

FOREWORD

In 2009, Cameroon adopted the Growth and Employment Strategy Paper (GESp) which is a reference document for achieving emergence by 2035. The said Paper is coming to an end by the 31st December 2019. After its evaluation in 2018, it emerges that concerning the first ever indicator on a sustained economic growth within ten (10) years, the average growth rate nowadays stands at 4.5% instead of the expected 5.5%. Talking about the decline of the poverty rate, it stands at only 3% instead of the expected 10%.

While waiting for the setting up of a new planning tool which will define new national strategic orientations as from 2020, Cameroon is stepping up consolidation policies on its economic fabric's growth and diversification sectors in order to step up its resilience ability. The private sector which is presented not only as the main source of wealth and job creation, but also as the engine of economic growth plays a frontline role within the context of this resilience.

MINPMEESA, through its primordial mission of elaboration, implementation and appraisal of Government policy in terms of SMESEH development and conscious of the important role it plays in the data processing production chain on which the follow up of GESp implementation relies, deemed it necessary to avail itself of a Statistical Year Book. As a matter of fact, the putting in place of qualitative and quantitative follow-up of SMESEH as well as their permanent updating are indispensable in the sense that it is these entities that generate wealth and create jobs.

Thus, this precious management tool enhances the continuous guidance of decision-making processes related to SMESEH development and the appraisal of the implemented policies in order to face up to the numerous challenges and stakes linked to this sector.

Through this document, MINPMEESA intends to put at the disposal of public, parapublic and private administrations, researchers, mayors, development partners and all direct and indirect SMESEH actors, reliable and pertinent indicators for a methodical follow up of the implementation policy on SMESEH promotion and documenting statistical publications with macro-economic data.

The information contained in this edition are centred on Government policy in favour of SMESEH promotion, data on SMEs demography as well as performances and contributions of this sector to the national economy.

Over the editions, this strategic tool which has witnessed some innovations, has become a statistical barometer for the Ministry of SMESEH in the sense that the

information collected contributes in improving the planning reform process, the implementation and appraisal of Government policies within these three sub-sectors.

Our Ministry wishes to thank all the public, parapublic administrations and private sector structures which contributed in the elaboration of this 7th edition.

**The Minister of Small and Medium- Sized
Enterprises, Social Economy and Handicrafts;**

ACHILLE BASSILEKIN III

CONVENTIONAL ABBREVIATIONS AND ACRONYMS

/	Non-existent data
\	Unavailable data
ACEP	Private Enterprise Credit Agency in Cameroon
EPA	Economic Partnership Agreement
APME	Small and Medium-Sized Enterprise Promotion Agency
BAD	African Development Bank
BCA	Craftspeople Council Offices
BCS	Business Climate Survey
BEAC	Bank of Central African States
BIP	Public Investment Budget:
BIT	International Labour Office
WB	World Bank
BSTP	Cameroon's Sub Contracting and Partnership Stock Exchange (BSTP-CMR))
CAPEF	Chamber of Agriculture, Fisheries, Livestock and Forests of Cameroon
CBF	Cameroon Business Forum
CCIMA	Chamber of Commerce, Industry, Mines and Handicrafts;
CEMAC	Economic and Monetary Community of Central Africa
CFCE	Enterprise Creation Procedure Centre
CGA	Approved Management Centres
COOPEC	Savings and Loans Cooperative
DAMSI	Department of Handicrafts and Informal Sector Migrations
DEPP	Division for Studies, Projects and Forecasts
DES	Department of Social Economy
DPME	Department of Small and Medium- Sized Enterprises
GESP	Growth and Employment Strategy Paper
DSRP	Poverty Reduction Strategy Paper
EAE	Annual Survey in Enterprises
ECAM	Cameroonian Household Surveys
EEICFCE	Survey on the Evaluation of the Impact of ECPCs
EESI	Informal Sector and Employment Survey
EMF	Micro-Finance Institution
ETS	Establishments
FEICOM	Special Council Support Fund For Mutual Assistance

FNE	National Employment Fund
CIG	Common Initiative Group
GICAM	Employers' Inter-professional Union of Cameroon
GIE	Common Interest Group
INS	National Institute of Statistics
ME	Medium Sized Enterprises,
MINADER	Ministry of Agriculture and Rural Development
MINATD	Ministry of Territorial Administration and Decentralisation
MINCOMMERCE	Ministry of Trade
MINEPAT	Ministry of the Economy, Planning and Regional Development
MINEPIA	Ministry of Livestock, Fisheries and Animal Husbandry
MINFI	Ministry of Finance
MINMIDT	Ministry of Mines, Industries and Technological Development;
MINJUSTICE	Ministry of Justice
MINPMEESA	Ministry of Small and Medium- Sized Enterprises, Social Economy and Handicrafts
MINTOUL	Ministry of Tourism and Leisure
OES	Organisations of Social Economy
OHADA	Organisation for the Harmonisation of Business Law in Africa
NGO	Non-Government Organisation
PACD/PME	Support Programme for the Creation and Development of SMEs and in the development of SMEs for the transformation and conservation of highly consumed local products (PACD/PME);
PARFIP	Support Programme for the Public Finance Reforms
SE	Small Enterprise
GDP	Gross Domestic Product
PM	Prime Minister
SME	Small and Medium- Sized Enterprises
SMESEH	Small and Medium- Sized Enterprises, Social Economy and Handicrafts;
PNUD	United Nation's Development Programme
RAP	Annual Performance Report
RGE	General Head Count of Enterprises
RGPH	General Population and Housing Census
LTD	Company Limited
SARL	Limited Liability Company

SARLU	Limited Liability Company
SCPMEEESA	Information Gathering System on Small and Medium-Sized Enterprises, Social Economy and Handicrafts
IS	Information System
SIARC	International Handicraft Exhibition of Cameroon
SNDS	National Strategy for Data Development
SNIS	National Information Data System
VSE	Very Small Enterprise
EU	European Union
HPU	Handicrafts Production Unit
IPU	Informal Production Unit

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GENERAL METHODOLOGY

1. Background and Justification

2019 marks the end of the implementation of the first phase of the Growth and Employment Strategy Paper (GESP), the reference document in Cameroon which was spread out in a period of ten years (2010-2020) and which defined the national strategic orientations revolving around the long-term vision of the Head of State's emergence for Cameroon by 2035.

The said Paper focused on the following three points:

- ❖ acceleration of growth;
- ❖ creation of formal jobs;
- ❖ poverty reduction.

Concerning the growth strategy, MINPMEESA, which belongs to the "service and industry" sub sector and which accompanies the Government of Cameroon in the attainment of these objectives, comes in through the setting up of an institutional framework enhancing the improvement of the business environment and development of SMEs.

Talking about the employment strategy, this Ministry is challenged to work towards promoting decent paid jobs through the development of SMEs. Conscious of the important role played by MINPMEESA in the production chain of statistical information meant to help in the follow-up of the GESPI implementation, the Ministry has for some years now produced a statistical yearbook meant on the one hand, to follow up the implementation and evaluate its policies and on the other hand, to summarise the overall annual statistical activity of this Ministry.

The 2018 Statistical Yearbook presents the environment in which SMESEH operate, their number, their contribution to the national economy, as well as the implementation state of Government policy in favour of this very important sector. Statistics that are presented in the document on small and medium-sized enterprises, social economy organisations and handicraft production units account for the period between 2013 and 2018.

2. Objectives

The main objective of the 2018 Statistical Yearbook is to provide the different actors operating in the SMESEH sector with strategic and decision-enhancing data.

To be more specific, it involves:

- ❖ giving a general outline of the business environment in Cameroon;
- ❖ presenting demographic data on SMEs, SEOs and HPU;

- ❖ providing information on the contribution of SMEs, SEOs and HPUs to economic growth;
- ❖ presenting the implementation state of policies in favour of the promotion and monitoring of SMESEH.

3. Methodology

The production of this document by MINPMEESA and its attached and devolved services took place in three main phases:

- 1- meetings to understand the terms of reference by the follow-up committee set up by MINPMEESA as well as the elaboration of gathering and methodology tools;
- 2- Regional field trips for data collection in several entities notably the Registry services of the Regional Headquarters, the ECPCs, NSIF, Regional Delegations and many other partner institutions;
- 3- The processing and analysis of data collected, as well as the presentation of the provisional report on the Statistical Yearbook.

4. Data Sources

Data used within the framework of this work were gathered not only from administrative sources but also from several surveys and censuses. MINPMEESA benefited from the collaboration of several public, parapublic and private entities: MINATD, MINCOMMERCE, MINEPAT, MINFI, MINJUSTICE, MINMIDT, INS, BUCREP, APME, BSTP, PACD, CAMERCAP-PARC, CNPS, CCIMA, CAPEF...

CHAPTER I:

BUSINESS ENVIRONMENT

I.1 Overview

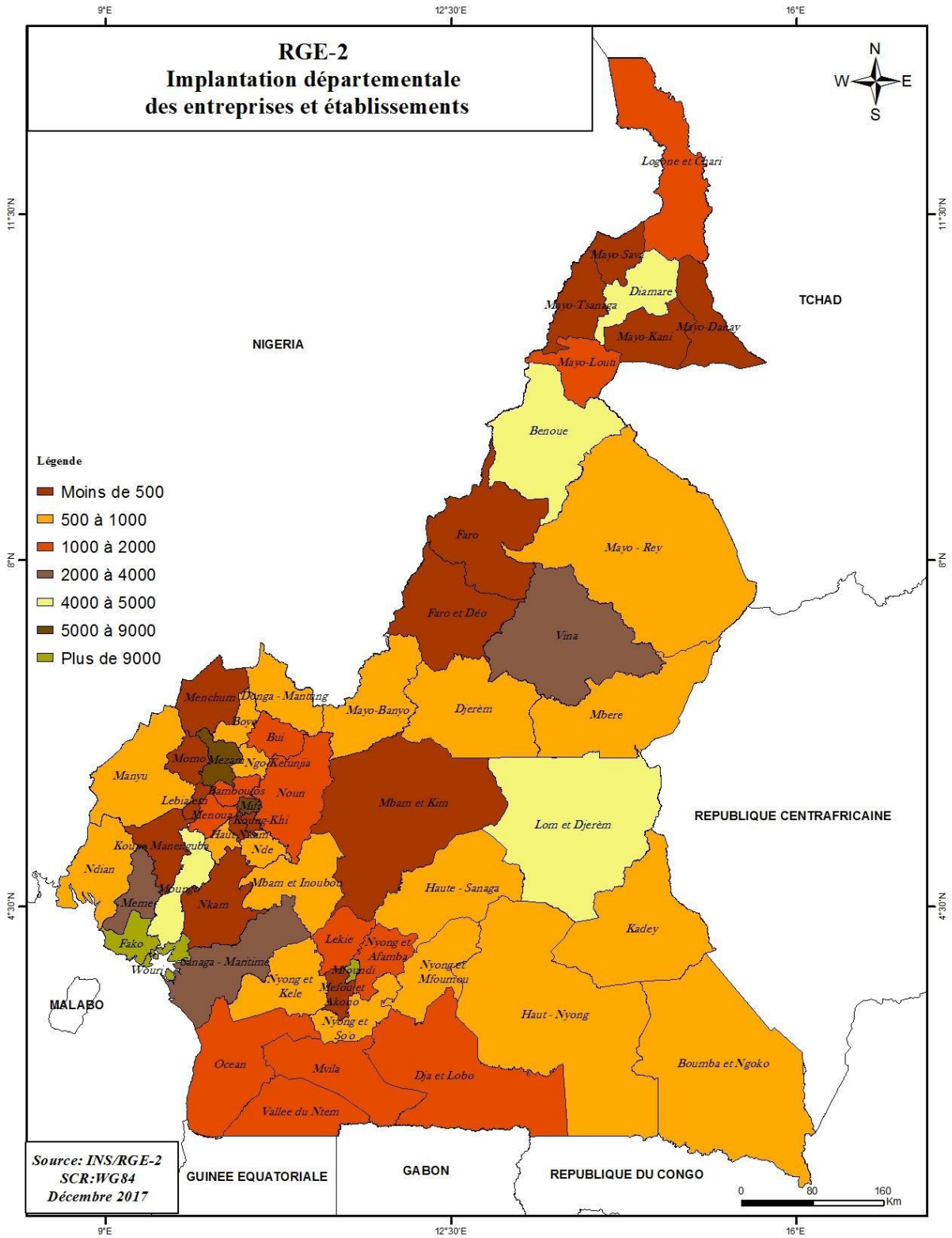
Business environment can be defined as all the political, legal, institutional and regulatory conditions governing the activities of enterprises.

Cameroon is endowed with several institutions responsible for supporting private initiative both at home and abroad. Among these structures, one can cite the Enterprise Creation Procedure Centres (ECPCs) responsible for serving as an interface in enterprise creation within 48 hours. The Authorised Management Centres (AMCs) for supervision in enterprise management and training, the Small and Medium-Sized Enterprise Promotion Agency (APME) responsible for improving the competitiveness of SMEs through the provision of consultancy and support services; the Cameroonian Bank for Small and Medium-Sized Enterprises (BC-PME) whose primordial mission is to fund SMEs.

At national level, it is through some variables such as macro-economic data, infrastructure, corruption, factor productivity, access to credit, quality of public governance, the weight of the informal sector that we can assess the business environment.

I.2 Methodology

The results presented are drawn from several secondary sources: The National Institute of Statistics, the World Bank (Doing Business 2019), and CAMERCAP-PARC.



