Leading Inclusive Change in GIMACPAY

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GIMAC

THE Challenge

Before participating in the Leaders Africa program, I faced a critical challenge in my work with **GIMACPAY**, the regional digital payment switch for Central Africa.

While we had expanded digital payments across six countries, small-value transactions were disproportionately expensive for users, effectively **excluding low-income individuals and small businesses from the ecosystem**.

The question I grappled with was:

How can we design a pricing model that reduces transaction costs for small payments, while remaining sustainable for the system as a whole, and ensuring inclusivity for everyone?

This was more than a technical problem; **it was a leadership challenge** requiring engagement, negotiation, and the ability to align multiple stakeholders **with differing priorities.**

GIMAC 's mission is financial inclusion, but banks, MFIs, and MNOs are more focused on Profit

Program Learning Applied

The Leaders Africa program provided a framework to **translate thought into action**. Specifically:

- **Understanding Your Power (Session 5)** helped me recognize how to leverage my **positional** and **relational influence** to bring stakeholders together. I realized that leadership is not about authority alone, but the ***ability to mobilize ideas and resources collaboratively.***

- **Engaging Community Voices (Session 9)** taught me the importance of ***actively listening to both users and internal teams***. We **held meetings with banks, MFIs, Fintechs, MNOs, and Payment Institutions** to understand the **financial pain points of small-scale users**, which ***informed the design of our new pricing tiers***.

- **Harnessing Inclusivity for Progress (Session 18)** emphasized designing solutions that leave no one behind. I applied this principle to ensure our new pricing model explicitly considered the smallest transactions, so low-income users could participate fully.

- **Developing Common Ground and Identifying Allies (Session 19)** provided guidance on aligning stakeholders from multiple banks, MFIs, MNOs, Payment Institutions, fintechs, and regulatory teams. By mapping interests and framing the project as a shared mission for financial inclusion, I built consensus around the proposed changes.

Together, these sessions guided me to **navigate a complex adaptive challenge**, **balancing cost sustainability with inclusion**, and designing **a model that met the needs of all stakeholders**.

Results & Next Steps

- Using these insights, we designed a **new GIMACPAY pricing model** that reduces the cost of small-value transactions and broadens access for previously underserved users. The model will go **live at the end of the year,** with planned refinements in May based on real-time feedback.

- This project demonstrates the **practical utility of Leaders Africa learnings**: it's not just about leadership theory, but applying tools like inclusive stakeholder engagement, shared problem framing, and adaptive decision-making to deliver tangible social impact.

Through this initiative, we anticipate:

- **Lower financial barriers** for small businesses and low-income users
- Increased **user adoption and financial inclusion** across the CEMAC region
- A **repeatable framework** for leading adaptive change within complex financial ecosystems

The Leaders Africa program enabled me to **move from thought to action**, addressing a real-world challenge with tangible outcomes, while reinforcing the value of **inclusive leadership and collaboration** in digital finance.



Before vs After Pricing Model

Small Transfer Fee ≤ 3,000 XAF below or equal to XAF

Before:
Complex, Tax-Excluded Pricing

Small Transfer Fee ≤ 3,000 XAF

Sender Fee: < 2,850 FCFA max

GIMAC:	100 XAF
Receiver:	50 XAF

Total Cost: 3,110 FCFA+

* HT = Hors Taxes = Taxes Not Included

After:
Simplified, Tax-Included Pricing

Small Transfer Fee (All Taxes Included)

Sender Fee: < 2,900 FCFA

GIMAC:	75 XAF
Receiver:	25 XAF

Total Cost: 2,900 FCFA+ (All-Inclusive)

* TTC = Toutes Taxes Comprises = All Taxes Included

Better Inclusion → Full transparency

Simple & Clear → Simple & clear fee

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Complex, Tax-Excluded Pricing

Sender: < 2,850 FCFA max

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Total Cost: 3,110 FCFA+



Better Inclusion

After:
Simplified, Tax-Included Pricing

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Total Cost: 2,900 FCFA+ (All-Inclusive)

Full transparency

Simple & clear fee

Greater Trust



LESSONS

Inclusion Starts with Design, Not Afterthought

"If your pricing excludes the smallest users, your system excludes the majority."

Transparency Builds Trust

"People don't adopt what they don't understand."

Leadership is About Aligning Competing Interests

"Real leadership happens when everyone wants something different."

Use Your Power to Convene, Not Control

"Power is not about deciding alone—it's about bringing the right people together."

Listen Before You Design

"The best solutions come from the people closest to the problem."

Adaptive Challenges Require Iteration

"There is no perfect solution—only better versions over time."

Small Changes Can Drive Systemic Impact

"Lowering one fee can unlock an entire ecosystem."

THANK YOU