#001 november 2022

The Best of Infotainment

## SCARCITY OF COINS

# A hard Nut for Many Inhabitants

©Cultural images Sultan Mforifum Mbombo Njoya Nabil clocks one Year as King of Bamouns Page 4

#### Health

GAROUA GENERAL HOSPITAL Major health facility in the Northern Regions

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### Editorial



Nsangou Njikam Yacoubu

#### **Football Indomitable Lions**

### A historical unifying emblem in Cameroon !!!

ince independence, football has positioned itself as one of the national symbols and element of peace, unity, joy and love. The Cameroon national football team often monikered the indomitable lions are regarded by many lovers as one of the national emblems same as the flag and the national anthem. They position themselves as the forces of law and order who are there to defend our national colours.

economic considerations and political ideologies all the country is in perfect communion. We can take as examples the measure victories recorded by the national football team, in the 1984, 1988, 2000, 2002 and 2017 African cup of Nations trophies, not keeping aside the 1990 world cup with Cameroon reaching the quarter finals of the competition as the first African nation, and the 2000 gold medal at the Olympic games just to name these.

### This is because it federates the greatest number of Cameroonians as compared to other sports disciplines practiced in the Country

This is because it federates the greatest number of Cameroonians as compared to other sports disciplines practiced in the Country. When there is a victory, it generates joy, concord, happiness and celebrations in the entire nation, from North to South, East and West independently of the tribe, religious beliefs, The communion of Cameroonians was visible and non deniable. They were at each occasion received by the head of State, President of the Republic.

2022 is one of the most illustrative years during which the indomitable lions had several outings. The organisation of the African cup of nations in Cameroon at the beginning of the year, the attention given to all the actions taken by Samuel ETO'O, President of the Cameroon football federation, since his election at the helm of this institution, the qualification of the lions to the 2022 FIFA world cup in Qatar, which came up under a special and unbelievable qualification in Blida, Algeria are clear proofs of love, the celebrations and jubilations shown by the nation in fan zones, homes, bars, on various streets and on social media, was really incredible. In addition to that, the effervescence before during and after the football cup of Cameroon on October 2, is also an undeniable evidence of the love story between football and Cameroonians.

Few days to the start of the Qatar World Cup, many Cameroonians are optimistic, and convince the indomitable lions are going to do better than the previous editions.

It is therefore evident that a victory of the indomitable lions will once again consolidate peace, love, happiness and patriotism amongst Cameroonians. "AllEZ LES LIONS"!!!

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### Cultural images Majesty Mforifum Mbombo Njoya Nabil clocks one Year as King of Bamouns



#### > At the door of trenches.

The triumphal return of His Majesty MFORIFUM MBOMBO NJOYA Nabil from the gate of the trenches, during the closing of the ceremony marking the first anniversary of his accession to the Bamoun throne and the death of the 19th Monarch His Majesty Ibrahim MBOMBO NJOYA. The Ceremony that started on September 27, ended on October 9, 2022 in Foumban.



COL TUMIER The king seated with the lamido of Garoua.

> The 2 royal Highness of the Palace.

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### FRANC CFA COINS SHORTAGE

# An intricate equation for the inhabitants of Yaoundé

For some years now on the capital city of Yaounde and in Etoug-ebe in particular, economic operators have been complaining of the persistence shortage of coins in the different markets.

Indeed, the quantity of this legal tenders in circulation has suddenly and considerately reduce, token 1, 2, 5, 10, 25, 50, 100 and 500 frs are limited in circulation. This complex situation has enormous negative consequences in the exchange of goods and services, for whom coins are fundamental for their proper functioning.

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### FRANC CFA COINS SHORTAGE A miscellaneous equation for economic operators in Yaounde



t the time the monetary issuing institute of central African States, BEAC, is getting set to inject into the economy of the Central African sub-region (Cameroon, Congo, Gabon, Chad, Central African Republic, and Equatorial Guinea), a new range of banknotes and coins, there has been for several years now in Cameroon, and Yaounde in particular, a general and persistent scarcity of CFA Franc coins in the local economy. Being it for 1,2,5,10,25,50,100 and 500 Francs most of this coins have become very rare and others have completely disappeared from local

markets.