I. 3 Situation of the business climate

Table I-1 : Cameroon: medium-term prospects, 2016–2018

	2016	2017	2018	2019*
Real GDP	4,5	3,7	4,2	4,5
Inflation (average of the period)	0,9	0,5	1	1,3
Current balance (% in GDP)	-3.2	-2.6	-2.5	-3.0
Public debt (% in GDP)	33.3	31.9	32	38.6

Sources: MINFI, MINEPAT; BEAC; estimates and forecasts of IMF services. August 2018

(*) forecast

Table I-2 : Cameroon's Doing Business ranking in relation with some indicators

Indicators	2018 RANKING	2019 RANKING	2018 SCORE	2019 SCORE
Global	163	166	47,23	47,78
Enterprise creation	122	92	82,39	86,26
Grant of a building permit	140	132	59,74	62,04
Electrical connection	121	129	60,35	61,04
Transfer of ownership	176	176	37,33	37,93
Loans granted	68	73	60,00	60,00
Protection of minority investors	138	140	41,67	41,67
Payment of taxes and duties	183	182	36,34	36,34
Trans-border trade	186	186	15,99	15,99
Execution of contracts	162	166	41,76	39,91
Insolvency settlement	125	127	36,73	36,63

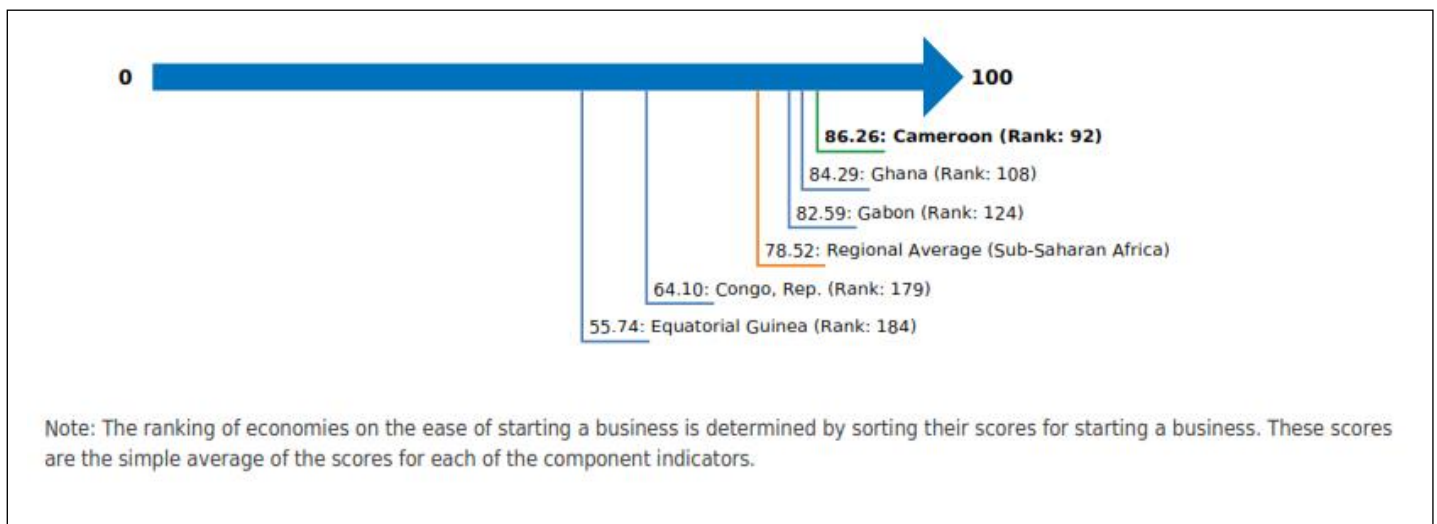
Source: BM/ Doing Business 2019

Figure I-1: Score on the ease of doing business



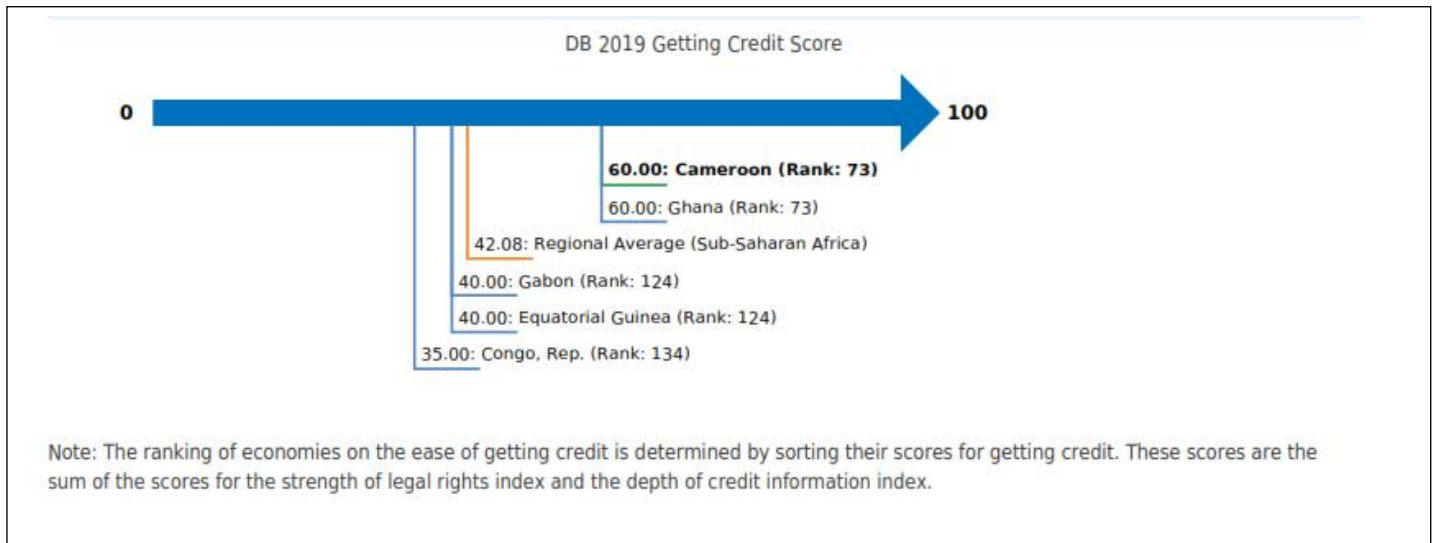
Source: BM/ Doing Business 2019

Figure I-2: Enterprise creation in Cameroon and comparison of economies-score and ranking



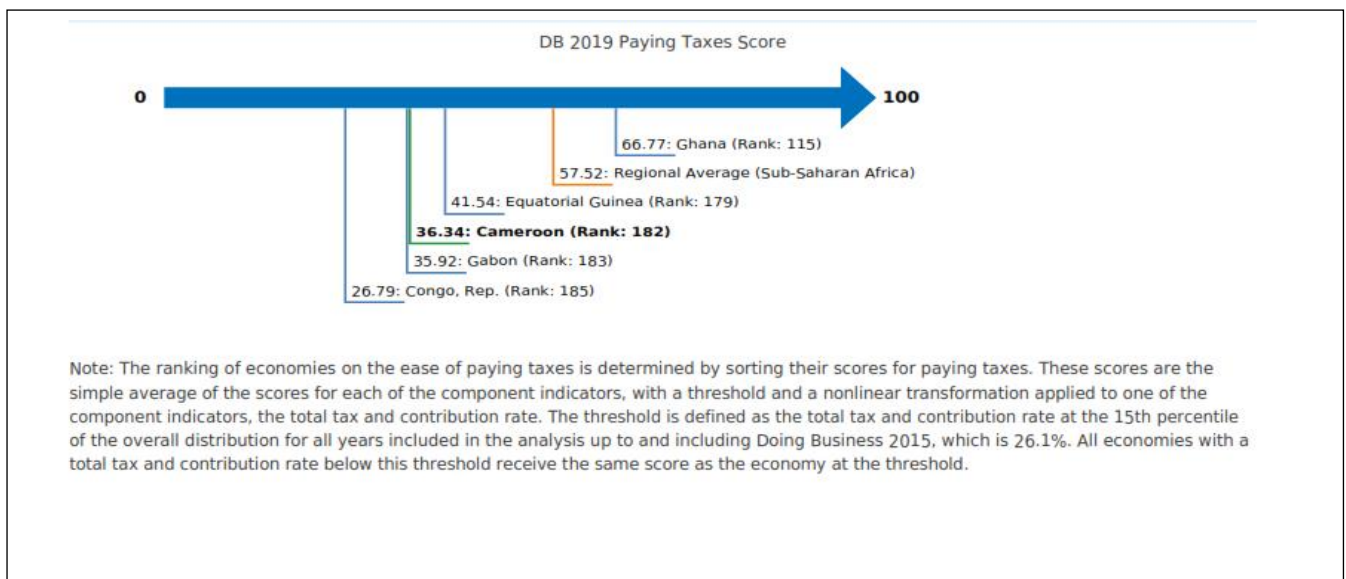
Source: BM/ Doing Business 2019

Figure I-3: Access to credit in Cameroon and comparison of economies-score and ranking



Source: BM/ Doing Business 2019

Figure I-4: Payment of taxes in Cameroon and comparison of economies-score and ranking



Source: BM/ Doing Business 2019

Table I-3 : Opinion of enterprise heads on the business environment of the region (%)

Year	2016				2009			
Regions	Good	Poor	Does not know or Indifferent	Total	Good	Poor	Does not know or Indifferent	Total
Douala	15,8	59,9	15,1	100,0	21,0	58,1	20,9	100,0
Yaoundé-	20,1	54,4	17,4	100,0	27,5	48,5	24,0	100,0
Adamawa	31,7	57,3	8,5	100,0	36,1	49,6	14,3	100,0
Centre (Except Yaoundé)	14,4	34,2	18	100,0	26	46,0	28,0	100,0
East	21,7	37,7	34,8	100,0	33,8	43,2	23,0	100,0
Far North	25,7	48,6	10,8	100,0	47,2	33,0	19,8	100,0
Littoral (Except Douala)	20,2	53,5	19,2	100,0	27,3	49,7	23,0	100,0
North	27,8	42,0	21,6	100,0	20,3	37,6	42,1	100,0
North West	21,3	65,2	11	100,0	51,2	40,6	8,2	100,0
West	12,6	55,7	17,5	100,0	29,5	57,2	13,3	100,0
South	24,8	44,0	16,5	100,0	32,6	56,3	11,1	100,0
South West	34,2	44,7	18	100,0	58	33,7	8,3	100,0
Overall	19,0	55,7	16,2	100,0	27,2	52,4	20,4	100,0

Source: INS/RGE-2

Table I-4 : Opinion of enterprise heads on the business environment according to the nationality of the promoter (%)

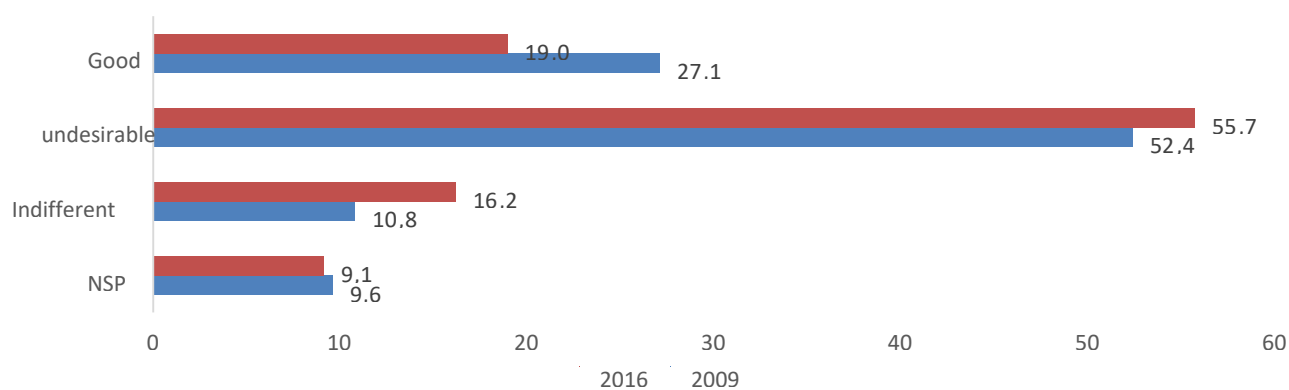
Nationality	Good	Indifferent	Poor	Does not know	Overall
Cameroon;	19	15,3	57,2	8,5	100
Other than CEMAC	25	0	75	0	100
Nigeria	26,9	22,5	38,2	12,4	100
Other than Africa	25	33,3	33,3	23,8	100
France	8,3	12,5	62,5	0	100
Europe except France	0	16,7	66,7 0,0	8,3	100
United States	13,6	100	27,3	0	100
China	33,3	59,1 0,0	33,3	0	100
Other than Asia	21,4	21,4	57,1	33,3	100
Overall	19,2	15,8	55,7	8,5	100

Source: INS/RGE-2

Table I-5 : Perception of business environment by enterprise heads according to type of enterprise (%)

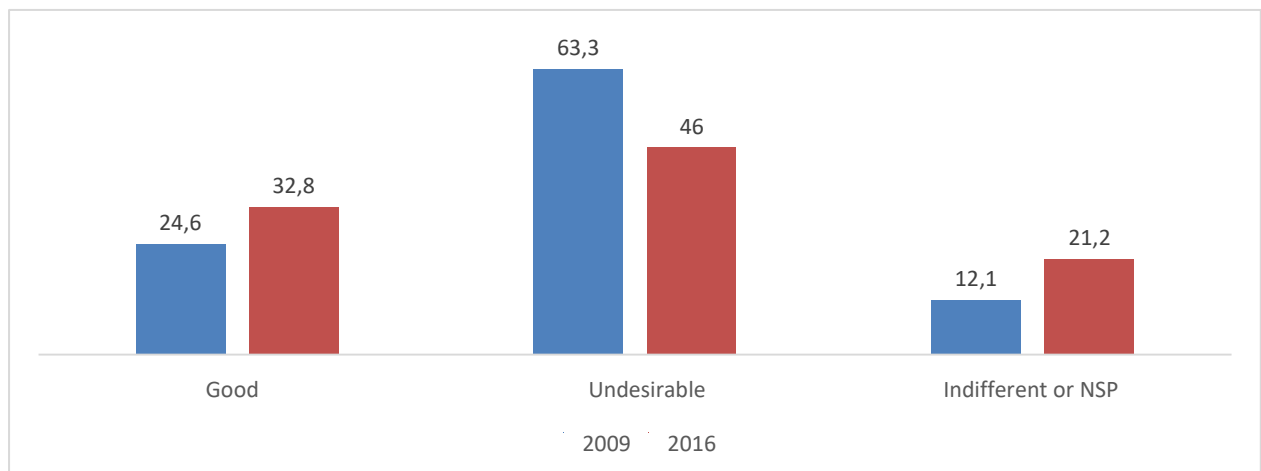
Type of enterprise	Good	Indifferent	Poor	Does not know	Total
VSE	17,8	15,7	57,8	8,6	100
SE	18,6	16,7	57,1	7,5	100
ME	20,5	15,5	51,1	12,9	100
Large Enterprise (GE)	28,4	23,5	45,7	2,5	100
Overall	19,0	16,2	55,7	9,1	100

Source: INS/RGE-2

Chart I-1 : Opinion of enterprise heads on the business environment (%)


