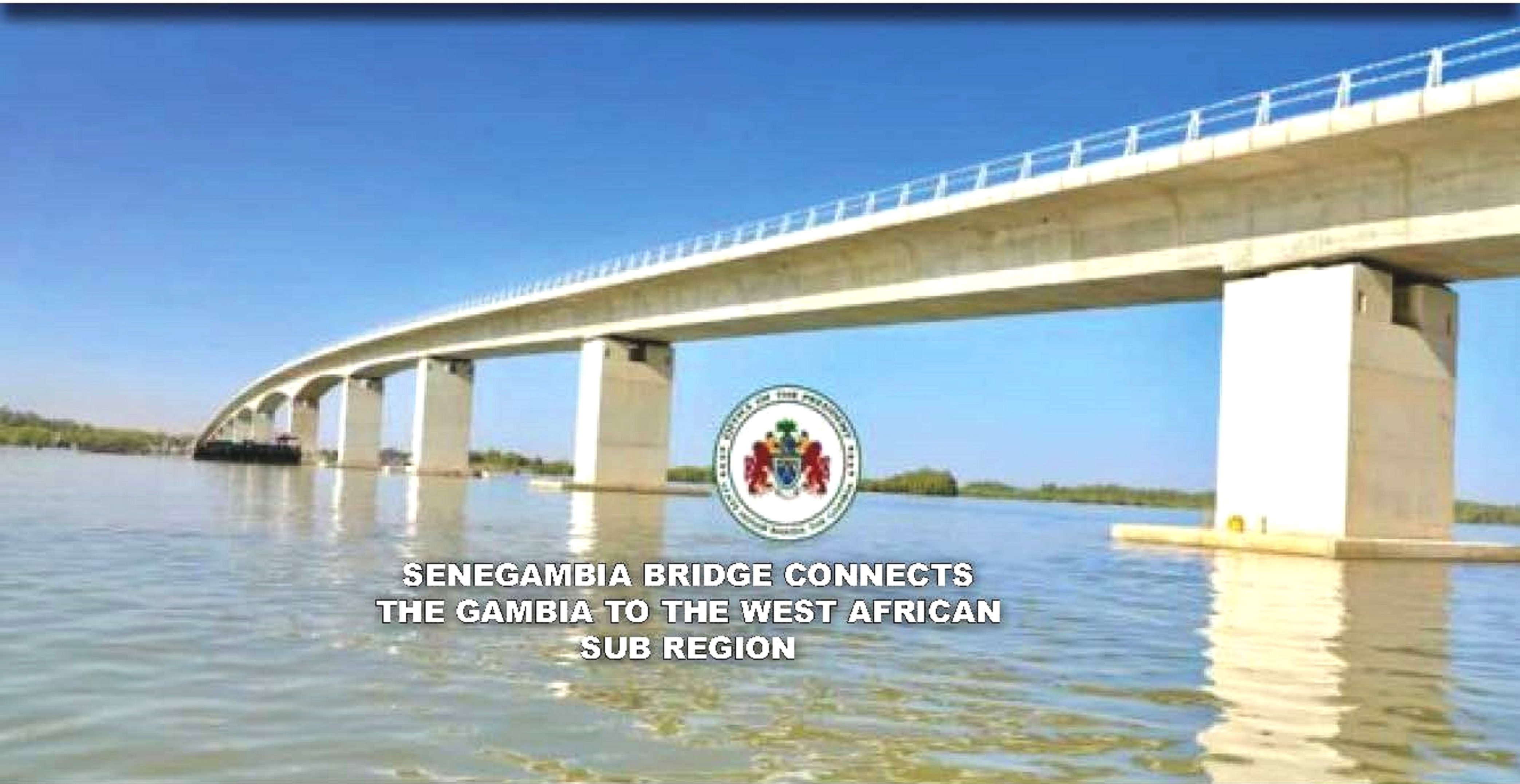


The Gambia **INVESTMENT GUIDE**

PUBLISHED IN OCTOBER 2022



**SENEGAMBIA BRIDGE CONNECTS
THE GAMBIA TO THE WEST AFRICAN
SUB REGION**



THE KUNTA KINTEH FERRY THAT TRANSPORTS
GOODS AND PASSENGERS FROM BANJUL TO BARRA



Banjul International Airport



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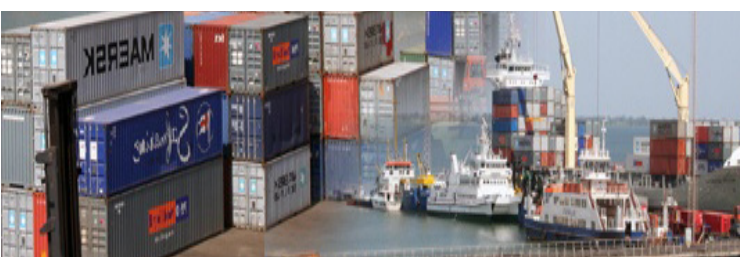


GAMBIA INVESTMENT & EXPORT PROMOTION AGENCY



GIEPA is the Government Agency mandated by an act of Parliament to promote the creation of a conducive business environment, to spur Investment and export led growth, and support the development of sustainable local enterprises in order to build their capacity to effectively contribute to employment creation, wealth generation and economic growth

WELCOME TO THE GAMBIA



Welcome and thank you for your investment in The Gambia



On 1st December 2016, Gambians converged in their numbers to galvanize support for change of Government administration through free and fair ballot that led to my election into Office. Underlying this overwhelming support for change was the need to sustain common hopes and aspirations for veritable improvements in the lives and livelihoods of ordinary Gambians through enduring economic growth that transcends every aspect of human development.

Following 22 years of dictatorship, my administration inherited numerous legacy challenges that were exceedingly elaborate and multifaceted in nature and require comprehensive solutions. These challenges in aggregate led to policy slippages, distorted business environment and executive control of the judiciary.

Thus, the first challenge was how to fix the fundamentals of the economy in a manner that strengthens the institutional capacity of the Government and in particular, GIEPA and other private sector support institutions, there is need to

inspire investor and improve business confidence, create positive consumer sentiments and most importantly, to create a predictable and equitable business environment.

Pursuant to the realization of the private sector led growth initiative, the National Development Plan (NDP) has a pillar on private sector development that broadly signals the commitment of the Government to the private sector development agenda through institutional capacity building and private sector support institutions.

In pursuit of these broad goals, The Gambia intends to harness the demographic dividends by entrenching entrepreneurship culture in youths through training, apprenticeships, skills development and investments in micro, small and medium enterprises (MSME) to catalyze wealth creation across the country.

GIEPA being at the forefront of investment promotion and private sector capital formation will continue to explore inter-sector collaboration, match-making opportunities and policy dialogue with the view to remove imperfections in our business environment.

I am therefore convinced that the level of expertise and professionalism exhibited in the architecture of this document will continue to provide you a comprehensive user-friendly investor guide in your quest to appreciate the Gambian investment landscape and get the flavor of GIEPA's commitment to give you an unrivalled investment experience in The Gambia.

I wish to thank you for reading this statement and sincerely look forward to welcoming your investments in The Gambia.

HE Adama Barrow,
President of the Republic of The Gambia

SNAPSHOT OF THE GAMBIA

A UNIQUE PLACE TO INVEST

The Gambia is located in Western Africa and occupies an area of 11,300 square kilometers. It is bordered to the north, south, and east by Senegal, and has an 80 kilometers coast on the Atlantic Ocean to the west. The country's borders roughly correspond with the path of the River Gambia. Banjul, the Capital City, is located at the mouth of the River Gambia. Its strategic location and world-class port provide access to the Atlantic Trade Triangle (one of the world's busiest shipping lanes) and serves as a trade and transportation center for The Gambia and neighboring countries. This

strategic location is complemented by a modern air and seaport under continuous expansion with improved road networks, a business-friendly climate, and a signatory to the free trade area established by 15 countries in the Economic Community of West African States (ECOWAS) in addition to the country's recent subscription to the Africa Continental Free Trade Agreement (AfCFTA). Therefore, the country's advantages from its strategic location provides foreign and local investors with unique business potentials for accessing and exploiting market opportunities with a huge regional consumer population of more than 300 million.



ACRONYMS

ADR	Alternative Dispute Resolution	GRA	Gambia Revenue Authority
EBA	Everything But Arms	GSM	Global System for Mobile Communications
ECOWAS	Economic Community of West African States	GTA	The Gambia Tourism Authority
EFA	Education For All	GTBoard	The Gambia Tourism Board
FDI	Foreign Direct Investment	HIV/A	Human Immunodeficiency Virus /Acquired Immune Deficiency Syndrome
GBA	Grater Banjul Area	ICT	Information and Communication Technology
GDP	Gambia Chamber of Commerce and Industry	MDG	Millennium Development Goals
GCCI	Gross Domestic Product	MSME	Micro, Small and Medium Enterprise
GIEPA	Gambia Investment and Export Promotion Agency	NEMA	National Environmental Management Act
GIPFZA	Gambia Investment Promotion and Free Zone Agency	SEZ	Special Economic Zone
GRT	Gross Registered Tonnage	SWBR	Single Window Business Registration

BACKGROUND OF THE GAMBIA

History and People

The first written accounts of the region came from Arab Traders in the 9th and 10th century. Arab traders established the trans-Saharan trade routes. The Portuguese took control of The Gambia and benefited greatly from the maritime routes. The Gambia was briefly under Polish-Lithuanian rule from 1651 until the River Gambia was ceded to Great Britain under the 1783 Treaty of Versailles. The Gambia was under British colonial rule from 1816 and served as a strategic enclave against French influence in the sub-Saharan region.

Government

The Gambia gained independence on February 18, 1965 from the United Kingdom. In 1970, The Gambia became a republic within the Commonwealth, following a second referendum with Prime Minister Dawda Kairaba Jawara as Head of State and subsequently President of The Republic of The Gambia. President Jawara was reelected five times.

Following the historic election victory of Coalition 2016 on 2nd December 2016 and a protracted standoff peacefully resolved through the intervention of ECOWAS. As a result, a new Government was installed in The Gambia, ending 22 years of dictatorship and marking the movement towards the 3rd Republic in the country's political history and evolution since independence in 1965. In addition, the National Assembly elections held subsequently in April 2017 saw an unprecedented shift in the balance of power with the former ruling party holding on to only 5 out of the 53 seats in the Assembly. Similar changes have occurred with the on-going professionalization of the public-sector institutions as well as the Judiciary.

Administrative Structure

Most businesses in The Gambia are located in the Greater Banjul Area, which is the commercial and financial district of the country, as well as home to the major government agencies. The Kanifing Municipality is the second most populated region and serves as the industrial district for the country. Serekunda is the largest city in The Gambia and is the country's business and financial center. Businesses in Banjul are within reach to Dakar which takes 30-minute flight or five-hour drive by road. There is also road access to Ziguinchor (Southern Senegal) and Bissau. Brikama Area Council is the most populated region in The Gambia, administering the Western Region.

Council	Size (km2)	Population
Banjul	12	31, 301
Kanifing	76	382, 096
Brikama	1,764	699, 704
Kerewan	2,255	221, 054
Mansakonko	1,618	99, 108
Janjangbureh	1,428	126, 910
Basse	2,070	239, 916

Recent Development

History and People

The Government of The Gambia has made continual efforts to improve the nation's business environment to become an attractive and a thriving economic hub within West Africa.

Recent social, political and economic developments in The Gambia have contributed to developing a sound business environment. Education and health, for example have dramatically improved in recent years. Access to education has expanded, producing an average gross enrollment of 97% in Lower Basic Schools, 70.5% in Upper Basic Schools and 47.8% in Senior Secondary Schools between 2018 and 2019. The total lower basic school's enrollment in 2019 was 117 percent; 61% among girls and 56% among boys. With these efforts, The Gambia is on track to achieving both the Education for All (EFA) and the Millennium Development Goals (MDGs) targets. Access to health care has also improved as health services are extended to the communities and Village Clinics in rural areas are better staffed while health facilities operated by non-governmental organizations continue to expand.

The overall life expectancy in the country is now an estimated 61 years (2017), which is one year higher than the sub-Sahara African average of 60 years. The Gambia also performed well on child health indicators compared to the sub-Saharan average. Reforms such as these ensure that businesses have access to vibrant and skilled labor force.

The Gambia has improved its judiciary system, with recent efforts to further codify and standardize the regulatory system. Equipping the judiciary system with adequate resources and leadership, the Government of The Gambia has decentralized the judicial system for more efficiency.

Infrastructural developments in The Gambia have also been significant with the construction of a modern airport terminal, extension of the road network and construction of bridges, rural electrification, street lighting and traffic lights, and much more.

The Government of The Gambia is working with donor agencies to promote private sector led growth and a sound macroeconomic setting. Recent policy document frameworks include the National Development Plan (NDP) 2018 – 2021. The four year medium term strategic plan was conceived to tackle poverty, unemployment and competitiveness in the country. It aims to enhance the productive base of the economy by maximizing its growth potentials which will in turn accommodate employment. It is the main interface between the Government and the Gambia's development partners and is fully aligned with the Sustainable Development Goals (SDGs). Its implementation is done through the Priority Action Plan (PAP) and required private sector participation and support from development partners.

Economic Overview

Businesses in the Gambia have benefitted greatly from the country's unwavering macroeconomic strategy, liberal trade policies and market-based economy.

The economy consequently grew at an unprecedented rate of 4.6 percent between 2016 and 2017. By the end of 2017, UNCTAD reported that Foreign Direct Investment (FDI) inflows to The Gambia amounted to US\$87 Million;

whereas total FDI stock amounted to US\$412 Million respectively

Thanks to prudent macroeconomic policies and monetary policies, as well as a tight fiscal policy, the country has maintained low inflation and sustained economic growth. The average inflation rate declined from a high 4.3 percent in 2010 to 4.9 percent in 2017. Growth resulting from better fiscal and monetary discipline has been complemented by improved public financial management. The Gambia continues to benefit from sub-regional re-export trade as industries profit from the country's liberal trade policies and efficient port infrastructure. Services consequently account for over 61 percent of the country's GDP and remain the mainstay of The Gambian economy.

Additionally, the country's cultural heritage and natural beauty has enabled tourism to be a leading sector. Furthermore, businesses benefitting from The Gambia's competitive advantage in agriculture demonstrate the country's role as an agricultural growth pole: the sector generates over 60 percent of household incomes and employs between 70 to 80 percent of the population. Groundnuts are one of the most important agricultural crops. Seventy percent of rural households engage in groundnut production. The Government is also taking proactive steps towards stimulating investor interest and growth in the financial, information and communication technologies (ICT), and light manufacturing sectors. This includes increased liberalization of ICT services and the development of modern ICT legislation and regulation.



WORK IN THE GAMBIA

TOP FIVE REASONS TO INVEST IN THE GAMBIA

The Gambia's stable economy, safe environment, cheap labor force, and excellent transportation system, combined with the affordable lifestyle the nation offers, has stimulated investments across a wide range of sectors. The Government of The Gambia has complemented this advantageous business climate with a series of serious initiatives, including business friendly reforms, prudent macroeconomic policies, investor outreach efforts, liberal trade policies, and improved port infrastructure and efficiency. The economy has an established track record in a number of sectors, and new sectors are developing all the time.

Peaceful Country

The Gambia is one of the safest countries in Africa. Called the "melting pot" of West Africa, The Gambia has about eight major different ethnic groups that live peacefully with one another.

"The Gambia is easily one of the safest countries in West Africa making it a suitable location to invest, as well as a great place to live." **James English, Director, Makasutu Culture Forest**

Competitive Labor Costs

For many decades, businesses have benefitted from The Gambia's abundant semi-skilled and unskilled labor force. Wages in The Gambia are substantially lower than in many West African countries across all labor categories. At present, the minimum daily wage rate starts with \$1.50 for unskilled labor but the average wages hover between \$2.50 and \$4 a day. This large pool of relatively cheap labor has helped businesses lower operational costs.

Highly Stable Economy

Investors profit from a liberal, market-based economy characterized by sustained scale and monetary discipline, flexible exchange rate, and reliable laws. The strengthened policy and regulatory framework have helped create a macroeconomic climate attractive to foreign investors. The Gambia's stable macroeconomic environment compares favorably with other countries in the region.

