

NGANG VADEX NGANG

Social Entrepreneur | Researcher | Innovation Practitioner

Working to make cooperative finance more trusted, practical and accessible to underserved communities.

PROFESSIONAL PROFILE

Ngang Vadex Ngang is a Cameroonian social entrepreneur, researcher and innovation practitioner whose work centres on cooperative finance, financial inclusion and practical community development. He founded Alamankon Cooperative Credit Union Ltd (AMACCUL) from a community initiative that began in Alabukam, Mankon, in 2016. The first organising meeting was held in his family compound on 29 November 2016 and brought together more than 150 people. The cooperative began with 22 members and registration contributions totalling FCFA 44,000.

Under his leadership, AMACCUL has grown to more than 4,000 members across eight operational branches and four centres or extension offices. Ngang personally led the establishment of the branches in Alabukam, Ntsualam, Bamenda Old Treasury Street, Limbe, Douala (Bonaberi), Buea, Mombo and Kombe. His approach is hands-on: he relocates to each town, works directly in the field, puts the operating structure in place and trains staff until the branch is fully operational. Njombe is the next branch under development, while one additional service point is also being developed.

The institution and its branches initially practised individual lending. Ngang later introduced community-based group lending through Glorious Sisters at the Kombe Branch Office in the Moungo Chapter. The first group comprised five women, all petty traders, and received a first loan totalling FCFA 750,000 - FCFA 150,000 per member. From Kombe, the model expanded to Kotto Mission, Matouke and Pendamboko, where centres were created; it then moved to Mbatu in the North West Region, followed by Limbe and Buea in the South West Region, before extending back to Mombo in the Moungo. The methodology has helped more than 500 people access formal accounts and finance.

He also leads SF-MEEP - the Smallholder Farmers and Micro-Enterprise Empowerment Program. SF-MEEP combines Smallholder Farmer Credit and Micro-Enterprise Credit with community-based group lending, financial education and practical enterprise-skills development. Rural groups meet weekly, while peri-urban and urban groups hold formal meetings monthly. Learning topics include bookkeeping, savings habits, money management, business-opportunity identification and common small-business mistakes. Practical training includes soap and detergent production, baking and other locally viable activities before suitable participants are considered for productive finance.

His commitment to inclusion is rooted in lived experience. Born in Alabukam, Mankon, to a family of limited means, he helped his parents process garri and sold firewood and bamboo chairs to support his education. After completing his Ordinary Level in 2007 and Advanced Level in 2009, financial constraints delayed his university studies. He later entered university to study management, developed a strong interest in microfinance during orientation and moved into the university's developing microfinance programme, which was subsequently merged with Banking and Finance.

Before establishing AMACCUL, he volunteered at Ntembeng Cooperative Credit Union and progressed through roles as account clerk, head-office accountant and branch manager. The experience sharpened his concern that many people remained excluded from appropriate cooperative finance. He later chose to focus on serving his community and advancing a more inclusive model.

Today, he works across rural, peri-urban and urban communities, training small-business owners, listening to underserved groups and testing practical ways to widen access to appropriate financial services. His research interests include community-based group lending, delinquency reduction, financial inclusion, artificial intelligence in cooperative finance and psychometric approaches to credit assessment. He is a Doctor of Business Administration Candidate and holds a Master's degree in Innovation and Entrepreneurship and a Bachelor's degree in Banking and Finance.

MEDIA AND EVENT USE

SHORT BIOGRAPHY

Ngang Vadex Ngang is a Cameroonian social entrepreneur, researcher and innovation practitioner working to make cooperative finance more trusted, practical and accessible to underserved communities. He founded AMACCUL, which grew from 22 members and FCFA 44,000 in initial registration contributions to more than 4,000 members across eight operational branches and four centres or extension offices. He personally led the field establishment of every operational branch. His community-based group-lending work began with Glorious Sisters - five women petty traders at Kombe - and has helped more than 500 people access finance and formal accounts. A Doctor of Business Administration Candidate, he researches group lending, delinquency reduction, financial inclusion and the responsible use of artificial intelligence in cooperative finance.

SELECTED IMPACT

2016	4,000+	8	4
community initiative began	members served	operational branches	centres or extension offices
500+	50+	30	2
people reached through group lending	staff members trained	motorcycles secured for pilot	SF-MEEP credit products

CURRENT FOCUS

- Community-based group lending for delinquency reduction and financial inclusion.
- SF-MEEP: productive credit, financial education and enterprise-skills development.
- Responsible use of artificial intelligence in cooperative finance.
- Inclusive credit design for women, young people, smallholder farmers and micro-enterprises.

PROFESSIONAL DETAILS

Professional title: Cooperative Reformer and Financial Inclusion Advocate

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