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The Legal Framework for Starting a Business in Cameroon: The Road Not Taken

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Abstract

This article examines the legal framework governing the establishment of businesses in Cameroon, with particular reference to the OHADA Uniform Acts and national legislation. It analyses the procedures for business registration under the Uniform Act on General Commercial Law (AUDCG), the incorporation of commercial companies under the Uniform Act on Commercial Companies and Economic Interest Groups (AUSCGIE), the simplified status of the entreprenant, minimum capital requirements for limited liability companies, and the tax implications under the General Synthetic Tax (IGS). The study adopts a doctrinal and qualitative approach, combining statutory analysis, scholarly literature and interviews with a commercial agent of the Centre de Formalités de Création d'Entreprises (CFCE) in Limbe, the Chief Executive Officer of Cledeland Universal Consulting and Assisting Services (CUCASS) and the Registrar-in-Chief of the Court of First Instance in Buea. The findings reveal a significant gap between the prescribed legal framework and its practical implementation, particularly regarding registration delays, additional financial demands, incomplete applications, administrative coordination, geographical accessibility and insecurity in the South West Region. A comparative examination of Côte d'Ivoire further highlights the potential of digital registration and institutional interoperability in improving business formalisation. The article argues that the principal challenge lies not merely in the inadequacy of legislation but in its effective implementation. It therefore recommends stronger institutional coordination, electronic registration, transparent fee structures, decentralised services and improved awareness of applicable legal and tax obligations.

Keywords: business registration; OHADA; *entreprenant*; one-stop shop; Cameroon

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1. Introduction

The establishment of businesses constitutes an important instrument for economic growth, employment creation, poverty reduction and the promotion of entrepreneurship[1]. In Cameroon, the development of small and medium-sized enterprises (SMEs) is particularly significant because these enterprises contribute to domestic production, innovation, income generation and the diversification of the national economy. However, the decision to establish a business extends beyond the availability of capital, a viable business idea and entrepreneurial determination[2]. It also requires compliance with a legal and administrative framework that regulates the formation, registration, operation and eventual dissolution of business enterprises.

Cameroon operates a mixed legal system influenced by the civil-law tradition in the French-speaking regions and the common-law tradition in the English-speaking regions. Nevertheless, several business laws apply nationally, particularly those adopted under the Organisation for the Harmonisation of Business Law in Africa (OHADA). The OHADA legal framework seeks to harmonise business laws among its member states, thereby promoting legal certainty, facilitating investment and improving the conditions under which businesses operate[3].

Despite the existence of laws intended to facilitate business establishment, prospective entrepreneurs may encounter practical difficulties arising from administrative procedures, regulatory requirements, taxation, access to finance and limited awareness of their legal obligations. These difficulties raise questions about whether the existing framework adequately translates legal guarantees into practical opportunities for individuals seeking to establish businesses.

The focus here is the gap between the legal opportunities available to entrepreneurs and the opportunities that remain unrealised because of procedural, financial, institutional or informational barriers. It also suggests that many prospective business owners may abandon formal business establishment or operate informally because they perceive the legal process as expensive, complicated or inaccessible.

This article examines the legal framework governing business establishment in Cameroon; it identifies the principal challenges encountered by prospective entrepreneurs and considers measures that could make business formation more accessible, transparent and efficient. It seeks to investigate how an effective business registration system can go beyond the existence of legislation to ensure that entrepreneurs can understand, access and comply with the law at a reasonable cost.

2. Statement of the Problem

Although Cameroon has a legal framework governing business registration and operation, including OHADA Uniform Acts and national legislation, entrepreneurs continue to face administrative complexity, registration costs and procedural difficulties that may discourage formalisation. The World Bank Doing Business 2020 report ranked Cameroon 104th out of 190 economies on the Starting a Business indicator, with a score of 86.3/100, although Cameroon's overall ease of doing business

[1] See generally Law No. 2010/001 of 13 April 2010 to promote small and medium-sized enterprises in Cameroon, as amended by Law No. 2015/010 of 16 July 2015.

[2] See World Bank, *Business Ready 2025* (World Bank Group 2025), which assesses both the regulatory framework and the public services governing business entry.

[3] Treaty on the Harmonisation of Business Law in Africa (signed 17 October 1993, revised 17 October 2008).

rank was 167th[4]. However, the World Bank's Business Ready (B-READY) 2025 assessment gave Cameroon a business entry score of 43/100, comprising 20/100 for the regulatory framework, 59/100 for public services and 50/100 for operational efficiency[5]. These findings suggest that weaknesses persist in the legal and institutional arrangements governing business entry.

The central problem is the gap between the legal provisions designed to facilitate business creation and the practical challenges encountered by entrepreneurs. This article therefore examines the adequacy and effectiveness of Cameroon's legal framework for starting a business, identifies the obstacles to business establishment and proposes reforms to promote a simpler, more accessible and efficient business environment.

3. Methodology

This study adopts a qualitative research methodology, combining doctrinal analysis with semi-structured interviews to examine the legal framework for starting a business in Cameroon.

3.1 Doctrinal Approach

The doctrinal approach involves analysing primary and secondary legal sources, including relevant OHADA Uniform Acts, Cameroonian legislation and, where relevant, regulations governing business registration. The article also examines the World Bank's Doing Business 2020 and Business Ready 2025 reports to assess the regulatory and institutional challenges affecting business entry in Cameroon.

3.2 Interview Sample and Selection

The study proposed a purposive sample of six participants, comprising business registration officials, a legal practitioner and business owners. Three participants were ultimately interviewed: a commercial agent of the CFCE in Limbe, the Chief Executive Officer of Cledeland Universal Consulting and Assisting Services (CUCASS), a business registration consultancy in Buea, and the Registrar-in-Chief of the Court of First Instance in Buea. Participants were selected on the basis of their professional experience and knowledge of business establishment procedures. The sample is intended to provide diverse perspectives rather than a statistically representative picture of all entrepreneurs in Cameroon.

3.3 Interview Questions

The semi-structured interviews covered the following questions:

1. What legal and administrative procedures are required to start a business in Cameroon?
2. What difficulties do entrepreneurs encounter during registration?
3. Are the applicable registration costs and procedures affordable and accessible?
4. How effective are the institutions responsible for business registration?

[4] World Bank, *Doing Business 2020: Economy Profile of Cameroon* (World Bank Group 2020) 6. Cameroon ranked 104th of 190 economies on the Starting a Business indicator (score 86.3), with 5.5 procedures, 13.5 days and a cost of 24.75% of income per capita. Its overall ease of doing business rank was 167th.

[5] World Bank, *Business Ready 2025* (World Bank Group 2025), Cameroon economy profile, Business Entry topic <https://www.worldbank.org/en/businessready> accessed 6 November 2026.

5. To what extent do digital services facilitate business establishment?
6. What legal or administrative reforms would improve the business environment?

3.4 Informed Consent and Confidentiality

Participation was voluntary. Before each interview, participants received an explanation of the study purposes and their right to decline participation. Informed consent was obtained before data were collected, and permission was sought to identify participants by name or by position in this article. Research data were properly stored and used solely for the stated academic purpose.

3.5 Limitations of the Study

The study was limited by the relatively small, purposively selected interview sample, restricted access to relevant officials and the possible reluctance of participants to disclose sensitive information. Most significantly, no entrepreneur or business owner was interviewed. The experience of applicants is therefore reported indirectly, through a registration consultant and two officials, and the findings may not represent the experiences of every entrepreneur in Cameroon. Furthermore, international business indicators employ specific methodologies that may not capture every local or sector-specific difficulty. These limitations are mitigated, though not removed, by comparing the interview findings with legislation and published institutional reports.

