

TYPES OF ACCOUNTS

Conditions	Savings Account	Current Account
Opening Minimum	5 000 FCFA	50 000 FCFA
Minimum balance	2 000 FCFA	5 000 FCFA
Agios	-	1 000 FCFA / month
Interest rate	2.5% / year	-

SUPPORT INSTITUTIONS

Sponsorship: Afriland First Bank

Technical support: ADAF

Partnership: Positive Planet (training supporters)

AFFILIATIONS

MUFFA Cameroun is member of:

AMC² (the Association of MC² and MUFFA)

ANEMCAM

MAIN (the Microfinance Africain Institutions Network)



OUR BRANCHES

YAOUNDE

Nkomkana: Opposite TOTAL Station
(Nkomkana 1)

Tél. : (237) 242 81 00 40 / 699 50 57 19

Biyem-Assi: Besides CAMTEL

Tél. : (237) 242 81 00 42 / 691 74 25 58

Emombo: Opposite Auberge

Tél. : (237) 242 81 00 41 / 691 74 39 25

DOUALA

Bali: Near MRS Station

Tél. : (237) 233 43 23 00 / 699 50 56 76

Bonaberi: Ancienne Route, opposite TROPICANA

Tél. : (237) 233 43 23 00 / 691 74 39 28

BAFOUSSAM

Marche A: Opposite TOTAL Station
(Rond Point BIAO)

Tél. : (237) 233 44 44 57 / 242 05 85 18 /
699 50 56 77

BUEA

Miles 17 (heading towards Molyko):
Opposite Car Wash

Tél. : (237) 678 27 12 85 / 242 05 66 23 /
691 74 38 65

MUFFA CAMEROUN

African Women Saving and Credit Cooperative



The Family Welfare through Women

Microfinance Establishment of 1st Category – Coop. CA

Certificate of Registration

N°CE/CO/28/97/4088 of 03 october 1997

Authorised by MINFI:

Under Order N°189/MINFI of 08 may 2002

SPONSORSHIP: Afriland First Bank

HEAD OFFICE

Nkomkana: Opposite TOTAL Station (Nkomkana 1)

Yaounde, Cameroun

P.O. BOX: 11 646

Phone: (237) 242 17 53 50

E-mail: muffacameroun@yahoo.fr

Website: muffa-cameroun.com

WHAT IS MUFFA ?

- An economic and social empowerment institute set up and managed by women and for women ;
- A democratic organization: *One woman one vote.*

MUFFA is an initiative of female entrepreneurs regrouped in a club of investors known as the **WINC (Women Investment Club)**.

OUR VISION

Fulfilled women contributing to the social and economic well being – of their family, community and country.

OUR MISSION

- Fighting against poverty by improving on the living conditions of women
- Combating women unemployment
- Promoting women’s activities
- Supporting women entrepreneurs

OUR VALUES

Solidarity	Integrity
Commitment	Equity

WHO CAN BECOME A MUFFA MEMBER?

- Women from all social categories
- Women associations and NGO’S
- Enterprises owned by women

WHY JOIN MUFFA?

- To secure yours savings
- To benefit support for the development of your business
- To actively contribute to the development of your country
- To participate in the fight against poverty

HOW TO BECOME A MUFFA MEMBER?

REQUIREMENTS

- Payment of membership fee: **3 000 FCFA**
 - Subscription of minimum number of 10 shares: **10 000 FCFA**
 - Opening of a savings account with a minimum deposit of **5 000 FCFA**
 - Contribution for solidarity fund: **4 000 FCFA**
 - Miscellaneous charges: **2 000 FCFA**
- * Special arrangements for very low income women.*
- Total: 24 000 FCFA**

DOCUMENTS TO BE PROVIDED

PHYSICAL PERSON

- 3 passport size photographs
- Photocopy of NIC
- Localization plan

COMPAGNIES (INSTITUTIONS)

- Patente and/ or register of commerce
- 2 passport size photographs of each promoter
- Photocopy of promoter NIC
- Localization plans (Company and promoters’ house).

ASSOCIATIONS AND NGO’S

- Status and / or internal rule and / or minutes of consultative general assembly
- 2 passport size photographs of each signatory of the account
- Photocopy of NIC of each signatory of the account.

OUR PRODUCTS

1. Savings

2. Loans

Conditions	Emergency loans	Short term loan	Group Funding / Solidarity
Amount	10,000 to CFA F 500,000	more than CFA F 150,000	20,000 to CFA F 150,000
Duration	2 months	max. 24 months	max. 12 months
Interest rate	2.5%	1.17%	
Chargin fee for loan file	1 to 2% of the amount applied for		
Credit insurance	0.6% to 1.2%		
Collateral	Surety, mortgage, standing order, associations ...	-	Mutual caution

3. Other financial products

- Money transfer (Flash Transfer, MoneyGram and Small World)
- We sell foreign currencies and Flash Cash
- Cheque remittance, inter-bank transfers and other financial services
- We pay Eneo bills and airtime transfers by Smolbilpay
- Micro insurance

4. Capacity building

- Training on how to manage their Finances
- Guidance
- Accounting follow up