

Cameroon Association of Business and Economy Promoters (CABEP)



POLICY GUIDE

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POLICY GUIDE

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Publisher:

**The Cameroon Association of Business and Economy
Promoters (CABEP)**

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INTRODUCTION

Small and Medium Enterprises (SMEs) and start-ups are the backbone of economic growth, particularly in developing economies. According to the World Bank, SMEs contribute up to 40% of GDP in emerging markets and account for over 60% of employment opportunities. Start-ups, on the other hand, drive innovation, introduce new technologies, and create competitive markets. Despite their significance, these businesses face persistent challenges in accessing quality knowledge and skills for business, effective mentorship and coaching, and the financial resources needed to launch, sustain, and scale their operations.

The general employment scenario of Cameroon for a long time has been that of high unemployment rate which has affected especially women, youth, even the most educated. The private sector which is supposed to close in the employment gap is incapacitated in offering salaried employment opportunities, while VSEs and SMEs who could have played a major role in the fight against unemployment rarely have access to financing because the finance institutions makes loaning process difficult. There

is also a problem of mismatch between training and employment, and entrepreneurial climate is still weak because the curriculum design of the Cameroon education system did not give room early enough for the culture of entrepreneurship to be cultivated in Cameroonians.

The role of Business Development Services (BDS) or institutions cannot be undermined as they play a significant role in supporting the development of micro, small and medium-sized enterprises (MSMEs), which are known to create employment, generate income and contribute to economic development and growth. Employment and income generation are particularly important as far as impoverished rural areas, vulnerable communities and groups are concerned. In this sense, BDS contribute significantly in achieving the Millennium Development Goals (MDGs) by addressing poverty and empowering the poor and vulnerable groups.

ABOUT CABEP

The Cameroon Association of Business and Economy Promoters (CABEP) is a Business Development Service (BDS) Organization that provides support to businesses, particularly small and medium-sized enterprises (SMEs), to help them grow, improve their operations, and become more competitive. The mission and activities of CABEP are tailored to address the specific needs of businesses, often focusing on enhancing productivity, market access, and sustainability. CABEP plays a critical role in creating and fostering a vibrant and sustainable business ecosystem, particularly for SMEs and startups. Our activities are designed to address the unique challenges faced by entrepreneurs, businesses and empower them to achieve long-term success.

MISSION

Our primary mission is to:

- Enhance the Entrepreneurship and Start-up Ecosystem in Cameroon
- Empower businesses by providing them with the tools, knowledge, and resources needed to succeed.

- Foster economic growth by supporting the development of SMEs, which are often the backbone of economies.
- Enhance competitiveness by helping businesses improve their operations, access new markets, and adopt innovative practices.
- Promote sustainability by encouraging environmentally and socially responsible business practices.
- Bridge gaps in knowledge, skills, and resources that hinder business growth.
- Harmonize the knowledge and activities of BDS providers in Cameroon.

KEY ACTIVITIES

1. Business Advisory Services. We provide consulting and mentorship to businesses on strategy, operations, and growth, offering guidance on financial management, including budgeting, cash flow management, and access to financing. We also assist with business planning and feasibility studies for new ventures or expansions.

2. Training and Capacity Building. We conduct workshops and training programs on topics such as Management, Marketing, Sales, Accounting, Tax

Management, Leadership, and Technology adoption. We also offer skill development programs tailored to the needs of specific industries, sectors, or group of persons, and provide entrepreneurship training to aspiring business owners.

3. Market Access and Linkages. We help businesses identify and enter new markets, both domestic and international, facilitate networking opportunities with suppliers, buyers, and investors, and assist with export readiness and compliance with trade regulations.

4. Technology and Innovation Support. We promote the adoption of new technologies to improve efficiency and productivity and provide access to innovation hubs or incubators for startups and tech-driven businesses. We also offer guidance on digital transformation, including e-commerce and online marketing.

5. Access to Finance. We connect businesses with financial institutions and investors, assisting with the preparation of loan applications and business proposals. We also provide information on grants, subsidies, and funding programs available to SMEs.

6. Incubation and Acceleration Programs. We offer incubation services to startups, including office space, mentorship, and access to networks. We run accelerator programs to help businesses scale quickly and attract investment.

7. Policy Advocacy and Representation. We advocate for business-friendly policies at the local, national, and international levels and represent the interests of SMEs in discussions with governments and regulatory bodies. We also promote public-private partnerships to create a supportive business environment.

8. Sustainability and Corporate Social Responsibility (CSR). We encourage businesses to adopt sustainable practices that reduce environmental impact, providing guidance on CSR initiatives that benefit communities and enhance brand reputation. CABEP supports businesses in meeting compliance standards related to environmental and social governance.

9. Research and Development. We conduct market research to identify trends, opportunities, and challenges and develop industry reports and insights to inform business strategies. We also collaborate with academic

institutions and research organizations to drive innovation.

10. Monitoring and Evaluation. At CABEP, we track the impact of interventions on business performance and growth and provide feedback and recommendations to businesses for continuous improvement. We ensure accountability and transparency in the delivery of services.

