

U.S. Country Commercial Guides



The Gambia 2020

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Doing Business in The Gambia

Market Overview

The Gambia has a population of 2.1 million, growing at a rate of 3 percent per annum (Gambia Bureau of Statistics estimate). The Gambian economic recovery continues to gather momentum, underpinned by a resurgence in business confidence according to the International Monetary Fund (IMF). Economic recovery efforts are intended to correct years of widespread economic mismanagement and market distortions by the previous administration.

The Gambia is a small economy that relies primarily on tourism, rain-dependent agriculture, and remittances, and is vulnerable to external shocks. Economic growth in The Gambia, led by tourism and agriculture, stood at 6 percent in 2019. Growth was driven by high public and private investment. Due to the COVID-19 pandemic, GDP growth is projected to slow down to 3.3 percent in 2020 and pick up to 6.5 percent in 2021, subject to the post-pandemic global economic recovery.

Agriculture, tourism, and external funding for infrastructure will be the key drivers of economic development in the years ahead. Trade should be boosted by the 2019 opening of the Trans-Gambia Bridge and the signing of the Trade and Transit Cooperation Agreement between The Gambia and Senegal. A planned project to modernize the Port of Banjul and further investments in improving the production capacity of enterprises along with greater regional trade integration from the Africa Continental Free Trade Area and the adoption of a potential regional single currency (eco) would likely benefit The Gambia.

Approximately three-quarters of the population depend on the agricultural sector, which provides nearly 20 percent of GDP. The tertiary sector has a significant economic position (65.8 percent of GDP) and is linked to trade passing through the Banjul Port. It is estimated that remittances from the diaspora constitute around 20 percent of GDP. Industry is less developed, accounting for approximately 14.2 percent of GDP. The subsoil in The Gambia contains under-explored and unexploited mineral resources (bauxite, phosphate, and oil).

Over 60 percent of the population lives in poverty and 35.2 percent of the working population is unemployed; youth make up 39 percent of this category, per the 2018 Labour Force Survey. The Gambia was ranked 174 worldwide in the 2019 UNDP Human Development Index (HDI).

The Gambia has been largely stable since independence in 1965, with intermittent episodes of instability. In 1994, The Gambia experienced a military coup d'état that installed former President Yahya Jammeh. Jammeh lost the December 1, 2016 presidential election to current President Adama Barrow. The new administration's policies follow the framework of an ambitious five-year National Development Plan (NDP) 2018-2021, which identifies eight priority sectors that aim to deliver good governance, accountability, social cohesion, and a revitalized economy. The NDP priority areas include energy, agriculture, health, and infrastructure. The national trade facilitation agency is The Gambia Import and Export Promotion Agency (GIEPA) which also promotes its own priority sectors that have been aligned to the NDP. GIEPA incentives include a one-stop shop for business registration and extended tax exemptions for qualifying investments, such as the importation of capital machinery for manufacturing purposes, in priority sectors.

Economic Stability: The government maintained a stable fiscal posture in 2019 and managed to reduce the fiscal deficit from approximately 3.5 percent of GDP to 2.6 percent of GDP in 2019 (corresponding to a primary surplus of 0.6 percentage). Revenues (excluding grants) increased significantly, driven by strong tax performance. Interest payments decreased from 26.1 percent of domestic revenues in 2018 to 22.3 percent in 2019. Public debt fell from 86.7 percent GDP in 2018 to 82.5 percent GDP in 2019.

The restructuring of The Gambia's external debt has been finalized, which has greatly strengthened the debt outlook for The Gambia. In 2019, according to the International Monetary Fund (IMF), The Gambia has reached quantitative goals for government domestic borrowing and poverty-reducing expenditure under the one-year IMF Staff Monitored Program (SMP) for 2019 approved by the IMF.

The Gambia's reinstatement for both the African Growth Opportunity Act (AGOA) and the Millennium Corporation Challenge (MCC) in January 2018, presents opportunities for the private sector to boost exports to the U.S. and strengthen human rights, accountability, economic freedom, and democratic governance. The Gambia lost its MCC eligibility in 2006 and its AGOA eligibility in December 2015, both due to human rights abuses by the previous administration. The Gambia is also a member of the Economic Community of West African States. (ECOWAS) and is signatory to the African Continental Free Trade Area (AfCFTA).