English Speaking Country

Foreigners to The Gambia will find it much easier to conduct business operations in the country than in other West African countries. English is the country's official language and the most commonly spoken language in business arena. Additionally, workers typically speak English because primary, secondary, tertiary education is in English. This makes The Gambia the closest English-speaking African country to Europe.

Business Friendly Reforms

The Government of The Gambia is continually trying to further streamline and simplify business procedures to transform The Gambia into a preferred location for profitable investments. As part of this laudable initiative, significant reforms have taken place towards improving the attractiveness of the business environment. Key among these includes:

- The Gambia established SWBR Act 2013. The reform was both legal and institutional, in terms of introducing a new registration agency under MOJ along with a new system to enable online registration and storage of documents. Under the new system, the online SWBR is the single point of contact for starting a business, tax and social security registrations together.
- In 2012, The Gambia made getting electricity faster by allowing customers to choose private contractors to carry out external connection works. In 2017, an energy sector roadmap was approved by cabinet to modernize the energy sector and move towards 24/7 access to all Gambians. It has identified around \$600M of short- and medium-term investments needed to modernize the energy system. The first phase is already underway with generation capacity in the GBA expected to double from 44MW to 87MW in 2019.
- In 2012, The Gambia made paying taxes easier for companies by successfully replacing the sales tax with VAT. In 2018, it made paying taxes less costly

by reducing the corporate income tax rate from 30% to 27%. The rate on turnover was also reduced from 1.5% to 1% for audited accounts and from 2.5% to 2% for unaudited accounts.

- Since 2009, the Gambia has improved its ports infrastructure by investing in rehabilitation of container terminals. The GRA has also made trading across borders faster by investing in ICT development to improve the process and efficiency in trade facilitation. There are ongoing plans to migrate from ASYCUDA++ to ASYCUDA World once funding is available. ASYCUDA World is a web-based customs management system which will allow traders submit trade documents such as customs declarations and transit documents electronically.

Unrivalled Access to a Large and Growing Market

Industries in The Gambia have a domestic market of 2.1 million people. The country's fairly developed infrastructure ensures that all markets are only a short drive away. Businesses in The Gambia also have easy access to Senegal's large population of more than 15.8 million people. The Gambia's trade agreements and advantageous positioning in the heart of West Africa also provides investors with unrivalled access to some of the world's fastest growing economies.

West Africa

Businesses in the Gambia benefit from a well functioning customs and port services, low import duties, minimal administrative procedures, and flexible exchange rates. The Gambia's membership in the Economic Community of West African States (ECOWAS), a free trade area that promotes free movements of goods and people, provides businesses with relatively easy market access to member states with huge populations:

Benin (11.15m), Burkina Faso (19.1m), Cape Verde (0.5m), Cote d'Ivoire (24.2m), Ghana (28.8m), Guinea Bissau (1.7m), Guinea (12.7m), Liberia (4.7m), Mali (17.9m), Niger (21.4m), Nigeria (190.8m), Senegal (15.8m), Sierra Leone (7.4m), and Togo (7.7m).

Other International Markets

Exports from The Gambia have been granted preferential market access opportunities to both the United States

and the European Union markets. The European Union market offers a quota – and duty-free access through its preferential treatment scheme “Everything But Arms (EBA)” and United States also offers a similar scheme under its Africa Growth and Opportunities ACT (AGOA).

Well-Developed Transportation Options

The Gambia's geographic position in the heart of West Africa and well-developed air, sea, and road transportation systems provide investors with easy access to the booming economies of member states in the ECOWAS free trade area which has a total estimated annual GDP of over US\$589 billion.

By Air

With 10 carriers providing scheduled and chartered international and regional flights, coupled with the recent growth in low-cost schedules that are opening up for different destinations, businesses in The Gambia has easy access to a variety of international locations. Additionally, The Gambia is a mere six-hour flight from most European countries and a seven-to-eight hour flight from the east coast of the United States. The airport recently underwent a \$21 million modernization effort to improve airport infrastructure. This has significantly increased passenger and freight capacity.

By Road

The Gambia's road system is strategically planned to improve business operations, transactions, and networking. The government invested heavily in the Road System, resulting in remarkable improvements. This offers companies cost-effective and reliable access to the markets in The Gambia and major economic hubs in the West African Region.

By Sea

Sea trading routes and the River Gambia offer businesses a cost-effective and reliable alternative to road and air transportation. The river can be navigated up to 300 miles inland by sea going vessels and further still by commercial barges. In addition, the Port of Banjul is strategically located to the estuary of the River Gambia (26 nautical miles from the Atlantic Ocean) and positioned within the Atlantic Trade Triangle. With access to one of the world's busiest shipping lanes, the Port is a central hub to the ECOWAS market and is favorably accessible to countries in the European Union and North America. All major business centers in the EU can be accessed by sea between two to four weeks and the Americas within five weeks.

The Port of Banjul

The Port of Banjul is internationally recognized as one of the safest and most efficient ports in sub-Saharan Africa. It handles, on average 1000 tonnes a day and can handle up to 1.5 million tonnes of cargo annually. It offers a world-class warehouse complex where companies can store, assemble, and redistribute goods. The Port's quay length is 750 meters; 38,000 square meters is uncovered and 3,000 square meters are covered storage area. Furthermore, its fully computerized system has simplified cargo documentation procedures and remains competitive in Africa.

Available Services: the Port of Banjul offers an array of services and facilities: 24-hour pilotage services; Shore

Cargo handling: stevedoring (wharf laborers; bonded warehousing facility for value-added activities; storage facilities for imports and exports; and a shipyard with two slipways.

Bonded Warehouse: the Port has 8,550 square meters of bonded warehouses located immediately next to the port area. Companies located in warehouse complex are offered the following incentives: tax-free business environment; exemptions from customs duties for most of basic commodities & agricultural inputs; freedom from foreign exchange controls; unrestricted repatriation of capital, profits and dividends; and no restrictions on ownership.



INVESTMENT OPPORTUNITIES

Main and promising industries: The Gambia's unique mix of market access, excellent lifestyle, and streamlined business operations has stimulated investment in an array of sectors. This, coupled with other factors, has helped the economy flourish in recent years at a rate of approximately 5.2 percent per year since 2002.



AGRICULTURE

Those investing in the agricultural sector profit from a favorable climate, plentiful rainfall, and rich soils conducive to cultivation. This, in combination with the possibility for irrigation from the River Gambia and a cheap and abundant labor force, furthers sector success. The Gambia's expanding tourism sector, large concentration of consumers in urban areas, and ever-growing export market provide ample and growing demand for agricultural products.

Businesses in the sector have access to over 555,000 hectares of arable land, of which an estimated 423,584 hectares was under cultivation in 2017/2018 season. The current production techniques produce low yields, high wastage, and irregular quality of produce. Investment in modern inputs would greatly improve the quality of agricultural products. There are at present several large-scale producers in The Gambia that have invested in sophisticated production techniques, equipment and storage facilities. Their investments have been highly

profitable and serve as encouraging examples of the potential in the agricultural sector. There is also investment opportunity in the industrial processing of vegetables and fruits. At present, there is no large-scale industrial processing of vegetables and fruits in the country, despite agriculture accounting for about 25 percent of GDP and a high proportion of agricultural output requiring some basic processing. The Gambian agricultural economy and its potential to grow make food-processing an investment-worthy sector.

Groundnut: Groundnut is the dominant cash crop, with approximately 19 percent of the cultivated land planted with groundnut. It currently accounts for about 70 percent of merchandise exports. However, the basic production techniques, low-quality seeds, and pest damage has resulted in low productivity. The low yield output does not consistently meet increasingly stringent foreign quality standards. Investment in modern inputs-fertilizer, seeds, tools, and agrochemicals and regulated production would greatly improve groundnut quality and quantity.

Horticulture: The Gambian horticulture sector has been established and is envisaged as an increasingly important avenue within agriculture. The main growing season for vegetables, October through July, is well suited to meet Europe's off-season demands. Horticulture in The Gambia currently consists of vegetables (onions, cabbage, and tomatoes, etc.), tropical fruits (mangoes, papaya, and bananas, etc.), and flowers. The country's small-scale producers find it a challenge to satisfy export-market quality norms, harvesting low-yield produce for domestic consumption. This leaves great investment potential for mid-to-large-sized producers providing for the expanding tourism sector, large concentration of consumers in urban areas, and an ever-expanding export market.

Investment opportunities in the Agriculture Sector:

A quick glance at the agriculture sector in The Gambia shows that there is great investment potential. Investment is encouraged in all areas of agricultural production and processing, particularly in the following sub-sectors:

Modern inputs for production and processing:

- Fertilizer, seeds, tools, and agro-chemicals;
- Cold storage and silos facilities;
- Industrial processing of vegetables and fruits;
- Land preparation mechanisms, including tractors, harrows, and seeders;
- Irrigation facilities, including solar panels, pumps, and piping;
- Post harvest machinery, such as harvesters, threshers, and milling machines;
- Manual and motorized ground and aerial sprayers; and
- Pesticides and fertilizers.

Agricultural Crops:

- Fruits that suit Europe's off-season demands, such as mangoes, citrus, bananas, avocados, guava, cashews, oil palm, and coconuts;
- Vegetables that suit Europe's off season demands, including onions, potatoes, lettuce, cabbage, garlic, tomatoes, mushrooms, peas, , cowpeas and beans amongst others;
- Flowers, particularly chrysanthemums, orchids, and roses;
- Landscape flowers and gardening for parks, private homes, and hotels;

- Crop production, particularly rice, maize, sorghum, millet, cashew, sesame, groundnuts, baby corn, soya beans, cassava, sweet potatoes, potatoes, and carrots; and
- Oils (cashew, oil palm, coconuts)

Poultry and Livestock:

- Poultry layers and broilers;
- Livestock production, especially sheep, goats, pigs, and dairy products;
- Cross-breeding with European breeds of cattle for increased meat and milk production; and
- Animal feed

The Government offers an array of investment incentives and support to complement sector success.

"In terms of scaling up agricultural produce in The Gambia, I think there is great opportunity; the temperate season that is best for growing happens to be winter in Europe. So it is very possible that farmers could be producing things here that would be exported and purchased by people in colder climates." **Amy Hause, Former General Manager, (Gambia is Good).**



FISHERIES

Those investing in fisheries benefit from high-value, export-quality species. The country's comparative advantage is reinforced with its unique geographical access to large markets, a reciprocal fishing agreement with Senegal allowing for operations in Senegalese waters, and exemption from customs and excise duties on exports of seafood products, imported capital equipment, and packaging materials. The industry is largely composed of small-scale artisanal fishing. A World Bank study suggests that the present small-scale fishing market does not exceed sustainable levels.

Industrial Fishing: Those investing in industrial fishing have access to 80 kilometers of coastline and a continental shelf area of 4000 square kilometers. Within this continental area, there are commercially viable stocks of demersals, crustaceans, cephalopods, mollusks, and pelagic (sardinella, red mullet, horse mackerel, cranx, shads, cat fish, grunt, jacks, and snappers). The Gambia also has an Exclusive Economic Zone of 19,500 square kilometers that yields an estimated 75,000 tons of fish per year. Despite this high yield, 67,431 tons of fish were extracted in total in 2018. Artisanal fishing accounts for all the pelagic fisheries products and more than 80 percent of demersal products. Coastal and river pelagic stock (bonga, sardinellas, and carangids) are abundant and used locally or exported to surrounding countries. Demersal catches, especially shrimp and sole, are largely exported to Europe. The legal, direct export of fisheries product continues to be well below the potential.

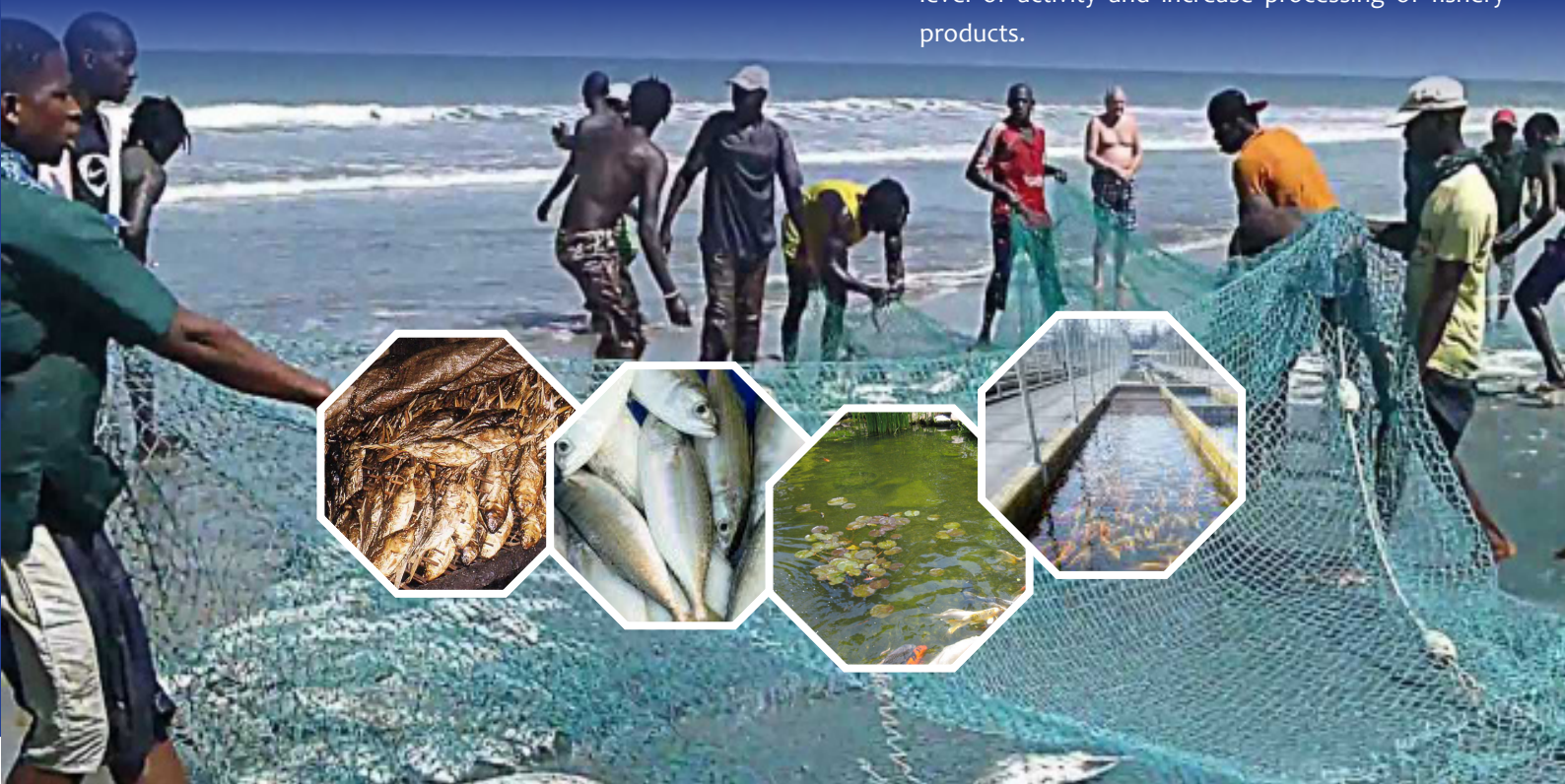
Fish Nurseries: The rivers, estuaries, and tributaries provide fish nurseries with extensive mangrove and favorable conditions for shelters and nurseries of shrimp, cat fish, wild oysters, and much more. There is little information on the stock of these goods but the large quantities of shrimps catch among artisanal fishermen are promising.

Storing and Processing Fish: The basic artisanal fishing techniques produce low output. Additionally, the low yield does not consistently meet increasingly stringent foreign quality standards.

Investment Opportunities in the Fisheries Sector:

The maximum sustainable yield from Gambian territorial waters is Pelagic 677,510 tons, Demersals 4,174,735 tons, Shrimps 268,933 tons and others 1,532,072 tons. Total production was however, 6,653,250 tons in 2013. With the sector demonstrating great potential, especially industrial fishing, investment opportunities exist in the following areas:

- Vessel operators;
- Processing plants with consistent supply of fish;
- Shelters and nurseries for shrimp, cat fish, wild oysters and much more; and
- Modern storage and processing facilities (smoked, canned, or fresh fish).
- The Ministry of Fisheries & Water Resources has established regulated zoning to help boost the level of activity and increase processing of fishery products.



