



**CALL FOR PROJECTS No. 082-2025 /MINJEC/CAB of
FOR THE SELECTION AND FINANCING OF FIFTY (50) YOUTH PROJECTS AS PART
OF THE PARTNERSHIP AGREEMENT BETWEEN UNIVERS FINANCES AND THE
YOUNG ENTREPRENEUR GUARANTEE FUND IMPLEMENTATION PROJECT
(FOGAJEUNE)**

I. BACKGROUND AND PURPOSE OF THE CALL

As part of the operationalisation of the Young Entrepreneurs Guarantee Fund (FOGAJEUNE) prescribed by the Head of State in his speeches to young people in 2022 and 2023, and passed on by the Prime Minister Head of Government through the roadmaps of the Ministry of Youth Affairs and Civic Education (MINJEC) for the above-mentioned years, the National Youth Integration Fund (FONIJ) implementation project has been transformed into the Young Entrepreneurs Guarantee Fund (FOGAJEUNE) implementation project, with the main mission of providing a range of financial and non-financial services to young Cameroonian entrepreneurs both in the country and the diaspora, so as to achieve the objectives of the 2020-2030 National Development Strategy (SND30) and contribute to the integrated national Import Substitution policy.

FOGAJEUNE structures its financing transactions around four (04) major fields namely: Agriculture, Digital Economy, Industry/ Craft and Technological Innovation, using two (02) standard windows:

- a 'Direct Financing Desk' which grants financing to young in accordance with the current provisions of the Three-Year Special Youth Plan (TYSYP);
- a 'Guarantee Desk' which offers young Cameroonians already in business and those living abroad in joint ventures with nationals living in the country, the opportunity to benefit from substantial financing to expand their business through a loan guarantee mechanism with partner Financial Institutions.

Also, as part of the agreement signed with UNIVERS FINANCE, MINJEC is launching special calls for projects for the selection and financing, through the 'guarantee window' of

FOGAJEUNE, of fifty (50) projects from young entrepreneurs whose actions contribute significantly to the implementation of the Three-Year Integrated 'Import Substitution' Plan, in order to boost their activities in the best way possible.

II. ELIGIBILITY CRITERIA

Young entrepreneurs who fulfil the following criteria may apply:

- be aged between 15 and 35 years by 31 December 2025, in keeping with the African Charter and the National Youth Policy;
- be young men and women of Cameroonian nationality, working as a group or as individuals, including those from the Diaspora (provided the project is implemented on Cameroonian soil on the one hand, and are associates or in a joint venture with other youths actually living in Cameroon on the other);
- be registered on the National Youth Observatory platform at www.onjcameroun.cm and be a holder of a Biometric Youth Card (BYC);
- be the promoter of an income-generating project (in terms of profitability and financial autonomy) and a job creator;
- be the promoter of a company that has been legally established for at least three (03) years on the date on which the application is submitted and must have been in business for at least three (03) years;
- must not have been included in the CNEF's risk register or have a history of bad loans;
- have a real or personal guarantee (from one's spouse or any other person).

N.B. : The promoter must not be a civil servant or State employee, a private sector worker or a self-employed person whose salary is above the SMIG (guaranteed inter-professional minimum wage); The promoter must own at least 30% of the share capital of the company applying for support from the "Guarantee" window.

III. COMPILATION AND SUBMISSION OF APPLICATION FILES

All application files should include the following documents:

- A handwritten and stamped application, addressed to the Minister of Youth Affairs and Civic Education;
- a guarantee application form to be obtained from the MINJEC mail service, at the level of its deconcentrated and attached services, or to be downloaded from the websites of the National Youth Observatory (www.onjcameroun.cm) et du FOGAJEUNE (www.fogajeune.cm);
- a photocopy of the birth certificate(s) of the promoter(s);
- a photocopy of the promoter(s)' National Identity Card;
- a photocopy of the promoter(s)' Biometric Youth Card or registration receipt thereof;
- a copy of the company's business expansion plan ;
- a location map of the company.

Complete applications should be submitted no later than **Friday 14th March 2025 at 3.30 p.m.** to the central mail service of MINJEC, at the level of its deconcentrated and attached services, in a sealed envelope bearing the words "**special call for projects for the selection and financing of fifty (50) young entrepreneur projects under the partnership agreement between Afriland First Bank and the Young Entrepreneur Guarantee Fund implementation project (FOGAJEUNE)**", with a copy of the application file sent to the following electronic address: **Fogajeune@gmail.com**.

IV. PROJECT SELECTION

Youth projects will be selected according to the following steps:

- pre-selection of bankable projects by an *ah doc* committee set up, and the by the Minister for Youth and Civic Education and chaired by the National Coordinator of FOGAJEUNE, subject to confirmation by a subsequent visit to the activity of pre-selected applicants and the results of the analysis of the associated Loan risks;
- approval by the technical departments of UNIVERS FINANCES of the decisions of the *ah doc* pre-selection committee. Pre-selected application files are sent physically or electronically at UNIVERS FINANCES, which analyses them based on its usual criteria. This phase culminates in a Pre-Agreement;
- visits, if necessary, for physical verification to sites likely to host projects of shortlisted candidates and their activities by restricted teams jointly set up by FOGAJEUNE and UNIVERS FINANCES. To this end, the candidates to be visited will be informed in advance by letter or any other appropriate means. This visit will confirm feasibility (land aspects if applicable, morality of the project owner, effectiveness of the activity, etc.). This visit must be sanctioned by a report drawn up by the members of the restricted team and signed by both the members and the candidate(s) for the guarantee.
- Result analysis of the site visit to enable the *ad hoc* pre-selection committee to make a final decision on the choice of bankable projects to continue the support process;

- the final selection of the best projects to be guaranteed will be made at a meeting of an *ad hoc* Loan and Guarantee Committee chaired by the Director-General of UNIVERS FINANCE or his representative. This decision shall be considered the final agreement.

Selected candidates will receive notification and a timetable for further accompaniment.

Done in Yaoundé, the 04 MARS 2025

**THE MINISTER OF YOUTH
AFFAIRS**



Moumouma Foutso