Rebound in main sectors (Agriculture and Tourism): The primary drivers of economic growth in The Gambia are agriculture and tourism. These sectors are subject to both internal and external shocks. Multiple sub-regional shocks including the 2012 Sahel droughts and the 2014/2015 Ebola crisis, caused significant contractions to the economy, which has been consolidating its recovery over the past few years. Internally, the still ongoing youth exodus to Europe and political transition have also impacted agriculture and tourism. Failure to mechanize and employ modernized irrigation systems has delayed the growth of the agricultural sector which is still dominantly rain-fed. Located in the Sahel, The Gambia experiences far less average rainfall than other West African coastal countries farther south. Tourism remains the economy's largest foreign exchange earner. Tourism and remittances provide significant income inflows, each contributing approximately 20 percent to Gross Domestic Product (GDP).

Location: Banjul International Airport and the Port of Banjul are the main ports of entry in The Gambia. While there are currently no direct flights to the United States, several airlines offering multiple flights per week, particularly during the tourist season, connect Banjul International Airport to a number of European countries. The main airport in Dakar, Senegal is less than 30 minutes flight from Banjul and has direct flights to U.S. cities. Large container lines such as CMA-CGM / Delmas, Maersk, MSC, and Grimaldi service Banjul's port.

Market Challenges

The business climate presents several market challenges for investors considering The Gambia as a potential investment destination:

Economic Climate: Due to its small size, the Gambian market may pose challenges to companies targeting short profit turnover periods, but alternatively, favor small niche investors and traders. Hurdles to accessing credit, in addition to high interest rates and excessive proof of liquidity deposit demands, have made it particularly difficult for Small and Medium Enterprises (SMEs) to access capital within The Gambia. Frequent power outages pose challenges and even risks for companies which operate without backup power supplies. High data tariffs and interruptions in internet services also hinder the operational efficiency of businesses.

During the former regime, there were reports of coercion of private companies, which were forced to agree to business partnerships with then-President Jammeh or his associates as a condition to continuing their business activities in The Gambia. However, the new government has stated that it supports a market-driven economy and will not intervene in the foreign exchange market.

Inflation stayed high in 2019 at 7.1 percent; it is projected to fall to 6.7 percent in 2020 and 6 per cent in 2021. The nation remains heavily indebted and in 2019 the debt-to-GDP ratio hit 80.9 percent. Taxes are extremely high and are considered a disincentive to foreign investment.

Market size: The Gambia's small market can be a hindrance to large investments. For 2019, the low per capita income (PPP) of \$2,298 and estimated GDP (PPP) of \$6.44 billion characterize the small market size. Real GDP growth attained an estimated 6.0 percent in 2019 compared with 6.5 percent in 2018, despite adverse shocks. Limited integration with other major economies could make it difficult to serve other markets through a Gambia-based operation. The poverty rate is also high at 50 percent, and the average public-sector income levels are very low at \$50 USD to \$100 USD per month. 90 percent of the economy is made up of SMEs and there are only seven large firms considered to be active in The Gambian economy.

Infrastructure: The primary market challenge in The Gambia is poor infrastructure, and The Gambia's low ranking in the World Bank's Doing Business report is driven partly by this problem. In January 2019, The Gambia inaugurated

the TransGambia bridge which provides an economic and logistical link between The Gambia and Senegal, and helps link The Gambia to other West African states through the corridor between Dakar and Lagos. Two additional bridges are under construction in the Upper River Region of the country to further boost transportation and movement of goods.

Energy: The current electricity penetration rate is 35 percent in a sector characterized by frequent blackouts and high cost of energy. Energy costs in The Gambia are among the highest in the sub-region at approximately 25 cents per kilowatt hour (kWh). The blackouts are largely due to transmission losses as a result of dilapidated equipment. Despite some major constraints, there have been investments and restructuring in the energy sector, which should result in improved electricity supply in the short to medium term. The Gambian government has also explored interim solutions to the energy crisis as it seeks to build a more long term solution to electricity generation, including a powership to provide 33 percent of The Gambia's energy. The need to improve the power generation infrastructure remains a challenge despite the current government's 2018 Electricity Roadmap.