4. The Legal Framework

4.1 Legal Analysis: Business Registration, the *entreprenant* Status, Capital Requirements and IGS in Cameroon

The principal legal instruments are:

The OHADA Uniform Act on General Commercial Law (AUDCG), adopted on 15 December 2010.

The OHADA Uniform Act on Commercial Companies and Economic Interest Groups (AUSCGIE), revised on 30 January 2014.

Cameroon Law No. 2016/014 of 14 December 2016, which reduced the minimum share capital of a limited liability company (SARL) to CFAF 100,000 and relaxed the notarial requirement in specified cases.

Cameroon Law No. 2024/020 of 23 December 2024 on Local Taxation, which introduced the General Synthetic Tax (Impôt Général Synthétique, or IGS).

These instruments should be read together because registration, legal personality, capital formation and tax liability are related but distinct aspects of establishing a business.

4.2 Specific Provisions of the AUDCG Governing Business Registration

The AUDCG establishes a distinction between a conventional individual trader, a company and an entreprenant. This distinction is essential because not every person starting a business in Cameroon must follow the same registration procedure. The question that arises, therefore, is: who is an entreprenant?

Article 30 defines an entreprenant as a natural person who carries on a professional civil, commercial,

artisanal or agricultural activity following a simple declaration[6]. It exempts the entreprenant from ordinary registration in the Trade and Personal Property Credit Register (RCCM), while requiring a declaration of activity. The provision also links retention of the status to applicable turnover thresholds and permits member states to establish tax and social security incentives.

Analysis: This provision is intended to facilitate the transition from the informal economy to the formal economy. By allowing a natural person to declare an activity without undergoing the full process required to register a company, it reduces the procedural burden on small entrepreneurs.

However, the status is not equivalent to incorporating a company. An entreprenant remains an individual rather than a separate legal person created by incorporation. The status is therefore particularly suitable for small-scale businesses operated by individuals who do not initially require a corporate structure.

4.2.1 Accounting Obligations

Article 31 requires an entreprenant to maintain, on a day-to-day basis, a chronological record of the origin and amount of resources and the destination and amount of expenditure. The record must be kept for at least five years. Article 32 additionally requires an entreprenant involved in selling goods or supplying accommodation to maintain an annual summary register of purchases, including payment methods and supporting documents.[7]

Analysis: The simplified status does not eliminate accountability. These provisions seek to balance ease of entry into the formal economy with basic financial transparency. Nevertheless, entrepreneurs with limited accounting knowledge may require practical guidance to comply with these obligations.

4.2.2 Registration of Natural Persons

Articles 44 and 45 govern the registration of natural persons who qualify as traders. They address the application for registration and the information and supporting documents required.

These provisions must be distinguished from Article 30. A person qualifying as an entreprenant makes a declaration of activity rather than undergoing ordinary trader registration.

4.2.3 Registration of Legal Persons

Article 46 requires legal persons subject to registration to apply for registration within one month of their constitution. It specifies information concerning the company's name, activities, legal form, capital, registered office, duration and management. Article 47 lists supporting documents, including the company's statutes, the relevant declaration of regularity and conformity or notarial declaration of subscription and payment, and information about its managers and authorised representatives.

Analysis: These provisions demonstrate why the completeness of an application is important. The requirements under Articles 46 and 47 help explain the need for documentary compliance, although they do not justify avoidable delays after a complete file has been properly submitted.

The one-month period in Article 46 should not be confused with the 72-hour administrative service target. The former concerns the deadline for applying for registration after constitution; the latter

[6] OHADA, Uniform Act on General Commercial Law (adopted 15 December 2010) (AUDCG), art 30.

[7] AUDCG, arts 31 and 32.

concerns the intended speed of the registration service.

4.2.4 Declaration of an entreprenant's Activity

Article 62 expressly provides that the entreprenant's declaration is made without charge to the competent court registry or other competent body. The declaration includes the individual's name, business address, description of the activity and proof of identity, with proof of matrimonial regime where applicable. Upon receiving the duly completed declaration and required documents, the competent authority issues an acknowledgement bearing the declaration number.

Analysis: Article 62 is particularly relevant to the affordability of starting a business. The statutory declaration itself is free of charge. Accordingly, any fee charged specifically for this declaration should be distinguished from separate lawful expenses associated with other procedures, permits or regulated activities.

4.2.5 Analysis of the entreprenant Status

The entreprenant status is one of the AUDCG's most significant mechanisms for reducing the legal barriers to business formalisation. It allows an individual to enter the formal economy without first incorporating a company or completing the ordinary RCCM registration process.

Its principal advantages are:

Simplified entry: Article 30 permits the individual to declare a qualifying activity rather than establish a company.

Reduced initial costs: Article 62 expressly provides for a declaration without charge.

Simplified accounting: Articles 31 and 32 prescribe basic record-keeping obligations appropriate to the status.

A route towards formalisation: The status can help small entrepreneurs establish a documented business activity before expanding into a more complex legal structure.

Nevertheless, the status has limitations. It is available to a natural person, not a company, and it does not itself provide the separate legal personality or corporate structure associated with incorporation. The individual also remains subject to the relevant rules governing the activity, tax obligations and other regulatory requirements.

Article 30 further provides that when the applicable turnover ceiling is exceeded for two consecutive years, the individual must comply with the obligations applicable to an individual enterprise from the beginning of the following year and before the end of the first quarter. The relevant turnover thresholds must be read together with the applicable OHADA accounting rules and Cameroon law.

4.3 Capital Requirements under the AUSCGIE and Cameroon Law

The AUSCGIE governs the constitution and operation of commercial companies in OHADA member states. Its capital provisions must be read alongside Cameroon's national legislation, which establishes a lower minimum capital requirement for SARLs.

4.3.1 Definition of a SARL

Article 309 defines a société à responsabilité limitée (SARL) as a company in which the associates are liable for the company's debts only to the extent of their contributions. It also permits a SARL to be established by one natural person.[8]

This makes the SARL attractive to entrepreneurs seeking a corporate structure that separates, subject to applicable exceptions, their personal assets from the company's liabilities.

4.3.2 Determination of Capital

Article 65 establishes the general principle that the amount of a company's share capital is freely determined by its associates, subject to minimum capital requirements imposed by the AUSCGIE or applicable national law.[9]

Article 311 originally prescribed a minimum capital of CFAF 1,000,000 for a SARL, unless national legislation provided otherwise.[10] However, this general rule must be read alongside Cameroon Law No. 2016/014 of 14 December 2016.

Article 2(1) of Law No. 2016/014 reduces the minimum share capital of a SARL in Cameroon to CFAF 100,000. Article 2(2) provides that the capital is divided into equal shares, each having a nominal value of at least CFAF 5,000.[11]

4.3.3 Payment and Valuation of Contributions

Article 311-1 regulates the subscription and payment of share capital. In particular, contributions in kind must be fully paid up, while cash contributions must be paid up to at least half of their nominal value at subscription, with the balance payable within two years of registration under the applicable statutory arrangements.

Article 312 addresses the valuation of contributions in kind and provides for the intervention of a contributions auditor when the statutory threshold is exceeded.[12]

These provisions are relevant because the legal requirement to establish a minimum capital does not necessarily mean that every contribution must consist of cash paid immediately. The type of contribution and the applicable payment rules must be considered.