This is the case with the 1frs,2frs, 5frs and 10frs which are hardly seen for the exchange of goods and services. For the other categories of CFA Franc metallic money, that is 25frs, 50frs, 100frs and 500frs, they are available in a small quantity. These has resulted to measure difficulties in the smooth running of economic activities, especially at the level of small business transactions.

The new series of banknotes and coins of the Economic and Monetary Community of Central Africa States (Cemac) announced will be launched by the end of this year precisely end of November. The said project was part of the resolutions made by the Ministerial Committee of the Central African Monetary Union (UMAC) at the end of a double ordinary and extraordinary session on July 20, 2022, in Douala. The main aims of improving the characteristics and security of these different means of exchange.

#### "I don't have coins"

Is has gradually became the motto of most trader here in the capital city. In some markets like Mokolo market and the Mfoundi market it is almost impossible to carry on small economic transaction with the absence of coins. This has become a major dilemma in almost all domains of the economy, And has caused several losses in especially for micro-economic activities, as many people are most of the times obliged to allow their cash or loss their customers because of coins. Economics agents in Yaounde are therefore hopeful that the issuing of bank notes and coins may attenuate their losses.

Nsangou Njikam Yacoubu

#### TECHNICAL DESCRIPTION OF THE CEMAC CFA COINS

VALUE	DIAMETER	THICKNESS	MASSE	METAL COMPOSITION		
1 franc	14.94mm	1.39mm	1.65 grams	Stainless steel Smooth		
2 francs	15.9 mm	1.4 mm	2.45 grams	Stainless steel Smooth		
5 francs	18 mm	1.65 mm	2.41 grams	Brass Smooth		
10 francs	22.75 mm	1.67 mm	3 grams	Brass Reeded		
25 francs		1.55 mm	4.2 grams	Brass Reeded		
50 francs	22 mm	1.93 mm	5grams	Stainless steel Indented		
100 francs	24 mm	2 mm	6 grams	Bi-metallic (Stainless steel center plug with a brass outer ring)		
500 francs	26 mm	2.03 mm	8 grams	Copper-nickel		

### The difficulties face by **Economic Agents in some** markets of Yaounde

For some years now in the capital city of Yaounde, economic operators have been complaining of the persistence shortage of coins in the different markets.



ndeed, the quantity of this legal tenders in circulation has suddenly and considerately reduce, token 1, 2, 5, 10, 25, 50, 100 and 500 frs are limited in circulation. This complex situation has enormous negative consequences on the exchange of goods and services, for whom coins are fundamental for their proper functioning. Due to this problem, the Bank of central African states BEAC in 2019 introduced new coins in the Economy in order to solve the problem.

#### But visibly this solution happen to be inefficient in the long run.

For some traders, the disappearance of coins in the market is causing them huge losses in their activities Corinne Eva, Trader "we generally obliged to give up some customers because we don't have coins. Or at sometimes we're are forced to sell goods to them bellow normal prices". Despite the measures taken by authorities in order to tackle the phenomenon, the situation is still





cobwebb. Traders at the Mfoundi complained, there has been little or no change in their domain of activity instead the situation is becoming worst.

Nadine, Tomato seller "It's really difficult, I'm obliged to lost most of my customers, because they always come with paper money, like today I lossed four of my clients because they came with paper money, the little coins I had in the morning got finished".

Silvie, trader "I generally buy coins from truck pushers and other coins sellers and thats really a great loss I'm forced to face everyday, but I don't have a choice. With 1000frs you have 900frs coins. And it's not available all the time". Others use some strategies to solve the problem, Roland "I generally convince buyers to take other items when there are difficulties in having change but when they refuse, there is nothing I can do".

For buyers the realities are the same. The are at times oblige to waste of a lot of time in the market.

