

THE SME GUIDE



THE EDITORIAL

Dear members, dear leaders,

The SME Guide, your new newsletter, aims to highlight GECAM's actions, share key reforms, and offer concrete advice to micro, small and medium-sized business leaders to strengthen their performance.

Through this publication, GECAM intends to make information a true lever for action, partnership, and recognition for all its members.

GECAM continues its commitment to building a more inclusive, competitive, and supportive economic environment, where Small, Medium, and Large Enterprises combine their strengths to advance the national economy.

In this context, inter-company cooperation is no longer an option: it is now an essential condition for competitiveness. Large companies rely on dynamic local SMEs, and these, in turn, find in such partnerships the levers for their growth and professionalization.

Thus, GECAM stands as a unifying force, committed to strengthening the bridges between large companies and SMEs. By supporting responsible and high-performing partnerships, it contributes to building a more competitive ecosystem geared toward the future.

Together, let us make this cooperation a true lever for the transformation of our economy.

The Editorial Team of the SME Guide

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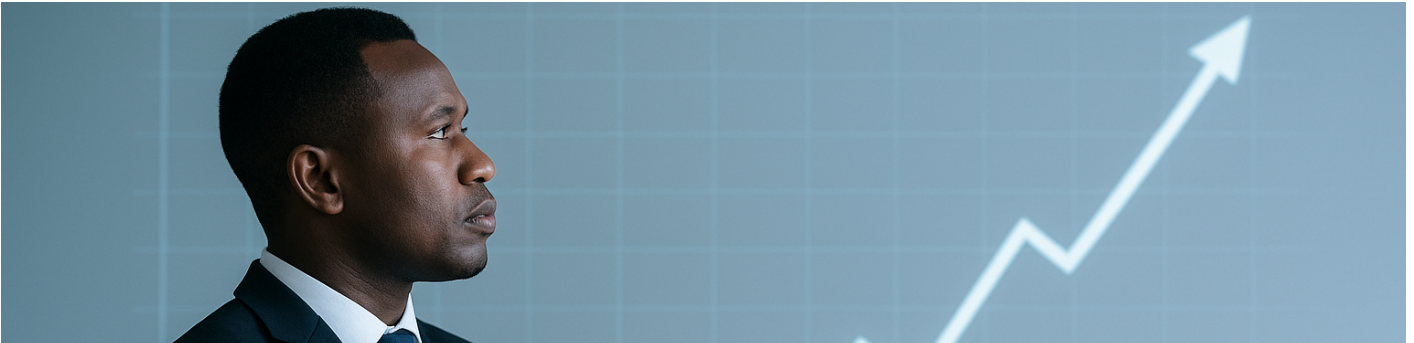
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THE SME GUIDE



HEADLINES

"Cameroonian SMEs: Staying the Course in a Challenging Environment"

Cameroon is going through a pivotal period, marked by a tense socio-political climate, persistent economic pressures, and institutional uncertainty that undermine confidence and investment.

Amid rising credit costs, slow public payments, and disruptions in the social climate, businesses are reassessing their priorities: ensuring business continuity, protecting jobs, and maintaining competitiveness.

In this context, the challenge is no longer just to endure, but to identify new avenues for adaptation.

- How can inter-company cooperation be strengthened to streamline local supply chains?
- How can digitalization be encouraged to reduce costs and improve productivity?
- How can access to financing be facilitated through more targeted mechanisms?

GECAM, aware of these realities, is intensifying its efforts to support this momentum through training, information, and the promotion of public-private dialogue. In a tense environment, every initiative matters, and every collaboration creates value.

Cameroonian SMEs today are doing far more than just surviving: they are adapting, reinventing themselves, and shaping the contours of a new national economy.

Yet one question remains:

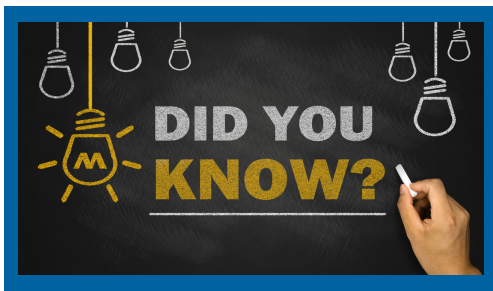
How can this individual resilience be transformed into a collective strength capable of sustainably driving Cameroon's growth?

THE SME GUIDE



DID YOU KNOW?

"Subcontracting: Innovations in the 2025 Law"



Promulgated on July 15, 2025, the new Law on Subcontracting marks a turning point in the regulation of relationships between large companies and local SMEs in Cameroon. It aims to create a fairer, more transparent, and business-friendly framework for the development of national enterprises, while boosting the competitiveness of the productive sector.

Key advances to note:

- Mandatory local quota: at least 40% of the contract value must now be awarded to Cameroonian SMEs;
- Guaranteed advance payment: a minimum of 30% of the contract amount to ease subcontractors' cash flow;
- Regulated payment deadlines: payment within a maximum of 60 working days, exceptionally extendable to 90 days;
- Direct payment option: in case of default by the main contractor, the subcontractor can be paid directly by the client.

Beyond these measures, the law also introduces greater contract traceability and penalties for non-compliance, ensuring better protection for SMEs.

Download the full GECAM Analysis Note on the Subcontracting Law by clicking the link belows



THE WEEKLY TIP



“IGS Reform: Anticipate the Impact of IGS on Your Business Relationships”

The entry into force of the General Synthetic Tax (IGS) reform marks a major turning point for Cameroonian micro and small enterprises (TPEs and SMEs). Designed to simplify taxation for small businesses, this measure also changes the economic interactions between business partners.