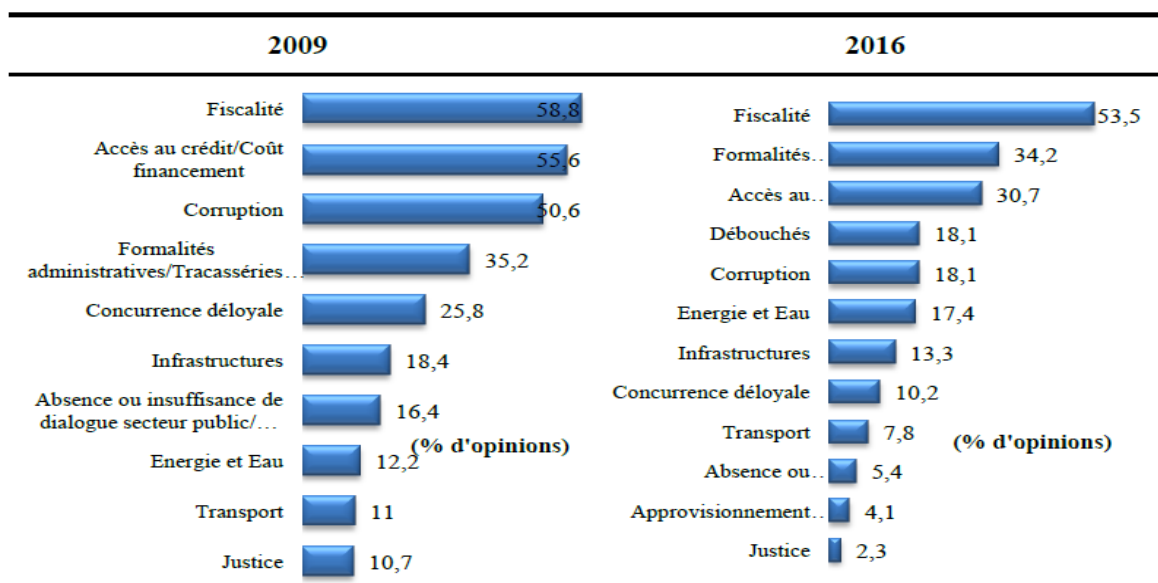
Source: INS/RGE-2

Chart I-2 : Opinion of enterprise heads on the relationships between enterprises and Government authorities (in %)



Source: INS/RGE-2

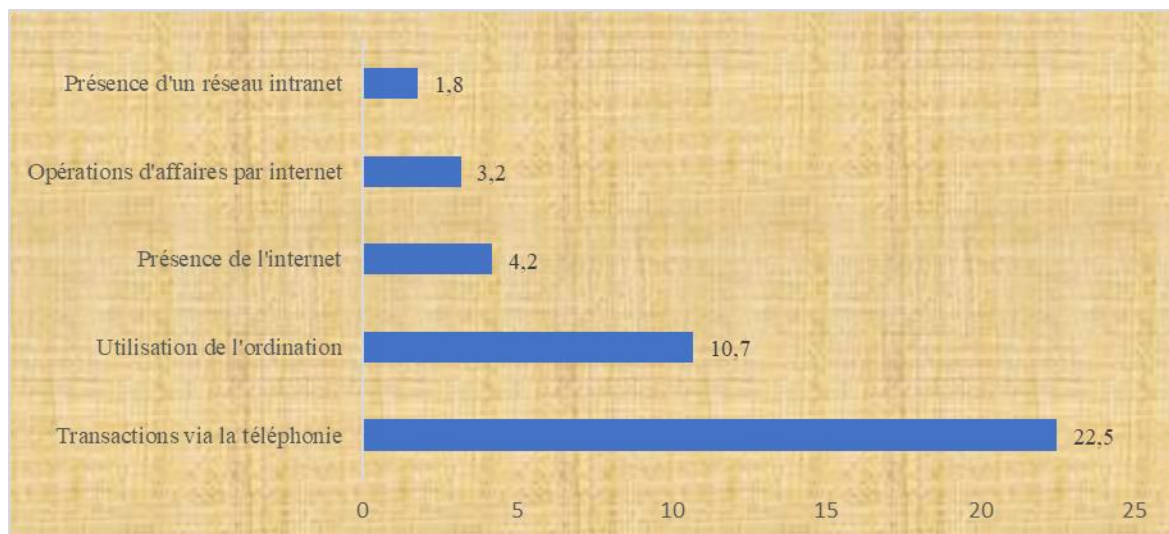
Chart I-3 : Evolution in perception of enterprise heads on the shortcomings related to entrepreneurship (% of opinions)



Source: INS/RGE-1, RGE-2

I.4 Use of ICTs, financial accountability and funding sources

Chart I-4 : ICT Penetration (in %)



Source: INS/RGE-2

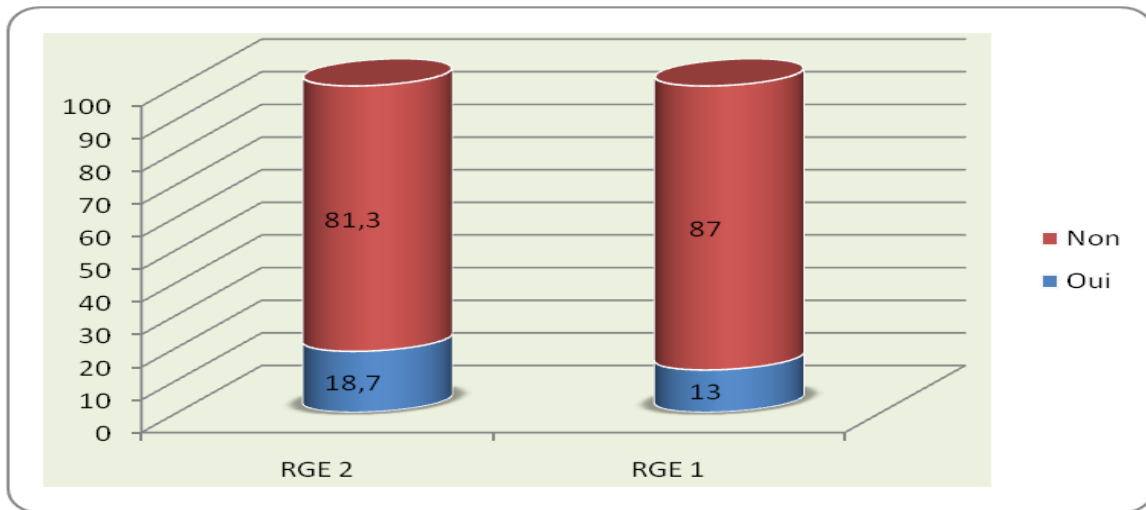
I.5 Funding sources and financial accountability

Table I-6 : Major funding sources in enterprise creation

FUNDING SOURCE	NUMBER	PERCENTAGE OF OPINIONS
SAVINGS	115 791	81,7
DJANGUI	21 575	15,2
DONATION	5 900	4,2
BANK LOAN	5 070	3,6
OTHER FUNDING	4 724	3,3
MFI LOAN	3 835	2,7
CONTRIBUTION OF PARTNERS	1 244	0,9
HERITAGE	888	0,6
SUBSIDIES	760	0,5
RESORT TO FINANCIAL MARKET (SHARES)	185	0,1
OVERALL DECLARED	141 064	
NON-DECLARED	62 355	
TOTAL	203 419	

Source: INS/ RGE 1&2 Occurrence of the modality

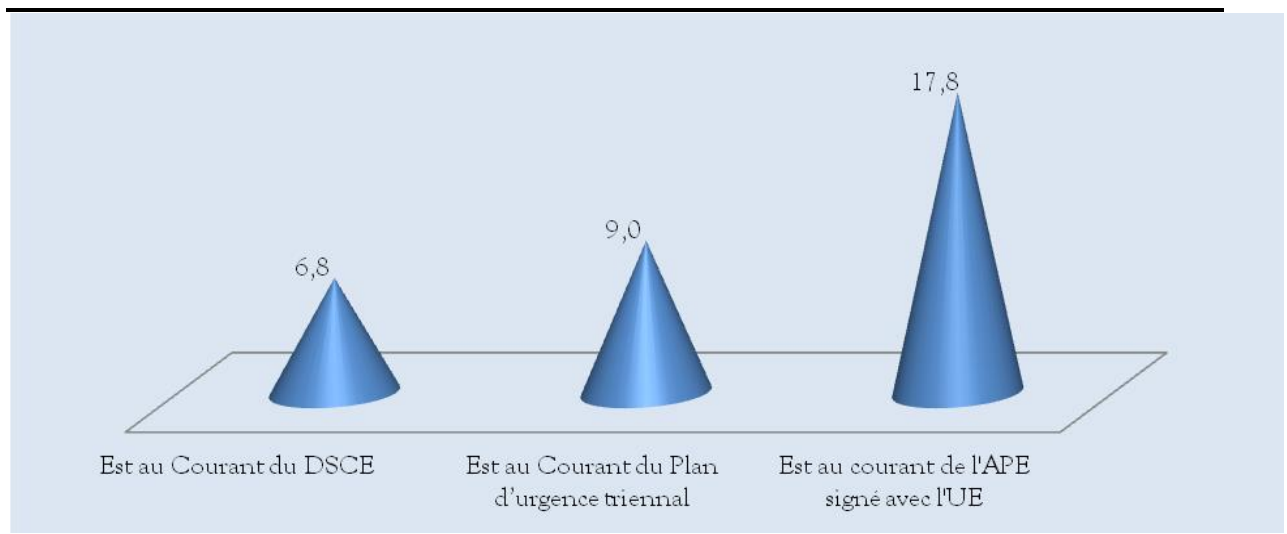
Chart I-5 : Financial accountability



Source: INS/RGE-1, RGE-2

I.6 Knowledge of Government policies

Chart I-6 : Knowledge of Government policies (% of opinions)



Source: INS/RGE-2

CHAPITRE II :

DEMOGRAPHIC DATA

II.1 Overview

The meticulous collection of data and the statistical analysis that resulted from it made it possible to draw up a quantitative study on SMESEH as a whole.

The General Census of Enterprises (RGE2) carried out by the NIS in 2016 associated with the creation of new SMEs from 2016, 2017 and finally that of 2018 portray a larger assessment of the new structural composition of enterprises in general and SMEs in particular.

Handicraft Production Units (UPA) are characterised this year by the dominance of handicraft art (48.5%), followed by production handicraft (25.3%) and finally service handicraft.

Social Economy Organisations (SEOs) have activities spread out in various sectors, but more than half of them are devoted to agricultural activities.

II.2 Methodology

Data on SMEs are derived from gatherings in repertoires, records and registers of several structures: National Institute of Statistics, Enterprise Creation Procedure Centres, NSIF, Registry services etc.

For Social Economy Organisations (SEOs), data is derived from the exploitation of MINPMEESA, MINADER, MINFI and MINADT records.

Talking about HPUs, records from council registration offices for craftspeople and consolidated at regional level as well as other records constituted during regional exhibitions allowed us to obtain the following results.

II.3 Small and medium-sized enterprises

Box II-1 : Classification of SMEs by size

The classification of enterprises according to size is based on Law No. 2015/010 of 16 July 2015 to amend and supplement some provisions of Law No. 2010/001 of 13 April 2010 on the promotion of SMEs. By virtue of this law:

- A **Very Small Enterprise (VSE)** is an enterprise with at least 5 workers and whose business turnover is less than 15 million FCFA;

a **Small Enterprise (SE)** is an enterprise whose labour force ranges between 6 and 20 workers, and whose business turnover ranges between 15 and 250 million FCFA;

- a **Medium Enterprise (ME)** is an enterprise whose workforce ranges between 21 and 100 workers and, whose business turnover is more than 250 million and less than or equal to 3 billion FCFA.

Table II-1: Distribution of SMEs per region and per type

Region	VSE		SE		ME		Total	
	Number	%	Number	%	Number	%	Number	%
Douala	53 615	33,3	13 406	34,2	1 246	46,3	68 267	33,6
Yaoundé-	37 424	23,2	10 174	26	714	26,6	48 312	23,8
Adamawa	5 030	3,1	783	2	30	1,1	5 843	2,9
Centre (Yaoundé)	5 480	3,4	884	2,3	52	1,9	6 416	3,2
East	6 109	3,8	913	2,3	17	0,6	7 039	3,5
Far North	5 136	3,2	1 466	3,7	35	1,3	6 637	3,3
Littoral (Douala)	6 141	3,8	932	2,4	56	2,1	7 129	3,5
North	5 471	3,4	1 094	2,8	45	1,7	6 610	3,3
North West	10 698	6,6	2 090	5,3	196	7,3	12 984	6,4
West	10 548	6,5	2 996	7,6	102	3,8	13 646	6,7
South	4 006	2,5	1 765	4,5	80	3	5 851	2,9
South West	11 436	7,1	2 702	6,9	116	4,3	14 254	7,0
Total	161 094	100,0	39 205	100,0	2 689	100,0	202 988	100,0

Source: INS/RGE-1, RGE-2

Table II-1 : Distribution of SMEs per activity sector and type

		VSE		SE		ME		Total	
Sector	Sub-sector	2009	2016	2009	2016	2009	2016	2009	2016
Primary sector	Agriculture	41	112	66	16	29	6	136	134
	Livestock breeding	53	100	29	22	4	5	86	127
	Silviculture	5	21	8	13	11	19	24	53
	Fishing and pisciculture	1	8	5	0		0	6	8
	Sub primary total	100	241	108	51	44	30	252	322
Secondary sector	Extraction	5	35	6	17	6	6	17	58
	Food industry (including tobacco)	323	2029	244	366	72	41	639	2 436
	Other manufacturing industries	8 981	23 895	970	3 793	199	200	10 150	27 888
	Electricity, gas, water and cleaning up campaigns	19	129	14	43	30	11	63	183
	Construction	253	653	244	293	152	103	649	1 049
	Sub-total secondary	9 581	26 741	1 478	4 512	459	361	11 518	31 614
Tertiary sector	Trade	36 575	81 317	9 383	22 186	737	1 180	46 695	104 683
	Transport	82	759	172	331	233	105	487	1 195
	Banking and insurance	95	1 301	168	238	296	62	559	1 601
	Other services	17 385	50 735	7 664	11 887	1 851	951	26 900	63 573
	Sub-total Tertiary	54 137	134 112	17 387	34 642	3 117	2 298	74 641	171 052
Non-declared		155	0	1 144	0	9	0	1 308	0
Total		63 973	161 094	20 117	39 205	3 629	2 689	87 719	202 988