Mama Nguinjo, Buyer household " My son everything is expensive, to look for money is not easy, and even to spend it is not easy as well. The money you have suffered to acquire, I don't really understand all the small cash have disappeared. I'm holding an ordinary 1000frs, noway for me to take a taxi for Damas"

" I was Obliged to buy something I didn't want because it was of change even to carry this my market bag, I generally buy 100frs but since I'm holding 500frs I'm obliged to pay atleat 200frs to those carriers before getting someone to carry my bag." It is important to not that this situation is note only in market's other sectors and actors in the society also face the problem.

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#### **Portrait**

### URBAN TRANSPORT The losses of taxi Drivers



The sector of urban transport is one of the domain of activities that has been greatly affected by this phenomenon of coins shortage. Disputes and quarrels are some of the realities these actors are force to go through on daily basis.

or some taxi drivers in the city of Yaounde, the disappearance of coins is causing them huge losses in their activities, Roger FOKO, Taxi driver " I'm generally obliged to give up some customers because we don't have coins, or sometimes we're are forced to transport them below normal tarifs. These modes of operation are not beneficial to us at the end. I can tell you that I loose close to 5000frs daily due to this transactional difficulties". In addition to that, there are much altercations they usually have with their clients, either because of a 50frs or 100frs difference. "There are generally huge quarrels between us and some clients they at times don't declare that they don't have coins, for a distance of 100frs or 150frs, clients deliberately decide not to tell you they're holding a 500frs or 1000frs note. it's only when you transport them to their destination that they give you the money, waiting for their balance. The waste of time generally occasioned by this types of disagreement is really enormous, and therefore has a negative impact on our daily profits". Faced with this difficulty, they at times adopt measures such as the buying of coins in other to sustain the situation, while waiting for the government and moneterary authorities to adopt a definite solution.

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### THE SELLING OF COINS When money become a Commodity

The scarcity of coins has led to the development of some illegal activities such as the sales of coins. This has been one of the factors responsible in the depending of the situation.

S ome individuals have transformed money, into a commodity, they now sell them to other traders who are highly in need of them for their daily little activities. According to some sources, these coins are gotten in stock from the central bank, and commercialised in various markets. Roland Ndi is a coin seller at Avenue Kennedy " I sell 1000frs for 1100frs,



for my transactions I collect 10%". He continued by adding that, the sources of supply varies according to circonstances. At times the coins are gotten from petrol stations and at times from banks. -----,

Like Roland, many other young Cameroonians have joined this business line proving that it is flourishing.

### OTHER USES OF COINS The transformation of Coins to jewelleries

Coins are used as raw materials by some jewelry producers at the Briqutterie neighborhood here in Yaounde. The coins are withdrawned from the economy by this actors in various ways. This is to avoid the expensies.

The business of jewelleries has gained space and the production procedures and strategies has evolved. Due to the constant difficulties encountered in the production of this raw materials due to the complexity of access to raw material. Metals such as gold, silver, platinum. Oumarou Bouba, actor in the industry at Briqutterie. "Buying minerals nowadays has



become very difficult, due to the control that has been intensified by SONAMINES and other members of the ministry of Mine. The little quantity of gold for instance we used to buy from our partners has become very expensive. Here in my small industry, I now used other alternatives like the melting of coins which highly reduce my cost of Production. With a 500frs coins for instance, you can produce a ring of 25000frs for example." Apart from this type of local producers, other reports abroad has demonstrated that some foreigners are also involved in illegal exportation of coins for the production of jewelleries.

It is therefore clear that these are responsible in the depenings of the present state of things.

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### Dossier THE UNWANTED 1frs, 2frs, 5frs, 10frs franc CFA

Since 2002 when the last bank notes and coins were issued, these categories of coins has really been a subject to a lot of reject. Many users in Cameroon and Yaounde in particular do not accept this legal tenders as a medium of exchange.

his systematical refusal has been for several reasons. If others are talking about its minute nature, others on their part raised up the problems of non portability and confort. Very few business men accepts this as a medium of exchange, Bertrand itinerant trader, "I don't take these coins they are too small I don't know how to used that and those 5 frs and 10 frs for me is not money". Others on their part, talk of the quantity, Mary " I can't be having much money like that for nothing, it's too heavy. The reality is that I use to collect them, but at a certain moment this money was always refused by others".