LIGHT MANUFACTURING



“The GIETAF is The Gambia’s first Special Economic Zone. This industrial hub provides various services and facilities to all companies located in the Business Park, including access roads, custom house, fuel depot, and an independent power, water, telecommunication, and waste management facility.”

Exploration is still in its infancy, but testing suggests that The Gambia’s offshore have notable hydrocarbon deposits. The area marks the northern extent of the Casamance-Bissau sub-basin, which forms part of the Mauritania-Senegal-The Gambia-Guinea Bissau coastal basin. It is characterized by prominent halokinetic deformation petroleum systems in the area. The Dome Flore Field in the nearby Senegal/Guinea Bissau Common Zone has approximately 900mm barrels of shallow, biodegraded oil-in-place. This is indicative of on-going active petroleum generation. The most recently completed comprehensive evaluation of the area suggests presence of high-quality reservoir rocks, effective seals, mature organic source beds, and a timely hydrocarbon migration history. The Gambia has an infant upstream oil industry, and exploration for hydrocarbons is taking place offshore Banjul.

Horticulture, fisheries, and high-value export goods, as well as oil and gas exploration, have been identified as niche markets for investors in the light manufacturing sector. Manufacturers in this sector can benefit greatly from The Gambia’s state-of-the-art of the GIETAF Special Economic Zone. Located between the Gambia’s International Airport and sea port, this Business Park supports value-added manufacturing companies by providing all necessary infrastructures for successful operations. More information on the Gambia’s GIETAF SEZ is available in the following section.

Horticulture Processing: Large quantities of fruits and vegetables are wasted during peak season because of inadequate storage facilities and the absence of processing facilities. The Gambia’s easy access to transportation, in combination with its large agricultural output, increased urbanization, and strategic location to major sub-Saharan markets, make it economically feasible to process horticultural goods.

Fisheries Processing: The Gambia’s abundant and reliable supply of high-value fish including shrimp, lobster, oyster, mackerel, snapper and much more offers an array of investment opportunities in the processing (fresh, dried, canned, or smoked), packaging, and retail of fishery products.

Light Manufacturing and Assembly of High-Value Export Goods: Unmet demand in a variety of manufactured goods in the region offers investment opportunities. The GIETAF SEZ, combined with the ECOWAS trade agreement, world-class infrastructure, and an assortment of investment incentives, make the manufacturing of these goods economically viable investments.

Investment Opportunities in the Light Manufacturing Sector: The Gambia’s manufacturing sector is small, but there are many opportunities for investment:

- Processing of Horticulture and Fisheries produce;
- Food and drink processing;
- Packaging for the agriculture and food processing sectors, and
- Processing (fresh, dried, canned, or smoked), packaging, and retail of fishery products.

Production and Processing of Other Light Manufacturing Goods:

- Machinery for production of other goods;
- Plastics for the consumer market and construction industry;
- Stainless steel fabrication;
- Basic electronic goods;
- Pharmaceutical, healthcare, sanitary, and cosmetic goods;
- Garments and leather shoes; and
- Petroleum exploration

The Gambia has made progressive steps toward confirming sector potential, particularly the development of the GIETAF SEZ and other established export processing zones.

TOURISM

The Gambia's spectacular beauty and 80 kilometers of unspoiled beaches ensure sector prosperity and investment potential. The contribution of the tourism sector to GDP oscillates between 9 percent and 17 percent. Additionally, The Gambia is a mere six-hour flight from most European countries, making it the closest English-speaking African Country to Europe. It is also a seven-to-eight hour flight from the East Coast of the United States. This makes The Gambia an ideal spot for sun-seeking tourists. Additionally, the country has a rich cultural heritage. Made popular with Alex Haley's well-known novel "Roots," The Saga of an American Family, which describes a family's experiences when its members were taken from The Gambia and transported to the United States for slavery, places throughout The Gambia including Jufureh, James Island, and Georgetown (now Janjanbureh) celebrate their "Roots" link. This includes a biennial event, The International Roots Festival, which commemorates the enslavement and transportation of Africans to the Americas and the Caribbean Islands.

The tourism sector is well-developed, but there remains great investment potential in niche areas. The Gambia Tourism Board (GTB) has identified key investment opportunities in this ideal tourist destination.

Investment Opportunities in the Tourism Sector:

Tourism facilities and services (hotels, restaurants, tour and travel agencies, auxiliary services, etc.) are available, but there are many activities and facilities that remain substantially underdeveloped;

- Up-market hotels and facilities;
- Eco and aqua tourism (national heritage, tourist camps, bird watching, river cruising, and water sports and fishing);
- Cultural tourism (music centers and theater houses); and
- Marinas and resorts

Those investing in four and five star hotels and high-class complementary facilities are also eligible for complementary free land if investing in The Gambia's declared Tourism Development Area.



SERVICES

The service sector accounts for more than half the country's GDP, but the liberalization of various services and rapid economic growth offers an array of investment-worthy opportunities, particularly in ICT, financial services, transportation, and alternative energy.

ICT Sector:

Significant investment opportunities have been created with the liberalization of Information and Communication Technology (ICT) services. The Ministry of Information & Communication Infrastructure also has in place the country's first Information and Communication Act (2009) to ensure those investing in ICT are provided with a well-functioning legal framework.

Telecommunications:

The Gambia's telecommunications industry is made up of one fixed network operator and four mobile phone operators namely Gamcel, Africell, Comium, QCell and some of which offer 3G and 4G technologies.

Internet Services:

There are currently six internet service providers, some of which are using WiMAX technology, which allows for the wireless transmission of data using variety of transmission modes. While internet access and associated technologies have improved significantly in recent years, it remains concentrated in the country's urban areas. Broadband technologies are particularly limited. Recognizing the importance of nationwide access to secure a reliable internet services, the Ministry of Information and Communications Infrastructure is increasingly liberalizing the Internet sector and welcomes those interested in investing in internet-related infrastructure and services. The Gambia was a beneficiary to the Adaptable Program Loan for the West Africa Regional Communications Infrastructure Project. The aim of this project is to increase the geographical reach of broadband networks and to reduce costs of communications services. This will be achieved by supporting access and connectivity to the international submarine cable via coastal landing stations and facilitating regional connectivity.



Financial Services:

The demand for many financial services far exceeds the supply. As The Gambia continues to grow, there has been a notable increase in demand for micro finance and insurance services, as well as development banks.

Micro finance and Insurance Services:

Access to micro finance and insurance services remains limited, especially in the rural areas. Specific areas of high demand include access to larger loans and long-term credit, seasonal credit for horticulture and crop production activities, and adequate savings and insurance products that are more accessible to the client. The unmet demand for such financial services suggests considerable potential for growth. The development of these services also requires the expansion of supporting services, such as credit bureaus, rating agencies, and specialized auditors.

Banking:

There are currently 12 banks nationwide, but they are focused largely on the urban population, leaving the majority of the country's population with no access to banking facilities. This leaves significant unmet demand for banking services in the country's rural areas. The sector also faces limited payment platforms and ancillary services, forcing banks to perform these tasks internally. However, the West African Monetary Institute (WAMI) has received a Grant from the African Development Fund (ADF) towards the development of payment systems in The Gambia. The main purpose of the project is to improve and standardize the payment systems and the main settlement components include Real-Time Gross Settlement (RTGS), Automated

Clearing House (ACH), Automated Cheque Processing (ACP) and Scriptless Securities Settlement (SSS) system. Part of the ACH system is operational and the other components are expected to be ready for operation soon.

The Central Bank of The Gambia has also recently setup a credit reference bureau that is accessible to all commercial banks in the country. The purpose of the Credit Reference Bureau is to provide credit information to commercial banks to help them manage credit risk.

Transportation:

The potential for transportation improvements remain, despite recent infrastructural developments that include extending the basic road network throughout the country and a US\$21 million modernization effort to improve airport infrastructure. The Ministry of Works and Infrastructure solicits transport-related proposals from interested investors.

Alternative Energy:

The Gambia's rapid growth in population and infrastructural and business expansions has triggered an unmet rise in the demand for electricity. The magnitude of the demand has exceeded the available capacity and this unmet demand is only expected to grow; predicted annual growth rate for electricity demand is 4.0 percent from 2010 to 2015, and 3.6 percent from 2016 to 2025. The Gambia currently relies almost entirely on biomass (wood) and imported petroleum products to meet its energy demands. In the face of rapid depletion of forest reserves and rising costs of imported oil, ample market opportunities exist for investment in alternative energy.

Biomass:

The country's agricultural, municipal, and industrial residues are unused and a great opportunity for biomass energy. At present, the groundnut processing facilities offer a centralized accumulation of groundnut shells. Recent feasibility assessment suggests that the use of groundnut shells in the Banjul – Kanifing area alone can produce an electricity supply of 600KW.

Solar:

The Gambia enjoys year-round sun, which is reflected in high solar radiation values in all regions in the country. The rising demand for electricity in remote areas with no access to the national grid leaves great potential in solar home systems and small solar power plants.

Wind:

Based on the same feasibility assessment, the local wind conditions show potential. The recent success of the Batokunku Wind Energy Project serves as an encouraging example of the potential in wind energy.

Investment Opportunities in the Service Sector:

Liberalization of various services and economic growth has created a number of investment-worthy opportunities:

Information and Communication Technologies:

- Mobile phone operators and ancillary services;
- Mobile phone prepaid services platforms;
- Television and cable broadcasting;
- Radio Stations and access centers;
- Internet-related infrastructure and services; and
- Training for the use of ICT goods.

Financial Services:

- Larger loans and long-term credit;
- Seasonal credit for horticulture and crop production;
- Various insurance products;
- Project finance and asset management;
- Supporting services, including credit bureaus, rating agencies, and specialized auditors;
- Banking services in the country's rural areas; and
- Alternative banking payment platforms and ancillary services.

Infrastructure:

- Paved roads;
- Technology-driven equipment, instruments, and navigational aids for the seaport and airport;
- Vessels for river transport;
- Vessel maintenance;
- Air transport (cargo and passenger);
- Seaport and airport maintenance; and
- Efficient and effective cargo handling and forwarding services.

Energy:

Biomass, solar, and wind energy.

As the Gambian economy continues to grow and prosper, demand for these services will also grow. Recognizing this, the government is continuing its liberalization policy in the energy sector. There are enormous potential in both production and distribution. Although the National Water and Electricity Company (NAWEC) remains a monopoly, there are enormous investment opportunities for independent power production.

INVESTMENT INCENTIVES FOR PRIORITY SECTORS & REGIONS

The Gambia Investment & Export Promotion Agency (GIEPA) is responsible for encouraging investment into the Gambia and has adopted hands on approach in attracting businesses to the country. Operating as a one stop shop for current and potential investors in The Gambia, GIEPA works closely with stakeholders to facilitate investments. GIEPA provides assistance with business registration process, identifying joint venture partners, navigating and understanding the legal framework. GIEPA also provides business development services for MSMEs as well as assistance for potential exports to increase the

volume of export as well as broaden national export base. GIEPA administers various investment incentives to foster business success particularly in selected priority sectors and geographical locations within the country. There are also incentives for MSMEs and exporting companies. The industries that are considered as priority sectors and priority geographical locations and the accompanying sets of incentives are outlined below. More information on the different incentive packages can be found in The Gambia Investment & Export Promotion Agency Act 2015.

Agriculture	<ul style="list-style-type: none"> • All crops; • Dairy production, poultry and meat processing; • Floriculture and horticulture; • Agro-processing and Agri-business (production and marketing of agricultural inputs); • Tannery.
Fisheries	<ul style="list-style-type: none"> • Aquaculture: Fish and shrimps farming; • Fishing and fish processing at industrial level.
Tourism	<ul style="list-style-type: none"> • Eco-tourism: national heritage; • Up-country tourism: motels, tourist camps, sport fishing, river sports or cruising; • Development of 4 and 5 star hotels, integrated resorts and marinas.
Forestry	<ul style="list-style-type: none"> • Development of private or community forest parks or agro-forestry plantations; • Forestry production and transformation: wood, timber or logs and or non-wood products (nuts, honey, etc.) and wild fruits preservation; • Briquetting (saw dust).
Manufacturing	<ul style="list-style-type: none"> • Assembling and packaging; Processing; • Foundry and forging; • Light pharmaceuticals and cosmetics.
Energy	<ul style="list-style-type: none"> • Electricity generation, transmission and distribution; • Renewable energy sources: solar, • Liquefied Petroleum Gases • Crude oil refineries
Other Services	<ul style="list-style-type: none"> • Health and veterinary clinics; • River and air transportation and cargo services; • Information Communication Technology except GSMs
Mineral Exploration and Exploitation	<ul style="list-style-type: none"> • Mining of precious stones and others as defined in the Mines and Quarries Act.
Financial Services	<ul style="list-style-type: none"> • Investment Banks; • Housing Finance Institutions

Cognizant of the importance of a balanced development regionally, the regions with the lowest investment stock are considered as priority regions. Investment policies will therefore be consciously geared towards increasing the investment level across these regions. Consequently, additional incentives are made available for new investment inflows to the priority regions. This will not only ensure sustainable economic growth and social cohesion, but will also help contain rapid urbanization and

ensure self reliance, especially in food production. The priority regions are as follows:

- West Coast Region (Foni, Kombo East and Kombo Central) except the town of Brikama
- Lower River Region
- North Bank Region
- Central River Region
- Upper River Region

INVESTMENT INCENTIVES

Priority Investment Categories

There is established by the GIEPA Act 2015 the following priority investment categories:

- Priority sectors, which consists of the list of sectors specified and which meet the minimum employment creation criteria prescribed in regulations; and
- Priority region, which consists of geographical areas which the Government consider to be in urgent need of development.

As per the current Act, a foreign investment not less than two hundred and fifty thousand dollars (USD 250,000); and domestic investment not less than one hundred thousand dollars (USD 100,000) within any priority investment category shall be granted a Value Added Tax (VAT) waiver for its imports for a minimum of five years.

Tax Holidays

A newly established investment enterprise that falls within any priority investment category under the GIEPA Act 2015 shall be granted a tax holiday in respect of its corporate or turnover tax and withholding tax on dividends.

- In the case of a priority sector, for a period of five years;
- In the case of a priority region, for a maximum period of eight years, from the date of commencement of operations.

The calculation of depreciation allowance shall be in accordance with the scheme outlined in the Regulations.

Tariff and Sales Tax Incentives

A newly established investment enterprise that falls within any priority investment category under the GIEPA Act 2015 shall be granted import VAT waiver in respect to:

- Its Manufacturing plant, construction material, and spare parts for a period of five years from the date of signing of the Special Investment Certificate (SIC);
- Raw materials and intermediate inputs, for a period of five years from the date of commencement of operations; and
- Capital Goods in accordance with the Customs and Excise Act 2010.

Incentives for Export Promotion

An investment enterprise located outside the export processing zone that exports at least thirty percent of its output is entitled to the following incentives and facilities provided by the Agency.

- 10 percent corporate or turnover tax concession for five years;
- Financial planning services and advice;
- Participation in training courses, symposia, seminars and workshops on export promotion;
- Export market research;
- Advertisement and publicity campaigns in foreign markets; and
- Product design and advice.

Incentives for Zone Investors

An investor operating in an Export Processing Zone that exports at least eighty percent of its output is exempted from the payment of:

- Import or excise duty and VAT on goods produced within or imported into an Export Processing Zone unless the goods are entered for consumption into the customs territory;
- Import duty on capital equipment;
- Corporate or turnover tax;
- Withholding tax on dividends;
- Municipal tax; and

An investor shall be allowed to operate in an export processing zone for a maximum period of ten years.

An investment enterprise located outside the export processing zone that exports at least thirty percent (30%) of its output is entitled to the following:

- Ten percent (10%) reduction of its annual corporate or turnover tax liability for five years;
- Participation in training courses, symposia, seminars and workshops on export promotion;
- Support in financial planning services and advice, export market research, advertisement and publicity campaign in foreign markets and product design and consultancy.

SUPPORT TO MICRO, SMALL AND MEDIUM ENTERPRISES (MSME)



A micro, small or medium enterprise is entitled to the following facilities provided by the Agency:

- Support for research and development;
- Income tax deposit waiver;
- Medium to long term loans with affordable interest rates;
- Matching grants; and
- Market survey and research support.

The Minister may by regulations provide the criteria for distinguishing

between micro, small and medium enterprises.

Investors can apply for the Special Investment Certificate and the Export Processing Zone License by submitting a comprehensive business plan to GIEPA.