Source: INS/RGE-1, RGE-2

Table II-2 Evolution of the number of SMEs created in the ECPCs according to the gender of the promoter

ECPC	Sex	2012	2013	2014	2015	2016	2017	2018
YAOUNDE -	Male	2634	3734	4824	4437	6117	3609	3814
	Female	911	1406	1654	1408	1745	1380	1219
	Total	3545	5140	6478	5845	7862	4989	5033
DOUALA	Male	2581	3172	3220	4375	4149	4567	4404
	Female	629	860	935	1140	1203	1248	1302
	Total	3210	4032	4155	5515	5352	5815	5706
BAFOUSSAM	Male	141	108	167	312	358	456	510
	Female	36	35	71	114	128	146	167
	Total	177	143	238	426	486	602	677
GAROUA	Male	69	128	146	263	229	272	318
	Female	13	54	45	53	72	77	119
	Total	82	182	191	316	301	349	437
BAMENDA	Male	122	161	168	315	239	183	155
	Female	53	48	36	47	56	35	82
	Total	175	209	204	362	295	218	237
EBOLOWA	Male	/	/	20	105	89	127	76
	Female	/	/	40	63	48	51	31
	Total			60	168	137	178	107
LIMBE	Male	/	/	86	428	447	477	353
	Female	/	/	25	103	103	108	92
	Total	/		111	531	550	585	445
MAROUA	Male	/	/	51	172	191	233	265
	Female	/	/	10	39	45	49	61
	Total	/	/	61	211	236	282	326
BERTOUA	Male	/	/	/	/	/	174	176
	Female	/	/	/	/	/	27	44
	Total	/	/	/	/	/	201	220
NGAOUNDERE	Male	/	/	/	/	/	109	167
	Female	/	/	/	/	/	15	68
	Total	/	/	/	/	/	124	235
GENERAL TOTAL	Male	5547	7303	8682	10407	11819	10207	10238
	Female	1642	2403	2816	2967	3400	3136	3185
	Total	7189	9706	11498	13374	15219	13343	13423

Source: MINPMEESA/ CFCE 2018

/ = non-existent to date

Table II-3 : Evolution of SMEs created online according to town and by gender

ECPC	Sex	2016	2017	2018
DOUALA	Men	1847	4446	3778
	Women	335	1545	2128
	Total	2182	5991	5906
GAROUA	Men	102	278	421
	Women	25	81	15
	Total	127	359	436
YAOUNDE -	Men	1411	3084	902
	Women	433	929	255
	Total	1844	4013	1157
General total		4153	10363	7499

Source: MINPMEESA/ mybusiness.cm 2018

Table II-4 : Evolution of SMEs created online according to town and by legal form

ECPC	Legal form	2016	2017	2018
DOUALA	Establishment	1552	3880	3111
	Company	630	2111	2795
	Total	2182	5991	5906
GAROUA	Establishment	124	331	360
	Company	3	28	76
	Total	127	359	436
YAOUNDE -	Establishment	1726	3613	980
	Companies	118	400	177
	Total	1844	4013	1157
General total		4153	10363	7499

Source: MINPMEESA/ mybusiness.cm 2018

Table II-5 : Evolution of the number of SMEs created in the ECPCs according to its legal form

CFCE	Legal forms	2012	2013	2014	2015	2016	2017	2018
YAOUNDE -	LTD	72	67	34	42	66	29	93
	SARL	502	633	723	641	755	628	1040
	ETS	2923	4392	5402	5115	6966	4245	3768
	Others	48	48	319	47	75	87	132
DOUALA	LTD	58	45	56	42	43	35	32
	SARL	1285	1096	1135	1388	1381	1829	2465
	ETS	1867	2821	2895	4002	3860	3824	3125
	Others	0	70	69	83	68	127	84
BAFOUSSAM	LTD	1	1	1	3	1	2	0
	SARL	17	27	21	43	53	88	201
	ETS	154	111	212	368	414	482	408
	Others	5	4	4	12	18	30	68
GAROUA	LTD	0	0	0	0	0	0	0
	SARL	3	16	2	7	3	20	70
	ETS	79	166	188	309	298	329	367
	Others	0	0	1	0	0	0	0
BAMENDA	LTD	12	3	3	2	1	6	0
	SARL	71	106	105	208	150	140	177
	ETS	92	97	96	152	136	72	60
	Others	0	3	0	0	8	0	0
EBOLOWA	LTD	/	/	0	0	0	0	0
	SARL	/	/	2	13	5	19	17
	ETS	/	/	58	155	132	159	90
	Others			0	0	0	0	0
LIMBE	LTD	/	/	10	2	0	2	0
	SARL	/	/	25	213	201	243	172
	ETS	/	/	73	315	349	340	273
	Others	/	/	3	1	0	0	0
MAROUA	LTD	/	/	1	1	0	0	3
	SARL	/	/	3	13	17	43	36
	ETS	/	/	57	197	218	239	287
	Others	/	/	0	0	1	0	0
BERTOUA	LTD	/	/	/	/	/	1	0
	SARL	/	/	/	/	/	29	45
	ETS	/	/	/	/	/	171	175
	Others	/	/	/	/	/	0	0
NGAOUNDERE	LTD	/	/	/	/	/	1	0
	SARL	/	/	/	/	/	27	19
	ETS	/	/	/	/	/	95	212
	Others	/	/	/	/	/	1	4
GENERAL TOTAL	LTD	143	116	105	92	111	76	128
	SARL	1878	1878	2016	2526	2565	3066	4242
	ETS	5115	7587	8981	10613	12373	9956	8765
	Others	53	125	396	143	170	245	288
	Total	7189	9706	11498	13374	15219	13343	13423

Source: MINPMEESA/ CFCE 2018

/ = non-existent to date

Table II-6 : Evolution of enterprises created within the ECPCs according to type

ECPC	Type	2015	2016	2017	2018
YAOUNDE -	VSE	1283	1942	3022	2345
	SE	4562	5920	1967	2688
	ME	0	0	0	0
	Total	5845	7862	4989	5033
DOUALA	VSE	4070	3928	4303	3040
	SE	1400	1381	1422	2660
	ME	45	43	90	6
	Total	5515	5352	5815	5706
BAFOUSSAM	VSE	300	324	445	519
	SE	126	162	152	151
	ME	0	0	5	7
	Total	426	486	602	677
GAROUA	VSE	254	296	287	118
	SE	62	5	62	319
	ME	0	0	0	0
	Total	316	301	349	437
BAMENDA	VSE	150	122	45	63
	SE	212	172	173	174
	ME	0	1	0	0
	Total	362	295	218	237
EBOLOWA	VSE	127	122	166	104
	SE	34	15	12	3
	ME	7	0	0	0
	Total	168	137	178	107
LIMBE	VSE	220	536	575	431
	SE	311	4	10	14
	ME	0	10	0	0
	Total	531	550	585	445
MAROUA	VSE	196	218	239	184
	SE	15	18	43	140
	ME	0	0	0	2
	Total	211	236	282	326
BERTOUA	VSE	/	/	184	202
	SE	/	/	16	18
	ME	/	/	1	0
	Total	/	/	201	220
NGAOUNDERE	SE	/	/	116	192
	ME	/	/	5	41
	VSE	/	/	3	2
	Total	/	/	124	235
GENERAL TOTAL	VSE	6600	7488	9382	7198
	SE	6722	7677	3862	6208
	ME	52	54	99	17
	Total	13374	15219	13343	13423

Source: MINPMEESA/ CFCE 2018

Table II-7: Evolution of enterprises created within ECPCs according to sector of activity

CFCE	Sector activity	2015	2016	2017	2018
YAOUNDE -	Primary sector	88	117	315	78
	Secondary sector	496	673	821	467
	Tertiary sector	5261	7072	3853	4488
	Total	5845	7862	4989	5033
DOUALA	Primary sector	77	67	364	174
	Secondary sector	164	168	497	284
	Tertiary sector	5274	5117	4954	5248
	Total	5515	5352	5815	5706
BAFOUSSAM	Primary sector	11	25	26	10
	Secondary sector	36	34	53	63
	Tertiary sector	379	427	523	604
	Total	426	486	602	677
GAROUA	Primary sector	10	4	6	7
	Secondary sector	48	55	40	40
	Tertiary sector	258	242	303	390
	Total	316	301	349	437
BAMENDA	Primary sector	20	12	0	4
	Secondary sector	10	7	8	22
	Tertiary sector	332	276	210	211
	Total	362	295	218	237
EBOLOWA	Primary sector	4	1	9	2
	Secondary sector	4	19	19	10
	Tertiary sector	160	117	150	95
	Total	168	137	178	107
LIMBE	Primary sector	7	6	120	7
	Secondary sector	53	30	33	41
	Tertiary sector	151	200	432	397
	Total	211	236	585	445
MAROUA	Primary sector	21	115	17	5
	Secondary sector	17	102	98	30
	Tertiary sector	493	333	167	291
	Total	531	550	282	326
BERTOUA	Primary sector	/	/	11	3
	Secondary sector	/	/	12	21
	Tertiary sector	/	/	178	196
	Total	/	/	201	220
NGAOUNDERE	Primary sector	/	/	2	4
	Secondary sector	/	/	0	22
	Tertiary sector	/	/	122	209
	Total	/	/	124	235
GENERAL TOTAL	Primary sector	238	347	870	294
	Secondary sector	828	1088	1581	1000
	Tertiary sector	12308	13784	10892	12129
	Total	13374	15219	13343	13423

Source: MINPMEESA/ CFCE 201 / = non-existent to date

Table II-8: Evolution of the number of SMEs created within ECPCs according to nationality and the gender of the promoter.

Nationality of promoter	Gender	2012	2013	2014	2015	2016	2017	2018
CAMEROONIAN	Male	5345	7036	7230	10059	10861	9901	9918
	Female	1584	2323	3864	2942	4023	3042	3085
	Total	6929	9359	11094	13001	14884	12943	13003
CEMAC	Male	18	70	70	198	23	26	75
	Female	5	20	21	9	10	13	21
	Total	23	90	91	207	33	39	96
Out of CEMAC	Male	184	200	251	157	281	337	282
	Female	53	57	62	9	21	24	42
	Total	237	257	313	166	302	361	324

Source: MINPMEESA/ CFCE 2018

Chart II-1 : Monthly Enterprise Creation



Source: MINPMEESA/ CFCE 2018

Table II-9 : Distribution of SMEs created in ECPCs according to month

Region	January	February	March	April	May	June	July	August	September	October	November	December	General total
Ngaoundéré	39	35	34	18	18	17	16	10	19	8	16	5	235
Yaoundé-	650	575	550	524	457	375	363	358	357	352	275	197	5033
Bertoua	47	20	22	22	21	19	7	18	10	15	13	6	220
Far North	56	46	47	28	27	20	17	25	15	14	18	13	326
Douala	410	571	658	530	652	412	543	494	412	386	465	173	5706
Garoua	84	75	51	46	24	42	18	26	22	26	17	6	437
Bamenda	35	31	31	24	26	25	12	21	5	14	9	4	237
Bafoussam	97	66	92	59	63	62	45	51	45	24	43	30	677
Ebolowa	27	16	20	12	7	5	2	4	8	5		1	107
Limbe	66	70	52	35	41	44	40	22	21	19	18	17	445
Overall total	1511	1505	1557	1298	1336	1021	1063	1029	914	863	874	452	13423

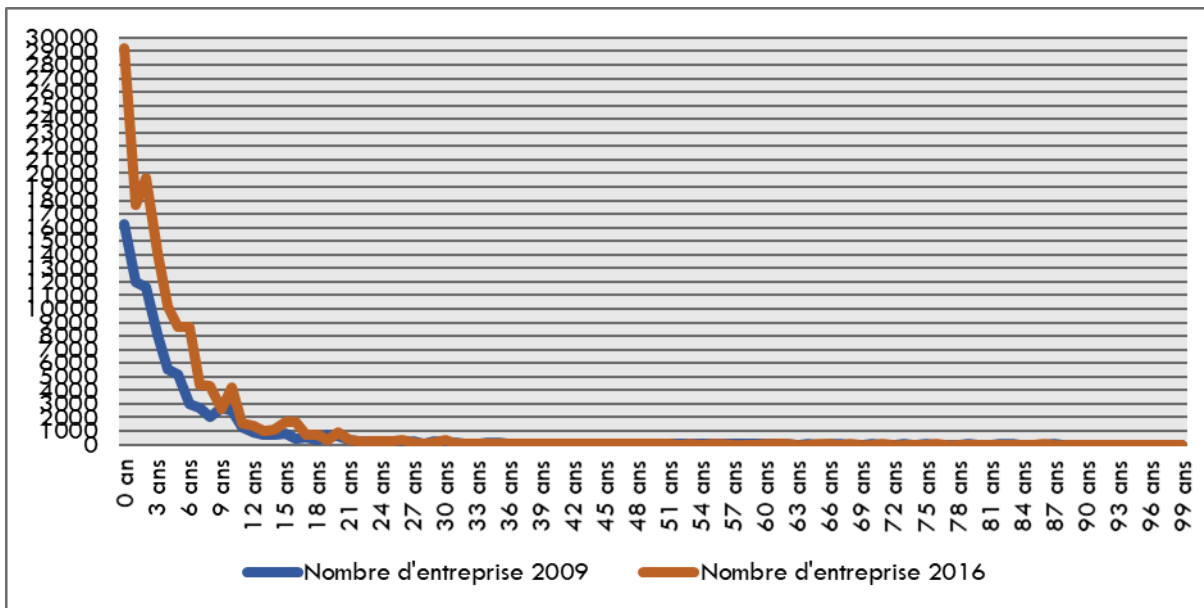
Source: MINPMEESA/ CFCE 2018

Table II-10: Generalities on SMEs created within ECPCs from 2010 to 2018

ECPC	SMEs created	%	Gender		Legal form			
			Male	Female	LTD	SARL	ETS	Others
YAOUNDE -	40827	46,3	29518	11309	485	5182	34381	779
DOUALA	36198	41,1	27383	8815	365	11544	23788	501
BAFOUSSAM	2763	3,1	2022	741	9	454	2159	141
GAROUA	1906	2,2	1442	464	3	470	1424	9
BAMENDA	1670	1,9	1216	454	26	606	1036	2
EBOLOWA	650	0,7	417	233	0	56	594	0
LIMBE	2222	2,5	1474	428	14	854	1350	4
MAROUA	1116	1,3	1168	268	5	112	998	1
BERTOUA	421	0,5	350	71	1	74	346	0
NGAOUNDERE	359	0,4	276	83	1	46	307	5
TOTAL	88132	100,0	65266	22866	909	19398	66383	1442

Source: MINPMEESA/ CFCE 2018

Chart II-2 : Number of enterprises according to age



Source: INS/RGE-1, RGE-2

Box II-2: CAMERCAP methodology relating to the study on SMEs’ failure.