Human Capital / Labor: The Gambia has a labor force participation rate – both employed individuals, and unemployed individuals seeking employment – of 79.4 percent, mainly comprised of young people between 15 and 35. Agriculture is the main source of employment in the economy, providing jobs to 60 percent of the population. However, the lack of diversification and modernization, combined with a youth exodus to Europe and the United States through varying modes of migration, has greatly affected productivity. The low literacy rate, which stands at less than 60 percent, limits the amount of available skilled labor, despite the proliferation of skills training centers and academies in the market.

Market Opportunities

Despite its small market size, many sectors still present market opportunities for prospective investors. This is outside the National Development Plan (2018-2021) which lays out a blueprint to stabilize the economy and stimulate medium term growth.

In the energy sector, potential investment opportunities in electricity generation are substantial, given projected growth in demand. An additional 40 megawatt (MW) of electricity is needed just to meet current national demand, which is expected to reach 200 MW by 2025. The Gambian government has introduced a temporary measure to provide this needed 40 megawatt (MW) via a Turkish powership that is docked at the port of Banjul. Supply side constraints have created a high demand for quality generators and energy storage equipment such as inverters and renewable energy devices. Once the present gaps in transmission lines are addressed, investment opportunities in electricity generation will be significant, particularly in solar and wind energy. Biofuels also present another investment opportunity for energy sector investors.

The agricultural sector depends almost exclusively on imports for machinery and irrigation equipment. Currently, the sector is highly seasonal but could be year-round with expanded irrigation capacity. Demand for efficient post-harvest storage is increasing, given, among other things, a shift towards perishable horticultural produce. As the Gambia becomes increasingly urban, there is a growing demand for processed food. Imported U.S. rice is already widely consumed, and the market for other food items such as processed dairy produce, other cereals, and animal produce continues to expand.

Construction in The Gambia has flourished since the change of government. While most of the manufactured products are sourced from China and India, an increasing demand for quality materials and equipment provide market opportunities for countries producing better quality materials. The outsized diaspora community has shown an eagerness to come back to The Gambia and invest following Jammeh's departure. A growing niche tourist industry has generated much hotel and tourism driven construction. With the upcoming Organization of Islamic Cooperation (OIC) Summit planned to take place in The Gambia in 2022, the construction industry is expected to grow further. The Gambian government aims to construct new roads and hotels before the OIC summit.

One general area that can attract foreign investment is mobile technologies, given the 90 percent mobile phone penetration rate and a steady increase in internet access with 3G and 4G technologies widely available. The heavy presence of Gambians on social media also presents opportunities for marketing and advertising firms.

Market Entry Strategy

U.S. businesses have the option of establishing their own operations in The Gambia or working with local partners. A streamlined business registration process and an environment in which English is the official language facilitates market entry for U.S. and other firms. The Gambia Chamber of Commerce and Industry (GCCCI) is a good resource for locating reputable local firms that can serve as agents, partners, or distributors.

While it is not strictly necessary, working through a local lawyer is recommended when registering a business. Visiting The Gambia to understand local practices and the business environment is also advisable for U.S. businesses prior to engaging in any investments. The U.S. Embassy is always prepared to assist businesses, and its close relationship with the Gambian Bar Association affords it a comprehensive list of practicing local attorneys. The Gambia Investment and Export Promotion Agency (GIEPA) also shares information to facilitate the registration of businesses for foreign investors.

Leading Sectors for U.S. Exports and Investment

Energy

Overview

The Gambia's electricity prices are among the highest in the world, which makes the use of alternative energy sources such as bio-diesel, steam, solar and the wind increasingly attractive. Furthermore, both the government and the National Water & Electric Company (NAWEC), a state-owned enterprise, have recognized a high demand and weakness in the transmission and distribution network. The major energy resources in Gambia are firewood, electricity, petroleum imports, and Liquefied Petroleum Gas (LPG). Due to the rapid population growth, demand for energy has far outstripped the ability of the state-owned utility, NAWEC, to supply the country. However, there have been some appreciable achievements in the provision of electricity services in recent years. The Gambia was selected by MCC's Board of Directors as eligible for an MCC threshold program in December 2017. In 2019, MCC designed a Power Sector Program in The Gambia which will provide tools over a multi-year period for the Gambian government to improve the Gambia's electricity sector.