TARGET GROUP

Our organization typically serves:

- Startups and early-stage businesses.
- Small and medium-sized enterprises (SMEs) in every sector.
- Women-owned and minority-owned businesses.
- Rural enterprises and businesses in underserved areas.
- Entrepreneurs seeking to launch or expand their ventures.
- Business Coaches/Consultants and aspiring Business Coaches/Consultants.

OUR APPROACH TO BUSINESS DEVELOPMENT

The Cameroon Association of Business and Economy Promoters (CABEP) is one of the leading national BDS association devoted to the emergence of Cameroon's economy.

We are engaged to a responsible behavior towards all our relevant stakeholders in operating our activities, combining respect of people, natural environment, and communities, and sustainability is therefore embedded with our Purpose, Vision, Mission, Values set out in our Ethics Code, and day-to-day operations.

This policy, together with our Ethics Code and the Corporate Governance Model, should be adopted by all individuals or cooperate bodies and form part of their Organization, Management and Control Model, in accordance with the principles and objectives of the Organization, Management and Control Model as per the Cameroon Law.

Business development is the set of activities that involve evaluating the Company business to fully realize its potential, using tools such as market trends analysis, Competitors' benchmark, product's marketing, marketing

communication, R&D, production process, consumer engagement, sales, information management and customer service. It is an ongoing process, which takes place in parallel with the development of the organization, and which requires a multi-disciplinary approach, which goes beyond mere "sales to the customer."

We are committed to maintaining the highest possible ethical standards and to complying with all applicable laws in Cameroon and other countries in which we do business. We firmly believe to have the responsibility to operate in compliance with the rules of the countries where we have a presence, distinguishing ourselves as an association capable of exporting the values that permeate our actions, by promoting them in the communities where we operate.

Locally each individual or cooperate body should adopt more stringent rules and procedures, as needed and in accordance with local laws and regulations. While conducting its management, coordination and supervision activities, CABEP respects management autonomy of each affiliate within its institution, managing and controlling the overall business, as per legitimate interests of majority and minority shareholders, considering confidentiality requirements and local applicable laws.

MEMBERSHIP

A. INDIVIDUAL MEMBERSHIP

Joining the CABEP Community gives you opportunity to unlock opportunities that can transform your career path. The Individual Membership is specifically designed for professionals, consultants, and executives who aim to stay at the forefront of business development, strategic growth, and market leadership. Through this membership, you're not just joining an institution; you're becoming part of a vibrant network of professionals from across the world, exchanging knowledge, experiences, and partnerships.

This membership provides access to unique and up-to-date knowledge content, as well as professional development programs that enhance your competencies and your ability to make an impact within your organization or entrepreneurial venture. Members gain access to the internationally recognized framework, the official reference for core competencies in business development, which is used across CABEP's certifications, training programs, and accreditation standards.

As a CABEP member, you'll benefit from a wide range of exclusive privileges; from attending international events

and conferences organized by the association, to accessing practical tools, case studies, and market insights designed to support your strategic decisions. Professional members also receive an official certificate and are listed in the CABEP Accredited Members Directory; enhancing your market reputation and increasing your chances of securing professional partnerships and high-level job offers.

Membership is not just a subscription; it's a true investment in your future. It's your gateway to integrating into a national and global community that leads change, fosters innovation, and builds bridges across sectors and markets. Choose now to become part of this national/global movement and begin your journey with CABEP with confidence and distinction.

Your CABEP membership helps you:

1. Access advanced knowledge resources including reports, studies, and application models.
2. Access professional development opportunities through workshops, exclusive seminars, and accredited training paths.
3. Interact with an international community of experts and institutions in the same field.

4. Enhance your professional profile and raise your credibility through membership in a leading accredited and Accrediting body.
5. Access career opportunities through ongoing CABEP Projects, Up-coming Projects or opportunities published through CABEP channels.

Why Choose Individual Membership?

- Communicate with experts
- Discounts on certificates and training programs
- Access to premium educational resources
- Participation in events and seminars
- Professional recognition and continuous development
- Career opportunities

Application Process

1. Submit an Application Form via the CABEP online portal or office.
2. Upload supporting documents (e.g., Certificates, initiative summaries, media coverage, stakeholder feedback)
3. CABEP Board conducts review

4. Clarification phase (if needed)

5. Receive final decision within 7–14 working days

Fees and Validity

- One-time Membership Registration Fee: **50,000frs**
- Validity Duration: **12 Months**
- Renewal Fee: **25,000frs**(based on continued activity)

Post-Accreditation Responsibilities

- Submit a 20 pages max annual activity update
- Conduct at least 2 active impact initiatives each year.
- Engage in one CABEP social impact dialogue or forum.
- Maintain logo and recognition ethics per CABEP's usage guide.

Join today and leverage all the benefits of CABEP Individual Membership!

B. CORPORATE MEMBERSHIP

Institutional membership provides a space for entities from various sectors (academic, training, government, non-profit) to enhance their role as drivers of business development in their environments. Through membership, the institution can:

1. Obtain international institutional recognition, reflecting its commitment to an environment that supports development and innovation.
2. Access to practical tools and reports that help improve institutional performance and link programs to global practices.
3. Highlight its professional commitment by using the membership logo in its reports and agreements.
4. Build strategic relationships with CABEP networks of partners and experts around the world.