Companies involved in manufacturing and processing agribusiness, assembling and bulk breaking, labeling and packaging, warehousing,

ICT, and financial and offshore services also have access to The Gambia's world-class SEZ, situated near Banjul International Airport in Yundum. The SEZ is a fully serviced facility of 8.8 hectares offering companies an array of services: fuel depot, access roads, customs house, and an independent power, water, telecommunication, and waste management facility. There is an additional 155 hectares for future development.



GETTING STARTED

SETTING UP A BUSINESS

In order to set up a business and obtain a license, a company must

1. Prepare and submit Memorandum and Articles of Association;
2. Pay Stamp Duty fee for Business Registration and Tax Identification Number (TIN); register with the Commercial Registry; and obtain operational seal. These steps and their associated costs are detailed below.

NO	PROCEDURES	TIME	COSTS
1	Search for company name	1-2 days	GMD 500
2	Notarize company statutes	1 day	GMD 150
3	Obtain tax identification number from the GRA	1 day	GMD 50
4	Payment of stamp duty	1 day	GMD 1,000
5	Deposit of corporate tax with GRA	1 day	GMD 10, 000 (minimum)
6	Register employees with the SSHFC	2 days	No charge
7	Register with the Commercial Registry	2 days	6% of total share capital
8	Obtain operational license	1 day	GMD 5,000
9	Make a company seal	18 days	US\$200 (optional)

REGISTERING PROPERTY

A company must accomplish the following steps in order to register property

1. Title search by lawyer at the Office of the Registrar of Deeds;
2. Application for Ministerial Consent to transfer leasehold property;
3. Preparation of Transfer Deed by a lawyer;
4. Payment of Capital Gains Tax and Stamp Duty at the Gambia Revenue Authority; and
5. Transfer deed is brought to the Registrar General's Office for Registration. These steps and their associated costs are detailed below.

NO	PROCEDURES	TIME TO COMPLETE	ASSOCITED COSTS
1*	Application for Ministerial Consent to transfer leasehold property	1 to 3 months	GMD200 for the application form
2*	Preparation of Transfer Deed by a lawyer	2 – 7 days	2-3% of purchase price (lawyer's fees)
3*	Title search by lawyer at the office of the Registrar of Deeds	1 – 2 days	included in Procedure 2
4	Payment of Capital Gains Tax and Stamp Duty at GRA	1 day	5% of purchase price (Stamp Duty)
5	Transfer deed is brought to the Registrar General's Office for registration	3 – 7 days	GMD 1000 (Registration fee)

Procedure 1, 2 and 3 can be conducted simultaneously

SECTOR SPECIFIC LICENSES & PERMITS

Companies operating in selected industries require additional licenses and permits. The license for operating in the fisheries and tourism sectors are outlined below.

Fisheries Sector

Regulations for those investing in the fisheries sector are stipulated in the Fisheries Act, 2007. The Fisheries Act is designed to ensure profitable but environmentally sustainable operations. For all businesses operating in fishing vessels must be registered and fishing license obtained.

Businesses in the fishing industry must also employ at least 20 percent of the crew and one Inspector from The Gambia, as well as have at least 30 percent of the catch land on Gambian shores for local consumption. The registration procedure is tabulated below.

NO	PROCESS	AVERAGE TIME
1	Provide a completed application form and business proposal to the Department of Fisheries comprehensive information of fishing vessel must be included	1 – 2 days
2	Application approval and letter of recommendation. Department of Fisheries will forward letter of approval to the Ministry of Fisheries and Water Resources upon approval of application.	1 week
3	Vessel inspection by the Department of Fisheries. Ministry of Fisheries and Water Resources and Department of Fisheries will issue request for an inspection of vessel. Inspection will be carried out by the Department of Fisheries and the vessel must be on Gambian shores.	1 day
4	Receive license from Ministry of Fisheries and Water Resources Foreign vessels must employ at least 20 percent of crew and 1 Inspector from The Gambia. 30 percent of the catch must land on Gambian shores for local consumption	

Cost for vessel operators are as follows:

NO	PROCESS
Foreign Fishing Vessels	Trawler (fish and cephalopods): \$80/ year (per Gross Registered Tonnage (GRT)) Shrimp trawler: \$105/year (per GRT) Trawler for small pelagic: \$40/year (per GRT) Processing vessel: \$50/ year (per GRT) Tuna vessel \$40/ ton of tuna Sport fishing vessel: \$121/year
Local Fishing Vessels	Trawler (fish and cephalopods): \$40/ year (per GRT) Shrimp trawler: \$64 / year (per GRT) Trawler for small pelagic: \$19 / year (per GRT) Processing vessel: \$50 / year (per GRT) Tuna vessel: \$30 / ton of tuna Sport fishing vessel: \$121 / year

Air Transportation

1. PERSONNEL LICENSES

Pilots

Airline Transport Pilot's License (ATPL)

Commercial Pilot's License (CPL)

Private Pilot's License (PPL)

Aircraft Dispatchers

Aircraft Dispatcher's License (ADL)

Cabin Crew

Cabin Crew Certificate

Flight Engineers

Flight Engineer's License

Aircraft Maintenance Engineers

Aircraft Maintenance Engineer's License

Air Traffic Controllers

Air Traffic Controller's License

2. OPERATOR LICENSE/ CERTIFICATES

Air Operators Certificate

Air Service License

Air Transport License

Operating Permit

Approved Maintenance Organization Certificate

Approved Training Organization Certificate

Tourism Sector

Those investing in the tourism sector must submit a comprehensive project proposal, feasibility study and a business plan, among other things.

Operational Licenses for Hotels, Motels, Guest Houses, Camps, Lodges, Restaurants, Bars and Nightclubs

1 Business Registration	Attorney General's Chambers
2 Income Tax Certificate	Gambia Revenue Authority
3 Social Security Registration	Social Security & Housing Finance Corporation
4 Expatriate Quota Payment Receipts	Gambia Revenue Authority
5 Fire Inspection Certificate	Chief Fire Officer, Banjul
6 Staff Health Screening Certificate	Department of Health, Banjul
7 Fresh Food Certificate	Department of Health, Banjul
8 Building Control Certificate	Physical Planning Department, Banjul
9 Electricity Certificate	NAWEC/ Gambia Electrical
10 Hunting License (for hunting camps)	Wild Life & Parks
11 Public Liability Insurance	Insurance Companies
12 Police Liquor License	Police Kairaba Station
13 GTB Inspections	Gambia Tourism Board
14 GTB License Application Form	Gambia Tourism Board
15 GTB License Fees	Gambia Tourism Board

NEW BUSINESSES RENEWAL

1 Business Registration	Attorney General's Chambers
2 Expatriate Quota (including Foreign Tour Operators)	Gambia Revenue Authority
3 Public Liability Insurance	Recognized Insurance Company
4 Road Worthiness Certificate of the vehicles	Police Traffic Unit
5 GTB Inspection of Vehicles & Facilities	Gambia Tourism Board
6 GTB License Application Form	Gambia Tourism Board
7 GTB License Fees	Gambia Tourism Board

Operational License for Ground Operators NEW BUSINESSES

1	Business Registration	Attorney General's Chambers
2	TIN Certificate	Gambia Revenue Authority
3	Social Security Certificate	Social Security & Housing Finance Corporation
4	Expatriate Quota (including Foreign Tour Operators)	Gambia Revenue Authority
5	Staff Health Screening Certificate (if applicable)	Department of Health, Banjul
6	Fresh Food Certificate (if applicable)	Department of Health, Banjul
7	Public Liability Insurance	Recognized Insurance Company
8	Evidence of Contract with a recognized Tour Operator	Gambia Tourism Board
9	Evidence of a suitable Office Equipped	Gambia Tourism Board
10	Capital Structure of the Company and Sources of Finance	Gambia Tourism Board
11	Road worthiness certificate of the vehicles	Police Traffic Unit
12	Description of Excursions	Gambia Tourism Board
13	A number of nine (9) Vehicles in the form of :	
	a. Two (2) Coaches, (minimum: 40 seats each)	
	b. Three (3) minibuses (minimum: 14 seats each)	
	c. Four (4) Trucks/Land Rovers	Gambia Tourism Board
14	GTB Inspection of Vehicles & Facilities	Gambia Tourism Board
15	GTB License Application Form	Gambia Tourism Board
16	GTB License Fees	Gambia Tourism Board

RENEWAL

1	Business Registration	Attorney General's Chambers
2	Public Liability Insurance	Insurance Companies
3	Staff Health Screening	Department of Health, Banjul
4	Expatriate Quota Receipts	Gambia Revenue Authority
5	Hunting License (for hunting camps)	Wild Life & Parks
6	GTB Inspection	Gambia Tourism Board
7	GTB License Fees	Gambia Tourism Board

Operational Licenses for WATER EQUIPMENT HIRERS – Boats, Other Water Sports Equipment etc.

NEW BUSINESSES

1	Business Registration	Attorney General's Chambers
2	Income Tax Certificate	Gambia Revenue Authority
3	Social Security Certificate	Social Security & Housing Finance Corporation
4	Expatriate Quota Receipts	Gambia Revenue Authority
5	Public Liability Insurance	Recognized Insurance Company

6 Evidence of a Suitable Office Equipped	Gambia Tourism Board
7 Sea worthiness certificate of the Equipment	Gambia Ports Authority
8 Captain(s)' Competency Certificate(s)	Gambia Ports Authority
9 Staff Health Screening (if applicable)	Department of Health, Banjul
10 Fresh Food Certificate, (if applicable)	Department of Health, Banjul
11 Minimum number of equipment:	
a. Boats Minimum 1	
b. Other Water Sports Equipment Minimum 6	Gambia Tourism Board
12 GTB Inspection of Equipment & Facilities	Gambia Tourism Board
13 GTB License Application Form	Gambia Tourism Board
14GTB License Fees	Gambia Tourism Board

RENEWAL

1 Business Registration	Attorney General's Chambers
2 Expatriate Quota Receipts	Gambia Revenue Authority
3 Public Liability Insurance	Recognized Insurance Company
4 Sea worthiness Certificate of the Equipment	Gambia Ports Authority
5 Captain(s)' Competency Certificate(s)	Gambia Ports Authority
6 Staff Health Screening (if applicable)	Department of Health, Banjul
7 Fresh Food Certificate, (if applicable)	Department of Health, Banjul
8 GTB Inspection of Equipment & Facilities	Gambia Tourism Board
9 GTB License Application Form	Gambia Tourism Board
10 GTB License Fees	Gambia Tourism Board

Operational Licenses for ANIMAL HIRERS – Animals; Horses, Camels etc. NEW BUSINESSES

1 Business Registration	Attorney General's Chambers
2 TIN Certificate	Gambia Revenue Authority
3 Social Security Certificate	Social Security & Housing
4 Expatriate Quota Receipts	Gambia Revenue Authority
5 Public Liability Insurance	Recognized Insurance Company
6 Evidence of a Suitable Office Equipped	Gambia Tourism Board
7 Veterinary Certificates of the Animals	Department of Livestock/ Recognized Vet.
8 A minimum of six (6) animals are required	Gambia Tourism Board
9 GTB Inspection of Animals & Facilities	Gambia Tourism Board
10 GTB License Application Form	Gambia Tourism Board
11 GTB License Fees	Gambia Tourism Board

THE GAMBIA TOURISM BOARD LICENSE FEES AND PROMOTIONAL LEVY RATES

HOTELS

HOTEL GRADE	ANNUAL LICENSE FEE	ANNUAL MARKETING LEVY/ROOM	FORMS
5 Star Hotels	GMD 65,000.00	GMD 1,000.00	GMD 500.00
4 Star Hotels	GMD 60,000.00	GMD 950.00	GMD 500.00
3 Star Hotels	GMD 55,000.00	GMD 900.00	GMD 500.00
2 Star Hotels	GMD 50,000.00	GMD 850.00	GMD 500.00
1 Star Hotels	GMD 45,000.00	GMD 800.00	GMD 500.00
Non Star	GMD 45,000.00	GMD 750.00	GMD 500.00

MOTELS & GUEST HOUSE

	NO. OF ROOMS	ANNUAL LI-CENSE FEE	ANNUAL MARKETING LEVY/ROOM	FORMS
TDA, Bakau & Cape point	Up to 15 rooms	GMD 40,000.00	GMD 750.00	GMD 500.00
	Above 15 each room	GMD 5,000.00	GMD 750.00	
TDA Residents		GMD 35,000.00	-	GMD 500.00
Banjul, KMC & BAC	Up to 15 rooms	GMD 10,000.00	GMD 500.00	GMD 500.00
	Above 15 each room	GMD1,000.00	GMD 500.00	
Kotu, Kololi, Brufut, Tanji, Sanyang, Tujereng & Kartong	Up to 15 rooms	GMD 15,000.00	GMD 500.00	GMD 500.00
	Above 15 each room	GMD 1,500.00	GMD 500.00	GMD 500.00
Fonis	Up to 15 rooms	GMD 7,500.00	GMD 500.00	GMD 500.00
	Above 15 each room	GMD 500.00	GMD 500.00	GMD 500.00
CRR, URR & NBR	Up to 15 rooms	GMD 7,500.00	GMD 500.00	GMD 500.00
	Above 15 each room	GMD 500.00	GMD 500.00	GMD 500.00
Upcountry Facilities & Camps	Up to 15 rooms	GMD 10,000.00	GMD 500.00	GMD 500.00
	Above 15 each room	GMD 1,000.00	GMD 500.00	GMD 500.00
Hunting Camps	Up to 15 rooms	GMD 35,000.00	GMD 500.00	GMD 500.00
	Above 15 each room	GMD 1,000.00	GMD 500.00	GMD 500.00
Eco Lodges Sandele/ Makasutu Type	Up to 15 rooms	GMD 40,000.00	GMD 500.00	GMD 500.00
	Above 15 each room	GMD 1,000.00	GMD 500.00	GMD 500.00

BIG RESTAURANTS & BARS

CATEGORY		ANNUAL LICENSE FEE	MARKETING LEVY PER ANNUM	FORMS
Beach Bar Concessions	New	GMD 40,000.00	-	
Beach Bar Annual Renewal Fees	Owner Managed	GMD 5,000.00	-	
Beach Bar Annual Renewal Fees	Lease/Rent Out	GMD 150,000.00	-	
Beach Bar	Op Lic./Levy	GMD 10,000.00	GMD 3,300	GMD 500.00
TDA & Airport		GMD 22,000.00	GMD 7,260.00	GMD 500.00
Kerr Sering, Kololi, Bakau		GMD 20,000.00	GMD 6,600.00	GMD 500.00
Rest of KMC, Banjul & BAC		GMD 11,000.00	GMD 3,630.00	GMD 500.00
Small Restaurant & Bars	With D200k	GMD 7,000.00	GMD 2,310.00	GMD 500.00
Bars	With D200k	GMD 7,000.00	GMD 2,310.00	GMD 500.00

NIGHT CLUBS

	ANNUAL LICENSE FEE	MARKETING LEVY PER ANNUM	FORMS
TDA	GMD 50,000.00	GMD 16,500.00	GMD 500.00
KERR SERING, KOLOLI, BAKAU	GMD 25,000.00	GMD 8,250.00	GMD 500.00
REST OF KMC, BANJUL & BAC	GMD 15,000.00	GMD 4,950.00	GMD 500.00
NBD, LRR, CRR	GMD 10,000.00	GMD 3,300.00	GMD 500.00

GROUND OPERATORS

	ANNUAL LICENSE FEE	MARKETING LEVY PER ANNUM	FORMS
Category A	GMD 60,000.00	GMD 19,800.00	GMD 500.00
Category B	GMD 50,000.00	GMD 16,500.00	GMD 500.00
Airlines	GMD 25,000.00	GMD 8,250.00	GMD 500.00

EQUIPMENT HIRERS

EQUIPMENT TYPE	ANNUAL LICENSE FEE	MARKETING LEVY PER ANNUM	FORMS	FORMS
Boats	GMD 15,000.00	GMD 4,950.00	GMD 500.00	GMD 500.00
Pirogue – large	GMD 7,000.00	GMD 2,310.00	GMD 500.00	GMD 500.00
Pirogue – medium	GMD 5,000.00	GMD 1,650.00	GMD 500.00	GMD 500.00
Pirogue – small	GMD 3,000.00	GMD 990.00	GMD 500.00	