4.3.4 Notarial Services

Article 4 of Law No. 2016/014 makes recourse to a notary optional when the SARL is established as a single-member company or when its capital does not exceed CFAF 1,000,000. Article 3 also permits private instruments whose authenticity is guaranteed through the CFCE procedure, subject to the prescribed requirements.[13]

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[8] OHADA, Uniform Act relating to Commercial Companies and Economic Interest Groups (revised 30 January 2014) (AUSCGIE), art 309.

[9] AUSCGIE, art 65.

[10] AUSCGIE, art 311.

[11] Law No. 2016/014 of 14 December 2016 fixing the minimum share capital and the modalities for recourse to notarial services in the creation of limited liability companies, art 2.

[12] AUSCGIE, arts 311-1 and 312.

[13] Law No. 2016/014 (above), arts 3 and 4.

4.3.5 Analysis and Relevance

Cameroon has taken legislative steps to reduce the financial and procedural barriers to incorporation. The reduction of the SARL minimum capital to CFAF 100,000 and the relaxation of the notarial requirement in specified cases demonstrate an effort to make formal incorporation more accessible.

Nevertheless, minimum capital is only one element of the cost of establishing a business. Applicants may still incur lawful expenses for registration, documentation, permits and other applicable formalities. Consequently, reducing capital requirements will not, by itself, resolve the administrative delays and additional costs.

4.4 The Impôt Général Synthétique (IGS)

The IGS replaced the former impôt libératoire and simplified tax regime under the new framework.[14] This reform is important because the choice of business structure and the level of turnover influence the applicable tax treatment.

4.4.1 Persons Subject to the IGS

Article C 39 of the Law on Local Taxation provides for the IGS regime for qualifying taxpayers whose activities fall within the statutory categories and whose annual turnover, excluding taxes, remains within the applicable limits.

The thresholds are:

Commercial, industrial, artisanal and agropastoral activities with annual turnover not exceeding CFAF 50,000,000.

Liberal professions with annual turnover not exceeding CFAF 30,000,000 under the statutory framework.[15] Taxpayers exceeding the applicable threshold are generally reclassified under the actual earnings regime, subject to the detailed rules governing classification.

The IGS is therefore not automatically applicable to every person who starts a business. The nature of the activity, legal and tax status, turnover and any statutory exclusion must be considered.

4.4.2 IGS Rates

The Directorate General of Taxation's published guide provides the following IGS amounts based on annual turnover excluding tax.[16]

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[14] Law No. 2024/020 of 23 December 2024 on Local Taxation; Directorate General of Taxation, *Tout savoir sur l'Impôt Général Synthétique (IGS).*

[15] Law No. 2024/020 (above), art C 39.

[16] Law No. 2024/020 (above), art C 40; Directorate General of Taxation, *Tout savoir sur l'Impôt Général Synthétique (IGS)* (above).

Annual turnover (CFAF)	IGS amount (CFAF)
Below 500,000	20,000
500,000 to 999,999	30,000
1,000,000 to 1,499,999	40,000
1,500,000 to 1,999,999	50,000
2,000,000 to 2,499,999	60,000
2,500,000 to 4,999,999	150,000
5,000,000 to 9,999,999	300,000
10,000,000 to 19,999,999	500,000
20,000,000 to 29,999,999	1,000,000
30,000,000 to 49,999,999	2,000,000

Article C 40 also provides for a 50% reduction in the prescribed amounts for eligible taxpayers who belong to an approved management centre (centre de gestion agréé). The applicable law and current administrative guidance should be consulted before calculating the liability of a particular business.[17]

4.4.3 Compliance Obligations

Article C 41 governs the declaration and payment of the IGS. Under the published framework, the taxpayer is required to submit the relevant annual declaration to the competent tax centre and pay the tax according to the statutory procedure.

Taxpayers should also distinguish the IGS from other obligations that may remain applicable, including certain service taxes, licence charges, withholding obligations and employment-related taxes. The IGS should not be interpreted as an exemption from every other tax or regulatory obligation.

Since Cameroon's Finance Act and tax rules may be amended annually, the rates and deadlines applicable to a particular tax year should be checked against the current official legislation. The table above reflects the published IGS guide and should not be treated as a substitute for checking subsequent amendments.

4.4.4 Analysis of the IGS and Business Formalisation

The IGS is relevant to the legal framework for starting a business because a predictable tax regime can encourage small businesses to formalise their activities. By using turnover-based amounts, the system provides a relatively straightforward method of determining tax liability for qualifying taxpayers.

However, the effect of the IGS on affordability must be assessed alongside registration costs, accounting obligations, transport expenses and the cost of complying with other regulatory requirements. A business may benefit from a simplified tax regime but still face difficulties in completing its registration or accessing the relevant administrative services.

It is also important not to conflate the entreprenant status with the IGS. The entreprenant is a legal status created by the AUDCG, whereas the IGS is a national tax regime. An individual may need to assess both frameworks, but neither status automatically determines every aspect of the other. The legal framework governing business creation in Cameroon reflects several efforts to simplify formalisation:

[17] Law No. 2024/020 (above), art C 40.

The AUDCG provides a simplified declaration procedure for the entreprenant.

The AUSCGIE establishes a legal framework for incorporating commercial companies.

Cameroon Law No. 2016/014 reduces the minimum SARL capital to CFAF 100,000 and relaxes notarial requirements in specified cases.

The IGS introduces a turnover-based tax framework for qualifying taxpayers.

4.5 National Incentive Legislation

Two further national statutes form part of the wider framework. Law No. 2010/001 of 13 April 2010 to promote small and medium-sized enterprises in Cameroon, as amended by Law No. 2015/010 of 16 July 2015, lays down the general framework for the promotion of SMEs, including their classification by size and measures to support their creation and development.[18] Law No. 2013/004 of 18 April 2013 laying down private investment incentives in the Republic of Cameroon provides incentives for new investment.[19] Neither statute alters the registration procedures examined above, but both confirm that state policy is to encourage business creation. The question pursued in the remainder of this article is whether the registration process gives practical effect to that policy.

The central argument for the article is therefore that the challenge is not simply the absence of laws facilitating business creation, but the need to ensure that those laws are implemented effectively, transparently and consistently. Legal simplification must be accompanied by efficient administrative coordination, clear information about fees, accessible registration services and practical assistance for applicants.

5. Interview Reports and Analysis

5.1 Interview with Kam Marcel, Commercial Agent at the CFCE

An interview was conducted with Kam Marcel, a Commercial Agent at the Centre de Formalités de Création d'Entreprises (CFCE) in Limbe, to establish the legal and administrative procedures required to start a business in Cameroon[20], the applicable registration costs and whether they are affordable and accessible, whether the process is completed within the stipulated timeframe, and whether applicants encounter administrative obstacles.

In response, the interviewee began by explaining that OHADA law is the governing law and then briefly described the functions of the CFCE. In Cameroon, the Centre de Formalités de Création d'Entreprises (CFCE) is a government-run body that facilitates the administrative processes for starting a new business[21]. These centres are located within each regional delegation of the Ministry of Small and Medium Sized Enterprises, Social Economy, and Handicrafts[22]. They guide individuals

[18] Law No. 2010/001 of 13 April 2010 to promote small and medium-sized enterprises in Cameroon, as amended by Law No. 2015/010 of 16 July 2015.

[19] Law No. 2013/004 of 18 April 2013 laying down private investment incentives in the Republic of Cameroon.

[20] Interview with Kam Marcel, Commercial Agent, CFCE, Limbe (19 March 2025).