The IGS now replaces several previous regimes (business license, simplified personal income tax, flat-rate VAT, etc.) by consolidating most tax obligations into a single unified tax.

What exactly changes?

- Single, flat-rate tax: The IGS merges several taxes into a single annual or quarterly payment, calculated on the company's total turnover.
- New turnover brackets:
 - Microenterprises: up to 15 million FCFA/year, reduced rate;
 - Small enterprises: between 15 and 100 million FCFA/year;
 - Medium enterprises: over 100 million FCFA, shifted to the real tax regime.
- End of split payments and simplified filings: a single declaration now consolidates tax and social security obligations.
- Tax incentives: companies affiliated with an Approved Management Center (CGA) benefit from a 50% reduction on the IGS due.
- Gradual digitalization: declarations and payments can be made online via the DGI platform, improving transaction traceability.

Impacts on Your Business Relationships:

- Contracts and invoicing must reflect the new tax regime (no more mention of flat-rate VAT or business license).
- Relationships with suppliers and subcontractors should be clarified to avoid adjustments due to inconsistent tax statuses.
- Banking and financial partnerships must take into account the company's new fiscal transparency (regular IGS payments become a mark of credibility).

Need personalized support?
 Contact GECAM's Legal and Tax Service: fessama@legecam.cm /
gbohek@legecam.cm

INTERVIEW – OVER TO THE ENTREPRENEUR

Every month, *Le Guide de la PME* gives the floor to a GECAM member entrepreneur who shares their journey, vision, and hands-on experience. Through these testimonials, GECAM aims to highlight the ingenuity, resilience, and creativity of Cameroonian entrepreneurs who contribute daily to the country's economic vitality.

"Turning Cameroonian lemongrass into a premium export product: PAYIM CARE SARL's bold vision."

Founder Pavel AYIMNEI Kemdah explains how a microenterprise can blend quality, innovation, and strong local roots in a still-developing sector.



Pavel AYIMNEI Kemdah
CEO PAYIM CARE SARL

1 Can you introduce your company and the main products or services you offer?

Our company, PAYIM CARE SARL, markets its products under the PAYIM brand.

We specialize in the production and valorization of lemongrass through a range of high-quality natural and processed products:

- Lemongrass infusions (loose, bundled, or fresh);
- Lemongrass essential oil;
- Lemongrass hydrosol, known for its soothing and purifying properties.

In addition, we also offer production services on behalf of third parties:

- Turnkey infusion production, tailored to our partners' needs;
- Supply of lemongrass and derivatives as raw materials for other local processors.

Our mission is simple: to showcase local natural resources while creating added value in Cameroon.

2 What motivated you to join GECAM, and how has this membership contributed to your business development?

"It is better to be a tiny player among the giants."

This phrase perfectly sums up our motivation. Being a GECAM member gives us the chance to work alongside large companies, learn from them, observe their methods, and draw inspiration to grow ourselves. Our company is still young, but the momentum is promising. Membership encourages us to aim higher and structure our growth with a more ambitious vision.

3 What are your plans or perspectives for growing your company in the new economic environment?

PAYIM CARE SARL is focusing on ISO certification to strengthen trust and credibility in its brand, and on private-label production to showcase local know-how to other companies.

GECAM CALENDAR

Upcoming Events (November 2025)

Because a strong network is built through sharing and meaningful connections, GECAM invites you to several key events where you can exchange, learn, and develop new business opportunities:

Date	Event	Description	Subscription and Information
19 nov. 2025	Online and In-Person Workshop: From November 19 to December 20. Location: Google Meet / GECAM-Douala & GIZ Yaoundé..	<i>Theme: Building a Sustainable E-Business for Global Reach</i>	697 61 94 24 / 694 48 88 97
27 nov. 2025	CMAG-Learning SPEAKER: Me Elise NGO NYOBE	<i>Legal and Financial Due Diligence: Methods, Tools, and Risk Analysis</i>	699 82 60 29 / 698 4432 81
27 nov. 2025	Training from November 27 to 28, 2025 At GECAM in Douala	<i>Year-End Accounting Work: How to Close Your Financial Year More Effectively?</i>	694 488 897

CALL FOR CONTRIBUTIONS



**YOU TOO,
MAKE YOUR VOICE
HEARD!**

Share your testimonial, success, or innovation
in the next edition of the **Guide de la PME**

 fakoa@legecam.cm

HELPFUL CONTACTS / QUIZ

Your Key Points of Contact at GECAM”

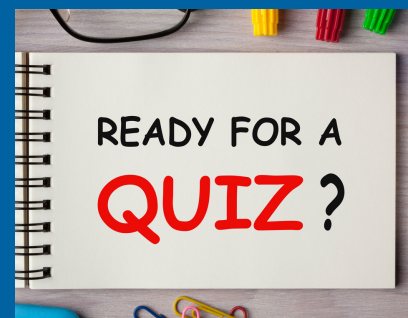
Because every question deserves a quick and precise answer, GECAM provides dedicated contacts to assist you with your procedures, information needs, and business projects.

Service	E-mail	Phone
Head of GE Monitoring and Associations Department	efampou@legecam.cm	693 703 100
Head of SME Monitoring Department	nmbochi@legecam.cm	698 599 309
Head of Microenterprise (TPE) Monitoring	fakoa@legecam.cm	657 445 990
Head of Institutional and Diaspora Relations	akamgaing@legecam.cm	696 232 765
Legal and Tax Manager	fessama@legecam.cm	691 453 836
Secretary General of CMAG	sfouda@legecam.cm	699 826 029

QUIZ

According to Law No. /010 of July 15, 2025, governing subcontracting, what is the maximum payment period for a subcontracting contract?

- A. 30 days
- B. 60 days
- C. 90 days



Answer in the next edition!