The Centre for Analysis and Research on Economic and Social Policies in Cameroon (CAMERCAP-PARC), whose one of missions consists in assisting Government in the formulation and analysis of economic and social policies, carried out in 2016 and with MINPMEESA's authorisation, a study on the demography of SMEs created within the ECPCs and their impact on the economy, particularly the pillars that are: growth and employment.

In order to come up with the real number of SMEs by the 31 December 2015, the methodology consisted in the constitution of a database of SMEs from direct information gathered in each ECPC and the projection of the latter on another more updated data file in terms of regular follow-up of enterprises; the intersection gave rise to all the SMEs created and existing within the data base and acknowledged by the DGT till date, under the pretext that since we are not a tax administration, we have to admit such an enterprise does not have any legal existence, consequently, it no longer exists.

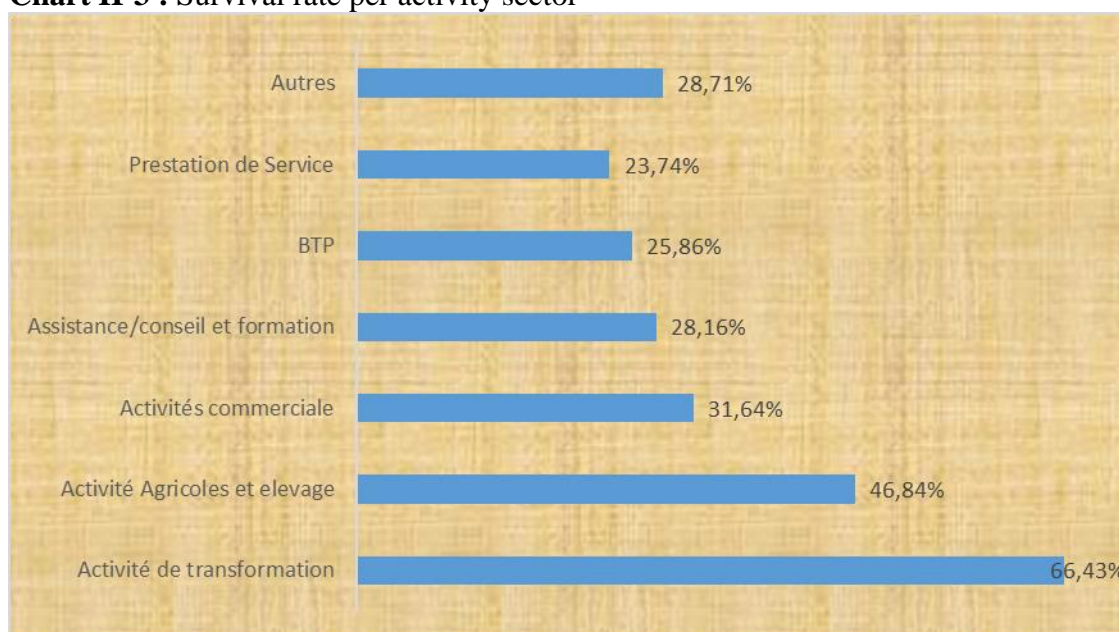
The major results reveal that:

- Since the setting up of the ECPCs in 2010 right up to the 31 December 2015, 40.502 SMEs have been created in these structures;
- 72.24% of these SMEs are non-existent within the records of the DGT by May 2016;
- Between 2010 and 2015, the relationship between the growth of SMEs and economic growth remains weak;
- The contribution of SMEs to the formulation of the business turnover seems largely inadequate to their potentials.

Table II-11 : Survival rate of SMEs created within ECPCs from 2010 to 2015 per region

CFCE/Region	Survival rate (%)
Bafoussam/West	33.89
Bamenda/North West	11.40
Douala/Littoral	58.65
Ebolowa/South	17.86
Garoua/North	15.56
Limbe/South West	20.50
Maroua/Far North	65.36
Yaoundé/Centre	8.02
Overall	27.76

Source: CAMERCAP-PARC/ Study on SMEs' failure in 2016

Chart II-3 : Survival rate per activity sector


Source: CAMERCAP-PARC/ Study on SMEs' failure in 2016

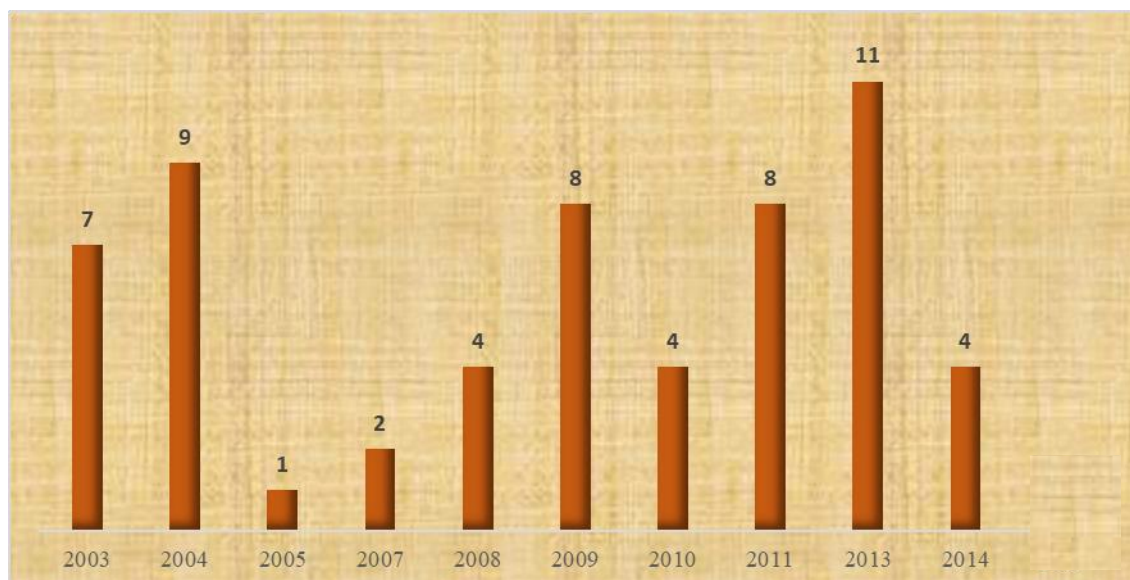
II.4 Social Economy Organisations

Table II-12 : Microfinance institutions approved in 2018

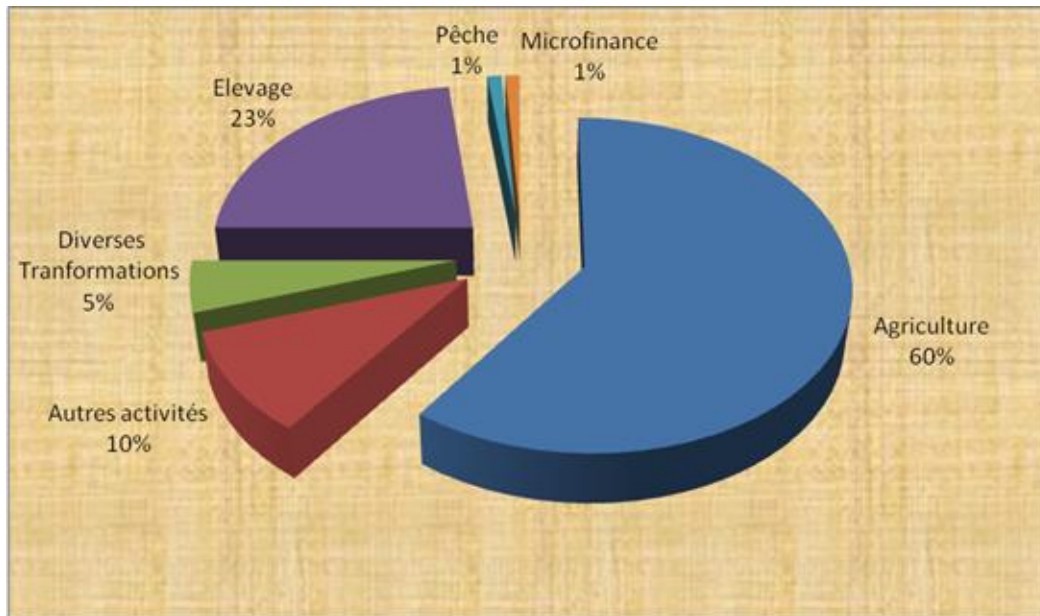
Région	EMF de 1ère catégorie indépendant	EMF de 1ère catégorie en réseaux							EMF de 2ème catégorie	Total
		CAMCULL	RECCUCAM	UCCGN	A3C	NOWEFOCH	BINUM Tontine	MUCADEC		
Adamaoua	3	4	0	0	0	0	0	0	2	9
Centre	30	5	0	0	27	0	0	6	19	87
Est	2	0	0	0	0	0	0	0	0	2
Extrême - Nord	3	6	0	5	0	0	0	0	1	15
Littoral	22	16	0	0	0	0	0	0	18	56
Nord	2	5	0	4	0	0	0	0	0	11
Nord-ouest	9	61	7	0	0	9	0	0	3	89
Ouest	38	19	0	0	0	0	18	0	2	77
Sud	4	4	0	0	0	0	0	0	0	8
Sud-ouest	4	49	0	0	0	0	0	0	2	55
Total	117	169	7	9	27	9	18	6	47	409

Source: MINFI/Sub-Department of Microfinance 2018

Chart II-4 : Evolution of NGOs approved from 2003 to 2015



Source: MINATD/Statistical Yearbook 2015

Chart II-5 : Distribution of SEOs per branch of activity


Source: MINPMEESA/ Regional Delegations 2018

II.5 Handicraft Production Units

Table II-13 : Evolution of HPU registered within Council Offices

Region	2014	2015	2016	2017	2018
Adamawa	1469	108	334	2102	2137
Centre	872	3682	231	2793	1290
East	815	404	496	1233	1640
Far North	1006	331	351	1139	313
Littoral	1446	574	1022	3500	1831
North	1531	2340	420	507	536
North West	2872	1270	366	80	56
West	5074	2537	1964	846	2101
South	1156	2434	1901	1944	1890
South West	3969	367	1788	246	20
Total	20210	14047	6973	14390	11814

Source: Council Registration Offices 2018

Table II-14: Evolution of HPUs registered within Council Offices according to the gender

Gender	2015		2016		2017		2018	
	Enrolment	%	Enrolment	%	Enrolment	%	Enrolment	%
Male	9029	64,3	4710	67,5	8941	62,1	7671	64,9
Female	5018	35,7	2263	32,5	5449	37,9	4143	35,1
Total	14047	100,0	6973	100,0	14390	100,0	11814	100,0

Source: Council Registration Offices 2018

Table II-15: Evolution of HPUs registered within Council Offices by type of handicraft

Handicraft type	2014		2015		2016		2017		2018	
	Enrolment	%	Enrolment	%	Enrolment	%	Enrolment	%	Enrolment	%
Art	8589	42,5	4925	35,1	1781	25,5	8280	57,5	5735	48,6
Production	5922	29,3	5976	42,5	3034	43,5	3884	27	2992	25,3
Service	5699	28,2	3146	22,4	2158	30,9	2226	15,5	3087	26,1
Total	20 210	100, 0	14047	100, 0	6973	100, 0	14390	100, 0	11814	100, 0

Source: Council Registration Offices 2018

Table II-16: Evolution of HPU's according to the type of handicraft per region

Regions	Type of handicraft	2014	2015	2016	2017	2018
Adamawa	<i>Art</i>	352	31	96	604	1282
	<i>Production</i>	587	38	117	736	550
	<i>Service</i>	73	39	121	762	305
	Total	1012	108	334	2102	2137
Centre	<i>Art</i>	646	2598	163	1971	557
	<i>Production</i>	542	574	36	435	589
	<i>Service</i>	167	510	32	387	144
	Total	1355	3682	231	2793	1290
East	<i>Art</i>	185	143	175	435	579
	<i>Production</i>	271	209	257	639	849
	<i>Service</i>	68	52	64	159	212
	Total	524	404	496	1233	1640
Far North	<i>Art</i>	1018	65	65	211	135
	<i>Production</i>	842	154	161	522	143
	<i>Service</i>	900	112	125	406	35
	Total	2760	331	351	1139	313
Littoral	<i>Art</i>	1480	333	168	575	582
	<i>Production</i>	1292	161	525	1798	859
	<i>Service</i>	177	80	329	1127	390
	Total	2949	574	1022	3500	1831
West	<i>Art</i>	1307	634	16	212	908
	<i>Production</i>	682	1218	31	409	960
	<i>Service</i>	1506	685	17	225	233
	Total	3495	2537	64	846	2101
North	<i>Art</i>	636	910	170	291	232
	<i>Production</i>	259	891	163	136	245
	<i>Service</i>	159	539	87	80	59
	Total	1054	2340	420	507	536
North West	<i>Art</i>	1660	594	171	37	24
	<i>Production</i>	419	150	43	10	26
	<i>Service</i>	1469	526	152	33	6
	Total	3548	1270	366	80	56
South	<i>Art</i>	359	929	720	736	817
	<i>Production</i>	152	1039	519	531	863
	<i>Service</i>	270	466	662	677	210
	Total	781	2434	1901	1944	1890
South West	<i>Art</i>	937	41	409	56	9
	<i>Production</i>	770	304	1022	141	9
	<i>Service</i>	1025	22	357	49	2
	Total	2732	367	1788	246	20

Source: Council Registration Offices 2018

CHAPTER III:

PERFORMANCE AND CONTRIBUTION OF SMESEH TO THE NATIONAL ECONOMY

III.1 Overview

In Cameroon, SMEs constitute 99.8% of the economic fabric, which is an ample indication of the important role these structures play in our economic growth.

In this chapter, information on the contribution of SMEs to the national economy is presented, as well as those concerning the contribution of Handicraft Production Units (HPU) and Social Economy Organizations (SEOs) to growth and job creation.

This information is highlighted by the average turnover, the contribution of SMEs to GDP, the contribution of SMEs to subcontracting, the contribution of SMEs to taxation and the number of permanent jobs from this sector, the portfolio of microfinance institutions (1st and 2nd categories).