CASINOS COUNTRYWIDE

CATEGORY	ANNUAL LICENSE FEE	MARKETING LEVY PER ANNUM	FORMS	FORMS
Category 1 TDA	GMD 495,000.00	GMD 4,500.00	GMD 500.00	GMD 500.00
Category 2	GMD 345,000.00	GMD 4,500.00	GMD 500.00	GMD 500.00

MISCELLANEOUS BUSINESSES IN THE TDA

BUSINESS TYPE	ANNUAL LICENSE FEE	MARKETING LEVY PER ANNUM	FORMS
Supermarket	GMD 10,000.00	GMD 3,300.00	GMD 500.00
Minimarket	GMD 5,000.00	GMD 1,650.00	GMD 500.00
Bureau de Change	GMD 22,000.00	GMD 7,260.00	GMD 500.00
Travel Agents	GMD 10,000.00	GMD 3,300.00	GMD 500.00
Telecommunications	GMD 37,000.00	GMD 12, 210.00	GMD 500.00
Fashion Shop	GMD 10,000.00	GMD 3,300.00	GMD 500.00
Internet Café	GMD 10,000.00	GMD 3,300.00	GMD 500.00
Auditing Firm	GMD 45,000.00	GMD 14, 850.00	GMD 500.00
Filling Station	GMD 45,000.00	GMD 14, 850.00	GMD 500.00
Consulting Firm	GMD 45,000.00	GMD 14, 850.00	GMD 500.00
Gift Shop	GMD 10,000.00	GMD 3,300.00	GMD 500.00
Tailoring Shop	GMD 5,000.00	GMD 1,650.00	GMD 500.00
Real Estate Agents	GMD 10,000.00	GMD 3, 300.00	GMD 500.00
Fast Food	GMD 7,000.00	GMD 2,310.00	GMD 500.00
Bank	GMD 45,000.00	GMD 14,850.00	GMD 500.00
Laundry Service	GMD 45,000.00	GMD 14,850.00	GMD 500.00
Beauty Saloon	GMD 10,000.00	GMD 3,300.00	GMD 500.00
Massage Center	GMD 10,000.00	GMD 3,300.00	GMD 500.00
Drink Wholesale Shop	GMD 10, 000.00	GMD 3,300.00	GMD 500.00
Tourist Taxis	GMD 525.00	-	-
Fruit Sellers	GMD 525.00	-	-
Juice Presser	GMD 500.00	-	-
Craft Market Vendor	GMD 1,150.00	-	-
Tourist Guides	GMD 750.00	-	-
Bird Watchers	GMD 1,500.00	-	-

Infrastructure Costs and Taxes

Cost typically associated for businesses operating in The Gambia are listed below:

Credit Meter: ELECTRICITY: (GMD per kwh)			
DESCRIPTION		CATEGORY	RATES
Domestic	1	Consumption Range	
		0 – 300 kwh	10.14
		301 – 600 kwh	10.49
		601 – 1000kwh	10.77
		Balance	11.54
Commercial	2		10.90
Hotel/Club/Industries	3		11.65
Agriculture	4		10.14
Area Councils	5		10.90
Central Government	6		10.90
	Prepayment Meter: ELECTRICITY: (GMD per kwh)		
DESCRIPTION	RANGE	RATES	
Domestic	Flat	10.14	
Commercial		10.90	
Hotel/Club/Industries		11.65	
Agriculture		10.14	
Councils/ Government		10.90	
	WATER (GMD) per cubic me- ter, “cum”)		
DESCRIPTION	CATEGORY	RATES	
Domestic	1	Consumption Range	
		0 -10 cum	05.50
		11 – 25 cum	12.00
		26 – 40 cum	16.00
		Balance	20.00
Commercial	2		24.20
Hotel/Club/Industries	3		34.00
Agriculture	4		12.00
Area Councils	5		16.79
Central Government	6		16.79
SEWERAGE (GMD) per cum of Water consumed)			
Domestic Users & Local Authorities			2.93
All other users			8.78
	TARIFF AND CHARGES FOR ELECTRICITY SERVICE CONNECTION		

SERVICE CONNECTION COST (GBA)			SERVICE CONNECTION COST (WEST COAST & PROVINCES)
TYPE	TARIFF	ADDITIONAL DISTANCE	TARIFF
SINGLE PHASE	D7,000.00	D70.00	D5,000.00
TRI-PHASE	D22,000.00	D90.00	D15,000.00
MAX. DEMAND	D50,000.00		D22,000.00

TARIFF AND CHARGES FOR WATER SERVICE CONNECTION (GBA)

WATER SERVICE CONNECTION COST			REPLACEMENT COST	
TYPE	TARIFF	ADDITIONAL DISTANCE	METER HEAD	METER HEAD, BENDS & STAND PIPE
¾"	D7,000.00	D90.00	D2,500.00	D3,250.00
1"	D9,000.00	D95.00	D2,800.00	D4,000.00
1 ¼"	D16,000.00	D140.00	D5,350.00	D7,500.00
1 ½"	D20,000.00	D350.00	D5,350.00	D8,000.00

RECONNECTION FEES (GMD) FOR ELECTRICITY AND/OR WATER

DESCRIPTION	NEW TARIFF
Domestic Customers	D200
Commercial Customers	D400
All other Customers (Hotels, Clubs, Industries, Agriculture, GoG)	D5,000
Note: a reconnection is a service rendered by NAWEC after a disconnection has taken place caused by Nonpayment of bills	

INTERNET TARIFFS: PREPAID (GMD)

	GAMCEL	AFRICELL	COMIUM	QCELL
On- Net (Peak)	3.25	3.00	3.30	2.90
On- Net (Off-Peak)	3.25	3.00	3.30	2.90
Off-Net (Peak)	3.25	3.30	3.30	2.90
Off-Net (Off-Peak)	3.25	3.30	3.30	2.90
Zone 1 (Senegal)	18.23	20.50	18.24	17.50
Zone 2 (US & Europe)	13.80	14.00	16.00	14.00
Zone 3 (Rest of The World)	16.80	17.50	22.00	15.30
SMS (On-Net)	0.44	0.55	0.55	0.40
SMS (Off-Net)	1.10	1.10	1.10	1.10
SMS (International)	3.30	3.00	3.30	3.30

Postpaid (GMD)

	GAMCEL	AFRICELL	COMIUM*	QCELL*
On- Net (Peak)	3.25	3.00	2.20	1.00*
On- Net (Off-Peak)	3.25	3.00	0.40	1.50*
Off-Net (Peak)	3.25	3.30	2.60	1.50
Off-Net (Off-Peak)	3.25	3.30	2.60	1.50
Zone 1 (Senegal)	18.23	20.50	15.00	21.00
Zone 2 (US & Europe)	13.80	14.00	13.00	12.50
Zone 3 (Rest of The World)	16.80	17.50	18.00	15.00
SMS On-Net	0.44	0.45	0.45	0.40
SMS Off-Net	1.10	1.10	0.95	1.10
SMS International	3.30	3.30	2.95	3.30

Postpaid (GMD)

RECONNECTION FEES (GMD) FOR ELECTRICITY AND/OR WATER		Tariff (GMD)
On-Net		0.73
Off-Net		3.00
Zone 1 (Senegal)		18.24
Zone 2 (US & Europe)		12.37
Zone 3 (Asia & Africa excl. Senegal)		16.50
Connection Charges (subscription charges)		848.67
Monthly Subscriptions		
a) Residential		36.38
b) Corporate		44.48

Postpaid (GMD)

	Unique Solutions	Netpage	QCELL	GAMTEL	LANIX
256 Kbits	D1,600	D2,070	D1,500	D1,500	D2,500
512 Kbits	D2,600	D2,300	D2,500	D1,500	D5,000
1 Mbits	D5,200	D2,530	D2,400	D2,200	Negotiations
2 Mbits	D10,400	D3,500	D2,640	D2,400	-
5 Mbits	D26,000	D5,800	D3,600	D4,500	Negotiations

Fixed Internet Rates (Corporate/Month)

	Unique Solutions	Netpage	QCELL			GAMTEL	LANIX
			QSME*	QB*	QD*		
256 Kbits	D3,000	D3,450	D3,000	-	D6,000	D5,000	D2,500
512 Kbits	D6,000	D5,750	D5,000	-	D12,000	D3,800	D5,000
1 Mbits	D15,000	D10,350	D7,800	D10,200	D18,000	D5,900	Negotiations
2 Mbits	D25,000	D17,250	D9,360	D17,000	D30,600	D9,000	
5 Mbits	D75,000	D40,250	D19,500	D37,800	D54,000	D16,600	Negotiations

*QSME – Small & Medium Enterprise

*QB - Business

*QD - Dedicated

GSM Operator's License Fee is \$1,000,000 per annum

ISP License Fees D130, 000

The table below outlines the taxes and mandatory contributions that Residents and Businesses in the Gambia must pay.

	TAX	RATE
Direct Taxes	Personal Income	Tax 0 – 35% on a graduated basis
	Corporate	Tax 31% of computed/accepted net profit,
Indirect Taxes	Withholding tax	1.5% of turnover of audited accounts, or
	Dividend and interest Income Tax	2.5% of turnover of unaudited accounts
	Rent Income Tax	(whichever is higher)
	Capital Gain Tax	Contracts and supplies
	Municipal Tax	15%
	Environmental Tax	10% for residential and 15% for commercial
	Contribution to Injuries Compensation Fund	5% of sale price or 15% of gain
	Stamp Duty on Contracts	(whichever is higher for companies)
	Expatriate Tax	Varies by location and business entity
	Property Tax	GMD1 per employee per month
	National Education Levy	1% (max D15 per month per employee)
	Value Added Tax (domestic)	2.5% to 10% of Contract Value
		GMD40,000 for Non-ECOWAS citizens and GMD10,000 for ECOWAS citizens
	Social Security Contributions	0.3% of assessed Property Value
	National Education Levy	GMD30,000 and GMD50,000 (depending on turnover in excess of GMD5 million)
Value Added Tax (domestic)	20% of gross sales per month for telecoms sector, 15% for the rest	
	15% of total value of goods imported depending on Tonnage	
	Social Security Contributions	10% of Gross salaries

List of Professional Training Institutions

NAME	SPECIALTY	LOCATION	WEBSITE/EMAIL	CONTACT
A & A Financial Training Centre	ACCA/CIPS	Latrikunda Sabiji	aasowe45@yahoo.com	9966871/9962170
Abraxas Job Placement Centre	Job Ethics	Fajara M Section	abraxasjobcentre@yahoo.com	9886254/7772796
Accountax Solutions Ltd	ACCA/ Accounting	8A Kairaba Avenue	barrowbaba@yahoo.co.uk	4392590/9933670
African Information Holdings Ltd	Business Administration/ IT	50 Kairaba Avenue	aithgambia@aithonline.com	4374019/9911261
Alwafa Skills Training Centre	Electrical /Welding/ Fabrication/ Carpentry	Farafenni, NBR	amagambia@hotmail.com	3663515/4410393
American Training Center for Health Professionals	Certified Nursing Attendant	Brusubi Phase II, Brusubi Sukuta Highway	www.americantrainingcenter.org	7121139
Banutu Business College (BBC)	Sales & Marketing/ Banking & Finance	Lamin Village	banutu@aol.com	7034349/6362144
Business Training Centre	Business, Finance & IT	13 Samba Breco Road, Cape Point	www.businessstrainingcentre-edu.com	4497879/9914643
Canaan Technical Institute	IT	Brikama	gambiawam@gmail.com	9891912/7791912
Chamen Technical Training Centre	Electrical Installation/ Electronics	Latrikunda Sabiji	cttc1998@yahoo.co.uk	9982523/9957233
Cinchips Institute	Accounting, Finance, IT	70 Kombo Sillah Drive	cinchipscomputers@yahoo.co.uk	9912425/4398418
Club Foire Skills Training Centre	Tailoring	Kairaba Avenue		9916656/9956420
College of Professional Studies	Business Mgt & IT	Siffoe Village	burchers05@yahoo.com	6352843/7020707
Ednic Languages & Professional Institute	Foreign Languages	Off Kairaba Avenue	infoedenic@yahoo.com	4390897/9928789
Fabulous Gambia Training Centre Charity	Cosmetology, Wellness, etc	Tranquil	info@fgtcc.org	7287642
Filton College of Management	Marketing & HRM	116 Mosque Road, Churchills Town	filtoncollege@gmail.com	7592916/3700616
Fisheries Training Institute	Fishing Practice	93 Kombo Sillah Drive, Churchills Town	omassjobe@yahoo.co.uk	9075507
Gambia Girl Guide Association Skills Training Centre	Catering & Hotel Mgt	MDI Road, Kanifing	tggamay2009@yahoo.com	4494310/9916976
Gambia Press Union School of Journalism	Journalism	Off Atlantic Boulevard, Fajara	gjanneh@gmail.com www.gambia-pressunion.org	9715907/6715907
Gambia Public Procurement Institute	Public Procurement	Kairaba Avenue	k.sillah@gppa.gm	4378502/9961449
Gambia Telecommunication & Multimedia Institute Basse Annex	Information Technology	Basse Santa Su	mam@gamtel.gm	4390660/9964480
Gambia Telecommunication & Multimedia Institute (GTMI)	Telecommunication, CCNA, MCSA, IT	Kanifing	Info@gtmi.gm management@gtmi.gm	4390659/9964480
Gambia Tourism & Hospitality Institute	Hotel Management	Kanifing South, Post Office Road	info@gambiathi.com	4392264

Golden Hands Massage, Hairdressing & Beauty Academy	Massage, Cosmetology, Hairdressing	Kololi Village	info@goldenhandssspa.com	9903424
Grace Institute of Professional Accounting	ACCA, Accounting, IT	113 Kombo Sillah Drive, Tallinding	graceinstitute2007@yahoo.com	9939327/7628932
Hard Soft Training Institute	IT, MCSE	Old Yundum, Coastal Road	suwarehba@yahoo.com	9806846
Holron Computing Training Centre	IT	1 Bolong Road, KSMD	holrongam@yahoo.com	4396357/7885395
Humanity First Institute For Information Technology	Hardware Maintenance, IT	Kombo Sillah Drive, Latrikunda Sabiji	bokarrk@yahoo.co.uk	9883186/9946773
Insight Training Centre	Business Mgt, IT, Banking, Marketing, etc	Kombo Sillah Drive	insighttrainingcentre@yahoo.com	4390226/9912588
Insight Training Centre Sinchu Annex	Construction, Electrical Engineering, etc	Sinchu Alagie Village	insighttrainingcentre@yahoo.com	4390226/9913402
Insight Training Centre, Basse Annex	Construction, Horticulture, Marketing, etc	Mansajang Kunda, Basse	info@insight.gm	9912588/6770131
Institute of Travel & Tourism of The Gambia	Travel & Tourism, Cabin Crew & Airline Operations	Kanifing South	ittog@qcell.gm satnyang@yahoo.com	7701330/ 9917343
International Community College	Business Mgt, HRM, Marketing	71 Kairaba Avenue	ebrawajobe@yahoo.co.uk	9134093
Janjanbureh Training Centre	IT User Skills	Janjanbureh Town		9916191/6816197
Khamsys Technologies Ltd	Banking & Finance, Business Mgt, etc	Bijilo Village	mbye.kah@khamsys.com	3700473
Lamin Institute of Professional Studies (LIPS)	IT, Business Mgt, etc	Opp. Galp Petrol Station, Lamin Village	Lips6792003@yahoo.com	9718255/7050572
Lasting Solutions Institute of Technology	IT, MCSA, MCSE, MCDBA, Network +, A+	Kairaba Avenue	info@lastingsolutions.gm	9966071/9966555
Lasting Solutions Institute of Technology Farafenni Annex	IT, MCSA, MCSE, MCDBA, Network +, A+	Farafenni, NBR	Asowe@Lastingsolutions.gm	9966555/ 4393991
Malick Mendy Tailoring Skills Training Centre	Tailoring	Bertil Harding Highway, Bakau		9916656/3996656
Microtech Institute of Multimedia and Technology	IT, MCSA, MCSE, MCDST	Kombo Sillah Drive	info@microtech.gm	9994674/6664674
My Future Training Centre	IT, Business Mgt, Sewing, etc.	Bakau Newtown	myfuture61@yahoo.com	9959890/6734370
NAWEC Training Centre	Electrical & Mechanical Engineering, etc.	Kotu Power Station, Kotu	info@nawec.gm	9963057/4376608
Njawara Agricultural Training Centre	Horticulture	Njawara Village, NBR		9906933/3445154
Nusrat Management & Accountancy Training Centre	ACCA, CAT, Banking & Finance, etc	Bundungka Kunda, Serrekunda	matcentre@hotmail.com	4379373/9937238