[21] DevelopmentAid, 'Centres de Formalités de Création d'Entreprises (CFCE)' <https://www.developmentaid.org/organizations/view/515362/centres-de-formalite-des-entreprises-cfce> accessed 21 April 2025.

[22] High Commission of the Republic of Cameroon in Ottawa, 'Setting up a business' <https://www.hc-cameroon-ottawa.org/en/invest-in-cameroon/setting-up-a-business/> accessed 21 April 2025.

through the required steps, including registration and taxation, for establishing both sole proprietorships (établissements) and limited liability companies (SARLs). The centres provide the following services:

1. Administrative guidance: CFCEs provide the necessary paperwork and guidance for businesses seeking to formally register and become legally operational. A centre exists in each region of Cameroon, ensuring accessibility for entrepreneurs in different parts of the country.
2. Publication of legal announcements: CFCEs are responsible for publishing announcements required by law for new businesses.
3. Simplified processes: CFCEs aim to streamline the business creation process, making it easier for individuals to establish their ventures.
4. Tax registration: they play a role in facilitating the registration of businesses with the tax authorities, ensuring compliance.
5. Digital services: in some regions, like Douala, Yaoundé, and Garoua, through the "My Business.cm" platform, managed by the UN Conference for Trade and Development (UNCTAD), which simplifies and automates business creation, further reducing the time and cost associated with registration.

He then set out the required documents and registration fees as follows:

Sole Proprietorship

1. 2 photocopies of NIC/Birth certificate (Nationals)
2. Photocopy of passport or resident permit (foreigner)
3. 01 certificate of non-conviction valid for 75 days
4. 01 localization sketch of the business premises
5. 01 photocopy of marriage certificate
6. Tenancy agreement or land tax
7. An official approval to carry on business for foreigners
8. Prior authorization to practice in specifically regulated sectors
9. A location plan

Company

1. 05 copies of the articles of association drawn up under private seal, with stamp duty paid, stating the number of shareholders
2. Notarized statement of subscription and payment of shares
3. A duly certified Certificate of appointment of manager(s), Director(s), Executive Officer(s) or Partner(s)
4. 01 photocopy of marriage certificate for a sole shareholder
5. Localization sketch of the company
6. Tenancy agreement or land tax
7. Complete address (P.O. Box, Telephone Number, Email address)
8. A copy of the certificate of non-conviction of all the manager(s), Director(s), Executive Officer(s)

or Partner(s)
9. Official approval to carry on business for foreigners
10. Prior authorization to operate in specifically regulated sectors

Once the documents are deposited, the following fees are payable: CFAF 20,000 to open the file of an individual enterprise, CFAF 30,000 to open the file of a company, and CFAF 25,000 for authentication of private articles of association for the creation of a limited liability company. He cited the applicable decision in support.[23]

He further detailed the expenses required for creating a business, as provided by law:[24]

Sole Proprietorship

File processing fee	CFAF 20,000
Fixed registration duties	CFAF 20,000
Business registration number fee	CFAF 21,500
Total amount:	**CFAF 61,500**

Company/ Legal Entities

File processing fee	CFAF 30,000
Fixed registration duties	CFAF 20,000
Business registration number fee	CFAF 21,500
Authentication of Articles of association	CFAF 25,000
Legal notice publication costs	CFAF 13,125
Total amount:	**CFAF 109,625**

File processing fees are compulsory for all files submitted to the centre. In addition to the above fees, the entrepreneur must stamp each page of the articles of association drawn up under private seal and declaration of regularity and compliance as follows:

- For single person limited companies: 5 copies including 3 stamped copies
- For multiple person limited companies: a minimum of 5 copies including 3 stamped copies plus an additional stamped copy for each declared partner.[25]

He concluded that the fees are not fixed, as they may be changed by the competent authorities at any time or when the need arises.

5.1.1 Comparison with the Law and CFCE Procedures

The explanation is consistent with the general framework of the OHADA Uniform Act on General Commercial Law, which regulates the trade and personal property credit register (RCCM) and the

[23] Decision of the Director General of the Agency for the Promotion of Small and Medium-Sized Enterprises (APME) of 20 February 2024 laying down the amount of the creation fee to be collected <https://apme.cm/>.

[24] Decree No. 2024/02374/PM of 13 June 2024 on the organisation and functioning of ECPCs, art 27; Resolutions No. 0000174 and No. 0000175/CA/APME of 17 January 2024.

[25] Decree No. 2024/02374/PM (above), art 27.

registration of persons carrying on commercial activities. The CFCE serves as an administrative facilitation mechanism, while the competent registry remains responsible for the relevant registration formalities.

5.1.2 Analysis

The interview reveals that Cameroon has established a legal and administrative framework for business registration through OHADA legislation and the CFCE, commonly known as the one-stop shop. However, the interview primarily explains the prescribed procedure and its costs; it does not establish whether the process is always completed within the stipulated timeframe, whether the costs are affordable, or whether applicants encounter administrative obstacles.

Consequently, further interviews with entrepreneurs and other relevant officials would be necessary to determine whether the procedure provided by law and CFCE guidance corresponds with the actual experience of business owners. No such interviews with entrepreneurs were conducted for this study, a limitation acknowledged in the methodology above.

5.1.3 Relevance of the Interview to This Article

This interview supports the argument that the challenge in starting a business in Cameroon may not lie solely in the absence of legal provisions, but also in the effectiveness of their practical implementation.

5.2 Interview with the CEO of Cledeland Universal Consulting and Assisting Services (CUCASS)[26]

The CEO of Cledeland Universal Consulting and Assisting Services (CUCASS), Buea, was interviewed on whether the business registration process is completed within the officially stated timeframe, whether the associated costs are affordable, and whether applicants encounter administrative obstacles during the registration process.

In response, he explained that contrary to the 72-hour timeframe stated in official guidance[27], the registration process often takes approximately three months to complete. He further observed that although the registration fees are legally prescribed, the actual amount spent by applicants is usually higher than the stipulated fees. He attributed this disparity to additional financial demands and administrative challenges, including undue delays and requests for extra payments. According to him, these practices undermine the efficiency, affordability and accessibility of the business registration process in Cameroon. It should be noted that CUCASS provides paid assistance with business registration, so its CEO may have an interest in presenting the official process as slow or costly. His account is therefore treated with caution and, where possible, compared with the evidence of the Registrar-in-Chief.

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[26] Interview with the Chief Executive Officer, CUCASS, Buea (19 June 2025).

[27] Interministerial Circular of 30 May 2012 relating to procedures before the CFCEs; Ministry of Finance (Cameroon), 'Formalities for setting up an enterprise in Cameroon' <https://minfi.gov.cm/en/formalities-for-setting-up-an-enterprise-in-cameroon/> accessed 6 November 2026. The 72-hour period is an administrative service target; it is not prescribed by the AUDCG.

5.2.1 Comparison of the Interview Findings with the Law and the CFCE

The interview conducted with the CEO of Cledeland Universal Consulting and Assisting Services (CUCASS), Buea, on 19 June 2025 reveals a significant gap between the legal requirements governing business registration in Cameroon and the practical experiences of applicants at the Centre de Formalités de Création d'Entreprises (CFCE).

The comparison focuses on three major issues: the official timeframe for registration, the prescribed registration costs, and the administrative obstacles encountered by applicants.

Timeframe for registration: Official government information states that a business can be registered within 72 hours through the CFCE. Articles 44 to 47 of the AUDCG prescribe the content of registration applications but set no processing time; the 72-hour period is an administrative service target. The CEO reported that the process usually takes approximately three months instead of 72 hours. There is a substantial gap between the officially stated timeframe and the reported practical experience.