The total installed electricity capacity of The Gambia is just over 100 megawatts (MW) with actual generation levels at approximately 40MW and excess demand levels at 50 MW. Nationwide, roughly half of the populations have access to electricity, leaving significant room for growth in the energy market to bolster economic activity throughout the country. The Gambian government's 2018 Electricity Roadmap coordinates the electricity sector stabilization efforts at the public and private sector levels. In 2018, the Ministry of Finance and Economic Affairs (MoFEA) purchased 75 percent of NAWEC's debt in an effort to make the utility company more attractive to foreign investors. Transmission and distribution remains the exclusive domain of the government but also where the largest challenges lie. In the rural urban divide only 13 percent of rural population and 71 percent of urban population have access to electricity. The Electricity Act of 2004 partially liberalized the energy market, essentially opening up electricity generation to independent producers. Currently, there are two independent power producers (IPP) operating in The Gambia, supplying approximately half of the power generated in the country.

In March 2019, NAWEC launched the clean energy program. The project includes €65 million under a 25-year long-term concessional loan from European Investment Bank and a €41 million grant from the European Union budget. The project will also enjoy €35.7 million support financing from the World Bank. The initiative is expected to generate 20MW of solar energy to serve 1100 rural schools and health centers.

In February 2018, Turkish firm Karpowership signed a two-year power purchase agreement with NAWEC and began operations in May 2018. Karpowership has been supplying 60 percent of The Gambia's total electricity needs during this contract. The Gambian government and NAWEC are currently in negotiations about extending Karpowership's contract, with the expectation that this contract will be extended.

As part of The Gambia's Energy Roadmap, construction of the Organisation pour la Mise en Valeur du fleuve Gambia (OMVG) hydroelectric power plant in Soma began in February 2019. The 30KW energy plant is expected to provide 24-hour energy supply to communities in the North Bank Region. The OMVG project is progressing smoothly and the first stage of power supply will be available by the end of 2021. The energy roadmap as part of the NDP helped to mobilize over \$400M in funding for the energy sector, to which the World Bank contributed \$175M through national and regional operations. The World Bank is supporting the OMVG Regional Interconnection Project by interconnecting The Gambia to Senegal, Guinea, and Guinea Bissau.

The ECOWAS Regional Electricity Access Project (ECO-REAP) is a Regional Project funded by World Bank (IDA). It is a Series of Projects (SOP), and Phase 1 includes Mali, Guinea Bissau and The Gambia. The project was approved in December 2018 and became effective in June 2019, with a total approved value of \$66 million USD.

The Gambia Electricity Access Project, which aims to increase the Gambian population's access to affordable and reliable electricity services, was approved in October 2019 and became effective in March 2020, with a total approved value of \$17 million USD.

Leading Sub-Sectors

Renewable Energy: The government has established Gambia Renewable Energy Center (GREC) and seeks to collaborate with interested entities for the development of renewable energy through Research and Development. The government is encouraging use of other energy sources and at the moment utilisation of solar PV equipment is increasing in the country for both industrial, commercial and domestic uses (the country receives roughly 3,000 hours of sunshine yearly); use of biomass is also on the increase though it tends to be restricted to agricultural waste such as saw dust, groundnut shells, straw. Use of windmills for powering water pumps is also encouraged and is increasing throughout the country.

The Gambia is a signatory to the ECOWAS pledge to have a renewable energy account for 10 percent of the total energy generated in the country by 2020. Currently, 98 percent of the power generated and distributed by the National Water and Electricity Company (NAWEC) is sourced from fossil fuels. Several other options for renewable energy remain heavily underexplored.

Solar: The potential for solar energy is immense. The minimum daily solar production capacity of The Gambia is 4kWh solar power radiation per square meter. The National Development Plan (NDP) seeks to increase the share of renewable energy from 2 to 40 percent.

Wind: Wind energy is the only renewable source that has previously fed into the national grid, but this was short-lived due to mismanagement by the former regime. Most effective in the coastal region between the (winter/spring) months of January and May, wind is a highly variable source of energy.