Presentation Girls Vocational Training Institute	Secretarial Studies, Home Economics	Rev. Pye Lane, Banjul	srmarypoting@hotmail.com	4228471/9129373
President's International Award Skills Training Centre	Welding, Carpentry, Electrical, Home Economics, etc	Opp. Friendship Hostel, Bakau	admin@gambianintaward.org	7676050
QuantumNet Institute of Technology	IT, Web Design, CCNA, etc.	Kairaba Avenue	training@qanet.gm	3100918/3100142
rlg Communications Gambia Ltd	Mobile Phone Repairs, Computer Science	62 Kairaba Avenue	info@rlggambia.com	4390424
rlg Communications Gambia Ltd (Basse Annex)	Mobile Phone Repairs, Computer Science	62 Kairaba Avenue	info@rlggambia.com	4371170/ 7844629
S. Narr Cham's Academy	Food Production	Off MDI Road, Pipeline	zainab.njie@yahoo.co.uk	3998004/7998004
SASS Cosmetology and Skills Academy	Hair Dressing, Make Up	Fajara, KSMD	sasshealthandbeauty@hotmail.com	9767568/8905598
SBEC College	HRM, Banking, IT, etc	Salaji, Airport Road	college@sbecinternational.com	8101065/9826465
School of Catering, Hotel, Mgt, Fashion & Design	Catering, Sewing, Home Economics	1 Park Lane, Latrikunda German	scahmfadbh@yahoo.com	4396917/9875558
Shaykh Mahfous Institute of Professional Studies	Business Mgt, IT, Marketing, Construction	40 Mosque Road, Latrikunda German	shaykhmahfousinstitute@hotmail.com	4373102/ 9962025
SIMMA Vocational Training Institute	Book Keeping, IT, Sewing, Cookery	Bundung, Serrekunda	simma@hotmail.com	9998348/7026533
Sobeya Skills Training Centre	Secretarial Studies, Tailoring	74 Kombo Sillah Drive, Serrekunda	apgwatsf@hotmail.com	9912241/ 4397682
SOS Regional Mother and Adult Training Centre	Catering, Hotel Mgt, Sewing	Hermann Gmeiner Drive, Bakoteh	ellen.maraizu@sosgambia.org	4461157/ 4463930
SOS School For Professional Studies	PC Repair & Maintenance, IT	Bakoteh	www.sos-childrensvillage.org	9998641/ 8905701
SOS Training and Production Centre	Auto Mechanics, Carpentry, Metal Work	Hermann Gmeiner Drive, Bakoteh	training@sosgambia.org	4461924/ 4460229
St. Stephen Institute of Technology	Business Mgt, HRM, IT	Latrikunda Buffa Zone	saintstepheninstitute@yahoo.ie	9924429/ 9925407
State Guards Computer Training Centre	PC Repairs & Maintenance, IT, A+, Networking	State House, Banjul	mbsama329@yahoo.com	9911885/ 4202326
Stratford College of Management	HRM, Business Mgt, IT, Marketing, etc	Kombo Sillah Drive	medhafiz@yahoo.com	9948146/ 7439737
Success Professional Tutors	ACCA, IT, Marketing, Management	Kairaba Avenue	successproftutors@yahoo.com www.successprofessionalututors.org	7409671/ 9603660
SUNA Institute of Science and Technology	IT, Graphics & Web Design	Sonko Jileng Complex, Brikama	sunaconsultant@gmail.com	7926670/ 3149708
Taku Legaye Skills Centre	Catering, Home Economics, IT	Bundung Serrekunda	bmlaminj@yahoo.com	9913631/ 3811669
Task Crown Training Services	Banking & Finance, Accounting, HRM, etc	1 Garba Jahumpa Road, Bakau	taskcrown@yahoo.com	4498065/ 9971044
The Technology and Information Professional Institute	IT, Network +, Operating Systems	7 Sayer Jobe Avenue, Serrekunda	info@tip.gm www.tip.gm	9903026/6756551

Trust Communication Training Institute	IT, Marketing, Accounting, etc	Fajara 'A' Section, Pipeline	info@tcti-thegambia.org	9121252/ 3721252
Vicky Hairdressing Salon and Skills Centre	Hair Dressing, Cosmetology	16, 6th Street South, Fajara	tambav1968@yahoo.com	7224071/ 9903960
Vision Technical Education Centre	Electrical Installation, Welding & Fabrication	Kotu Quarry	vtechedu01@yahoo.com	9913990/ 7918881
West African Chartered College	IT, Business Mgt, Accounting & Finance	Bakau, Adj. Independence Stadium	Info_wacc@yahoo.com	4494448/ 9908798
Wise Owl College	IT User Skills	Brusubi Turntable	wiseowlcollege@yahoo.com	9982019/ 7982019
YMCA Vocational Training Centre	Computer Literacy, Catering, Hairdressing	Kanifing	www.ymca.org.com	4370240/ 9912508
Zainab Salon and Skills Training Centre	Hairdressing, Cosmetology	Amsterdam Building, Batokeh		7708361 4370240/ 9912508

THE GAMBIA'S WORKFORCE

The Gambian workforce is one of the country's principal assets, arousing considerable enthusiasm among business people, both foreign and domestic. It is seen as flexible, hardworking, and trainable. The Gambia has an estimated labor force of 774,000 people. Over three-quarters of the Gambian's labor force works in the agricultural sector. Industry, commerce, and services employ 19 percent of the labor force, and the public sector employs 6 percent.

Wage rates vary, but average daily wages for unskilled labor hover around \$2.50-\$4 a day. This is low, even by West African standards. Businesses consequently have access to a relatively inexpensive and abundant pool of laborers. Recent developments in The Gambia's education system and specialist training institutions also supply the growing demand for skilled manpower. Employers may recruit directly from these institutions.

With the establishment of The Gambia Priority Employment Programme (GAMJOBS), the Government affirmed its commitment to further developing the country's skilled labor force. The aim of the program is to improve technical and vocational training and higher education. A series of initiatives have been put in place to promote training for business employees. The Gambia also has a liberal policy concerning the employment of foreigners for managerial and technical assignments. Depending on the requirements of the company, as judged by an allocation committee, the company is allotted an expatriate quota for specific posts for a specified period, with maximum of 20 percent and costs GMD10, 000 for ECOWAS citizens and GMD40, 000 for others.

Work Week

The normal work week for the public sector consists of five days (Monday – Friday) from 8am – 4pm and 8am – 12.30pm on Fridays with Saturday and Sunday as weekly holiday. However, much of the private sector works on Saturdays including the Financial Institutions.

Labor Relation

Companies may terminate the services of employees on the following grounds: guilty of serious misconduct or inconsistent fulfillment of expressed conditions of



contract; habitual or substantial neglect; lack of a skill that the employee expressly or implicitly indicated he or she possessed; or misrepresentation on which the contract of employment was based. An employee made redundant is entitled to 6 months notice. An employee may not be dismissed on the grounds of pregnancy or maternity leave, less than 2 weeks of sick leave, HIV/AIDS status, or association with trade unions or any other groupings. Workers can appeal termination by filing a complaint (orally or written) to the Commissioner of Labor or an official from the trade union of membership. If the Commissioner fails to settle the matter within one month of receipt of complaint, the employee or trade union may bring claim before the Tribunal. If Tribunal believes dismissal was unfair, the Tribunal will order reinstatement of employee and appropriate compensation, or compensation deemed just or equitable.

Arbitration and Dispute Resolution Services

In accordance with the Alternative Dispute Resolution Act 2005, the Gambia's Ministry of Justice developed the Alternative Dispute Resolution (ADR) Secretariat in 2008 and offers ADR services for foreign and local investors seeking "fair, economical, informal and quick" resolution designed to relieve the backlogged court system, the ADR Secretariat falls outside of court procedures and deals with commercial disputes through mediation. Any individual, body, institution, or organization can refer a matter to the Secretariat for resolution. Cases can also be referred to the Secretariat for resolution by the Court

TESTIMONIALS FROM CURRENT INVESTORS

The Government of The Gambia has adopted policies attracting investment and creating business-friendly environment. Foreign Direct Investment (FDI) inflows into The Gambia have consistently been steadily high in recent years. A sample listing of foreign companies in The Gambia can be found in Appendix 2. The following two testimonials attest to The Gambia's business-friendly environment.

Nessim Trading Company Ltd.

“Nessim is one of the leading producers of high quality wheat flour products in the Gambia. Nessim was granted the Special Investment Certificate of GIEPA in 2016 as a gesture towards supporting and encouraging NESSIM'S investment. GIEPA SIC has helped the company in enjoying immense relief on corporate taxation and all of its imports and by extension has served as a strong protection to the company for the first 5 years of its operations. GIEPA has also been committed towards providing NESSIM Trading Company with all relevant support and ensuring that the company's investment initiatives in The Gambia remains ever viable” (Ahmed El Maely Ould Menane, CEO).

Unique Group

“In today's world of ever changing dynamics and competition for local and foreign direct investment, it is absolutely necessary to work with a well-organized and rapid decision making national investment body. Indeed, GIEPA has demonstrated over the years that it is the ultimate one stop shop in giving a fledgling local and international private sector the confidence it needs to make sound and efficient investment decisions in a timely manner. The opportunities and goodwill that exists for the New Gambia present GIEPA an even greater opportunity to respond to the local private sector needs for a transformational Gambia led by the very best in local content and international investment partners, creating a win-win scenario for all stakeholders” (Papa Yusupha Njie, CEO).





LIVING IN THE GAMBIA

A GREAT PLACE TO LIVE

Doing business in The Gambia is one thing. Living here is another. It is vital that investors and their employees locating in The Gambia be able to live a desirable lifestyle. The Gambia offers just that! Those residing in the Gambia will benefit from the local people's tolerance toward other cultures and peaceful milieu, as well as an array of amenities. All this makes The Gambia an appealing place to live! The cities of Banjul and Serekunda combine a modern outlook and striking developments with a rich history and culture. The cosmopolitan elements include leading hotels, restaurants, shops, recreational facilities, and entertainment facilities.

“Living in The Gambia is fantastic. One thing I really like is the slow pace of life here. It is just a very easy place to live. And the biggest thing I appreciate about living in The Gambia is that I feel very secure.” (Amy Hause, Former General Manager, Gambia is Good)

Welcoming Populace – Visitors to The Gambia will find that the country lives up to its reputation as one of

the most peaceful and liberal countries in West Africa. The country's population is a conglomeration of many ethnic groups that live harmoniously together as a community. The population is 90 percent Muslim, but the open attitude of the people allow for the practice of all religions. It is this widespread acceptance of other cultures and beliefs that allows expatriates to integrate well into the Gambian society.

Local Language – Foreigners can easily converse with the local population, as English is the official language and is commonly spoken by Gambians.

Food and Shops – Expatriate have access to several grocery stores and supermarkets that are well stocked with variety of European and Middle Eastern products, as well as a selection of quintessential American goods and brands. Vegetables and meats are typically purchased from farmer's markets that are scattered all over town. Fish can be purchased directly from the fishing boats.

Currency – Most transactions require cash payment in “Dalasi”, the local currency of The Gambia. Debt and credit card use are not widespread. Debit cards can be used at ATMs and credit cards are accepted in many of the hotels and lodges. Foreign currencies can be exchanged at the airport, banks, Bureau de Change, and most hotels.

International Schools – For those with families, there are various private and bi-lingual schools, including the Banjul American Embassy School (an English-speaking, American-based educational program for preschool through to Grade 8), Marina International School (English-speaking following the British National Curriculum for students from Kindergarten through to Upper Six), Ecole Francaise de Banjul (French-speaking school following the French curriculum for children between the age of 2 and 15); Groupe Scolaire Diana Mariam (bilingual curriculum (English-French) for children between the ages of 0 and 11 years); and SBEC International School (bilingual curriculum (English-French) for children between the ages of 0 and 18 years).

Accommodation – Those visiting The Gambia can select from a variety of housing options, from luxury hotels, self-catering apartments, and guesthouses to upcountry lodges. Most of the hotels are self-contained complexes set in spacious gardens; they cater to the needs of tourists. See Appendix 5 for a complete listing of available hotels. Expatriate housing consists largely of houses with gardens of varying sizes. Some houses have swimming pool. Apartment-style living is rare for long-term experts because renting a house is relatively inexpensive.

Climate – Visitors to The Gambia benefit from a pleasant sub-tropical climate with two distinct seasons: dry savannah winds (Harmattan) from November to June and wet season from July to October. The average daytime temperature is 27 degrees Celsius, falling to 10 to 16 degrees Celsius at night.

Healthcare – There are several medical clinics in The Gambia with well-trained doctors, including The British Medical Research Council.

The Gambia is a small country, but its natural beauty, rich culture, and well-developed tourism sector provide



residents with an array of activities. The tropical sunshine and 80 kilometers of un-crowded coastline make it an idyllic place to enjoy the sun, sea, and sand.

Anyone can relax on the pleasant beaches of the country’s world-class hotels, resorts, and spas near Banjul, or head further south to the wild stretches of Atlantic Coast and walk for miles along the empty coastline. Gambians are known for their excellent music, as well as their dancing. Although Gambia is among the smallest country on mainland Africa, its culture is the product of very diverse influences. Having no natural barriers, The Gambia is home to most of the ethnic groups that are present throughout Western Africa. A significant component of The Gambia’s rich culture is the country’s “Roots” link. The Gambia served as one of the most profitable sites of the slave trade from the 15th to the 17th century. The International Roots Festival is biennial event aimed at commemorating the enslavement and transportation of Africans to the Americas and the Caribbean Islands. Africans and Diasporas are presented with a unique opportunity to remember, rediscover, and celebrate their African heritage. This includes trips to Fort James Island, Georgetown (now Janjangbureh), international music concerts, craft markets, and much more. The Gambia is also known for its array of restaurants and cafes, from traditional eateries to luxury international cuisine. A person can also get a pizza, pasta, or Chinese food. If one is interested in nightlife, there are several good bars, casinos, and clubs, including a well-known jazz bar.

The hotels and resorts offer various sporting facilities. This includes tennis, squash and badminton courts, billiards, swimming pools, and fitness gyms. The Fajara Golf Club has an 18-hole golf course. International golf tournaments are organized every year and there is a local tournament every Friday. Residents of The Gambia can also benefit from the country’s well-developed tourist sites.



trip to the prehistoric Wassu Stone Circles, a site believed to have been a burial ground thousands of years ago. The trip includes a journey by the river, where hippopotamuses can be seen wallowing on the muddy banks. Janjangbureh is a key attraction of the International Roots Festival. Visitors can go on a cruise up the center of the wide River Gambia, toward the former French slave trading post of Albreda and the village of Jufureh. Visit the settling of Roots, an old slave trade station.

Jinack Treasure Island (North Bank): Cross the River Gambia on the Banjul-Barra ferry and spend the day on the unspoiled island of Jinack. With no vehicles, supermarkets, or modern-day technology on the island, the local people continue to live very much as their ancestors did many decades ago. Visitors can also enjoy some of the Gambia's most exquisite beaches on Jinack Treasure Island.

Abuko Nature Reserve: Walk through the jungle to see a variety of rare animals. Visitors can also stop at Brikama Wood Carving Center to watch local craftsmen at work.

Janjangbureh: formally known as “Georgetown”, Janjangbureh is one of the oldest towns in The Gambia and serves as a relic of the country's colonial history. There are a number of camps around the island and visits that offer a

River Gambia National Park (Baboon Island): Islands are dispersed throughout the River Gambia. The largest is Baboon Island, home of the world renowned chimpanzees' rehabilitation project that helps reacclimatize chimpanzees from labs and zoos so they can return to the wild.

COMING TO THE GAMBIA

Visitors Visa: Citizens from the ECOWAS countries visiting the Gambia do not need a visitor's visa. Citizens from all other countries must apply for Gambian Visa at any Gambian Consulate or Embassy. The following documentation is necessary for a visitor visa application: International passport valid for at least 6 months prior to visa application;

- **Two passport size photos;**
- **Completed and signed application form (can be obtained from embassy or consulate's website);**
- **Non-refundable application fee and**
- **A personal or telephone interview may be required**
- **Processing time is typically 3 – 4 business days.**

“Last minute arrivals: Those travellers arriving on short-notice will be allowed to enter the country but must submit their passport in Banjul at the Department of Immigration in less than 48 hours to be issued a visa.”