#### **5 Francs CFA**



#### 2 Francs CFA



The rejection of these coins has worsen the situation, and render exchanges more complex than ever before. For some years now, the category of this token has gradually disappeared in the economy, it is extremely difficult to see this category of coins. 1 Franc CFA

10 francs

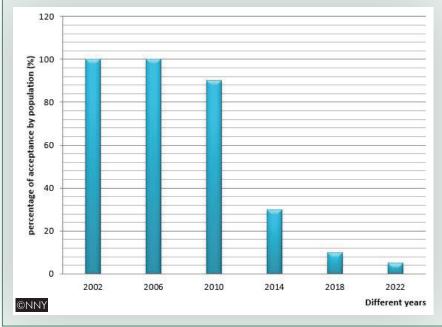
This situation has been highly encouraged by the fact that many of these citizens are not aware of the fact that the refusal of a legal tender is condemned by law.

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### The different evolutions

The refusing of coins, is a phenomenon which developed with the arrival of the last sets of coins which were issued in 2002 by BEAC. According to the figures gotten from experts of the national institute of statistics.



Il categories not coins were accepted by everyone from 2002, to 2006. From 2006 to 2010, only about 90% of the population could accept the 1frs, 2frs, 5frs, 10frs for exchanges. From 2010 to 2014, the percentage of acceptance went down to 30%. From 2014 to 2018 the percentage decrease to 10%. And today less than 5% of the population accepts medium of exchange. Only few persons structures accepts this coins as a medium of exchange. As clearly illustrated on the diagram.

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### REACTIONS

### What can be done to solve the problem ?

#### JOSEPH MOULONG « The Production of coins should be cancelled»

The Central Bank should produce only bank notes that is we should have the 500 frs, 100frs, 50frs, 25frs all in Paper money. we have seen that in other Economies like Nigeria with the Naira, I think we should do the same, it will cancel problems such as the illegal exporting of coins out of the Economy.



#### ABACAR NOURDINE «The sanction should be prioritized»

Those using coins for money making should be sanctioned, that those selling the coins, they are using coins as a commodity and those removing the coins from the economy for other purposes.



#### ALIM ABO

#### «The monetary authorities, should increase the production of Coins»

The production of Coins should be increased, they are not enough in the Economy, I think by doing so the problem will be solved. The demand for the coins are increasing, while the quantity available in the Economy is instead decreasing.



### ATEM VINUS «Other categories of Coins»

Other Categories of Coins should be multiplied, there should be a further divisibility of the face values. We should have for instance the 200frs, the 250frs, 300frs coins. In that way, exchanges will be eased. The fact of looking for coins the entire day is not really easy especially for us traders.



Reactions gathered by NNY

### Some Measures taken by authorities

Aware of the Cobwebbed situation inhabitants are going through, the government and BEAC have taken some measures to curb the situation.

This illegal act which is perpetrated and perpetuated by some foreigners as well as Cameroonians has not been neglected by the government and by the monetary authorities. The government of Cameroon through the ministries of defense and finance has intensified control at the borders in order block the outflow of coins in the economy, thanks to this measure, on the month 17th of February 2020, close to 27 bags of coins were seized from an Asian business man in Yaounde. Also, gambling machines operating with the usage of coins has been prohibited. In addition, the Bank of Central African States (BEAC), in 2019 injected in to circulation additional coins in order to curb the shortage of coins in the CEMAC subregion. How ever extra efforts have to be made by the government and monetary autorités, in order to curb the problem of coins shortages in the long run.





#### **Dr KOUTY**

# « The Digitalisation of exchanges is a major solution To the coin scarcity »

To better understand this phenomenon of coins scarcity in Yaounde we spoke with Dr Manfred KOUTY, an Economist, Specialised in Monetary affairs, Who gave us some explanations.

#### Good morning Dr KOUTY What can we say are the causes of coins desapearances in our economy?

The problem is that the metal used is too expensive, the face value of the metal is lower than the nominal value of the metal with whom it's Produced. Secondly we can also talk of the fact that the Franc CFA are not portable enough. People are not confortable with it, especially the 1frs, 2frs, 5frs and 10frs. That's why it's rejected by many. Also, many people both Cameroonians and foreigners remove coins from the economy to use them to produce jeweries, others sell money as a commodity.

