

Kiva Fellowship- ACEP Cameroun

Final Report

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Introduction

It's been over sixteen weeks since I first arrived in Yaoundé as [Kiva's](#) first Fellow in the region. With my project work now at a close, I've been reflecting much on what has transpired, both professionally and personally. All in all I'm quite satisfied with the progress made and am looking forward to staying in touch with ACEP, the partner microfinance organization with whom I worked, to see how things unfold over the long term.

Sustainability of the ACEP/Kiva Partnership

Most of my daily responsibilities and tasks have involved organizational capacity building so that ACEP, who is working with Kiva for the very first time, will have enduring success long after I leave. As a result, it is expected that economic impacts will ensue in many regions; most directly for the micro-entrepreneurs to whom ACEP is lending but also these entrepreneurs' employees, families and communities. The new customer base that ACEP is seeking to reach is certainly plentiful, and now that many of the earlier ambiguities of the organization's partnership with Kiva have been clarified, the ACEP team is more prepared than ever to expand its reach and successfully move these new clients through the Kiva process. Since my mid-project report, I've travelled to four other ACEP branches across Cameroon to train loan officers and other staff, and I've spent additional time training the two key personnel at ACEP's headquarter branch primarily responsible for all things Kiva. When I departed, ACEP boasted 28 new, fully-funded Kiva borrowers live on the website, several of whom have already begun paying back their loans. It's more than a pleasure to see the fruits of my project work evident in such tangible results.

Now that ACEP is fully capable of identifying and moving new Kiva clients through all of the necessary stages, the organization is beginning to consider what it will do with the margin gained from borrowing Kiva's capital at 0% interest. For example, ACEP is contemplating opening branches in more rural areas as well as creating a new loan product with an even lower annual interest rate. These ideas are quite exciting and make me all the more invigorated as to how the Kiva model really achieves its goal of economic and social impact.

Sharing the ACEP/Kiva Story

Closely tied to the sustainability of ACEP's continuing partnership with Kiva is digital storytelling. Throughout these past four months I have been gathering, editing and sharing digital content (through images, video, blogging, etc) to convey the story of ACEP and its borrowers to the greater Kiva lending community. In this way, lenders become more familiar with not only the individual micro entrepreneurs to whom they

can lend, but also the processes and characteristics of how a microcredit program is run “on the ground.” I find it very personally and professionally rewarding to see that supporters of programs like Kiva’s and ACEP’s have a genuine interest in understanding the realities and complexities of development and, more concretely, the impact of microfinance. Interviewing ACEP staff as well as new borrowers to create this digital content contributed greatly to my further understanding of the unique needs, skills and ambitions of the Yaoundé community.