III.2 Methodology

The data on SMEs are essentially obtained from the 2016 RGE.

-As for SEOs, the data obtained come from the MINFI (DGTCFM Survey 2013).

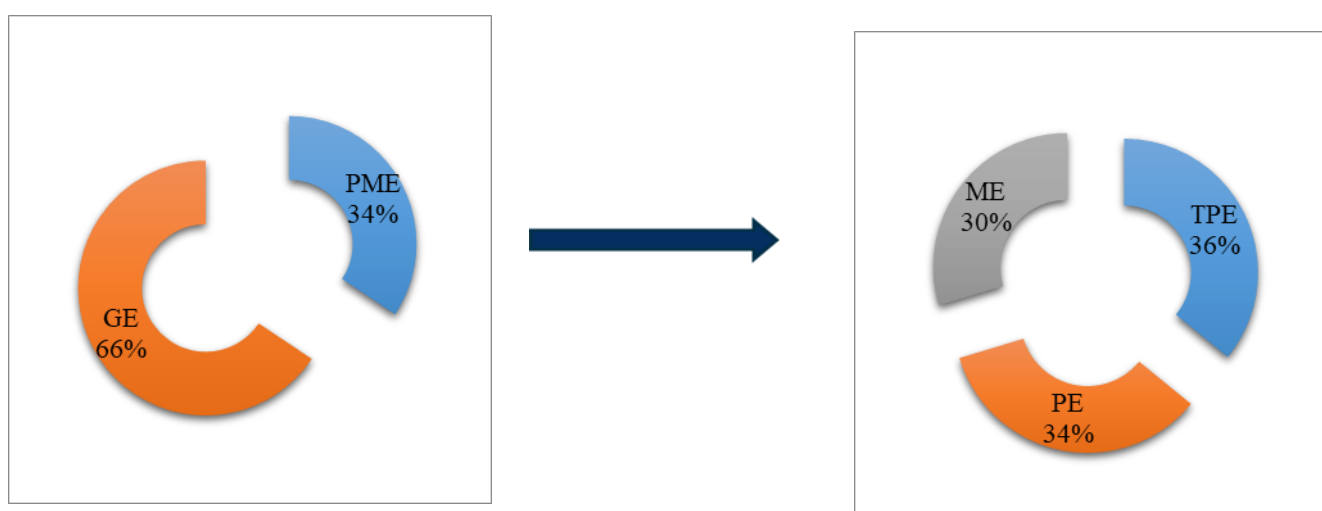
-Concerning the HPU, the results come mainly from the data collected during the International Handicraft Exhibition of Cameroon organized in 2018 by MINPMEESA.

II.3 Small and medium-sized enterprises

Box III-1 : Some economic data on SMEs

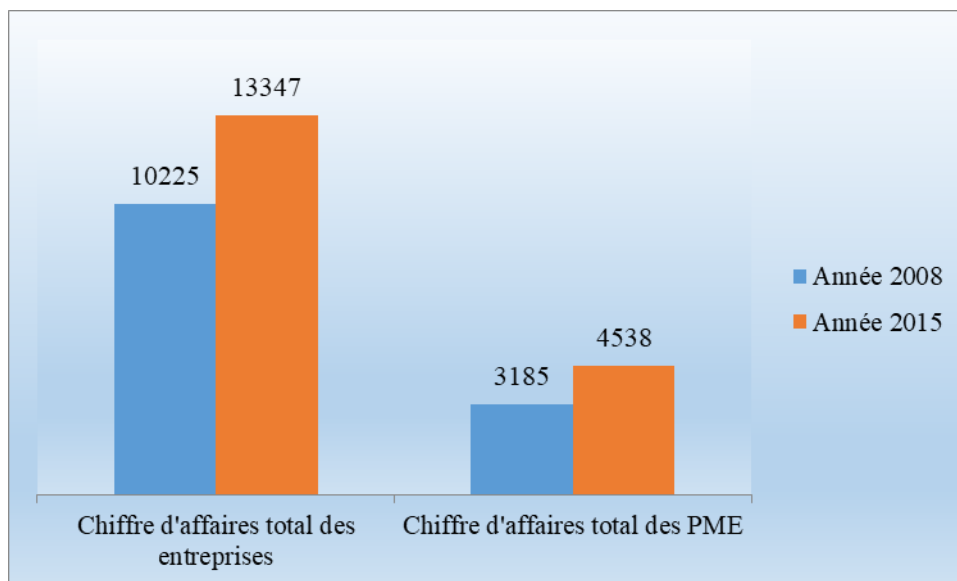
- *Despite an ever-increasing number of SMEs, the impact on wealth measured by GDP is not significant.*
- *The growth rate is around 5% between 2010 and 2017, thus deviating from the 2010-2020 DSCE benchmark.*
- *Growth is driven by the tertiary sectors, which are experiencing a strong expansion of the informal sector.*
- *The global turnover of companies in 2015 = 13,347 billion FCFA.*
- *The share of SMEs = 34%.*
- *The total number of permanent jobs offered by companies in 2015 is 635 969*
The share of SMEs = 72.6%.
- *The total value added generated by modern enterprises is estimated at*
2 463.7 billion FCFA in 2015.
- *The share of SMEs = 14%.*
- *Excluding VSE, the share = 15%.*
- *As a percentage of current GDP in 2015, the contribution of modern SMEs is:*
2.0%.

Chart III-1 : Contribution of SME to the economy according to the turnover



Source: INS/RGE2

Chart III-2 : The comparative contribution of SMEs to the economy according to the turnover in billions of CFAF between 2008 and 2015



Source: INS/RGE1-2

Table III-1 : Distribution of staff permanently employed by gender and by type of enterprise

Type of enterprise	2016			
	Men	Women	Total	%
VSE	165 456	158 147	323 603	70,1
SE	52 345	45 490	97 835	21,2
ME	24 293	16 003	40 296	8,7
Total	242 094	219 640	461 734	100,0

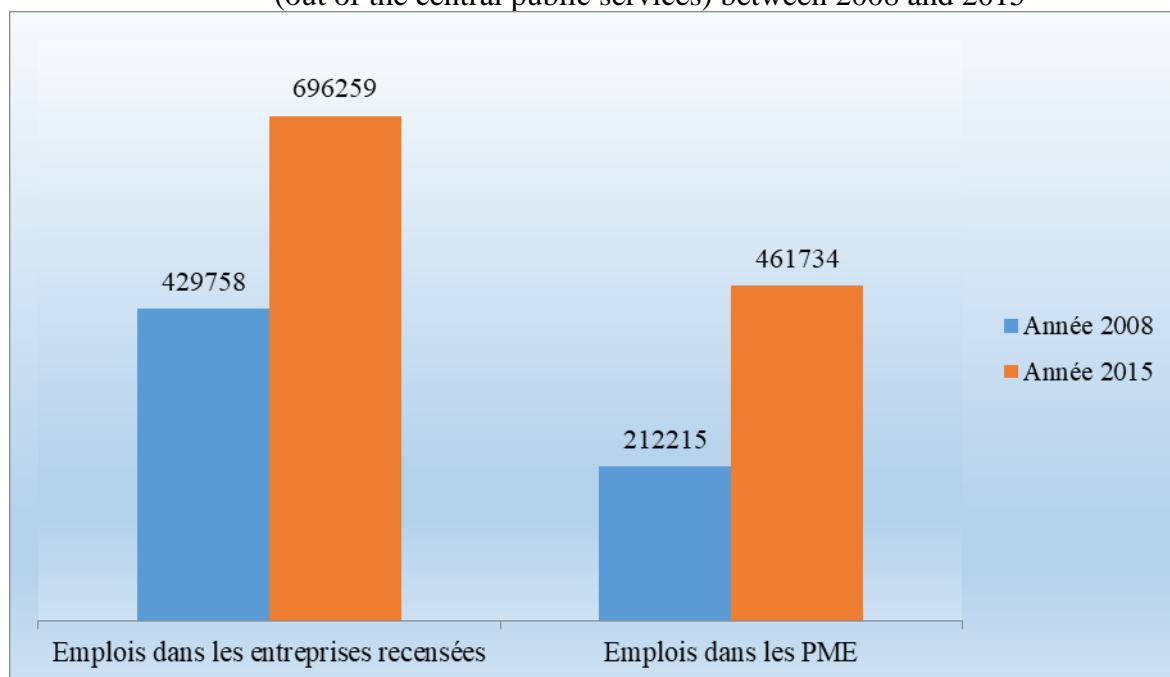
Source: INS/RGE2

Chart III-3 : Contribution of SMEs to the economy according to permanent jobs (except the central public services)



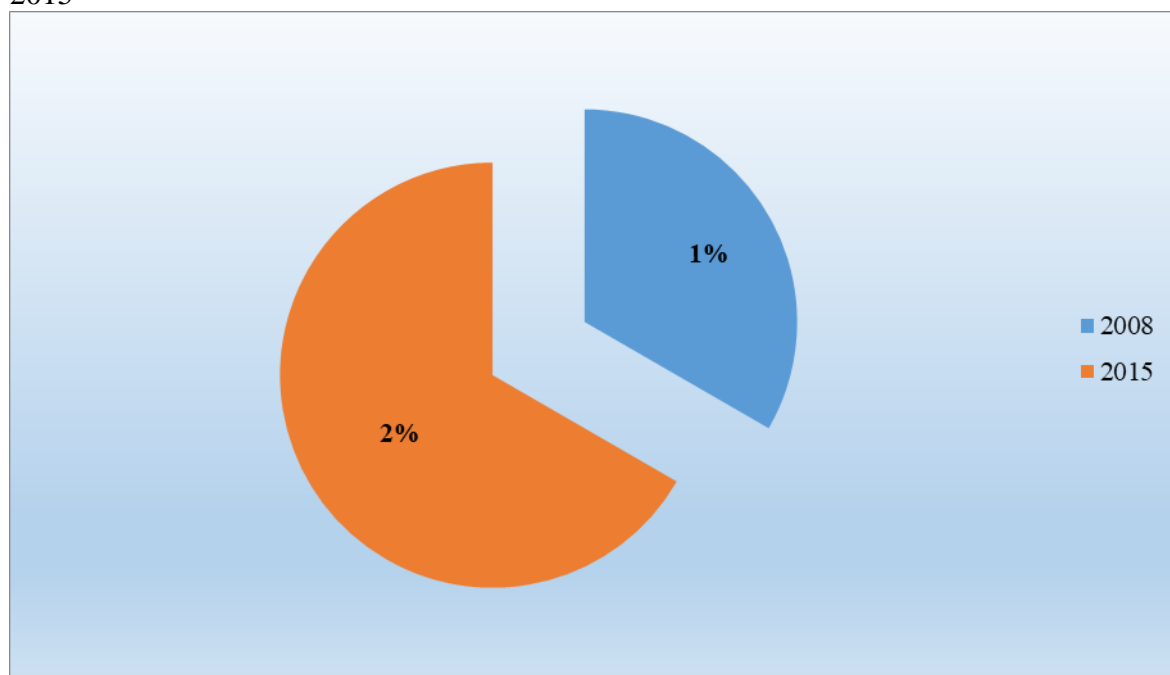
Source: INS/RGE2

Chart III-4 : Comparative contribution of SMEs to the economy according to permanent jobs (out of the central public services) between 2008 and 2015



Source: INS/RGE1-2

Chart III-5 : Contribution of SMEs to the market GDP between 2008 and 2015



Source: INS/files DSF

Table III-2 : Distribution of enterprises according to the taxation scheme and the type of enterprise

Type	Total number of enterprises	Declared tax regime	Global tax	Simplified real regime	Real regime	Non imposed	Total
VSE	161 094	124 636	92,1	3,5	0,5	4,0	100,0
SE	39 205	29 787	69,8	11,3	13,0	5,9	100,0
ME	2 689	2188	28,3	4,0	57,5	10,1	100,0

Source: INS/RGE2

Table III-3: Indicators of subcontracting per type of enterprise

Type	Enterprises listed	Companies that performed subcontracting activities in 2014 or 2015	Companies that subcontracted work to other companies in 2014 or 2015	Subcontracting companies or client having had a beneficial partnership with his partners	
				Number	%
VSE	161 094	1,6	0,4	1 212	38,7
SE	39 205	2,2	0,7	491	43,0
ME	2 689	2,9	2,0	55	41,4

Source: INS/RGE2

II.4 Social Economy Organisations

Table III-4: Type of employment within MFIs

Year	Category:	Microfinance SEOs			Other MFIs	Overall total	Percentage within SEOs (%)
		First independent category	MFIs in networking	Workforce within SEOs	2nd and 3rd categories		
2010	Domestic Permanent personnel	4 809	1518	6 327	1 920	8 247	76,72
	Domestic Seasonal personnel	146	80	226	110	336	67,26
	Foreign personnel	0	0	0	4	4	0
	Total	4 955	1598	6 553	2 034	8 587	76,31
2011	Domestic Permanent personnel	4 743	1583	6 326	2 182	8 508	74,35
	Domestic Seasonal personnel	127	74	201	87	288	69,79
	Foreign personnel	0	2	2	5	7	28,57
	Total	4 870	1659	6 529	2 274	8 803	74,17

Source: MINFI, DGTCFM 2013 Survey

III.5 Handicraft Production Units

Box III-2: SIARC

The International Handicraft Exhibition of Cameroon (SIARC) is an opportunity for diverse actors of the handicraft sector to come together and exchange ideas on solutions to adopt for the development of this sector through the sharing of experiences, know-how and the negotiation of partnerships.

This platform, which aims at contributing more to the development and promotion of handicrafts in Cameroon, is biennial.

The editions held from 2008 until 2018 saw the participation of many foreign craftspeople.

During this event, the best works are awarded to encourage the spirit of creativity; the challenge here is to create a real framework for the promotion of handicraft products in this sector which contributes to the creation of jobs and wealth.