Bio-fuel: Biomass based resources also offers an alternative source of energy. A large number of crops, such as groundnuts, have a huge residue-to-kernel ratio and could be a valuable supply source of bio-matter as fuel.

Hydro-power: The African Development Bank and the World Bank are completing a regional project implemented by OMVG that will provide hydro-electric power via dams in Senegal and Guinea to Senegal, Guinea, Gambia, and Guinea-Bissau. The project is ongoing in 2020.

Opportunities

There are several opportunities in the energy market with energy listed as a priority sector in the National Development Plan (2018 – 2022) and widespread support of International Financial Institutions and international development partners

Increase of generating capacity that is presently inadequate

Capital investment to improve the poor state of the transmission and distribution system which result in high technical losses and un-metered consumption estimated at about 40 percent

Improving efficiencies so as to reduce the extremely high cost of energy estimated at an average of U.S. \$0.25/kWh

Encouraging green energy through use of solar and wind energy

Resources

[Ministry of Petroleum and Energy \(MoPE\)](#)

[The National Water and Electricity Company \(NAWEC\)](#)

[The Public Utility Regulatory Agency \(PURA\)](#)

Agriculture

Overview

Agriculture is the most important sector in The Gambian economy and one of the priority areas of development, particularly in the new global climate of price escalation of staple food items and oil. Agriculture is a major driver of growth in The Gambia. It accounts for approximately one quarter of GDP and employs 75 percent of the labor force. In 2017, agriculture contributed approximately 20 percent to GDP of The Gambia's GDP. Output in the agricultural sectors is growing steadily, however, current output levels only meet 50 percent of the country's food needs. Crop yields are generally low, with an average of 1.5 tons/Ha compared to other countries where an estimated yield of 3-4 tons/Ha for cereals, excluding rice, for which yields of up to 6 tons/Ha have been obtained elsewhere.

The main agricultural products grown locally are peanuts (groundnuts), rice, millet and sorghum. The main fruits produced include mangoes and cashews. These are also the major cash crops, while rice is the staple crop. Approximately only 38 percent of the total land area of the country or about 430,000 Ha is arable. Agriculture is listed as a strategic priority in the National Development Plan (2018 – 2021).

The Gambia has great potential for irrigated agriculture, with fresh water from the River Gambia, rainwater if harvested, and fossil water that can be drilled. It also has a weather pattern that is suitable for almost all production. The Ministry of Agriculture has a mandate to develop and modernize agriculture, and states that they will readily give all necessary support and incentives to any serious investor who wants to invest and operate in support of the government's efforts to develop the sector.

Leading Sub-Sectors

The Gambia has one of the highest per capita consumption rates of rice in the region. Local production only accounts for a small fraction of the amount of rice consumed, leaving a high demand for imported rice. Given steady population growth of about 3 percent per annum, the demand for imported rice will remain strong. This presents a good opportunity for U.S. rice exporters, with U.S. rice already widely consumed in significant quantities.

Agro-processed Products: The Gambian government seeks to increase the production of honey, fruits, vegetables, and dairy, and seeks to enhance the agricultural value chain while transforming the livestock sector.

Increase production of basic agricultural commodities: The NDP seeks to increase maize, groundnut, rice, onion and tomato production; and the livestock production in cattle, sheep, goat, pig, and poultry farming,

Fisheries: The Gambian government also seeks to boost fisheries as a percentage of GDP from 6.4 percent to 15 percent and also the percentage of fish resources exported from 32 percent to 43 percent by 2021 by increasing fisheries production from 53,719 to 75,000 tons.