Eligibility Criteria

To qualify for CABEP Membership and accreditation, an organization must:

1. Be legally registered as a nonprofit, foundation, social enterprise, or civic entity
2. Have at least two years of active operations

3. Demonstrate at least two completed or ongoing community-level business development initiatives within the past 18 months
4. Show how these initiatives align with one or more CABEP's values.

Application Process

1. Submit an Application Form via the CABEP online portal or office.
2. Upload supporting documents (e.g., initiative summaries, media coverage, stakeholder feedback)
3. CABEP Board conducts review
4. Clarification phase (if needed)
5. Receive final decision within 5–7 working days

Fees and Validity

- One-time Membership Registration Fee: **150,000frs**
- Validity Duration: **12 Months**
- Renewal Fee: **50,000frs**(based on continued activity)

Post-Accreditation Responsibilities

- Submit a 20 pages max annual activity update
- Conduct at least 2 active impact initiative each year
- Engage in one CABEP social impact dialogue or forum
- Maintain logo and recognition ethics per CABEP's usage guide

Join today and leverage all the benefits of CABEP Cooperate Membership!

PARTNERSHIP POLICY

The purpose of this Partnership Policy is to establish clear guidelines for forming, managing, and evaluating partnerships that align with the mission and strategic objectives of The Cameroon Association of Business and Economy Promoters (CABEP). This policy ensures that all partnerships are mutually beneficial, ethically managed, and contribute to sustainable business growth.

Scope

This policy applies to all potential and existing partnerships, including but not limited to:

- Corporate partners
- Government agencies
- Non-governmental organizations (NGOs)
- Academic institutions
- Industry associations
- Startups and SMEs

Partnership Principles

All partnerships must adhere to the following principles:

- **Alignment with Mission:** Partnerships should support the CABEP's goals of fostering business growth, innovation, and economic development.

- **Mutual Benefit:** Both parties should derive clear value from the collaboration.
- **Transparency:** All agreements must be documented, with roles, responsibilities, and expectations clearly defined.
- **Ethical Conduct:** Partnerships must comply with legal, regulatory, and ethical standards, avoiding conflicts of interest.
- **Sustainability:** Partnerships should promote long-term business viability and social impact.

Partnership Types

CABEP may engage in various types of partnerships, including:

1. **Strategic Alliances:** Long-term collaborations for shared business objectives.
2. **Sponsorships:** Financial or in-kind support in exchange for brand visibility and impact achievement.
3. **Joint Ventures:** Co-created initiatives or projects with shared resources.
4. **Knowledge Partnerships:** Collaborations for research, training, or capacity building.

Partnership Approval Process

1. Proposal Submission

CABEP or Potential partners must submit a formal proposal outlining objectives, expected outcomes, and resource commitments. Proposals should be reviewed for alignment with mutual organizational goals.

2. Due Diligence

CABEP or Potential Partner will conduct background checks (financial stability, reputation, legal compliance) and also assess risks and benefits before proceeding.

3. Agreement Finalization

Draft a Memorandum of Understanding (MoU) or contract specifying terms, duration, deliverables, and exit clauses. There will be a legal and executive review before signing.

4. Roles and Responsibilities

- **Partnership Manager:** Oversees partnership development, implementation, and evaluation.
- **Legal Team:** Ensures compliance with laws and contractual obligations.
- **Finance Team:** Manages financial aspects, including funding and reporting.

- **Monitoring & Evaluation Team:** Tracks partnership performance against agreed KPIs.

5. Monitoring and Evaluation

Regular progress reviews (quarterly/annual). Performance metrics may include revenue impact, lead generation, innovation outcomes, or social impact. There will also be a feedback mechanisms for continuous improvement.

6. Conflict Resolution

Disputes should first be resolved through direct negotiation. If unresolved, mediation or legal arbitration may be pursued as per the agreement terms.

7. Termination and Exit Strategy

Partnerships may be terminated due to unmet obligations, ethical violations, or strategic misalignment. Termination may only be done after a **30-90 day** notice period (unless immediate termination is required for legal/ethical reasons). Proper documentation and handover procedures must be followed.

8. Review and Updates

This policy will be reviewed annually and updated as needed to reflect changing business and regulatory environments.

POLICY STATEMENT AS TO TRAINING AND CERTIFICATIONS

This policy outlines CABEP's commitment to providing ongoing business development trainings to its members, subscribers, and project beneficiaries. The goal is to enhance Entrepreneurial and Business Development Service skills, improve business performance, and foster a culture of continuous learning and development.

Purpose

- To equip Entrepreneurs and Coaches/Consultants with the knowledge and skills necessary to contribute to business development efforts.
- To enhance Entrepreneurs' understanding of business principles, market dynamics, and competitive strategies.
- To foster a culture of innovation and continuous improvement within the entrepreneurship ecosystem.
- To improve the performance and productivity of business coaches and consultants to ultimately drive business growth and success.