Table III-5: Evolution of the turnover of craftspeople attending SIARC (CFAF)

	2015	2016	2017
Average	1 429 501	1 516 467	1 850 179
Total	516 050 000	592 938 500	769 674 500

Source: MINPMEESA/ SIARC 2018

Table III-6 : SIARC 2018 and wealth creation

Nationality	Indicator	Exhibited article (1)	Article specially designed for attending SIARC (2)
Cameroonian craftspeople	Sum (in cfaf)	669 803 600	379 290 100
	(2) / (1)	100%	57%
	Average (cfaf)	1 431 204	824 544
Foreign craftspeople	Sum	197 105 000	142 575 000
	(2) / (1)	100%	72%
	Average (cfaf)	4 380 111	3 315 697
Totality	Sum	866 908 600	521 865 100
	(2) / (1)	100%	60%
	Average (cfaf)	1 689 880	1 037 505

Source: MINPMEESA/ SIARC 2018

Table III-7: SIARC 2018 and the marketing of handicraft products

Nationality	Indicator	Exhibited article (1)	Article sold during SIARC (2)
Cameroonian craftspeople	Sum (in cfaf)	669 803 600	25 335 375
	(2) / (1)	100%	4%
	Average (cfaf)	1 431 204	59 057
Foreign craftspeople	Sum (in cfaf)	197 105 000	31 902 999
	(2) / (1)	100%	16%
	Average(cfaf)	4380111	797575
Totality	Sum (in cfaf)	866 908 600	57 238 374
	(2) / (1)	100%	7%
	Average (cfaf)	1 689 880	122 043

Source: MINPMEESA/ SIARC 2018

CHAPTER IV

IMPLEMENTATION STATE OF POLICIES IN THE SMESEH SECTOR

IV.1 Overview

The main objective of MINPMEESA is "To create a more important SMESEH (demography) fabric and to improve their competitiveness (performance and contribution to the economy)".

In accordance with Law No. 2007/006 of 26 September 2007 on the Financial Regime of the State and Law No. 2018/012 of 11 July 2018 on the Financial Regime of the State and other public entities which devotes the Programme Budget as management model of public policies, MINPMEESA is implementing 03 programmes (02 operational and 01 support).

Achievement rates of the objectives assigned to each of these programmes and their respective actions are measured by indicators.

This section presents the level of achievement of programmes objectives and their actions.

Several structures are sharing MINPMEESA's objectives. They are the SME Promotion Agency, the BSTP-CMR, the PMEAA, the PACD, EMPRETEC, KAIZEN and the handicraft villages.

IV.2 Methodology

It is important to note that the SMESEH promotion mission is essentially transversal, but given the resources allocated to the collection, only the outputs of activities were presented.

The data collected come mainly from the exploitation of the MINPMEESA activity reports and its attached and under supervision structures mentioned above.

IV.3 EVOLUTION OF LEGAL FRAMEWORK

IV.3.1 Texts, laws and conventions on SMESEH

IV.3.1.1 SMEs

- Law No.2010/010 of April 13 2010 to lay down the promotion of SMEs in Cameroon; Law No. 2010/010 of 13 April 2010 on handicraft in Cameroon;
- Law No. 2015/010 of 16 July 2015 amending and supplementing some provisions of Law No. 2010/010 of 13 April 2010 on the promotion of SMEs in Cameroon;
- Decree No. 2013/092 of 03 April 2013 on the organization and functioning of the SMEs Promotion Agency;
- Decree No. 2000/002/PM of 6 January 2000 on the organization of Authorized Management Centres (AMC), amended and supplemented by Decree No. 2007/0456/PM of 29 March 2007 and recently amended by Decree No. 2011/1137/PM of 12 May 2011 on the organization of the activities of the Management Centres and fixing all the tax advantages granted to members of said centres;
- Order No. 090/CAB/PM of 29 October 2013 on the organization of the National Small and Medium-sized Enterprises Data File;
- Interministerial Circular No. 001/MINJUSTICE/MINPMEESA/MINFI of 30 May 2012 relating to the procedure before the Enterprises Creation Procedure Centres (ECPC);
- Circular N ° 002/PM of 15 February 2012 concerning instructions for the promotion of Subcontracting in terms of partnership contracts and contracts negotiated in the framework of the implementation of other investment incentive schemes;
- Instruction No. 001/CAB/PM of 18 March 2010 amended and supplemented by Instruction No. 004/CAB/PM of 25 May 2012 relating to administrative formalities for the creation of enterprises in Cameroon.

IV.3.1.2 Social Economy

Law No. 93/015 of 22 December 1993 relating to Economic Interest Groups;

Law No. 92/006 of 14 August 1992 relating to cooperative societies and Economic Interest Groups and its implementation Decree No. 92/455/PM of 23 November 1992;

OHADA Uniform Act on the cooperative societies Law (2010);

Law No. 90/053 of 19 December 1990 relating to freedom of association;

Decree No. 2006/0762/PM of 09 June 2006 to amend and supplement some provisions of Decree No. 92/455/PM of 23 November 1992 to lay down the implementation procedures of Law No. 92/006 of 14 August 1992 relating to cooperative societies and Economic Interest Groups;

Decree No. 2001/023/PM of 29 January 2001 to amend and supplement some provisions of Decree No. 98/300/PM of 09 September 1998 to lay down the modalities for carrying out savings and credit cooperative activities (COOPEC);

Decree No. 98/300/PM of 09 September 1998 to lay down the modalities for carrying out savings and credit cooperative activities.

IV.3.1.3 Handicrafts

Law No. 2007/004 of 03 July 2007 on handicraft in Cameroon;

Decree No. 2011/0003/PM of 13 January 2011 to specify conditions of exercising some of the competences transferred from the State to councils on the promotion of handicraft production for councils' interest.

Decree No. 2010/2996/PM of 03 November 2010 to specify the implementations procedure of Law No. 2007/004 of 3 July 2007 governing handicraft in Cameroon;

Decree No. 2013/0009/PM of 07 January 2013 to lay down the creation of handicraft villages;

Decree No. 2016/128 of 21 March 2016 amending and supplementing some provisions of Decree 2013/169 of 27 May 2013 on the organization of the Ministry of SMEs, Social Economy and Handicrafts (linking handicraft villages to MINPMEESA);

Order No. 0003/A/MINPMEESA of 15 March 2011 on specifications specifying the conditions and technical modalities for exercising the powers transferred to the municipalities in the organization of Handicraft Trade Fairs;

Decision No. 0077/CAB/MINPMEESA of 11 July 2012 on the publication of the list of handicrafts trades;

IV. 4 Stock-taking of partnership and cooperation conventions

Table IV-1 : Agreements and memoranda

Nature of the Act	Sector activity	Subject	Duration of Agreement	Country	Administrations	Observations
Cooperation Agreement 06/03/2014	Small and Medium-Sized Enterprise and Handicrafts	Cooperation framework in the domains of SMESEH	Unspecified			
Cooperation Agreement 06/03/2014	Trade, Development of investments and entrepreneurial activities	Technical assistance of the Regulation System	December 2014 with possibility of extension		CNUCED (PNUD)	
Collaboration Agreement 21/05/2013	Small and Medium- Sized Enterprises	Promotion and Vulgarisation of the SMETOOLKIT solution Cameroon for the training of Small and Medium-Sized sector operators	05 (five) years renewable		FINAFRIQUE	
Cooperation Agreement 07/09/2012	Handicrafts	Development and promotion of handicrafts	5 years renewable by tacit agreement	MOROCCO		
Scientific Cooperation Agreement 19/01/2010	Entrepreneurship and VSE-SME	Realisation of cooperation activity within the VSE-SME entrepreneurship domain	03 (three) years renewable	CANADA	University of QUEBEC	
Protocol Agreement 11/05/2009	Socio- economic	Implementation of the poverty reduction sub programme	Renewable at the end of the first cycle		PNUD	End of first cycle
Cooperation Agreement 29/05/2008	Small and Medium-Sized Enterprises and Handicrafts	Cooperation framework within the area of small and medium-sized enterprises and handicrafts	Unspecified	Republic of Congo		

STATE OF IMPLEMENTATION OF POLICIES IN THE SMESEH SECTOR

Nature of the Act	Sector activity	Subject	Duration of Agreement	Country	Administrations	Observations
Cooperation Agreement May 10-97	Promotion and production of investments	Promotion of investments	Unspecified	China	Cooperation Agreement May 10-97	Promotion and production of investments
Cooperation Agreement	Small and medium-sized enterprises	Information exchanges, technical, administrative and legislative expertise in the area of the promotion and development of SMEs	Unspecified	TUNISIA		
Memorandum of Understanding November 22 2013	Small and Medium-Sized Enterprises	Promotion of SMEs through the setting up of incubators	24 (twenty-four) months renewable once	CAMEROON	INDO-CAMEROON Private GROUP	By tacit agreement
Memorandum of Understanding	Small and Medium- Sized Enterprises	Consolidation of the trade cooperation and contribution to the reinforcement of the competitiveness of SMEs	Unspecified	TURKEY		
Memorandum of Understanding Oct 19. 2017	Small and Medium- Sized Enterprises	Sustainability of PADSP-CAM	Unspecified		UNIDO	
Memorandum of Understanding 31 August 2017	Small and Medium- Sized Enterprises	Accompagnement des porteurs de projets de création des PME dans les métiers de la viande	3 years renewable		SODEPA	By tacit agreement

Source : MINPMEESA 2018

STATE OF IMPLEMENTATION OF POLICIES IN THE SMESEH SECTOR

Tableau IV-2: Conventions

Nature of Act	Activity sector	Subject	Duration of Agreement	Country	Administrations
Partnership agreement 01 Nov 13	In the domain of Corporate Social Responsibility	-Development of public policies -Studies, Analysis, organisation, Training of Enterprises in Cameroon	03 (three) years renewable for the same period by tacit agreement	Cameroon	INSTITUT AFRIQUE RSE (IARSE)
Partnership framework convention 03 Oct 2013	SMESEH	Support and supervision modalities for councils and their groupings in promoting	03 (three) years renewable by tacit agreement	Cameroon	Special Council Support Fund for Mutual Assistance (FEICOM)
Partnership agreement 18 Oct 2013	HANDICRAFT	Organisation of the International Handicraft Exhibition of Cameroon 2014	01 (one) year	Cameroon	AFRICREA MANAGEMENT
Convention on Mutual Assistance 22 Oct 2012	Development of the Private sector	Technical Support of CDE for the implementation of a support programme for the development of a Private sector in Cameroon	36 (thirty-six) months with possibility of extension	Belgium	Centre for the Development of Enterprises
Collaboration framework convention 10 Apr 2012	SMESEH	Access to basic social services in councils	Unspecified	Cameroon	MINEPAT : « National Community-based Development Programme » PNNDP
Information Exchange Protocol 17 Febr. 2012	SMESEH	Exchange of statistical data	04 (four) years renewable	Cameroon	National Institute of Statistics (NIS) (INS)
Partnership agreement 18 March 2011	Social Economy	Fight against poverty	Unspecified	Cameroon	Association Monde et Bonheur Cameroun

STATE OF IMPLEMENTATION OF POLICIES IN THE SMESEH SECTOR

Nature of Act	Activity sector	Subject	Duration of Agreement	Country	Administrations
Service Agreement 13 August 2010	SME	Research and consulting training to enhance the skills and knowledge of MINPMEESA in the field of SMEs and to improve the competitiveness of manufacturing SMEs under the "SMEs Support Project in Cameroon"	Unspecified	Québec Canada	Université du Québec à Trois-Rivières et Institut de Recherche sur les PME
Collaboration and Assistance Convention 21/06/2010	Social Economy	Structuring Social Economy through training, networking	Unspecified	France	ONG « Partenariat France Afrique Pour le Co développement » (PFAC)
Partnership Framework Agreement 26 May 2010	Social Economy	Promotion of economic activities producing goods and services, carried out by women groups	Unspecified	Cameroon	Fédération des Réseaux des Associations Féminines du Cameroun (FERACAM)
Partnership Framework Agreement 04/06/2008 SMESEH	SMESEH	Setting up an organic framework	01 (one) year renewable	QUEBEC	Service d'Assistance Canadienne aux Organismes (SACO/CESO)
Collaboration and Assistance Convention 22/05/2008	SMESEH	Seeking joint funding for the implementation of joint training and institutional strengthening projects	05 (five) years	CANADA	LE CEGEP TROIS - RIVIERES
Partnership Conventions 10 - Apr -08	SMESEH	Creation of a collaborative framework between MINPMEESA and MINRESI for the promotion, creation and development of scientific research-oriented SMEs Cameroon	05 (five) years renewable	Cameroon	Ministry of Scientific Research and Innovation

STATE OF IMPLEMENTATION OF POLICIES IN THE SMESEH SECTOR

Nature of Act	Activity sector	Subject	Duration of Agreement	Country	Administrations
Collaboration Convention between MINPMEESA and FEICOM Handicraft	Handicrafts	Development of handicraft activities for municipal interest	3 years	Cameroon	FEICOM

Source : MINPMEESA 2018

Box IV-1: Operational programmes in MINPMEESA

Programme 511 : Promoting private initiative and improving SMEs' competitiveness

The global objective of this programme is to strengthen SME competitiveness in Cameroon in order to improve the contribution of manufacturing industries in the GDP and to conquer new market shares at the national and international levels.

This programme also makes it possible to set up mechanisms to promote private initiative and improve the business climate in Cameroon.

It's about reducing the hassles related to the creation of an enterprise and improving Cameroon's ranking in Doing Business

Programme 513 : Promoting social economy and handicraft

The goal of this Programme is to develop mechanisms and strategies to improve upon the performances in the domain of Social Economy and Handicraft and to organise the migration of Informal Production Units towards Formal Production Units.