Opportunities

There are five key areas of agricultural opportunities in the Gambia:

Horticulture:

- Fruits: mangoes, citrus, bananas, avocados, guava, cashews, oil palm, coconuts
- Large range vegetables: onions, potatoes, lettuce, cabbage, garlic, tomatoes, mushrooms, peas, cowpeas, beans
- Oil trees: cashew, oil palm, coconuts
- Cereal grains: rice, maize, sorghum, wheat

Animal Production

- Cattle
- Small ruminants, including goats, swine, rabbits, with large local and international market

- Poultry, including chickens, ducks, pheasants, turkeys

Agricultural mechanisation

- Land preparation: tractors, harrows, seeders
- Irrigation: solar panels, pumps and piping
- Post-harvest machinery: harvesters, threshers, milling machines
- Storage and packaging materials: cold storage, grain silos, poultry and meat packaging materials, grain and flour packaging materials

Agro Industries

- Animal/fish feed plants
- Agro-pharmaceuticals
- Pesticides and fertilizer
- Pesticide plants

Agribusiness

- Supply and distribution of agricultural inputs
- Marketing of agricultural produce

Resources

[Ministry of Agriculture \(MOA\)](#)

Construction

Overview

The construction sector continues to be under invested with a limited concentration of interconnected manufacturing companies. The sector consists mainly of medium-sized enterprises located primarily in the urban and peri-urban area. The construction sector accounts for 6.1 percent of GDP. The construction sector comprises infrastructure, residential, and business structures. Given the small size of the manufacturing sector, virtually all construction materials are imported. These materials include cement, steel, tiles, plumbing materials, electrical materials, and major household appliances. The market for materials for small-scale construction projects is dominated by imports from China and India. The Gambian government is currently considering the drafting of a National Public Buildings and Facilities Policy.

Leading Sub-Sectors

The best opportunities for U.S. exports involve major infrastructure projects funded by multilateral and bilateral development agencies.

Airport facilities: The NDP seeks to increase the operational capacity of air transport facilities from 326,757 to 500,000 persons. Banjul International Airport (BJL) main terminal building is currently undergoing renovation.

Road Construction: The NDP also seeks to increase the percentage of the primary road network that is paved from 80 percent to 100 percent.

Opportunities

OIC Gambia, in collaboration with the Ministry of Transport, Works and Infrastructure (MOTWI) and the National Roads Authority, announced the recruitment of PACE & GAMECS, a joint venture between Saudi Arabian and

Gambian engineering consultancy firms, for the design and supervision of the 50km Urban Roads Project that will be constructed in the Greater Banjul area ahead of the forthcoming OIC Head of State Summit in 2022. Under this contract, PACE & GAMECS will provide detailed designs, pre-tender, and pre-contract services for a period of seven months. Additionally, the team will supervise, manage and monitor the execution of the 14-month road construction project.

The Gambia plans to revamp the Port of Banjul and the adjacent city of Banjul. A digital masterplan was developed by Dutch consulting firm Royal Haskoning and the African Development Bank. The masterplan aims to improve infrastructural development and transportation in the country.

Resources

[Ministry of Transport Works and Infrastructure \(MOTWI\)](#)

Telecommunications

Overview

The telecommunication sector is an active market for foreign investors. The four main telecommunication companies are: Africell (foreign-owned), Comium (foreign-owned), Gamtel (state-owned) and Qcell (private, domestic). The penetration rate of mobile phones is well over 100 percent. The largest mobile phone company (Africell) has about 1.5 million customers which is approximately 65 percent of the active subscribers. Gamcel, Comium, and Qcell have, respectively, 10 percent, 11 percent, and 14 percent of the market in terms of subscribers. The regulatory authority for the telecommunication industry is the Public Utilities Regulatory Agency (PURA), which was created in 2001. The government imposes a 40 percent tax on telecommunications companies.

There are multiple internet service providers. The main internet service providers are Gamtel, Africell, Netpage, and Qcell. Internet connectivity into The Gambia is managed by Gamtel, with bandwidth sold to other ISPs. With the launch of the Africa Coast to Europe (ACE) submarine cable in 2011, the quality of connectivity has improved significantly.

Leading Sub-Sectors

Importation and management of hardware wireless technology, computer information systems, e-services i.e. e-government systems, servers, printing technologies, audiovisual systems, desktop computers, tablets, and other computer hardware and accessories are among the best leading sub-sector prospects within the Telecommunications sector.

Data Centers: Building data systems synchronization and centralization infrastructure for both public and private sector use.

Data Analytics software platforms: For more efficient public sector programming.

Cloud computing and mapping: The Gambian government does not have in place any existing backup systems infrastructure, which is also a problem shared by the private sector. Cloud technologies present an affordable failsafe option to disaster recovery, while also presenting opportunities for rolling out e-services in The Gambia.