Visitor will be issued a 28-day visa. Should a non-national wish to stay longer than 28 days, the visa can be extended on a monthly basis for a maximum of 3 months at the Department of Immigration in Banjul. There is a small fee for this service of D250 for every extra month.

Residency Permit: Investors to the Gambia will benefit from the country's liberal policy concerning employment of foreigners for managerial and technical assignments. Depending on the requirements of the company, as judge by an allocation committee, a company is allotted an expatriate quota for specific posts for a stipulated

time-frame. A residency or employment permit should be obtained after arrival in The Gambia. The entry permit covers the employee and the employee's immediate family members.

All non-Gambians residing in The Gambia require a residential or employment permit and an Aliens ID Card. The residency or employment permit and Aliens ID card must be renewed annually.

There are three types of Residential Permits:

Type A: This is for residential purpose only and is mostly issued to retired non-national citizens and international students. It costs GMD1, 100.

Type B: This category is used for employment (fee for ECOWAS nationals: GMD1, 300.00; fee for non-ECOWAS nationals: D1,800.00)

Type C: This residential permit is issued to skilled workers and small traders.

Alien ID cards can be obtained at the Department of Immigration. The non-national must submit his or her passport and identification card from the country of citizenship. Failing this, non-nationals can submit a sworn affidavit or a consular's card proving nationality. The associated costs are subject to periodic changes. Please consult with the Department of Immigration for current charges.

CONTACT

GIEPA operates as a One Step Shop for current and potential investors in The Gambia. It is the national agency responsible for promoting The Gambia as an ideal investment destination, coordinating and facilitating investments and regulating designated free zones. Working closely with stakeholders, GIEPA helps facilitate investments for all foreign and local investors.

GIEPA also serves as the link between investors and national authorities connected with business operations and other support facilities; provide information on investment opportunities and the incentive packages; administer the approved incentive packages; provide support and assistance to investors on administrative procedures connected with business registration; assist in securing permissions, exemptions, licenses, land, or anything else required for establishing and operating a business enterprise; render professional advice on the preparation of project proposals; and assist in identifying partnerships or joint ventures.

GIEPA performs a number of after-care services for investors.

These include:

- Regular site visits to identify any investment-related problems and to offer assistance through direct consultation with the relevant institution.
- Advice and support in expansion and diversification
- Support to MSMEs in the form of approved fiscal incentives, research and surveys, business development services (BDS), enterprise and entrepreneurship development policy advocacy etc.

The Agency also works to develop exports, providing advisory services to potential and current exporters. Undertaking training on export promotion and assisting marketing campaigns in foreign markets, among other services.

Please Contact GIEPA with Questions or Request for Assistance at:

The Chief Executive Officer

Gambia Investment and Export Promotion Agency

GIEPA House

48 Kairaba Avenue, Serrekunda

P.O. Box 757, Banjul

The Gambia

Tel: (+220) 4377377/4377378/4377623

Fax: (+220) 4377379/

Email: info@giepa.gm

Website: www.giepa.gm

ANNEXES

ANNEX 1: THE GAMBIA'S PUBLIC HOLIDAYS

New Year's Day	January 1
Independence Day	February 18
Mawlud (Islamic Day)	Varies
Good Friday	Varies
Easter Monday	Varies
Labor Day	May 1
African Liberation Day	May 25
Assumption Day	August 15
Koriteh (end of Ramadan)	Varies
Tobaski (Feast of Sacrifice)	Varies
Christmas Day	December 25

ANNEX 2: AVAILABLE SERVICES

The Gambia Chamber of Commerce and Industry (GCCCI) is the umbrella organization of the private sector and is an important resource for potential investors, GCCCI offers a wide range of essential business services for those investing in The Gambia, including training services, international trade, etc.



ORGANIZATION	NAME	CONTACT INFORMATION
Accounting/Auditing	Augustus Prom	2 Kairaba Avenue, KMC Website: www.augustusprom.gm Tel: (+220) 439 2376
	DT Associates	Bertil Harding Highway, Kotu Tel: (+220) 446 5800 Email: btouray@deloitte.gm Website: www.deloitte.com
	Hydara Consulting (Financial)	Bertil Harding Highway, Kotu Tel: (+220) 446 5399
	PKF International	Plot 33, Noble House, Bijilo Layout Annex, Bijilo Tel: (+220) 441 4419/441 4420
Banking	Access Bank (G) Ltd	47 Kairaba Avenue, Serrekunda Kombo St. Mary's Division Tel: (+220) 439 6678/79 Email: info@accessbankgambia.com Website: www.accessbankgambia.com
	Arab Gambian Islamic Bank (G) Ltd	7 ECOWAS Avenue, Banjul Tel: (+220) 422 3773/4222953 Email: agib@ganet.gm
	BSIC (G) Ltd	52 Kairaba Avenue, Serrekunda Tel: (+220) 449 8076/449 8072 Email: bsic@bsicgambia.gm

	ECOBANK (G) Limited	42 Kairaba Avenue, Serrekunda Tel: (+220) 439 9033 Email: egacustomer@ecobank.com Website: www.ecobank.com
	First Bank Nigeria (FBN)	48 Kairaba Avenue, Serrekunda Tel: (+220) 437 7878 Email: enquiry@fbnbankgambia.com Website: www.fbnbankgambia.com
	First International Bank (G) Ltd	2 Kairaba Avenue, Serrekunda Tel: (+220) 439 6580/439 6583 Email: admin@fibankgm.com Website: www.fibankgm.com
	Guaranty Trust Bank (G) Ltd	56 Kairaba Avenue, Serrekunda Tel: (+220) 437 6371/437 6375 Email: corpaffgm@gtbank.com Website: www.gtbankgambia.com
	Mega Bank (G) Ltd	11 A Liberation Avenue, Banjul Tel: (+220) 422 7944/422 8144 Email: info@megabankgambia.gm
	Skye Bank (G) Ltd	70 Kairaba Avenue, Serrekunda Tel: 441 4370/441 4371 Email: info@skyebankgm.com Website: www.skyebankgm.com
	Standard Chartered Bank (G) Ltd	8-10 ECOWAS Avenue, Banjul Tel: 422 8681/2/3 Website: www.standardchartered.gm
	Trust Bank Limited	3-4 ECOWAS Avenue, Banjul Tel: (+220 422 5777/8/9 Email: info@trustbank.gm Website: www.tblgambia.com
	Zenith Bank (G) Ltd	49 Kairaba Avenue, Serrekunda Tel: (+220) 439 9475/439 9471 Email: enquiry@zenithbank.gm Website: www.zenithbank.gm
Consulting	A & A Consulting	1 Independence Drive P. O. Box 439, Banjul Tel/Fax: (+220) 422 3894 Email: assanneh58@hotmail.com
	FJP Consulting	Westfield Serrekunda Tel: (+220) 439 6101/707 3200 Email: admin@fjp-consulting.com Website: www.fjp-consulting.com

	Real Time Consulting	Old Jeshwang, Kanifing Municipality Tel: (+220) 439 9066 Email: rtcgambia@ganet.gm
	Sahel Invest Management (G) Ltd	Garba Jahumpa Road, Bakau Tel: (+220) 449 7856 Email: sahel@qanet.gm Website: www.sahelgroup.gm
Courier Services	DHL International Limited	59 Mamadi Manjang Highway Tel: (+220) 439 6658 Website: www.dhl.com
	Redcoat Express Co. Ltd	Banjul International Airport, Yundum Tel: (+220) 447 2407 Email: info@redcoat.org.uk Website: www.redcoat.org.uk
Engineering	GAP Consultants Ltd	NTC Complex 1-3 Liberation Avenue, Banjul Tel: (+220) 422 6050 Website: www.gapconsultants.org
	MAJ Consult Ltd	No. 13, 1st Street, Fajara Tel: (+220) 439 4423 Email: maj@qanet.gm
	Masterplan	Paradise Beach Place, Kololi Tel: (+220) 446 5191 Email: masterplan@qanet.gm
	Pinnacle Group	10 Lamin Koting Street, Bakau Tel: (+220) 996 4000 Email: jenghabib@yahoo.com
Foreign Exchange Bureau	Approved Services	12 Kairaba Avenue, Serrekunda Tel: (+220) 982 8178
	Bayba Financial Services	42 Kairaba Avenue Tel: (+220) 439 8136
	FIG Bureau de Change	50 Kairaba Avenue, Fajara Tel: (+220) 437 8489/437 6416
	Hydara Foreign Exchange	5 Albert Market, Banjul Tel: (+220) 990 5539/422 4327
	IG Financial Services	Methodist Mission Complex, Atlantic Road, Bakau Tel: (+220) 449 4203 Email: inagoerge@hotmail.com
	Immedi8 Financial Services	Foday Kabba Highway, Latrikunda Sabiji Tel: (+220) 437 9917

	J Financial Services Ltd	1 Jimpex Road, Serrekunda Tel: (+220) 439 0300 Email: info@jfn.gm
	M.A Financial Services	53 Kanifing Industrial Estates, Serrekunda Tel: (+220) 439 9488
	MJ Financial Services	2 William Street, Banjul Tel: (+220) 422 6352/ 422 3917
	O.G Financial Services Ltd	78 Kairaba Avenue, Serrekunda Tel: (+220) 437 8841 Email: o.a.gibril@qanet.gm
Insurance Services	Capital Express Assurance (G) Ltd	Suit 10th & 16th, 3rd Floor Sankung Sillah Building 52 Kairaba Avenue Tel: (+220) 449 8311/ 890 7390
	Enterprise Life Assurance Co. (G) Ltd	6 OAU Boulevard, Banjul Tel: (+220) 420 1650/420 1651
	Gambia National Insurance Company	Kairaba Avenue, KSMD Tel: (+220) 439 5725/ 439 6513 Fax: (220) 439 5716
	Global Security Insurance Company	73A Gloucester Street, Banjul Tel: (+220) 420 2030/422 3716 Fax: (+220) 422 3715
	IGi Gamstar Insurance Company Ltd	79 Daniel Goddard Street P.O. Box 1276, Banjul Tel: (+220) 422 6021/422 3762 Fax: (+220) 422 9755
	Great Alliance Insurance Company Ltd (GAIC)	10 Nelson Mandela Street, Banjul Tel: (+220) 422 7839/8112/6772 Fax: (+220) 422 9444
	New Vision Insurance Company	Trust Bank Building 3-4 ECOWAS Avenue, Banjul Tel: (+220) 422 3045/ 422 3046 Fax: (+220) 422 3040
	Prime Insurance Company Ltd	10C Nelson Mandela Street, P.O. Box 277, Banjul Tel: (+220) 422 2476/422 2475 Fax: (+220) 422 2475
	Royal Insurance (G) Ltd	Royal House, Kairaba Avenue, Fajara Booster Station, P.O.Box 2605, Serrekunda Tel: (+220) 449 8736/449 8738 Website: www.royalinsurancegm.com

	Sunshine Insurance Company Ltd	7-8 Nelson Mandela Street, Banjul Tel: (+220) 420 2645/6 Fax: (+220) 420 2648
	Takaful (G) Ltd	71 Dobson Street, Banjul Tel: (+220) 422 9824/422 9820
	Insurance Association of The Gambia	Prime Insurance Company Building 10C Nelson Mandela Street, Banjul Tel: (+220) 420 1637 Fax: (+220) 420 1637
Microfinance Institutions	Reliance Financial Services Ltd	46A Kairaba Avenue, Serrekunda Tel: (+220) 439 0070 Email: info@rfs.gm
	Supersonicz Financial Ltd	53 Mamadi Manjang Highway, Serrekunda Tel: (+220) 438 0171/438 0172
	National Association of Cooperative Credit Unions of The Gambia	Kanifing Institutional Area PMB 35, Banjul Tel: (+220) 449 7028/996 8850 Fax: (+220) 449 7026 Email: info@naccug.gm
Telecommunication/ Cellular Companies	Gambia Telecommunication Company	Gamtel House, 3 Nelson Mandela Street, Banjul, Tel: (+220) 422 9999, Fax: 422 8004
	GAMCEL	59 Mamadi Manjang Highway, Kanifing, Tel: (+220) 439 8169/ 439 8155
	AFRICELL	43 Kairaba Avenue, Serrekunda, P.O.Box 2140, Banjul, Tel: (+220) 7400000, Fax: 4376044, Email: info@africell.gm , www.africell.gm
	COMIUM	27 Kairaba Avenue, Serrekunda, Tel: (+220) 660 1601, Fax (+220) 6601602, info@comuim.gm , www.comium.gm
	QCELL	QCELL House, Kairaba Avenue, P.O.Box 346, Serrekunda, Tel: (+220) 4378430, Fax (+220) 4378406, info@qcell.gm, www.qcell.gm
IT Services	Netpage Solution Co. Ltd	7th Street East, Off Kairaba Avenue, KMC, P.O.Box 602, Banjul Tel: (+220) 4378181 Fax: (+220) 4374838 Email: info@netpage.info

	QuantumNet	Kairaba Avenue, Serrekunda Tel: (+220) 4378430 Email: support@qanet.gm
	Unique Solutions	6 Kairaba Avenue, Serrekunda Tel: (+220) 4390421 Email: info@unique.gm, www.unique.gm
Law Firms	Amie Bensouda & Co. LP	No. 2 SSHFC Crescent Off Bertil Harding Highway Kanifing Institutional Area P.O.Box 907, Banjul Tel: (+220) 449 6453 Email: info@amiebensoudaco.net
	Ida Drammeh & Associates	13 Marina Parade, Banjul Tel: (+220) 422 8882
	Antoumane Gaye's Chambers	4 Liberation Avenue, Banjul Tel: (+220) 422 9941
	Carol's Chambers	2 Liberation Avenue, Banjul Tel: (+220) 422 5304
	Solie Law Chambers	2nd Street East, Fajara "M" Section P.O. Box 1783, Banjul Tel: (+220)4372522 E-mail: info@solielaw.gm www.solielaw.gm
Shipping/Logistics	Maersk Gambia Ltd	80 OAU Boulevard, P.O. Box 1399, Banjul, Tel: (+220) 422 4450, Fax: (+220) 422 4025, Email: mailgamsalimp@maersk.com
	Istamco	1 Cotton Street, Banjul, Tel: (+220) 422 2567, Email: agency@istamco.com
	Interstate Shipping Company Ltd	43 ECOWAS Avenue, P.O.Box 437, Banjul, Tel: (+220) 422 9388/422 7644, Fax: (+220) 422 9347, Email: interstate@gamtel.gm
	Gambia Milling Corps, Ltd	54 Kairaba Avenue, Banjul, Tel: (+220) 4396025, Fax: (+220) 4396025, Email: info@msal.gm
	Bollere Africa Logistics - Gambia	1A Cotton Street, P.O.Box 257, Banjul, Tel: (+220) 422 7518, 422 7432, Fax: (+220) 422 5137, 422 7929
	Delmas Gambia – CMA CGM Group Ltd	1st Floor Block B Becka Plaza, Liberation Avenue
	Thocomar Shipping Agency	16 ECOWAS Avenue Buckle St.), P.O.Box 1213, Banjul.

