

NGANG VADEX NGANG

Founder and General Manager | Cooperative Reformer | Financial Inclusion Advocate

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PROFESSIONAL PROFILE

Social entrepreneur, cooperative-finance executive, researcher and innovation practitioner with more than 11 years of progressive experience across frontline service, accounting, branch leadership and institution building. Founder and General Manager of Alamankon Cooperative Credit Union Ltd (AMACCUL), leading community-based financial services for people underserved by conventional finance. Combines operational discipline, applied research and responsible innovation to strengthen financial inclusion, cooperative governance and sustainable local enterprise.

LEADERSHIP IMPACT

4,000+	8	500+	50+
members served	operational branches	people reached through group lending	staff members trained

CORE EXPERTISE

- Cooperative finance and institutional leadership
- Group-lending design and portfolio discipline
- Governance, controls and regulatory compliance
- Financial inclusion and community outreach
- Branch establishment and operational readiness
- Applied research and responsible innovation

PROFESSIONAL EXPERIENCE

Founder and General Manager | Alamankon Cooperative Credit Union Ltd (AMACCUL), Cameroon | 2016-Present

- Founded and developed a community-rooted cooperative financial institution from 22 members and FCFA 44,000 in initial registration fees to more than 4,000 members across eight operational branches and four centres or extension offices.
- Personally led the establishment of the operational branches in Alabukam, Ntsualam, Bamenda Old Treasury Street, Limbe, Douala (Bonaberi), Buea, Mombo and Kombe; Njombe is the next branch under development.
- Uses a hands-on branch-development approach: relocating to the target town, working directly in the field, putting operations in place and training staff until the branch is fully operational.
- Introduced community-based group lending through Glorious Sisters at Kombe: five women petty traders whose first group loan totalled FCFA 750,000, or FCFA 150,000 per member.
- Guided the model's expansion from Kombe to Kotto Mission, Matouke and Pendamboko, then to Mbatu, Limbe, Buea and Mombo.
- After just over 14 months of group-lending operations, guided adoption of a policy directing more than 80% of the lending portfolio toward the model.
- Trained more than 50 staff members, strengthening operational capability, accountability and service culture.

Earlier Cooperative-Finance Experience | Ntembeng Cooperative Credit Union, Mankon, Bamenda | 2014-2017

- Progressed from six months of volunteer service to Accounts Clerk, Head Office Accountant and Branch Manager.
- Prepared financial statements, reconciliations, budgets, regulatory ratios and management information for executive and board review.
- Directed branch operations, staff performance, member service, loan administration, portfolio oversight, cash controls and reporting.

SELECTED PROGRAMMES AND INNOVATIONS

Community-Based Group Lending. An additional lending strategy for petty traders, smallholder farmers and micro-entrepreneurs who may be excluded by collateral-led finance. Rural groups meet weekly; peri-urban and urban groups hold formal meetings monthly, supported by regular field contact and a daily savings option.

SF-MEEP - Smallholder Farmers and Micro-Enterprise Empowerment Program. An integrated model combining Smallholder Farmer Credit, Micro-Enterprise Credit, community-based group lending, financial education and practical enterprise-skills development. Training covers bookkeeping, savings habits, money management, opportunity identification, soap and detergent production, baking and other locally viable activities before suitable participants are considered for finance.

Wheels of Change. A youth transport-empowerment initiative linking responsible asset finance with productive mobility and livelihoods. Thirty motorcycles have been secured for the pilot phase; outcomes will be monitored before wider scale-up.

EDUCATION AND PROFESSIONAL DEVELOPMENT

Doctor of Business Administration - Candidate
Universidad Católica de Murcia (UCAM), Spain

AI Agents for Business Applications - Postgraduate Programme
McCombs School of Business, The University of Texas at Austin

Master's in Innovation and Entrepreneurship - 2024
Università degli Studi Guglielmo Marconi, Italy

Bachelor of Science in Banking and Finance - 2013
Catholic University of Cameroon, Bamenda

RESEARCH FOCUS

- Doctoral research: Community-based group lending for delinquency reduction and financial inclusion at AMACCUL, using a quantitative research lens.
- Applied interests: borrower behaviour, group dynamics, responsible credit, alternative credit assessment, cooperative governance and financial innovation.

COMMUNITY LEADERSHIP AND SERVICE

Sunday School Teacher | More than 17 years of service. Provided sustained faith-based teaching, mentorship and moral guidance to children and young people, strengthening public communication, volunteer leadership, patience and community engagement.

LANGUAGES

English	Full professional proficiency
Ngemba	Native proficiency