Registration costs: Officially published fees specify the charges applicable to different forms of business registration. The exact amount depends on the legal form and the applicable formalities[28]. The CEO stated that applicants often spend more than the prescribed amounts because of additional financial demands. The reported extra expenditure raises concerns about transparency, affordability and compliance with the officially prescribed fees.

Administrative obstacles: The CFCE is designed as a one-stop shop to simplify business registration by bringing the relevant administrative services together. The CEO identified undue delays and requests for additional funds as major obstacles encountered by applicants. These reported practices undermine the purpose of the one-stop shop system and may discourage prospective entrepreneurs from formalising their businesses.

5.2.2 Analysis

The comparison demonstrates a discrepancy between the legal and administrative framework for business creation in Cameroon and its reported implementation in practice. The law and official guidelines seek to facilitate business registration through simplified procedures, prescribed fees and a 72-hour timeframe. However, the CUCASS interview suggests that applicants may experience prolonged delays, additional expenses and administrative difficulties.

First, the reported three-month registration period contrasts sharply with the officially stated 72-hour timeframe. Such delays may prevent entrepreneurs from commencing business operations promptly and may increase the financial burden associated with establishing an enterprise.

Second, the alleged difference between prescribed fees and actual expenditure raises questions about the transparency and predictability of the registration process. Where applicants incur expenses beyond officially published charges, without clear explanations or official receipts, the accessibility and credibility of the system may be affected.

Third, the reported requests for additional funds and undue delays suggest that administrative practices may undermine the objectives of the CFCE.

[28] The official fees are displayed on a notice board at the Centre.

5.2.3 Relevance of the Interview

The interview with the CEO of CUCASS indicates that the principal challenge in starting a business in Cameroon may not be the absence of a legal framework, but the gap between the prescribed procedures and their implementation. Although the CFCE was established to simplify business creation, the reported delays, additional costs and administrative obstacles suggest that further measures may be required to improve efficiency, accountability and transparency.

The interview provides evidence supporting the argument that the legal framework for starting a business in Cameroon may be undermined by practical administrative challenges. However, since this is one interview, the findings should be treated as an informed observation rather than conclusive proof of the practices of all CFCE offices.

5.3 Interview with the Registrar-in-Chief and Comparison with the Law and CFCE Procedures

The third interview was conducted with Madam Nabangi Gwendoline, Registrar-in-Chief of the Court of First Instance in Buea[29]. She was asked why the prescribed 72-hour timeframe for business registration is not consistently observed in practice.

In her response, she attributed the delays to several factors: incomplete application files submitted by applicants, administrative difficulties experienced by the CFCE in processing and transmitting files to the court registry, poor road networks affecting applicants travelling from places such as Muyuka, Buea and Mutengene to Limbe, where the one-stop-shop office is located, and the disruption of movement caused by ghost towns associated with the ongoing Anglophone crisis.

Her explanation provides an institutional perspective on the delays previously identified by the CEO of Cledeland Universal Consulting and Assisting Services (CUCASS). Unlike the CUCASS interview, which emphasised the practical difficulties experienced by applicants, the Registrar-in-Chief identified procedural, administrative, geographical and security-related factors that may contribute to the problem.

Registration timeframe: Official government guidance states that business creation can be completed within 72 hours.[30]

Incomplete files and administrative delays may prevent timely completion. The prescribed timeframe is undermined where files are not complete or are not transmitted promptly between the CFCE and the registry.

Completeness of applications: Applicants are expected to submit the documents required for their particular form of business. Official CFCE guidance provides for incomplete or non-compliant files to be returned for correction.[31] Some applicants deposit incomplete files. Applicants share responsibility for ensuring that their files meet the requirements, while clear guidance and prompt notification of deficiencies are important to avoid unnecessary delays.

CFCE and court registry coordination: The one-stop shop arrangement is intended to simplify procedures by coordinating the administrative services involved in business creation.[32] Difficulties arise

[29] Interview with Madam Nabangi Gwendoline, Registrar-in-Chief, Court of First Instance, Buea (12 June 2025).

[30] Ministry of Finance, 'Formalities for setting up an enterprise in Cameroon' (above).

[31] Cameroon Chamber of Commerce, Industry, Mines and Crafts (CCIMA), 'Création d'entreprise' <https://ccima.cm/> accessed 5 June 2025.

[32] MINPMEESA, 'Regulatory Framework' <https://www.minpmeesa.cm/> accessed 17 June 2025, listing among

in arranging and transmitting files from the CFCE to the court registry. Delays in interdepartmental coordination can undermine the efficiency that the one-stop shop system was designed to achieve.

Geographical accessibility: The CFCE model seeks to centralise business registration formalities, reducing the need for applicants to deal separately with multiple services. Applicants travelling from Buea, Muyuka and Mutengene to Limbe face transport and road network difficulties.

Security and movement restrictions: The official 72-hour service target assumes that the necessary procedural steps can be completed without significant disruption. Ghost towns associated with the Anglophone crisis may restrict movement and interrupt access to administrative services. Insecurity and movement restrictions may delay the submission, correction and collection of documents, particularly for applicants who must travel to Limbe.

5.3.1 Analysis

The interview with Madam Nabangi Gwendoline reveals that the failure to consistently achieve the 72-hour business registration target cannot necessarily be attributed to a single institution or cause. Rather, it may result from the interaction of applicant related shortcomings, administrative inefficiencies, geographical barriers and the prevailing security situation in the South West Region of Cameroon.

First, incomplete application files. The Registrar-in-Chief identified incomplete files as one of the causes of delay. This explanation is consistent with the official CFCE procedure, which provides for incomplete or non-compliant files to be returned to applicants for correction.[33] However, this raises the question of whether applicants receive adequate information and assistance before submitting their files. Where deficiencies are identified only after submission, repeated corrections and resubmissions may unnecessarily prolong the process.

Second, administrative coordination between the CFCE and the court registry. The Registrar-in-Chief acknowledged that difficulties in arranging and transmitting files from the CFCE to the court registry contribute to delays. This is particularly significant because the one-stop shop system is intended to simplify business creation by coordinating the services responsible for registration. If the administrative transfer of files becomes a bottleneck, the intended benefits of centralisation are weakened. The interview therefore suggests that the problem may lie not only in the legal framework but also in the administrative capacity to implement it effectively.

Third, geographical and infrastructural challenges. The interview highlighted the difficulties faced by applicants travelling from Buea, Muyuka and Mutengene to Limbe. Long travel distances, poor road conditions and transport costs can make it difficult for applicants to submit missing documents, respond to requests for corrections or collect completed registration documents. This demonstrates that administrative accessibility involves more than the formal availability of a one-stop shop; it also depends on whether applicants can realistically access its services.

Fourth, the impact of the Anglophone crisis. The Registrar-in-Chief identified ghost towns and movement restrictions associated with the ongoing crisis as additional causes of delay. Such disruptions may prevent applicants and administrative personnel from travelling safely or consistently.

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the relevant instruments AUDCG, arts 44 and 45; Interministerial Circular of 30 May 2012; and Prime Ministerial Instruction No. 004/CAB/PM of 25 May 2012.

[33] CCIMA, 'Création d'entreprise' (above).

This factor is especially relevant to business registration in the North West and South West Regions, where insecurity can complicate the implementation of otherwise well designed administrative procedures.