STATE OF IMPLEMENTATION OF POLICIES IN THE SMES/MSME SECTOR

Table IV-3 : Structures under supervision, programmes and attached structures of MINPMEESA

Name of the structure	Type	Date of creation	Headquarters
SME Promotion Agency (APME).	Administrative public body (EPA) under supervision	2015	Yaoundé Tsinga
Subcontracting and Partnership Stock Exchange of Cameroon (BSTP-CMR).	Economic Interest Group (EIG) under supervision	2013	Douala -Akwa
Programme d'appui à la Création et au Développement des PME (PACD/PME)	Institutional Programme	2007	Yaoundé- Bastos
Support Programme for Agricultural and Agri-food Small and Medium-sized Enterprises (PMEAA)	Institutional Programme	2015	Yaoundé-Nlongkak
Programme for the Development of Private Sector (PADSP)	Institutional Programme		Yaoundé
Individual Building Capacities Programme for Entrepreneurs (EMPRETEC)	Institutional Programme	2015	Yaoundé -- intendance
Support for SMEs through the KAIZEN 5S Method (KAIZEN)	Institutional Programme	2016	Yaoundé
Regional, special handicraft villages and the Yaounde International Handicraft Centre (CIAY) Yaoundé (CIAY)l	Attached structures	2016	Regional, special handicraft villages and the Yaounde International Handicraft Centre (CIAY)
Edéa Pilot Enterprise Nursery	Attached structures	2018	Edéa

IV.5 Synthesis of results obtained en 2018

IV.5.1 Synthesis of results of programmes operational in 2018

Table IV-4 : Evolution of the Indicators of Operational programmes

	Programme	Objective of the programme	Indicator	Achievements 2015-2017			Achievements 2018
				2015	2016	2017	
P511	Promoting private initiative and improving SMEs competitiveness	Increase and ensure the competitiveness of Cameroon SMEs	SMEs Growth Rate	16,32%	13,8%	12,33%	0,60%
			Number of upgraded SMEs	11%	10%	10%	
			Cumulated growth rate turnover of upgraded SMEs	N/A	60.4%	62%	0,0033%
P513	Promoting social economy and handicraft	Organise the Social Economy and Handicraft sectors and improve their performances.	Cumulated Number of craftspeople upgraded.	1320	697	2072	183

Source : MINPMEESA/ 2018 Activities Report

Table IV-5 : Evolution of the Indicateurs of the actions of Programme 511

Programme 511	Promoting private initiative and improving SMEs competitiveness						
	Actions	Objective of the action	Indicator	Achievements 2015-2017			Achievements 2018
				2015	2016	2017	
	Improvement of SMEs competitiveness	Improving SMEs competitiveness in Cameroon	Number of SMEs upgraded	590	697	2072	266
	Improvement of the business climate	Contribute in improving the business climate through the simplification of business creation procedures and a better supervision of SMEs.	Number of SMEs newly created in ECPCs	13 000	15 219	13343	13423
	Valorising local raw materials	Contribute, through the processing of local raw materials to the increase of the manufacturing added value	Number of local raw materials processing SMEs set up Nombre	32	49	52	55
	Promoting entrepreneurship spirit	To promote the entrepreneurship spirit among the graduates from universities and higher institutions	Number of enterprises created by former trainees from supervising structures	60	96	171	

Source : MINPMEESA/ 2018 Activities Report

STATE OF IMPLEMENTATION OF POLICIES IN THE SMESEH SECTOR

Table IV-6: Evolution of the Indicateurs of the actions of Programme 513

Programme 513		Promoting social economy and handicraft				
Actions	Objective of the action	Indicator	Achievements 2015-2017			Achievements 2018
			2015	2016	2017	
Improving the competitiveness of handicraft products	Improve the quality of handicraft products	Number of craftspeople upgraded	500	1715	3715	40
Promoting collective entrepreneurship	To guarantee the expansion of real collective enterprises	Number of upgraded SEOs OES	285	407	1107	143
Marketing of SEOs and handicraft products Migration of IPUs towards the formal sector	To improve the visibility and consumption of Cameroonian SEOs and handicraft products. To migrate IPUs towards handicraft and VSEs	Number of visitors (of handicraft villages, trade fairs, exhibitions and virtual galleries) Number of craftspeople registered in the council registers	60 000 15 000	150 000 42 000	250 000 53 008	69879

Source : MINPMEESA/ 2018 Activities Report

IV.5.2 Synthesis of the major results obtained within attached and under supervision structures in 2017

Table IV-7 : BSTP, achievements in 2018

VOLUME OF ACTIVITIES	2018
Number of members	22
Number of profiled SME/SMI	297
Nombre of SME/SMI Benchmarked	27
Number of SMEs/SMIs supported	43
Number of Networking	163
Number of SMEs/SMIs put on contract	03
Number of buyers found	04
Number of contracts	09
Number of permanent contracts	26
Number of fixed-term contracts	131
Overall number of jobs created	157
Overall Amount of contracts (CFA F)	139 677 572

Source : BSTP-CMR 2019

Figure IV-1 : Achievements of APME in 2018

<p>ACTIVITÉS DU CONSEIL D'ADMINISTRATION</p> <p>03 visites de la Tutelle</p> <ul style="list-style-type: none"> ▪ 02 Visites du PCA ▪ 01 Visite de Mme. Le SG ▪ 02 sessions du CA 			
<p>ACTIVITÉS DES CFCE</p> <p>12.097 entreprises créées au 31 octobre 2018</p>	<p>MODERNISATION DES PME PAR LES TIC (PMTIC)</p> <ul style="list-style-type: none"> ▪ 12.000 entreprises à sensibiliser sur 04 ans 	<p>AMÉLIORATION CONTINUE DES PERFORMANCES PAR L'APPROCHE KAIZEN</p> <p>62 PME évaluées.</p>	<p>PROGRAMME DIAGNOSTIC RESTRUCTURATION</p> <p>Restructuration de 80 PME</p>
<p>AMÉLIORATION DU PACKAGING (CAMPACK-Q)</p> <ul style="list-style-type: none"> ▪ 12 PME agro-alimentaires accompagnées 	<p>AMELIORATION DE L'ACCES AU FINANCEMENT DES PME</p> <ul style="list-style-type: none"> ▪ 03 réunions organisées par l'APME ▪ 15 banques et institutions de financement rencontrées 	<p>PROMOTION DE L'ESPRIT D'ENTREPRISE EN MILIEU JEUNES</p> <p>08 d'encadreurs ; 06 Invités spéciaux ; 17 formateurs mobilisés.</p> <p>Total 1125 jeunes formées</p>	<p>ETUDES PRODUITES</p> <ul style="list-style-type: none"> - 02 notes de conjonctures produites - 02 notes de veille - 01 rapport sur le référentiel d'activités.
<p>INCITATIONS A L'INVESTISSEMENT PRIVE DANS LES PME</p> <ul style="list-style-type: none"> ▪ 17 dossiers reçus ▪ 07 conventions signées 	<p>PROGRAMME TRANSFAGRI</p> <ul style="list-style-type: none"> ▪ Trois (03) nouvelles antennes régionales à ouvrir et soutenues par le financement Transfagri. ▪ 17 cadres et 26 personnels d'appui à recruter dans le cadre du Transfagri 	<p>RENFORCEMENT DES CAPACITES DU PERSONNEL</p> <p>11 opérations de renforcement des capacités réalisées.</p>	<p>VOYAGES (FORMATION/BENCHMARKING)</p> <p>08 destinations : Colombie, Chine, Mali, Turquie, Belgique, Kenya, Malaisie, Allemagne, France.</p>
<p>COMITE PBBS</p> <p>03 sessions en 2018</p>	<p>PASSATION DE MARCHE</p> <p>09 sessions de la commission de passation des marchés tenues.</p>	<p>COMMUNICATION</p> <ul style="list-style-type: none"> - Production de deux (02) magazines - Sept actions médiatiques ciblées réalisées. 	<p>EXTENSION DE L'APME</p> <p>Ouverture de 03 nouvelles antennes régionales</p>

Source : APME

STATE OF IMPLEMENTATION OF POLICIES IN THE SMESSEH SECTOR

Table IV-8 : Major results EMPRETEC, PACD/PME and PMEAA

Structures	Main achievements
EMPRETEC	<p>Organisation of four (04) training sessions in favour of 102 economic actors of the following structures :</p> <p>CWEN: Cameroon Women Entrepreneurship Network; YES Cameroon; AEC : Cameroon Entrepreneurs' Association EPAB : (Binguela Practical School of Agriculture.)</p> <p>Evaluation of the impact of the programme : 300 participants receive the training until 2017. 60% of them saw their annual turnover improve by at least 35% with 20% of them creating at least two direct and five indirect jobs.</p> <p>However, it emerges from this assessment that 10% have abandoned their project plans due to numerous barriers at the start that they were unable to lift while 35% of them diversified their activities.</p>
PACD/PME	<ul style="list-style-type: none"> ➤ 55 projects funded since the beginning of the Programme; ➤ 36 operational projects to date; ➤ 77 projects pending funding; ➤ 05 projects funded in 2018; ➤ 21 projects are ongoing financing ➤ PMEAA
PMEAA	<ul style="list-style-type: none"> - Mapping of 350 new PMEAA / POs in the three Basins - The directory of actors (PMEAA / OP, SAE, Equipment manufacturers, MFI, CCD) of the three basins is available - The consultation framework is functional in each basin - 12 thematic sessions organized in the Western and Central Basins - 06 out of 11 sectors were structured - 8 innovative products are developed - 04 financial products developed are tested successfully among MFI - 164 PMEAA / OP are prospected and recommended by the Facilitators to MFIs for financing; - 33 MFIs suggested by the CNC and by the PMEAA join the CASEMF platform - 01 Mechanism and 01 Facilitation Guide are available - 457 SMEAA including 164 SMEAA women (36%) have made requests for purchasing service vouchers for diagnostic products, business plan, packaging and packaging techniques, quality approach, setting up an accounting system, marketing management, Kaizen and conservation techniques. - 119 STE preselected and trained in consulting, diagnostic techniques and setting up business plans in the agricultural and agri-food environment - 03 AMCs mobilized as SAE to support PMEAA - 1016 service vouchers issued for a fund of 312. 500.000 fcfa in terms of Programme contribution - 109 SMEs have a roadmap to carry out their activities (diagnosis and business plan) - 17 AASMEs have improved their packaging and packaging technology - Improvement of the conditions of the STE in terms of financial resources / creation of new jobs.

Source : EMPRETEC, PACD/PME et PMEAA rapports annuels

IV.6 Some figures about the promotional events organised in 2017

IV.6.1 National Days of Social Economy (JNES) 2017

Box -IV-2: JNES (2nd edition)

Social economy plays an important role in people's lives in terms of job creation, sustainable income, foreign exchange, consumption, and poverty reduction. However, we observe that the contribution of Social economy to the national economy and to domestic and foreign trade remains weak.

It is in this vein that the Government, through the Ministry of Small and Medium-sized Enterprises, Social Economy and Handicrafts in charge of the Social Economy sector organizes since 2013 the National Days of the Social Economy (JNES) with the aim of improving the performance and migration of these small units, often moving in the informal sector and whose activity has a certain value, towards the higher standards, allowing their integration into globalization.

It is also an opportunity to promote and expose the potential of this sector.

The general organization consists of conferences, workshops and information seminars.

At the end of the proceedings, recommendations are made to improve further government policies in this area.

The theme of the 2017 edition, namely:

"Social economy: a local development tool for Local and Regional Authorities" was a real opportunity for:

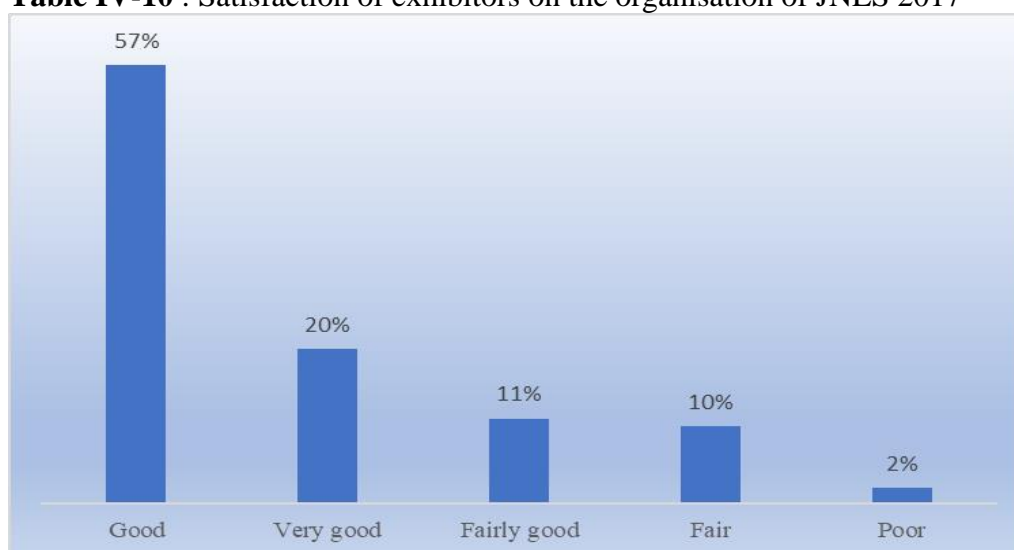
- Informing and sensitizing SEOs on their importance as a powerful lever for local development and in the fight against poverty as well ;

- Informing the various actors on the programmes and innovative SEOs promotion actions put in place by the Government to improve their competitiveness (PMEAA ...).

Table IV-9 : Distribution of exhibitors at JNES according to gender

Gender	Frequency	%
Male	27	45
Female	33	55
Total	60	100

Source : MINPMEESA/ JNES 2017

Table IV-10 : Satisfaction of exhibitors on the organisation of JNES 2017

Source : MINPMEESA/ JNES 2017

IV.6.2 SIARC 2018

Table IV-11 : Distribution per region of craftspeople who attended SIARC

Region	2018
Adamawa	40
Centre	102
East	34
Far – North	40
Littoral	80
North	39
North-West	44
West	50
South	40
South-West	40
Total	509

Source : MINPMEESA/SIARC 2018

IV.6.3 National Days of SMEs (JNPME)

Box IV-3: JNPME (4th edition)

The Growth and Employment Strategy Paper (GESP) puts SMEs/SMIs at the centre of its policy of promoting decent employment. Indeed, they play a vital role in the economic and social sectors because of the potential of jobs they abound.

The National SMEs Days are part of the strategic vision of MINPMEESA to support SMEs so as to help them not only to contribute in the social integration of the populations and especially the young people, but also to become a real source of creation of wealth.

During these days, it is a question of making a cold and objective diagnosis, of problems that prevent a real outbreak of this sector and of appropriating the restructuring tools developed by the Government. Enterprises promoters and the government meet on this occasion to find appropriate solutions and assess the progress made to envision a promising future.

The 4th edition which was held from the 19 to 21 December 2017, under the theme: « Promoting entrepreneurship and innovative SMEs for a strong and inclusive growth » was a real opportunity to :

- Inform and raise awareness among SMEs on the importance of the quality approach, the management of innovation and the need to comply with international competitiveness standards (certification, standardization, intellectual property, ICT, etc.) in their quest for competitiveness;
- Inform the actors about the programmes and innovative SMEs promotion actions set up by the Government to improve their competitiveness (BSTP, diagnostic tool, incubators, ECPC, EMPRETEC, AMC, e-regulation ...).

Exhibitions, workshops, information seminars and conferences have punctuated this edition. A synthesis of JNPME was presented at the end of the proceedings and recommendations were clearly formulated for a reorientation and / or an improvement of the actions implemented in order to make the Cameroonian SMEs more competitive in the current context marked by the implementation of EPAs with the European Union.

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