Opportunities

Even with the launch of the ACE cable, there is still scope for additional connections to submarine cables to enhance The Gambia's connectivity to other parts of the world. This presents opportunities for establishing submarine cable networks in the medium-term. In the short-term, more linkages can be made with mobile money and pay-as-you-go systems that are similar to the integration of eCommerce systems with the electricity payments systems.

With the recent establishment of the Public Private Partnership (PPP) directorate under the Ministry of Finance and Economic Affairs, the government has identified several priority sectors for long-term concessions. Among these is the telecommunications sector, where there is a need for a private partner in setting up a national data center under a PPP scheme. The private investor in this project is expected to retain a 51 percent stake. Another potential PPP project where the government is looking for a private partner is the GAMSWITCH project, which will involve the development of a e-service switch for clearing electronic payments and transactions through ATMs. The fourth component of the Gamswitch modernization payment system is still ongoing.

Resources

[Ministry of Information and Communication Infrastructure \(MOICI\)](#)

[Gamtel](#)

[Gamcel](#)

[Africell](#)

[COMIUM](#)

[QCell](#)

Travel and Tourism

Overview

Tourism is arguably the fastest growing sector in the Gambian economy and accounts for roughly 20 percent of the country's Gross Domestic Product. It is the largest foreign exchange earner and is a major source of employment. . There are ample opportunities in the tourism sector. The number of hotels has increased significantly over the past decades, and there is still considerable room for expansion. There are vast stretches of coastline available for the building of hotels and other tourism facilities in the 'Tourism Development Area' designated by the Gambia government. The Government is most interested in the construction of hotels in the 4- and 5- star classe ranges. The River Gambia is also open for the development of cruising, sport fishing, and eco-tourism resorts.

]The tourism industry primarily relies on the charter market, with the vast majority of tourists on package tours. Air travel links with the rest of the world are limited but there are direct and multiple flights per week to and from Europe, as well as some flights within the West Africa sub-region. However, international flight options are growing, with Air Senegal, TAP and Turkish Airlines expanding their routes to include The Gambia in the past two years, joining Brussels Airlines and Royal Air Maroc as the major international operators in The Gambia. With a need to develop cultural tourism and the conference market, future government policies are expected to continue to promote tourism activities and encourage greater private sector investment. Potential government initiatives to support this include the consolidation of the existing Tourism Development Area and the expansion into new sites, where land will be allocated – at no cost and with minimum bureaucracy – to investors engaged in the development of top tier hotels, high class complementary tourist and business facilities, sports and recreational facilities, eco-tourism, river cruising ventures, professional game fishing and water-sportfacilities.

The tourism industry is primarily seasonal and the vast majority of tourists travel during the Northern Hemisphere winter, while also avoiding The Gambia's rainy season from June to September. Average hotel occupancy reaches 90 percent in the winter months, but barely reaches 25 percent during the rest of the year. Most tourists arrive through tour operators and many stay at hotels through all-inclusive packages. The country has two main and multiple smaller nature reserves, a small park for crocodiles, and a river island that is home to many chimpanzees, in addition to numerous craft markets.

Eco-tourism remains a nascent subsector, although there are limited establishments springing up along the River Gambia. There are also some efforts to integrate villagers into the tourism sector by offering their home villages as activity centers for the tourists, a Ministry of Tourism and Culture initiative.

Leading Sub-Sectors

Eco-Tourism: This presents an underexplored, highly viable niche market. The River Gambia provides opportunities for commercial hubs along its banks and is highly navigable. River transport and river activities present major untapped opportunities in tourism.

Birdwatching: The Gambia is home to more than 600 bird species and is a major hub along the seasonal migratory pathway of birds along the Palearctic region. Birdwatchers make up a significant number of visitors to The Gambia, and prospects in this sector are largely unexplored.