Nevertheless, these explanations should be treated as the Registrar-in-Chief's account of the causes of delay, rather than as proof that every delayed application was affected by all these factors. Establishing their relative importance would require examining registration records, dates of file submission and transmission, and the reasons recorded for individual delays.

5.3.2 Relevance of the Interview to the Research Topic

The interview is directly relevant to the research topic, "The Legal Framework for Starting a Business in Cameroon: The Road Not Taken," because it helps explain the gap between the officially prescribed registration process and its practical implementation.

Its significance can be demonstrated in four ways:

Identifying implementation gaps: It shows that the existence of a prescribed timeframe does not, by itself, guarantee that administrative institutions will meet it consistently.

Clarifying institutional responsibility: It highlights the respective roles of applicants, the CFCE and the court registry, helping identify where procedural improvements may be necessary.

Establishing local realities: It demonstrates how geographical accessibility, transport difficulties and insecurity can affect the effectiveness of business registration procedures in the South West Region.

Informing recommendations: It supports consideration of electronic file transmission, improved coordination between the CFCE and the court registry, clearer applicant guidance, and measures to reduce unnecessary physical visits.

These findings also complement the earlier interview with the CEO of CUCASS. While the CEO emphasised prolonged registration periods, additional expenditure and administrative obstacles, the Registrar-in-Chief explained some of the procedural and external factors that may contribute to the delays. Taken together, the interviews provide perspectives from both a business service practitioner and a judicial administrative officer.

The interview with Madam Nabangi Gwendoline suggests that the failure to consistently achieve the 72-hour registration target is associated with several interconnected challenges, including incomplete application files, difficulties in administrative coordination, geographical barriers and insecurity arising from the Anglophone crisis.

The central implication is that improving the legal framework alone may be insufficient unless the institutions responsible for implementing it are also adequately coordinated and accessible. Consequently, effective reform should combine compliance with prescribed procedures, improved administrative efficiency, better communication with applicants and practical measures adapted to the geographical and security conditions of the North West and South West Regions.

6. Engagement with OHADA and Cameroonian Scholarship

A stronger academic treatment of the business registration framework requires more than a description of statutory provisions and interviews. It must engage with scholarship examining whether

legal harmonisation, simplified registration and one-stop shop institutions actually improve the formalisation of small businesses. OHADA is generally viewed as an instrument of legal integration in the service of the economy.[34]

6.1 The OHADA Objective of Formalising Small Businesses

In their French-language study, Koffi Mawunyo Agbenoto and Michèle Eugénie Ndoumou examine the recognition of the entreprenant status under OHADA law and assess its prospects in Cameroon. They explain that the revised AUDCG of 2010 introduced the status to encourage informal economic operators to enter the formal economy through simplified declaration requirements and lighter management obligations. Their analysis also identifies the continued predominance of informal economic activity as evidence that legal recognition alone has not resolved the formalisation challenge.[35] This scholarship is directly relevant to Articles 30 - 33 and 62 of the AUDCG. The provisions reduce the formal entry requirements for eligible individual entrepreneurs, but their practical value depends on awareness of the status, access to the declaration process and the ability of public institutions to administer it efficiently.

The distinction is important for the present research. A person who wishes to operate a small individual business should not automatically be directed towards incorporation as a SARL if the entreprenant regime is legally suitable. Conversely, an entrepreneur requiring a separate legal personality, a corporate ownership structure or investment from several associates may prefer incorporation. An effective registration system should make these alternatives clear and accessible.

6.2 OHADA Harmonisation and the Challenge of Implementation in Cameroon

In English language scholarship, Etoula Essoh Clotilde's article, "The Reception of OHADA Law in Anglophone Cameroon: Appraisal and Proposals," published in the Uniform Law Review in 2023, is particularly pertinent. Her research focuses on the reception of OHADA law in the Fako judicial division and uses qualitative methods, including interviews and questionnaires, to examine how the uniform laws operate in Anglophone Cameroon. The study identifies difficulties among some judicial actors in implementing legislation with which they are not sufficiently familiar.[36]

This finding provides an important analytical lens for interpreting the interviews with the CEO of CUCASS and the Registrar-in-Chief of the Court of First Instance in Buea. The interviews suggest that the registration process is affected by incomplete applications, difficulties transmitting files and delays between administrative institutions. Clotilde's research indicates that implementation challenges should also be examined in the context of legal training, institutional familiarity with OHADA legislation and the reception of uniform law within Cameroon's bijural legal system.

The implication is that harmonisation at the legislative level does not automatically produce uniform administrative performance. Even where the substantive rules are common across OHADA member states, the effectiveness of registration depends on national institutions, staff capacity, coordination and the accessibility of legal information.

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[34] Achille Sunkam, *Fundamentals of the OHADA Business Law* (Presses Universitaires d'Afrique 2025) 5.

[35] Koffi Mawunyo Agbenoto and Michèle Eugénie Ndoumou, 'La reconnaissance du statut de l'entreprenant par le droit OHADA: quel bilan et quelles perspectives pour le Cameroun?' (2021) *Revue de l'ERSUMA*, Hors-série No. 3, 164, DOI: 10.3917/ersu.hs3.0186.

[36] Etoula Essoh Clotilde, 'The Reception of OHADA Law in Anglophone Cameroon: Appraisal and Proposals' (2023) 28(1) *Uniform Law Review* 114, DOI: 10.1093/ulr/unad014.

6.3 The One-Stop Shop as an Administrative Reform

Danielle Kamdoum's French-language contribution, "Les centres des formalités de création des entreprises (CFCE) au Cameroun," published in the Bulletin ERSUMA de pratique professionnelle, is directly relevant to the institutional focus of this article.[37]

The CFCE model seeks to centralise the formalities required to establish a business, reducing the need for applicants to approach several administrative bodies independently. The Ministry of Finance's official information on business creation in Cameroon also identifies the CFCE as the mechanism through which registration documents and related formalities are processed, with an officially stated 72-hour target.[38]

The interviews reveal, however, that the existence of a one-stop shop does not necessarily mean that the entire registration process operates as a seamless service. According to the Registrar-in-Chief, files may still experience delays while being arranged and transmitted from the CFCE to the court registry. The CEO of CUCASS similarly reported that actual registration periods may extend to approximately three months.

These accounts suggest that the principal issue may be the coordination of the different institutions within the one-stop shop arrangement rather than the absence of a simplified legal procedure. The policy question is therefore whether the CFCE functions as an integrated administrative service or merely as a central point through which applicants must pass before encountering further procedural delays.

6.4 The Costs of Compliance for Small Enterprises

Guy Djongoué and Jean-Guy Degos, in "OHADA Accounting System's Constraints and Behaviour of Cameroon Small Size Enterprises: An Exploratory Study," examine the relationship between accounting requirements and the behaviour of small enterprises in Cameroon. Their research raises questions about the extent to which accounting rules help address the weaknesses of informal accounting practices and whether the obligations imposed are proportionate to the size of the enterprise.[39]

Their work complements the discussion of the entreprenant status. Simplified entry procedures are unlikely to achieve their full purpose if small operators subsequently face compliance obligations that they find difficult to understand or finance. The appropriate policy response is not to abandon accountability, but to make compliance proportionate, accessible and supported by practical guidance.

This is particularly relevant to the IGS discussion. A simplified turnover-based tax regime may improve predictability for eligible taxpayers, but it does not remove the need to consider registration expenditure, record-keeping obligations, other applicable taxes and the cost of complying with

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[37] Danielle Kamdoum, 'Les centres de formalités de création des entreprises (CFCE) au Cameroun' (2021) 51 *Bulletin ERSUMA de pratique professionnelle* 13-14.