### What are the consequences in the economy?

The major consequences is that it result to great barrier to the smooth running of economic transactions, causing as such great financial and transactional losses to economic agents.

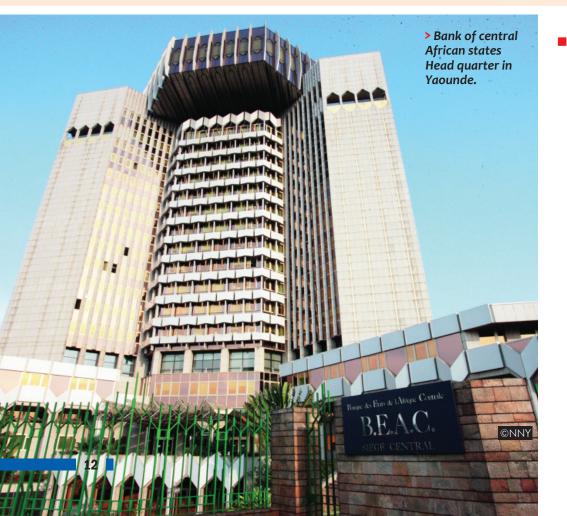
#### What can you suggest as solutions to the monetary authority in other to tackle this problem?

In the short run, more coins should be introduced in the economy. As fondamental solution, economic transactions should be digitalised. As such, people would not need to move along with cash. This will solve



other problems like embezzlement and corruption, and will also permit a gain of time in economic transactions. Countries like Rwanda, South Africa, Kenya have a started using this paiement system. All economies will inevitably get to this state of things.





The Bank of Central African States (Banque des Etats de l'Afrique Centrale) was established in 1973 when a new Convention of Monetary Co-operation with France was signed. The five original members, Cameroon, Central African Republic, Chad, Republic of the Congo and Gabon, were joined by Equatorial Guinea in 1985. Under its Convention and statutes, the BEAC is declared a 'Multinational African institution in the management and control of which France participates in return for the guarantee she provides for its currency'.



### Health

### GAROUA GENERAL HOSPITAL Major health facility in the Northern Regions



An ultra modern hospital facility has gone operational in the Northern region of Cameroun. This hospital was inaugurated by the Prime Minister head of Government Chief Dr Dion NGUTE, unbehalf of the head of State, on the 18<sup>th</sup> of October 2022.

he structure is designed to provide specialised medical care to the populations of the three northern regions and neighbouring to countries. It is made up of latest equipment for general medicine and also for specialties such as peadiatry, cardiology, dentistry and others. This health structure valued at 42 billion CFAF will virtually end medical refferals to the Yaounde and Douala. The Korean Ambassador to Jong Han Cameroon, Kim Head accompanied the of Government to the cutting of the banner and unveiling the



commemorative banner of the Garoua General Hospital. He saluted the bilateral relations which exist between Cameroon and his country, adding that the General hospital is his country's participation in furthering President Paul Biya's quest to extend category One healthcare to the Northern regions.

Nsangou Njikam Yacoubu

### Sports CAMEROON BALLON D'OR 2022 Marou Souiabou Crowned Player of the year

Cotton sport of Garoua striker, Marou Souaibou was chosen best player of the 2021-2022 football season. He won the ballon D'or award during the ceremony which took place on Saturday October 29, 2022 at the Yaounde Conference hall.

triker was a key player in the success of the Cotton Sport in MTN Elite One and Cup of Cameroon. The winner of the Cameroonian Golden Ball 2022 was the scorer during the finals won by the Northern club. The most recent, his only goal against Bamboutos of Mbouda permitted Coton Sport to win the final of the Cameroon Cup against Bamboutos de Mbouda. A deserved coronation according to several observers. The Cotton Sport player enters the closed circle of the winners of this trophy such as Theophile Abega and Roger Milla. As a reminder, Marou Souaibou's performances also made him to be called up to the national team for the 2022 World Cup.