Training Programs

CABEP offers a wide range of trainings for both Entrepreneurs and Consultants at individual or Cooperative levels. These trainings includes, but not limited to:

1. **Entrepreneurship** (Idea Generation, Business Plan, Management, Acceleration and Scaling).
2. **Marketing** (Market Analysis and Research, Negotiation and Sales Skills, Digital Marketing, etc.
3. **Financial Education** (Financial Management, Financial Intelligence, Financial Analysis, Budgeting.
4. **Accounting** (Management Accounting, Account Management, OHADA).
5. **Tax Management** (Cameroon Tax System, Managing Taxes for SMEs)
6. **Business Coaching** (Diagnosis, Coaching, Mentorship)
7. **Business Consultancy** (Business Management, Data analysis, Finance and accounting, Marketing, Operations management)
8. **Professional BDS Providers**
9. **Project Management** (Grant Writing, Project Management, Monitoring & Evaluation, Agile Methodologies.)

10. **Leadership** (Organizational Leadership, Strategic Leadership, Executive Leadership, Transformational Leadership).

Delivery Methods

Training will be delivered through a combination of:

- **Workshops and Seminars:** Focused, interactive sessions led by internal or external experts.
- **Online Courses:** Accessible and flexible learning opportunities through online platforms.
- **Mentorship Programs:** Pairing experienced entrepreneurs with those seeking to develop specific skills.
- **On-the-Job Training:** Practical experience gained through daily work activities.

Customization

Training programs will be customized to address specific business needs and trainee skill gaps.

Eligibility

All interested persons and professionals are eligible to participate in business development training programs. Eligibility for specific programs may be based on performance evaluations, recommendations, past

experiences or previous knowledge/skill, or demonstrated interest in that particular area.

Funding

CABEP will allocate a registration fee for business development training programs except in areas that are funded by CABEP, donors, or other partners. This fee varies per program and level and covers training, training materials, launch (where applicable), Certification, and continuous business support for at least one year.

Evaluation

Pre- and Post-Training Assessments: Evaluate Trainee' knowledge and skills before and after training to measure the effectiveness of the program.

Performance Evaluations: Assess the impact of training on Trainee performance and productivity.

Feedback Mechanisms: Collect feedback from participants to improve future training programs.

Return on Investment (ROI) Analysis: Evaluate the financial benefits of training investments.

PRIVACY POLICY

The Cameroon Association of Business and Economy Promoters (CABEP) is committed to protecting your personal information. This Privacy Policy explains how we collect, use, disclose, and safeguard your data when you visit our website [www.cabep.org] or use our services or visit our office. We understand the importance of confidentiality and work diligently to ensure your information is handled responsibly and transparently in accordance with applicable laws and best practices.

This policy applies to all information collected through our website, mobile applications, events, office, and other interactions you may have with us. By accessing our site, visiting our office, or using our services, you agree to the practices described in this policy document.

Information We Collect

We collect different types of information for various purposes to enhance our services and provide a better experience. This includes:

- Personal data you provide directly (e.g., name, email, phone number, professional details) when registering for membership, applying for certifications, subscribing to newsletters, or contacting us.
- Automatically collected information such as your IP address, browser type, operating system, pages visited, and time spent on our site. This data is collected through cookies and tracking technologies for analytics and site management purposes.

Use of Information

We use collected data to:

- Deliver, manage, and improve our services
- Communicate with you about your membership, certifications, and upcoming events
- Provide technical support
- Personalize your experience
- Send newsletters and updates about research, articles, and events (with your consent)
- Conduct internal data analysis, research, and product/service development

We do not sell your personal data. We share it only with trusted service providers (e.g., payment processors, data handlers) or when legally required.

Data Security

We implement appropriate security measures, including encryption, firewalls, and physical, electronic, and administrative safeguards to protect your information. While we strive to protect your data, no method of transmission or storage is 100% secure. We use commercially acceptable means to ensure protection but cannot guarantee absolute security.

Data Retention

We retain your data as long as necessary for the purposes outlined in this policy or as required by law. Once data is no longer needed, it will be securely deleted or anonymized.

NON-DISCRIMINATION POLICY

Policy Statement

The Cameroon Association of Business and Economy Promoters (CABEP) is committed to fostering a diverse, equitable, and inclusive environment for all our stakeholders. We believe that the full potential of Cameroon's entrepreneurial ecosystem can only be realized by embracing and valuing the rich diversity of its people. CABEP strictly prohibits any form of discrimination and harassment and is dedicated to providing equal access to our programs, services, and employment opportunities without regard to personal characteristics unrelated to merit, competence, or performance.

This policy applies to all aspects of our operations, including but not limited to the selection of clients for our programs, the delivery of our services, our internal employment practices, and our interactions with partners, vendors, and the public.

Scope and Applicability

This policy is binding on all CABEP staff, volunteers, consultants, board members, interns, and any other individuals or entities acting on behalf of the association. It governs all CABEP activities, including:

- Business Advisory Services and Mentorship
- Training and Capacity Building Workshops
- Incubation and Acceleration Programs
- Market Access and Linkage Events
- Access to Finance Facilitation
- Policy Advocacy and Representation
- Recruitment, Hiring, and Professional Development

Protected Characteristics

CABEP does not tolerate discrimination based on the following characteristics, or any other basis protected by applicable law in Cameroon, the AU, the UN,:

- **Race, Color, and Ethnicity:** Including but not limited to membership in any of Cameroon's diverse ethnic groups.