[38] Ministry of Finance (Cameroon), 'Business creation space in the Republic of Cameroon' (official CFCE information page) <https://minfi.gov.cm/en/business-creation-space-in-the-republic-of-cameroon/> accessed 6 November 2026.

[39] Guy Djongoué and Jean-Guy Degos, 'OHADA Accounting System's Constraints and Behaviour of Cameroon Small Size Enterprises: An Exploratory Study' (2014) 3(4) *African Journal of Accounting, Auditing and Finance* 263, DOI: 10.1504/AJAAF.2014.069845.

sector-specific regulations.

6.5 The Wider Purpose and Limitations of OHADA Harmonisation

Nelson Enonchong's English-language article, "The Harmonization of Business Law in Africa: Is Article 42 of the OHADA Treaty a Problem?" examines the relationship between harmonised business law, economic integration and the linguistic difficulties associated with OHADA's legal framework.[40]

Although the article does not specifically investigate CFCE delays, it contributes to the broader question of whether a uniform legal framework is sufficiently accessible to all its users. In Cameroon, where English and French operate within a bijural legal system, the accessibility of legislation and the quality of legal training are important components of effective implementation.

The implication for business registration is that entrepreneurs, administrative personnel, lawyers and judicial officers need clear and accessible guidance on the applicable legal requirements. A law that simplifies registration in theory may still be difficult to use if applicants cannot readily understand the procedures or obtain reliable information about the documents and fees required.

Taken together, the scholarship supports a central distinction: legal harmonisation establishes a common framework, but administrative capacity, legal awareness and practical accessibility determine how effectively that framework works for entrepreneurs.

7. Comparative Analysis: Cameroon and Côte d'Ivoire

A comparison with Côte d'Ivoire is useful because both countries operate under the OHADA business law framework, but their administrative arrangements and reported registration outcomes offer lessons for reform in Cameroon.

7.1 Cameroon: CFCE

Official target: 72 hours

The Ministry of Finance identifies the CFCE as the institution responsible for coordinating business creation formalities and publishes a 72-hour target.[41] However, the CUCASS CEO reported that registration could take approximately three months, while the Registrar-in-Chief identified incomplete files, file-transmission difficulties, transport constraints and insecurity as contributing factors.

7.2 Côte d'Ivoire: CEPICI

Reported online average: 2.4 days in July 2026

Côte d'Ivoire uses the Centre de Promotion des Investissements en Côte d'Ivoire (CEPICI) as a one-stop shop coordinating registration with the commercial registry, tax authorities and social security institutions. In an official interview published in August 2026, the CEPICI Director General reported an average online registration time of 2.4 days as of mid July 2026, following improvements in digital

[40] Nelson Enonchong, 'The Harmonization of Business Law in Africa: Is Article 42 of the OHADA Treaty a Problem?' (2007) 51(1) *Journal of African Law* 95, DOI: 10.1017/S0021855306000222.

[41] Ministry of Finance, 'Business creation space in the Republic of Cameroon' (above).

connectivity and interoperability between institutions. The stated objective was to reach 24 hours by the end of 2026.

7.3 Lessons from Côte d'Ivoire

The comparison suggests that the efficiency of a one-stop shop depends not simply on bringing administrative offices together, but on ensuring that the institutions can exchange information and process files without unnecessary manual intervention.

The reported improvements in Côte d'Ivoire followed investments in digital connectivity, interoperability between the CEPICI and partner institutions, and monitoring of the registration process.[42] These reforms offer possible lessons for Cameroon, particularly given the Registrar-in-Chief's observation that administrative transmission of files from the CFCE to the court registry can contribute to delays.

Cameroon could consider:

Introducing electronic transmission and tracking of registration files between the CFCE and the court registry.

Providing applicants with a checklist and preliminary verification of required documents before submission.

Publishing a transparent schedule of official fees and requiring receipts for all payments.

Establishing a mechanism for applicants to monitor the progress of their applications and identify the institution responsible for a delay.

Expanding secure online services and remote submission options where legally permissible, reducing the need for repeated journeys to the registration centre.

The comparison must nevertheless be interpreted cautiously. The 2.4-day figure for Côte d'Ivoire concerns online registration as reported in July 2026, whereas the Cameroon interviews concern experiences reported in June 2025 and identify particular local circumstances in the South West Region. The figures are not a controlled comparison of equivalent applications. They demonstrate a possible reform direction rather than proving that the administrative systems are directly equivalent.

8. Synthesis: What the Scholarship and Comparison Establish

The literature and the interviews point towards three related conclusions.

First, the AUDCG's entreprenant regime and the simplified company formation provisions of the AUSCGIE provide legal mechanisms intended to reduce barriers to formalisation. The work of Agbenoto and Ndoumou, however, suggests that the existence of a simplified status has not, by itself, eliminated the persistence of informal economic activity in Cameroon.[43]

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[42] Centre d'Information et de Communication Gouvernementale (Côte d'Ivoire), interview with Solange Amichia, Director General of CEPICI, 'Nous sommes depuis la mi-juillet 2026 à un délai moyen de création d'entreprise en ligne de 2,4 jours' (9 August 2026), reproduced in *Connectionivoirienne.net* (11 August 2026) <https://connectionivoirienne.net/2026/08/11/cote-divoire-le-delai-de-creation-dentreprise-en-ligne-ramene-a-24-jours-annonce-la-dg-du-cepici/>.

[43] Agbenoto and Ndoumou (above).

Second, the research by Clotilde and the evidence from the interviews suggest that implementation capacity deserves as much attention as the substantive legal rules.[44] Delays caused by incomplete applications and administrative coordination require procedural improvements, while the geographical and security difficulties identified by the Registrar-in-Chief require solutions adapted to the realities of the South West Region.

Third, the Côte d'Ivoire comparison demonstrates the potential value of digital interoperability, administrative monitoring and coordinated service delivery.[45] These measures may help Cameroon narrow the gap between the 72-hour target and the actual registration periods reported by business service practitioners.

The broader lesson is that reform should be evaluated not only by the existence of legislation or the establishment of a one-stop shop, but also by measurable outcomes: average registration time, total official cost, the frequency of incomplete applications, the number of repeat visits and the accessibility of services to applicants outside the principal business centres.

Accordingly, the principal challenge is not merely to enact more business laws, but to ensure that existing laws are accessible, consistently implemented and supported by efficient institutions. The road not taken is therefore the path from formal legal simplification to effective administrative implementation.

9. Recommendations

The following recommendations are linked to the relevant statutory provisions and practical shortcomings identified in the study.

9.1 Strengthening Compliance with the 72-Hour Registration Timeframe

Legal framework: Articles 44 to 47 of the AUDCG govern the registration of natural and legal persons, while the applicable Cameroonian administrative instruments and official CFCE guidance establish the 72-hour business creation target.

The CEO of CUCASS reported that registration, instead of taking 72 hours, may take approximately three months. The Registrar-in-Chief attributed some delays to incomplete files and difficulties in transmitting documents from the CFCE to the court registry.

The government should therefore establish a binding administrative monitoring mechanism requiring the CFCE and the competent court registry to record the date of submission, verification, transmission and completion of every application. Where an application is incomplete, the applicant should be notified promptly and given a clear list of the missing documents. The responsible institution should also explain any delay beyond the prescribed timeframe.

This would make the 72-hour target measurable and improve institutional accountability. It would also address the distinction between the one month statutory period for applying for registration under Article 46 of the AUDCG and the administrative timeframe for processing an application.