In the other categories, Gabriel Haman still of Coton Sport was elected best Cameroonian coach of the year 2022 in the female category,



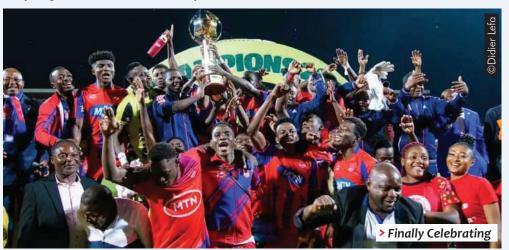
while Mike Ndoumou of FAP won the best women's football coach. Annette Ngo Ndom, former goal keeper of the indomitable lionesses and current keeper of FAP received the distinction of best goalkeeper in the female category. Monique Ngock of ÉCLAIR FF won the title of Cameroonian women's Golden Ball 2022. In the youth category, Lamine Mana of AWA FC got the female hope of the year.

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#### BAMBOUTOS FC Takes Revenge

Bamboutos FC has been crowned winner of the 2022, Cameroon Challenge Cup. They defeated Cotton sport of Garoua by 1 goal to nil last Saturday October 22.

reated in 1966, the Mangwa boys loose the final of cup of Cameroon in 2016 against APEJES of Mfou and in 2022 against Cotton sport of Garoua, before lifting their first ever trophy. Presided by the Governor of the West region. The match was played at the Kouekong Omnisport stadium.





## FIFA WORLD CUP

### Qatar vibes

LIONS EQUIPMENT MANUFACTURER

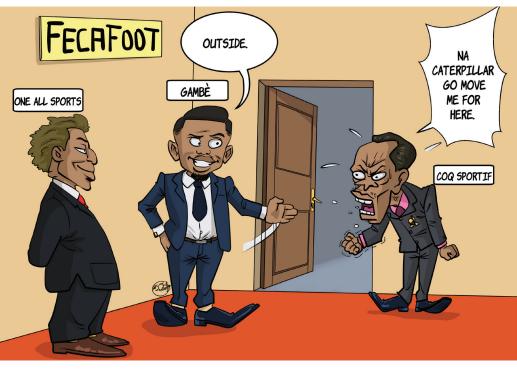
#### Few weeks to the World Cup the uncertainty persists.

hile the Cameroonian Football Federation has broken its contract with Le Coq Sportif in favor of another equipment manufacturer, photos of jerseys designed by the French company for the World Cup in Qatar which will start on the 20th of November.

What tunic will the Indomitable Lions wear at the World Cup in Qatar next November 20?

The mystery remains whole. The show continues, and it doesn't seem close to stopping quickly. Between the Cameroonian Football Federation (Fecafoot) and the equipment manufacturer Le Coq Sportif, the tea towel has been burning since the body decided last June, unilaterally, to terminate the contract that bound it until 2023 with the French

company. Many Cameroonians were surprised to see the reappearance of



FIFA WORLD CUP Qat\_ar2022

Me Coq Sportif during the double friendlies of the Lions against Uzbekistan and South Korea. Fews weeks to the start of the World Cup many Fans are waiting for the official **©NNY** lions jerseys to be officialized.

Sports

### MATCH OF STATISTICS

#### Cameroon vs Brazil

31 May 2001	Brazil v Cameroon	L	2-0	FIFA Confederations Cup
19 Jun 2003	Brazil v Cameroon	W	0-1	FIFA Confederations Cup
24 Jun 1994	Brazil v Cameroon	L	3-0	FIFA World Cup
23 Jun 2014	Cameroon v Brazil	L	1-4	FIFA World Cu <b>p</b>
13 Nov 1996	Brazil v Cameroon	L	2-0	International Friendly
20 Nov 2018	Brazil v Cameroon	L	1-0	International Friendly

#### **Cameroon vs Switzerland**

18 Oct 1992	Cameroon v Swaziland	W	5-0	FIFA World Cup
17 Jan 1993	Swaziland v Cameroon	D	0-0	FIFA World Cup

#### Cameroon vs Serbia

05 Jun 2010	Serbia v Cameroon	L	4-3	International Friendly
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### ames den Words

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