- **Sex, Gender, and Gender Identity:** This includes discrimination against women, men, and individuals of any gender identity.
- **Sexual Orientation**
- **Age**
- **Religion, Creed, or Belief**
- **National Origin or Descent**
- **Marital Status or Family Responsibilities**
- **Disability:** CABEP is committed to making reasonable accommodations to ensure our services and workplace are accessible to persons with disabilities.
- **Political Opinion**
- **Health Status:** Including HIV/AIDS status or any other medical condition.
- **Pregnancy or Maternity Status**
- **Socioeconomic Status**

Commitment to Our Target Groups

In alignment with our mission to empower underserved communities, CABEP maintains a positive commitment to proactively reach out to and support our key target groups, including women-owned businesses, youth entrepreneurs, rural enterprises, and minority-owned

businesses. This proactive outreach and the design of tailored programs to address historical and systemic barriers are not considered discriminatory, but rather are essential to achieving our organizational mission and fostering a truly equitable business environment.

Expected Standards of Behavior

All individuals covered by this policy are expected to:

- Treat everyone with dignity and respect.
- Contribute to an inclusive environment free from harassment, intimidation, and bullying.
- Make decisions based on objective, merit-based criteria.
- Use inclusive language in all communications.
- Challenge discriminatory behavior and report violations of this policy.

Reporting and Complaint Procedure

CABEP provides a safe and confidential mechanism for reporting any incidents of discrimination, harassment, or retaliation.

1. **Reporting:** Any individual who believes they have been subjected to or witnessed a violation of this policy should report it to their immediate program manager, a CABEP supervisor, or directly to the designated Ethics & Compliance Officer at ethics@cabep.org or via +237 688323322
2. **Confidentiality:** All reports will be handled with the utmost confidentiality to the extent possible, consistent with the need to conduct a thorough investigation.
3. **Non-Retaliation:** CABEP strictly prohibits retaliation against any individual who in good faith reports a concern, participates in an investigation, or opposes discriminatory practices. Any act of retaliation will be treated as a serious violation of this policy.

Investigation and Disciplinary Action

All reports of discrimination will be promptly, thoroughly, and impartially investigated. If a violation of this policy is found, CABEP will take appropriate corrective action. This may include, but is not limited to:

- Mandatory training and counseling

- Verbal or written warnings
- Suspension or termination of employment or contract
- Removal from CABEP programs or services
- Legal action, where appropriate

Policy Dissemination and Training

This Non-Discrimination Policy will be:

- Publicly displayed on the CABEP website and in our physical offices.
- Included in all employee and volunteer orientation manuals.
- Shared with all clients and partners as part of our program onboarding materials.
- Reinforced through regular training sessions for staff and relevant stakeholders.

Policy Review

This policy will be reviewed annually by the CABEP Board of Directors to ensure its effectiveness and compliance with evolving Cameroonian laws and international best practices.

CHILD PROTECTION POLICY

Policy Statement

The Cameroon Association of Business and Economy Promoters (CABEP) is committed to safeguarding the welfare and rights of every child who comes into contact with our organization, our staff, our programs, or our partners. We believe that all children have the right to be protected from all forms of harm, abuse, neglect, and exploitation, regardless of their age, gender, ethnicity, disability, religion, or socioeconomic background.

This policy outlines our commitment and the procedures to ensure a safe and protective environment for children, defined as any person under the age of 18. This applies to all contexts, including but not limited to:

- Children of staff, clients, or entrepreneurs we support.
- Children who are beneficiaries of our programs (e.g., Kid Entrepreneurs, Youth entrepreneurship training).
- Children in communities where we operate or host events.

- Children featured in any marketing or research materials.

Scope and Applicability

This policy is mandatory for all individuals representing CABEP, including:

- Permanent and temporary staff
- Board Members
- Volunteers, Interns, and Consultants
- Partner organizations and contractors
- Any other individuals acting on behalf of CABEP

Guiding Principles

1. **The Best Interests of the Child:** The welfare of the child is the paramount consideration in all actions and decisions concerning children.
2. **Zero Tolerance:** CABEP has a zero-tolerance policy towards any form of child abuse, exploitation, or neglect.
3. **Right to Participation:** Children who are capable of forming their own views have the right to express them in all matters affecting them, in accordance with their age and maturity.

4. **Non-Discrimination:** All children are entitled to protection without discrimination.
5. **Accountability and Transparency:** CABEP is accountable to our stakeholders and will act transparently in our child protection efforts.

Code of Conduct for All CABEP Representatives

All individuals covered by this policy must adhere to the following code of conduct when interacting with children:

You MUST:

- Treat all children with respect, dignity, and fairness.
- Listen to children and respect their views.
- Ensure another adult is present or within sight when interacting with children in person.
- Use positive, non-violent methods of guiding children's behavior.
- Obtain informed, verifiable consent from a parent or guardian before photographing, filming, or interviewing a child.
- Respect privacy and maintain confidentiality regarding a child's personal information.

- Report any concerns or suspicions of child abuse immediately.

You MUST NOT:

- Use language or behavior that is inappropriate, harassing, abusive, sexually provocative, demeaning, or culturally inappropriate.
- Engage a child in any form of sexual activity or relationship.
- Physically punish or discipline a child in any way.
- Engage a child through private or unmonitored digital channels (e.g., personal social media, private messaging).
- Act in a way that shames, humiliates, or belittles a child.
- Hire children for labor that is inappropriate for their age, hazardous, or interferes with their education.
- Give a child money, gifts, or favors without explicit authorization and a professional reason.

