the African Development Bank's AAA credit rating, the project will bolster up the Cameroonian economy primarily by financing imports of equipment for the manufacturing and agribusiness sectors.

Early Warning System Project Analysis

The project has been classified under Category 3, in accordance with the Bank's Integrated Safeguards System (ISS). This classification was validated in Integrated Safeguards Tracking System (ISTS) and confirmed in the System Applications and Products (SAP) platform on 11 June 2025.

Investment Description

- African Development Bank (AFDB)

Financial Instrument: Line of Credit
Commitments (UA): 12,882,171
Conversion Rate USD (2025-11-30): 1,34161
Commitments (USD): 17,282,849.44

Financial Intermediary

Financial Intermediary: A commercial bank or financial institution that receives funds from a development bank. A financial intermediary then lends these funds to their clients (private actors) in the form of loans, bonds, guarantees and equity shares. Financial intermediaries include insurance, pension and equity funds. The direct financial relationship is between the development bank and the financial intermediary.

- Crédit Communautaire d’Afrique Bank SA (Financial Intermediary)

Private Actors Description

Crédit Communautaire d'Afrique-Bank PLC (CCA-Bank) was established in July 1997 in Bafoussam, in accordance with Law No. 92/006 of 14 August 1992 on cooperative societies and common initiative groups (COOP-CIG) and its implementing Decree No. 90/445/PM of 23 November 1992. It effectively began operations in 1998 as a credit union. It was upgraded to a second-tier microfinance institution (MFI) in 2001, and subsequently obtained its banking licence (No. 000405MINFI) on 30 May 2018. CCA-Bank has 15 shareholders, most notably: (i) Afrigroup Holding (61.83%), whose beneficial owner is Mr Albert Nkemla, holding 61.83% of the Bank’s shares; (ii) Société de Gestion Immobilière et Hôtelière – SGIH (22.23%); (iii) NSIA Assurance (3.30%); (iv) NSIA Assurance Vie (3.30%); (v) Mr Ouambo (3.30%) and 10 individuals holding a combined 5.74% of shares, none of whom individually hold more than 2%. CCA-Bank operates in 22 towns across Cameroon, with 60 automated teller machines (ATMs), 657 350 accounts, more than 500 000 customers and 59 interconnected branches, making it the bank with the second-largest network in the country. At end-2024, it employed 717 people, 58% of them women.

Contact Information

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ACCESS TO INFORMATION

You can submit an information request for project information at: https://www.afdb.org/en/disclosure-and-access-to-information/request-for-documents. Under the AfDBs Disclosure and Access to Information policy, if you feel the Bank has omitted to publish information or your request for information is unreasonably denied, you can file an appeal at https://www.afdb.org/en/disclosure-and-access-to-information/appeals-process.

ACCOUNTABILITY MECHANISM OF AfDB

The Independent Review Mechanism (IRM), which is administered by the Compliance Review and Mediation Unit (CRMU), is the independent complaint mechanism and fact-finding body for people who have been or are likely to be adversely affected by an African Development Bank (AfDB)-financed project. If you submit a complaint to the IRM, it may assist you by either seeking to address your problems by facilitating a dispute resolution dialogue between you and those implementing the project and/or investigating whether the AfDB complied with its policies to prevent environmental and social harms. You can submit a complaint electronically by emailing crmuinfo@afdb.org, b.kargougou@afdb.org, b.fall@afdb.org, and/or s.toure@afdb.org. You can learn more about the IRM and how to file a complaint at: https://www.afdb.org/en/independent-review-mechanism/

Bank Documents

- Appraisal Report (FR)
- Appraisal Report (EN)