[44] Etoula Essoh Clotilde (above).

[45] Interview with Solange Amichia (above).

9.2 Introducing Electronic Transmission and Tracking of Registration Files

Articles 46 and 47 of the AUDCG prescribe information and supporting documentation required for the registration of legal persons.

The Registrar-in-Chief identified administrative difficulties in arranging and ensuring that application files reach the court registry from the CFCE.

Cameroon should introduce an integrated electronic registration platform linking the CFCE, court registries and other relevant administrative institutions. Applicants should be able to submit documents electronically, receive confirmation of receipt and monitor the progress of their applications.

This recommendation is supported by the comparative experience of Côte d'Ivoire, where CEPICI has reported improvements in online registration through digital connectivity and interoperability between institutions.

The reform would reduce manual file transfers, minimise the risk of lost documents and improve coordination between the institutions involved in business creation.

9.3 Ensuring Transparency and Compliance with Prescribed Registration Fees

Article 62 of the AUDCG expressly provides that the declaration of an entreprenant is made without charge. The applicable national administrative instruments also prescribe charges for other business registration procedures.

The CEO of CUCASS alleged that applicants frequently spend more than the legally prescribed amounts because of additional financial demands and requests for extra payments.

The government should ensure that every CFCE office prominently displays an official schedule of registration fees, including applicable charges for each legal form of business. All payments should be made through recognised payment channels and supported by official receipts.

An accessible complaints mechanism should also be established to enable applicants to report demands for unofficial payments.

This recommendation would protect applicants against arbitrary charges, strengthen transparency and make the actual cost of starting a business more predictable.

It is particularly important to distinguish between the free declaration of an entreprenant under Article 62 of the AUDCG and the lawful costs associated with other forms of business registration.

9.4 Promoting Awareness and Practical Implementation of the *entreprenant* Status

Articles 30 to 33 and 62 of the AUDCG establish the entreprenant status, simplified accounting obligations and free declaration procedure.

Although the AUDCG provides a simplified route for individuals operating small businesses, the practical advantages of this status may not be sufficiently understood by prospective entrepreneurs.

The Ministry of Small and Medium-Sized Enterprises, Social Economy and Handicrafts (MINPMEESA), working with the CFCE, should organise awareness campaigns and provide simplified explanatory materials in English and French on the entreprenant regime. This would enable small entrepreneurs to select the appropriate legal status without unnecessarily incurring the ex-

penses associated with incorporating a company.

9.5 Adapting Registration Procedures to the Security Realities of the Anglophone Crisis

The AUDCG establishes registration obligations and procedures, while the CFCE framework provides the administrative mechanism for implementing them.

The Registrar-in-Chief identified ghost towns and insecurity associated with the Anglophone crisis as factors disrupting applicants' movement and access to registration services.

The government should strengthen remote registration and electronic document submission facilities, particularly for applicants residing in areas affected by movement restrictions and insecurity.

The CFCE should also adopt flexible arrangements for applicants who cannot meet administrative deadlines because of demonstrable disruptions arising from insecurity.

This would ensure that the business registration framework remains accessible even where physical movement is difficult, without compromising the legal requirements for registration.

9.6 Reducing the Financial Barriers to Incorporation

Articles 65, 309, 311 and 311-1 of the AUSCGIE, read alongside Articles 2 to 4 of Cameroon Law No. 2016/014 of 14 December 2016.

Although Cameroon reduced the minimum capital of a SARL to CFAF 100,000, entrepreneurs may still face additional registration, documentation and administrative expenses.

The government should periodically review the costs associated with incorporating a SARL and ensure that the reduced capital requirement is complemented by affordable registration charges and simplified documentation.

The CFCE should also provide clear information distinguishing share capital from registration fees and other lawful expenses. This would prevent prospective entrepreneurs from confusing the amount required to constitute the company's capital with the total expenditure necessary to complete incorporation.

9.7 Strengthening Tax Awareness and Compliance under the IGS

Law No. 2024/020 of 23 December 2024 on Local Taxation, particularly Articles C 39 and C 40 governing the IGS. Simplified business registration does not automatically guarantee that entrepreneurs understand their subsequent tax obligations. Small businesses may therefore encounter difficulties determining their applicable tax regime and calculating their liabilities.

The Directorate General of Taxation should work with the CFCE to provide tax information and basic guidance to applicants at the point of business registration.

The information should explain the distinction between the entreprenant status and the IGS tax regime, the applicable turnover thresholds, the relevant tax amounts and the procedures for declaration and payment. This would help entrepreneurs understand their tax obligations from the commencement of business operations and reduce the risk of non-compliance arising from inadequate information.

9.8 Improving Institutional Coordination and Legal Capacity

Articles 44 to 47 of the AUDCG, the CFCE administrative framework and the relevant OHADA provisions governing commercial registration. The Registrar-in-Chief identified administrative difficulties between the CFCE and the court registry, while the scholarship of Etoula Essoh Clotilde identifies challenges surrounding the reception and implementation of OHADA law in Anglophone Cameroon.

Regular joint training programmes should be organised for CFCE personnel, court registry officials and other administrative actors involved in business registration. The training should cover the applicable OHADA instruments, documentary requirements, registration procedures, fee schedules and the use of electronic registration systems. This would improve consistency in the interpretation and implementation of the applicable laws and reduce avoidable administrative errors.

10. Conclusion

Following the challenges, interviews and findings, it is evident that the weaknesses identified in this research are not necessarily attributable to the absence of legislation. Rather, they reveal shortcomings in the implementation, accessibility and administration of existing legal provisions.

The AUDCG has already introduced a simplified mechanism through the entreprenant status, while the AUSCGIE provides a harmonised framework for the incorporation of commercial companies. Cameroon has further reduced the minimum capital required for SARLs and introduced a simplified tax regime through the IGS.

However, these reforms cannot achieve their intended objectives where applicants continue to encounter prolonged registration periods, unpredictable expenditure, geographical barriers and administrative inefficiencies.

It is therefore recommended that Cameroon move beyond legislative reform towards implementation-oriented reform, with particular emphasis on digital registration, institutional coordination, transparent fees, decentralised services and public awareness.

Ultimately, the success of the legal framework for starting a business in Cameroon should not be measured merely by the number of laws enacted or institutions established, but by whether an ordinary entrepreneur can establish a lawful business within the prescribed timeframe, at a predictable cost and without unnecessary administrative obstacles.

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Law No. 2016/014 of 14 December 2016 fixing the minimum share capital and the modalities for recourse to

notarial services in the creation of limited liability companies

Law No. 2024/020 of 23 December 2024 on Local Taxation

Decree No. 2024/02374/PM of 13 June 2024 on the organisation and functioning of ECPCs

Decision of the Director General of the Agency for the Promotion of Small and Medium-Sized Enterprises (APME) of 20 February 2024 laying down the amount of the creation fee to be collected <https://apme.cm/>

Resolutions No. 0000174 and No. 0000175/CA/APME of 17 January 2024

Interministerial Circular of 30 May 2012

Prime Ministerial Instruction No. 004/CAB/PM of 25 May 2012

Interviews

Interview with Kam Marcel, Commercial Agent, CFCE, Limbe (19 March 2025)

Interview with Madam Nabangi Gwendoline, Registrar-in-Chief, Court of First Instance, Buea (12 June 2025)

Interview with the Chief Executive Officer, Cledeland Universal Consulting and Assisting Services (CUCASS), Buea (19 June 2025)