Safe Programing and Event Management

When designing and implementing programs that may involve children (e.g., youth entrepreneurship camps, family business support), CABEP will:

- Conduct a child-safety risk assessment for all activities.
- Ensure physical environments are safe and child-appropriate.
- Ensure adequate supervision ratios are maintained.
- Communicate this policy to parents/guardians and obtain their consent for their child's participation.
- Provide children with age-appropriate information about their rights and how to report concerns.

Recruitment and Selection

CABEP will take all reasonable steps to ensure that individuals unsuitable for working with children are not recruited. This includes:

- Clearly highlighting child protection responsibilities in job descriptions for relevant roles.
- Conducting rigorous reference checks.

- For roles involving direct and regular contact with children, requiring a criminal record check or certificate of good conduct.

Reporting and Response Procedure

CABEP is committed to responding swiftly and appropriately to all child protection concerns.

1. **Immediate Action:** If a child is in immediate danger, take steps to secure their safety and contact local law enforcement or social services immediately.
2. **Reporting:** All concerns, suspicions, or disclosures of abuse must be reported within 24 hours to the designated Child Protection Focal Point (CPFP).
 - **Designated CPFP:** Laisin Elisa Kinyuy
 - **Email:** ethics@cabep.org or
 - **Phone:** +237 688323322
3. **Confidentiality:** All reports will be handled with the strictest confidentiality. Information will be shared only with those who need to know to ensure the child's safety and to manage the investigation.

4. **Investigation:** The CPFP will oversee a prompt, fair, and sensitive investigation in line with Cameroonian law, involving expert external partners where necessary.
5. **Support:** CABEP will ensure that the child and anyone reporting in good faith receive appropriate support and are protected from victimization and retaliation.

Communication and Training

- This policy will be made available to all staff and relevant stakeholders.
- All CABEP representatives will receive mandatory training on this policy upon induction and at regular intervals thereafter.
- A child-friendly version of this policy will be developed for programs involving children.

Partnership and Collaboration

CABEP will communicate this policy to all partner organizations and require them to adhere to equivalent child protection standards. Contracts with partners will

include a clause for termination in the event of a breach of this policy.

Policy Review

This policy will be reviewed annually by the CABEP Board of Directors to ensure its continued relevance and effectiveness.

ENVIRONMENTAL PROTECTION POLICY

Policy Statement

The Cameroon Association of Business and Economy Promoters (CABEP) recognizes that a healthy environment is the foundation of a sustainable economy and a resilient society. As an organization dedicated to fostering a vibrant and sustainable business ecosystem, we are committed to minimizing our environmental footprint and proactively promoting ecological stewardship. This policy outlines our responsibility to operate in an environmentally responsible manner and to integrate principles of sustainability into all our internal operations and external programs.

CABEP pledges to comply with all applicable environmental laws and regulations in Cameroon, the AU, the UN, and to strive for continuous improvement in our environmental performance.

Scope and Applicability

This policy applies to all activities, decisions, and operations under the control of CABEP, including:

- All CABEP staff, board members, volunteers, interns, and contractors.
- All CABEP offices, facilities, and physical spaces.
- All programs, events, trainings, and projects delivered by CABEP.
- All partnerships and collaborations with other organizations, SMEs, and start-ups.

Guiding Principles

1. **Pollution Prevention:** We are committed to preventing pollution at its source by reducing resource consumption, minimizing waste generation, and managing chemicals responsibly.
2. **Climate Action:** We will work to reduce our greenhouse gas emissions and encourage climate resilience among the businesses we support.
3. **Resource Efficiency & Circular Economy:** We will promote the efficient use of resources (energy, water, materials) and advocate for circular economy principles that eliminate waste and keep materials in use.
4. **Conservation of Biodiversity:** We will consider the impacts of our activities and the businesses we advise on natural habitats and biodiversity.

5. **Sustainable Procurement:** We will prioritize the purchase of environmentally preferable goods and services.
6. **Accountability and Transparency:** We will monitor, report, and be transparent about our environmental performance.

Key Commitments and Action Areas

1. Internal Operations: Leading by Example

- **Energy Management:** We will reduce energy consumption by using energy-efficient appliances and lighting, optimizing natural light, and implementing power-down policies for electronics.
- **Water Conservation:** We will implement water-saving measures in our facilities and promote water conservation awareness among staff.
- **Waste Management:** We will prioritize waste reduction, reuse, and recycling. We commit to minimizing the use of single-use plastics and paper in our offices and events.
- **Sustainable Procurement:** When purchasing goods and services, we will favor products that are durable, repairable, recycled, non-toxic, and have minimal packaging.

- **Green Mobility:** We will encourage sustainable commuting options for staff (e.g., carpooling, public transport) and prioritize virtual meetings to reduce travel-related emissions where feasible.

2. Program Integration: Mainstreaming Sustainability

- **Advisory Services:** Our business advisory and mentorship will include guidance on environmental compliance, resource efficiency, waste reduction, and adopting sustainable business practices.
- **Training and Capacity Building:** We will develop and deliver training modules on green entrepreneurship, environmental management systems, circular economy models, and sustainable supply chain management.
- **Incubation and Acceleration:** We will give priority support to startups and SMEs that offer innovative solutions to environmental challenges or demonstrate a strong commitment to sustainability.
- **Access to Finance:** We will actively connect businesses with information on green financing,

grants, and investors focused on environmental and social governance (ESG).