	Quay – Link Shipping Agencies Ltd	No. 13 OAU Boulevard, P.O.Box 2970, Banjul, Tel: (+220) 422 4926, Fax: (+220) 422 5041, Email: quaylink@gamtel.gm
	Maritime Agencies (G) Ltd	1 Cotton Street, P.O.Box 185, Banjul, Tel: (+220) 422 8618, 422 6398, Fax: (+220) 422 6683, Email: marba@gamtel.gm
	S-Line	Mile 5 Denton Bridge, Banjul, Tel: (+220) 9920866
	S.M. Joof Agency	No. 17A Wilfred Davidson Carrol Street, Banjul, P.O. Box 2820, Tel: (+220) 422 4197, Fax(+220) 422 4935, Email: sulaymanjoof@hotmail.com
	OBT Shipping Agency	1st Floor Block B, Becka Plaza, 4-5 Liberation Avenue, Banjul, Tel: (+220) 3340003
	MSC Shipping Agency	1st Floor Block B, Becka Plaza, 4-5 Liberation Avenue, Banjul, Tel: (+220) 332 0020
Printing	DBC Quality Designs	Brusubi Tel: (+220) 441 0527/996 3756 Email: info@dbcprints.com
	New Type Press	10 Moukhtara Street, Kanifing Tel: (+220) 439 2574 Email: c.prom.baldeh@moukhtara.gm
	Studio361 (G) Ltd	10th Street East, Kotu East P.O.Box 4080 Bakau Tel: (+220) 446 6992 Fax: (+220) 449 6926/446 6993 Email: office@studio.gm
	Eras Printers	Edenic Professional Institute Building, Junction Between LG Electronics & St. Thereses Upper Basic School, Westfield Area Tel: (+220) 6938277 7531253 9938277 E-mail: erasprinters2007@yahoo.com

ANNEX 1: Sample Listing of Current Investors

S/N	NAME OF COMPANY	TYPE OF INCENTIVE	PRIORITY SECTOR	TYPE OF BUSINESS
1	Reliance Oil Mills Limited	EPZL	Manufacturing	Peanut Processing
2	MAK Foods	SIC	Agriculture	Horticulture
3	Aqua Gambia Limited	SIC	Manufacturing	Waste Water Management
4	Plasticco Industries Limited	SIC	Manufacturing	Plastic Tanks & Containers
5	Gambia Transport Services Co.	SIC	Other Services	Road Transportation
6	Emjay Enterprise	SIC	Manufacturing	Biscuits & Confectionary
7	Why (G) Limited	SIC	Agriculture	Poultry Farming
8	A Plus Fishing Enterprise Company Ltd	EPZL	Fisheries	Fishing & Fish Processing
9	Golden Lead Import & Export Trade Co. Ltd	EPZL	Fisheries	Fishing & Fish Processing
10	Premier Green Co. Ltd	EPZL	Agriculture	Banana & Pineapple Production
11	Gampaper Industries Co. Ltd	SIC	Manufacturing	Paper Bags
12	Norwayco Gambia Ltd	SIC	Agriculture	Poultry Farming
13	Gambia Horticulture Enterprise	SIC	Agriculture	Fruit Juice Processing
14	Supersonicz Financial Ltd	SIC	Financial Services	Microfinance
15	Isocalm Gambia Ltd	EPZL	Manufacturing	Manufacturing of Composite Boards
16	Mid Africa Aviation Co. Ltd	SIC	Other Services	Air Transportation
17	Cayor Enterprises Ltd	SIC	Financial Services	Credit Reference Services
18	Sunshine PVC Pipes & General Hardware Industries Ltd	SIC	Manufacturing	PVC Pipes
19	Atlas Energy Co. Ltd	SIC	Energy	Liquefied Petroleum Gas
20	JXYG Aquatic Products Ltd	EPZL	Fisheries	Fish Oil & Fish Meal Processing
21	Changjiang International Investment & Development Co. Ltd	SIC	Agriculture	Rice Cultivation & Animal Production
22	Nessim Fishing & Fish Processing Co. Ltd	EPZL	Fisheries	Fish Meal Processing
23	Gach Global Trading co. Ltd	EPZL	Manufacturing	Tomato Paste Production
24	Nessim Trading Co. Ltd	SIC	Manufacturing	Wheat Flour Processing
25	Princess Beach & Resort Co. Ltd	SIC	Tourism	Hotel
26	Bell Industries Ltd	SIC	Manufacturing	Mineral Water Processing
27	Empowery Co. Ltd	SIC	Manufacturing	Cement Bagging
28	PetroGas Company Ltd	SIC	Energy	Liquefied Petroleum Gas
29	Metzy Residence Hotel	SIC	Tourism	4 Star Hotel
30	Aspuna Gambia Limited	EPZL	Manufacturing	Cassava Stach Processing

ANNEX 4: KEY LAWS AND REGULATIONS GOVERNING BUSINESSES IN THE GAMBIA

Banking Act, 2009

This Act has made provisions for the regulation of financial institutions including Islamic banking.

Competition Act, 2007

The competition act promotes open and transparent competition in the supply of goods and services to the Government of The Gambia and its partners. It prohibits all forms of collusion and restrictive arrangements that may hamper the progress of economic governance, whilst discouraging monopolistic tendencies.

Fisheries Act, 2007

The legal instrument provides regulatory frameworks for controlling business activities in the fisheries sector.

Fisheries Regulation, 2008

These regulations constitute updated legal instruments that are used to ensure regulation and control of activities in the sector.

Information & Communication Act, 2009

This Act is comprehensive law outlining the framework under which ICT services and infrastructure operate.

Business Registration Act, 2005

The Act provides for the regulation of sole proprietor businesses in The Gambia.

Partnership Act, 2005

This Act outlines the nature and different forms of business partnership.

State Lands Act, 1991

This Act regulates the administration of land in The Gambia. It was amended in 2008 to reflect changes in land ownership in certain categories and make the Act more responsive to current land use.

The Companies Act, 2013

The Companies Act outlines the types of companies, company formation, and requirements for registration.

The Gambia Investment & Export Promotion Act 2015

The Act provides for the establishment of the Gambia Investment and Export Promotion Agency, the creation of an export processing zones and the conducive business environment for investments and enterprise development in The Gambia.

The Gambia Incomes and VAT Act, 2012

The Gambia Income and VAT Act outline procedures for efficient and equitable tax collection system.

Customs & Excise Act, 2010

The Act provides for the management of the customs, assessment of charges and collection of customs and excise duties.

The Gambia Labor Law, 2007

The Act outlines the administration of labor, recruitment and hiring of labor, protection of wages, and registration of trade unions and employer organizations.

The Gambia Public Utilities Regulatory Authority Act, 2001

This Act regulates the activities of public service providers, including telecom, water, and electricity.

The Gambia Revenue Authority Act, 2004

The Act was established to assess, collect and account for all government revenues. Both the customs and income tax were merged to form the GRA.

The Gambia Tourism Board Act, 2011

The Gambia Tourism Board Act is responsible for regulating and promoting the tourism industry in The Gambia in line with the National Vision 2020.

The National Environmental Management Act (NEMA), 1994

This Act provides the environmental benchmarking for businesses operating in The Gambia.

The Gambia Standards Bureau Act, 2010

The Gambia Standard Bureau is entrusted with the establishment and promulgation of standards for imported and locally produced goods to ensure the promotion of high quality standards in goods and services consumed in the country.

ANNEX 5: EMBASSIES AND DIPLOMATIC MISSIONS

FOREIGN MISSIONS TO THE GAMBIA

COUNTRY	ADDRESS
NIGERIA	Nigeria High Commission Bertil Harding Highway, Kanifing Institutional Layout, KMC, Email: nigeria.banjul@foreignaffairs.gov.ng Tel: (+220) 449 4305/449 5803/4, Fax: (+220) 449 6456
CUBA	Embassy of The Republic of Cuba Bijilo, Tel: (+220) 441 0694, Email: emacuba.secretaria@qanet.gm
MAURITANIA	Embassy of the Islamic Republic of Mauritania Kerr Serign, Senegambia Area, Email: ambarimbanjul@hotmail.fr, Tel: (+220) 446 1086, Fax: 446 1092
UNITED STATES OF AMERICA	Embassy of the United States of America Kairaba Avenue, Tel: (+220) 439 2856/4392858, Fax: 439 2475
SIERRA LEONE	Sierra Leone High Commission Bijilo, Email: slhc.gm@foreignaffairs.gov.sl Tel: (+220) 8907457
UNITED KINGDOM	British Embassy, Fajara, Email: bhcbanjul@fco.gov.uk Tel: 449 5133/4; Visa Section: 449 7590, Fax: 449 6134
GUINEA BISSAU	Embassy of the Republic of Guinea-Bissau By Palma Rima Junction, Kotu, Tel: 446 4164
TURKEY	Embassy of the Republic of Turkey 29 Kaira Avenue, 4th Street, Brufut Garden, Brufut Tel: (+220) 4410650/3013618
SENEGAL	High Commission of the Republic of Senegal Off Kairaba Avenue, Email: ambasen.banjul@yahoo.fr Tel: (+220) 437 3752/439 8274, Fax: 4373750
QATAR	Embassy of the State of Qatar Bijilo Tel: (+220) 441 0889, Fax: 441 0700, Email: Banjul@mofa.gov.qa

LIBYA	Embassy of the State of Libya Atlantic Road, Bakau, Email: libya_emb_gambia@foreign.gov.ly Tel: (+220) 449 4342/1, Fax: 449,4340
CHINA	Embassy of the People's Republic of China Bertil Harding Highway Email: chinaemb_gm@mfa.gov.cn Tel: (+220) 446 5311.
GERMANY	Representative Germany Embassy 1 Paradise Beach Place Bertil Harding Highway Kololi Email: banjuloffice@gmx.net Tel: (+220) 446 3026
SPAIN	Embassy of Spain Deloitte Building, Bertil Harding Highway, Kololi, Email: emb.banjul@maec.es Tel/Fax: (+220) 446 6101/446 6102
FRANCE	French Embassy Atlantic Road, Bakau Tel: (+220) 4495649

INTERNATIONAL ORGANIZATIONS

SENEGALO SECRETARIAT	Senegalo Gambia Secretariat Kofi Annan Street Cape Point Email: senegalogambia@gmail.com Tel: (+220) 449 8710, Fax: 449 8717,
UNITED NATIONS	Resident Coordinator United Nations Development Programme & Coordinator of UN System in The Gambia, Cape Point, Bakau, Tel: (+220) 449 4760, Fax: 449 4758, Email: registry.gm@undp.org
AFRICAN UNION	Secretary to the Commission Africa Commission for Human and People's Rights, 31 Bijilo Layout Annex, Tel: (+220) 441 0505/6, Email: achpr@achpr.org / au-banjul@africa-union.org
CATHOLIC RELIEF SERVICES	Country Director Catholic Relief Services, Fajara
EUROPEAN UNION	Ambassodor European Union Delegation 74 Atlantic Road, Fajara, Tel: (+220) 449 5146/449 7846/7, Fax: 449 7848, Email: delegation-gambia@eceas.europa.eu

ECOWAS	ECOWAS Permanent Mission Kerr Serign Tel: (+220) 446 0806/446 0812, Email: ecowaszone1@ecowas.int
FOOD & AGRICULTURE ORGANIZATION	FAO Representative Beside War Cemetery, Fajara, Tel: (+220) 449 8034/449 8035, Email: fao-gm@fao.org
INTERNATIONAL MONETARY FUND	Resident Representative UN House, Cape Point Tel: (+220) 4498257
UNITED NATIONS OPS	Country Manager Cape Point, Bakau, Tel: (+220) 449 4760, Fax: 449 4758, Email: registry.gm@undp.org
INTERNATIONAL ORGANIZATION FOR MIGRATION	Chief of Mission 46 Kairaba Avenue Email: iombanjul@iom.int Tel: (+220) 437 6152
PEACE CORPS	
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ANNEX 6: The Gambia's Hotels

NAME OF HOTEL	LOCATION	TEL: NO	EMAIL ADDRESS	HOTEL STAR RATING
Coco Resort & Spa	Bijilo	4463377	coconut@qanet.gm	5*
Kairaba Beach Hotel	Kololi	4462940		5*
Leo's Beach Hotel	Brufut	7212830	kairaba@gamtel.gm	5*
Ngala Lodge	Fajara	4494045		5*
Ocean Bay Resort	Cape Point	4464265	info@leos.gm	5*
Sheraton Hotel	Brufut	4410889		5*
Laico Atlantic Hotel	Banjul	4228601	info@ngalalodge.com	4*
Luigi's Complex	Kololi	4460280		4*
Kololi Beach Club	Kololi	4464897	oceanbay@gamtel.gm	4*
Kombo Beach Hotel	Kotu	4463235		4*
Bamboo Village Resort	kololi	4463079	rickberendsen@sheraton.com	3*
Bijilo Hotel	Bijilo	4462701		3*
Bungalow Hotel	Kotu	4465288	atlantic@corinthia.com	3*
CapePoint Hotel	Cape point	4495005		3*
Dunes Resort	Kotu	4495871	info@luigis.gm	3*
Golden Beach Hotel	Bijilo	4463722		3*
Lemon Creek Hotel	Bijilo	7770456	kololibeachclub@advsys.co.uk	3*
Omakan Hotel	Sukuta	4466442		3*
Paradise Suites Hotel	Kololi	4463429	kombo@gamtel.gm	3*
Seaview Garden Hotel	Kololi	4466660		3*
Senegambia Hotel	Kololi	4461889	gm@Bamboohotel.gm	3*
Sunset Beach Hotel	Kotu	4466397		3*
Sunswing Beach Hotel	Kololi	4466700	bijilobeach@airtip.gm	3*
African Village	Bakau	4495384		2*
Badala Park Hotel	Kotu	4460400	bbhotel@qanet.gm	2*
Holiday Beach Hotel	Kololi	4460418		2*
Mansea Hotel	Kololi	4461177	capepointhotel@qanet.gm	2*
Palma Rima Hotel	Kotu	4463380		2*
Palm Beach Hotel	Kotu	4464111	info@dunes.gm	2*
Safari Garden Hotel	Fajara	4495887		2*
Sarge's Hotel (Tafbel)	Kololi	4460510	goldenbeach@yahoo.com	2*
Bakotu Hotel	kotu	4465959		1*
Fajara Hotel	Fajara	4495605	clt@lemoncreek.net	0*

ANNEX 7: THE GAMBIA'S WEALTH OF NATURAL RESOURCES

Investors in The Gambia have access to a wealth of natural resources, including 65 mineral deposits. These include:

Kaolin

There are 5 deposits of kaolin, distributed mainly in the eastern part of The Gambia (namely Kuntaur, Basse, Kundam, and Fatoto). These kaolin bodies are typically 60 to 800 meters in length and 1.5 to 4 meters in depth. The kaolinite content ranges from 25 to 40 percent. Studies have confirmed a total of 3,065,905 tons of kaolin reserves.

Littoral Ilmenite (heavy minerals)

On the Atlantic beaches in the Banjul-Kartong area, there exists a series of coastal sand dunes running parallel to the coastline that are rich in ilmenite placer. This is the only metallic deposit in The Gambia. Small scale mining has been carried out since the early 1950s but the deposits are large and relatively unexploited. The deposits range from 500 to 4000 meters in length, 50 to 1000 meters in width, and are typically 2 to 3 meters thick. The content of heavy minerals ranges from 1 to 8 percent, and 30 percent as the maximum. The heavy minerals are essentially ilmenite, zircon, rutile, and minor minerals. The ore concentrate is 71 percent ilmenite, 14.6 percent zircon, 3.3 percent rutile, and 10.8 percent gangue.

Quartz Sand Resources

The Gambia has 9 known localities of quartz sand. These are mainly located in the areas west of Soma. The quartz sands are commonly light or white in color and contain little or no impurities. Quantitative analysis indicates that the sand contains 92 to 94 percent quartz. The Darsilami

quartz deposit alone has an estimated 41,156 million tons. The high quality quartz can sell well on the international market and can be used to manufacture special industrial glass.

Cockle Shells

Chiefly located in the tributaries on the two sides of the River Gambia in the western part of The Gambia, cockle shells are used locally to produce lime and pave roads.

Clays

The mineral resource is distributed throughout The Gambia but the largest deposits occur in the eastern part of the country. Clay is largely used by local people for making bricks and building houses. Present mineable clay reserves total 10.57 million tons and is mostly located in Alohungari, Sare Alpha, Pirang and Busumbala.

Laterite

The Gambia is rich in laterite but is only used as a mineral resource in the Greater Banjul Area. Deposits are typically 3.5 to 10 meters thick.

Other Heavy Minerals

Sample testing demonstrates deposits of the following heavy minerals: ilmenite, rutile, zircon, gold, copper, lead, pyrite, and barite. There has been no systematic heavy mineral survey to date to assess the quantities of these minerals.

ANNEX 8: SOME OF THE LEADING COMPANIES IN THE GAMBIA



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GIETAF SPECIAL ECONOMIC ZONE

The Biggest Public Private Partnership Project in The Gambia
The GIETAF Special Economic Zone is a 160-hectare mixed-use Business Park being developed through a public private partnership between the Gambia Investment and Export Promotion Agency (GIEPA) and TAF Africa Global Limited (TAF).



FOR MORE INFORMATION,

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