- **Market Linkages:** We will facilitate connections for businesses offering sustainable products and services and promote "green" market opportunities.

3. Advocacy and Awareness

- We will advocate for strong, effective environmental policies and regulations that support sustainable business growth in Cameroon.
- We will use our platform to raise awareness about environmental challenges and opportunities among our network of entrepreneurs, SMEs, and partners.
- We will celebrate and showcase the achievements of businesses that demonstrate environmental leadership.

Roles and Responsibilities

- **Management:** Is responsible for providing the leadership and resources necessary to implement this policy, setting environmental objectives, and ensuring compliance.

- **All Staff and Representatives:** Are responsible for understanding this policy, applying its principles in their daily work, and suggesting improvements.
- **Designated Sustainability Officer:** CABEP will appoint a Sustainability Officer to oversee the implementation of this policy, track performance, and lead internal awareness efforts.

Monitoring, Reporting, and Continuous Improvement

- CABEP will establish baseline data for key environmental metrics (e.g., paper consumption, energy use, waste generated).
- We will set annual environmental objectives and targets and review our progress regularly.
- This policy will be reviewed annually to ensure its ongoing suitability and effectiveness.

Communication

This policy will be communicated to all CABEP staff, partners, and stakeholders. It will be made publicly available on our website and included in relevant onboarding materials for new staff and clients.

GENDER EQUALITY POLICY

Policy Statement

The Cameroon Association of Business and Economy Promoters (CABEP) believes that gender equality is a fundamental human right and a critical driver of sustainable economic growth, social progress, and business innovation. We are committed to mainstreaming gender equality and women's economic empowerment into the core of our operations, programs, and organizational culture.

This policy establishes our commitment to eliminating gender-based discrimination and promoting equal opportunities, rights, and resources for people of all genders, with a particular focus on addressing the systemic barriers faced by women and girls. We recognize that achieving gender equality requires proactive measures and the meaningful participation of all genders.

Scope and Applicability

This policy applies to all aspects of CABEP's work, including:

- Internal management, staffing, and board composition.
- The design, delivery, monitoring, and evaluation of all our programs and services.
- Our interactions with clients, partners, suppliers, and donors.
- Our advocacy and public representation.

All staff, board members, volunteers, interns, contractors, and partners are expected to adhere to this policy.

Guiding Principles

1. **Equal Rights and Opportunities:** We champion equal rights, responsibilities, and opportunities for all individuals, regardless of gender.
2. **Non-Discrimination and Inclusion:** We prohibit any form of direct or indirect discrimination, harassment, or bias based on gender, gender identity, or sexual orientation.
3. **Women's Empowerment:** We are committed to proactively empowering women by addressing historical and structural barriers to their economic participation and leadership.

4. **Gender Mainstreaming:** We will integrate a gender perspective into all our policies, programs, and administrative processes.
5. **Inter-sectionality:** We recognize that gender inequality can be compounded by other factors such as ethnicity, age, disability, location, and socioeconomic status, and we will strive to address these overlapping forms of discrimination.

Key Policy Commitments

1. Internal Organizational Culture & Human Resources

- **Recruitment & Hiring:** Ensure gender-balanced shortlists and recruitment panels. Use gender-neutral language in job descriptions and implement unbiased hiring practices.
- **Career Development & Promotion:** Provide equal access to training, mentorship, and promotion opportunities for all staff. Implement a transparent performance evaluation system.
- **Remuneration and Benefits:** Conduct regular gender pay gap audits and ensure equal pay for work of equal value.

- **Work-Life Balance:** Promote a family-friendly workplace with flexible work arrangements where feasible, and establish parental leave policies that support all parents.
- **Zero Tolerance:** Maintain a strict zero-tolerance policy for gender-based discrimination, harassment, and abuse, supported by safe and confidential reporting mechanisms.

2. Program Design and Service Delivery

- **Gender-Analysis:** Conduct a gender analysis during the design phase of all programs to identify specific needs, constraints, and opportunities for different genders.
- **Targeted Support:** Develop and implement programs specifically designed to support women entrepreneurs, such as access to finance schemes, women-focused mentorship networks, and leadership training.
- **Accessible Services:** Ensure our service delivery methods (timing, location, cost, and communication channels) are accessible to women, youth, and other marginalized genders.

- **Data Disaggregation:** Collect and analyze all program data (beneficiaries, impact, access to finance) disaggregated by gender to measure progress and inform decision-making.

3. Representation and Leadership

- **Internal Leadership:** Strive for gender balance in CABEP's leadership, management, and Board of Directors.
- **External Representation:** Ensure gender balance among speakers, trainers, experts, and panelists at CABEP events and in our public communications.
- **Championing Women Leaders:** Actively promote and showcase the success of women entrepreneurs and leaders within our network.

4. Partnerships and Advocacy

- **Partner Alignment:** Encourage and expect our partner organizations to adhere to similar principles of gender equality.
- **Policy Advocacy:** Advocate for gender-responsive business policies at local and national levels, including reforms that address women's property

rights, access to credit, and protection from workplace discrimination.

- **Supplier Diversity:** Where possible, prioritize procuring goods and services from women-owned businesses.

Implementation, Monitoring, and Accountability

- **Gender Focal Point:** CABEP will appoint a designated Gender Focal Point or Committee responsible for overseeing the implementation of this policy.
- **Action Plan:** A detailed Gender Equality Action Plan with specific, measurable, achievable, relevant, and time-bound (SMART) objectives will be developed and integrated into the organization's strategic plan.
- **Training and Capacity Building:** Provide mandatory gender sensitivity and mainstreaming training for all staff and board members.
- **Reporting:** Progress on gender equality commitments will be monitored regularly and reported annually to the Board of Directors and included in CABEP's public annual report.

- **Budget:** Allocate sufficient financial and human resources to implement this policy and its associated Action Plan.

Communication

This policy will be communicated to all staff, partners, and stakeholders. It will be made publicly available and promoted as a core part of CABEP's identity and mission.

CABEP COPYRIGHTS

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Respecting CABEP's copyrights reflects a commitment to the highest standards of professional integrity and contributes to fostering a trusted educational environment. By protecting intellectual property, the association ensures the continuous development of its

educational materials, promotes innovation in business development, and empowers professionals with reliable resources that meet their career needs.

TERMS AND CONDITIONS

Acceptance of Terms

By using the website or involving in any activity of The Cameroon Association of Business and Economy Promoters (CABEP), you agree to comply with these terms and conditions and all applicable laws and regulations. If you do not agree to any part of these terms, we recommend not using the website or our services provided. CABEP reserves the right to amend these terms at any time without prior notice, and your continued use of our services or the website after any modifications constitutes your implicit agreement to the new terms.

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Registration and Personal Data

When registering for membership, courses, Certification, or consulting services, the user must provide accurate and up-to-date information, including name, email, and payment details (when applicable). The user is obligated to update their information if any changes occur, and CABEP reserves the right to cancel the registration or suspend the account in the event of providing inaccurate information or violating the terms of use. CABEP is committed to protecting personal data in accordance with

the privacy policy published on the website and other channels.

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When subscribing to any training courses, membership, or accredited professional programs, the required fees must be paid in accordance with the specified payment policies. All payments are non-refundable except in cases determined by CABEP according to the cancellation and refund policy. CABEP reserves the right to suspend or terminate any subscription in the event of non-payment or violation of any of the terms outlined in this agreement.

Limitation of Liability and Legal Disclaimer

CABEP makes significant efforts to ensure the accuracy and quality of all information and services provided through the website or office, but it does not guarantee that they are free from errors or technical interruptions. CABEP or any of its representatives will not be held liable

for any direct or indirect losses resulting from the use of the website or reliance on the information provided. All services provided are intended for business, professional, and knowledge development, and CABEP does not guarantee specific results from the courses or consultations.

For More Information

If you have any inquiries regarding these terms and conditions, you can visit our office or contact us via email or through the contact form available on the website.

CABEP REFUND POLICY

This policy outlines the principles governing refund requests for fees paid to the Cameroon Association of Business and Economy Promoters (CABEP) for services such as certifications, memberships, accreditations, or other fee-based activities.

Scope of Application

This policy applies to all individuals or entities who have paid fees for CABEP services, whether through online platforms, direct transfers, or directly at our office.

Non-Refundable Fees

- Fees for initial evaluations, accreditation file reviews, and registration for professional programs are non-refundable once processing has begun.

- Certification exam fees are non-refundable after official registration for the exam date is confirmed.

Eligible Cases for Partial Refunds

Partial refunds may be considered under the following conditions:

- Cancellations initiated by CABEP due to exceptional organizational reasons.
- Duplicate payments for the same service.
- Verified technical error in the payment system.

Refund Request Procedure

- Refund requests must be submitted within 14 days from the date of payment.
- Requests must be sent to partner@cabep.org with payment details and justification.
- CABEP will respond within 10 business days.

Refund Method

- Refunds will be processed via the same payment method used.
- Transfers may take 7–21 days depending on banking procedures.

Grounds for Rejection

- Requests not meeting the timeline or lacking sufficient justification will be rejected.
- Refunds will not be issued after partial or full use of the service (e.g., training attendance or certification issuance).

POLICY REVIEW

CABEP reserves the right to update this policy without prior notice. The version published on the official website is considered the binding reference. This policy will be reviewed and updated periodically to ensure its relevance and effectiveness. Input from members, partners, beneficiaries, and stakeholders will be considered during the review process.

Communication

This policy will be communicated to all members, partners, beneficiaries, and stakeholders through the Association's official website, emails, and team meetings. Regular updates and other announcements regarding opportunities will be shared through these channels.

Policy Implementation

The Human Resources Department will be responsible for implementing and administering this policy.

CABEP is a proud member of the **Business Development Association (BDA)** is the first entity in Africa to be awarded the recognition of **Certified Social Impact Supporter (CSIS™)**; marking a milestone in the continent's engagement with BDA's development standards.

<https://bda-global.org/en/cameroon-association-of-business-and-economy-promoters-cabep/>

<https://bda-global.org/en/certifications/certified-social-impact-supporter-csis/>



SOME OF THE FOUNDING INSTITUTIONS OF CABEP