Opportunities

- Eco-tourism and nature activities - river sports and cruising, tour operators
- Up-country tourism
- Integrated resorts and family villas
- 4- and 5-star hotel development

Resources

[Ministry of Tourism and Culture](#)

[Gambia Tourism Board](#)

Customs, Regulations and Standards

Trade Barriers

Overall, The Gambia has a liberal trading regime. In 2014, The Gambia signed the Trade and Investment Framework agreement (TIFA) with the United States. However, temporary import duties and outright bans on imports are periodically placed on potatoes and onions to protect local producers. These bans come into effect during harvesting periods; harvest times are not fixed. The Gambia has occasionally also placed bans on poultry products.

Import Tariffs

As a member of the Economic Community of West African States (ECOWAS), The Gambia applied for the bloc's Common External Tariff (CET) in 2007. Since implementation on January 1, 2017, the CET has reduced The Gambia's average tariff rates. The five tariff bands are set at 0, 5, 10, 20, and 35 percent. There is a 1.55 percent processing fee, and an ECOWAS levy of 0.5 percent on all imports.

Tariff exemptions are extended to several imports, which includes the importation of goods for investments; the Minister of Trade can extend exemptions at his or her discretion.

Import Requirements and Documentation

Import documentation required for customs purposes comprises: the bill of lading; certificate of origin; cargo release order; commercial invoice; packing list; customs import declaration; and technical standard/health or environmental certificate, where appropriate. There are several registered agents who facilitate the importation of goods into The Gambia. While businesses are not required to use their services, registered agents can be helpful in reducing common hassles at the port.

Labeling and Marking Requirements

The 2011 Food Safety and Quality Act (FSQA) dictates all importation requirements, including labeling and traceability of products released in markets of The Gambia. All importers of food are required to abide by these regulations.

U.S. Export Controls

The United States imposes export controls to protect national security interests and promote foreign policy objectives related to dual-use goods through implementation of the Export Administration Regulations (EAR). The Bureau of Industry and Security (BIS) is comprised of two elements: Export Administration (EA), which is responsible for processing license applications, counselling exporters, and drafting and publishing changes to the [Export Administration Regulations](#); and Export Enforcement (EE), which is responsible for the enforcement of the EAR. BIS works closely with U.S. embassies, foreign governments, industry, and trade associations to ensure that exports from the United States are secure and comply with the EAR. BIS officials conduct site visits, known as End-Use Checks (EUCs), globally with end-users, consignees, and/or other parties to transactions involving items subject to the EAR to verify compliance.

An EUC is an on-site verification of a non-U.S. party to a transaction to determine whether the party is a reliable recipient of U.S. items. EUCs are conducted as part of BIS's licensing process, as well as its compliance program, to determine if items were exported in accordance with a valid BIS authorization or otherwise consistent with the EAR. Specifically, an EUC verifies the *bona fides* of transactions subject to the EAR, to include: confirming the legitimacy and reliability of the end use and end user; monitoring compliance with license conditions; and ensuring items are used, re-exported or transferred (in-country) in accordance with the EAR. These checks might be completed prior to the export of items pursuant to a BIS export license in the form of a Pre-License Check (PLC), or following an export from the U.S. during a Post-Shipment Verification (PSV).

BIS officials rely on EUCs to safeguard items subject to the EAR from diversion to unauthorized end uses/users. The verification of a foreign party's reliability facilitates future trade, including pursuant to BIS license reviews. If BIS is unable to verify the reliability of the company or is prevented from accomplishing an EUC, the company may receive, for example, more regulatory scrutiny during license application reviews or be designated on BIS's Unverified List or Entity List, as applicable.

BIS has developed a list of "red flags", or warning signs, and compiled "Know Your Customer" guidance intended to aid exporters in identifying possible violations of the EAR. Both of these resources are publicly available, and their dissemination to industry members is highly encouraged to help promote EAR compliance.

BIS also provides a variety of training sessions to U.S. exporters throughout the year. These sessions range from one to two-day seminars that focus on the basics of exporting to coverage of more advanced, industry specific topics. Interested parties can check a [list of upcoming seminars and webinars](#) or reference BIS provided [online training](#).

BIS and the EAR regulate transactions involving the export of "dual-use" U.S. goods, services, and technologies. For advice and regulatory requirements, exporters should consult the other U.S. Government agencies which regulate more specialized items. For example, the U.S. Department of State's Directorate of Defense Trade Controls has authority over defense articles and services, or munitions. A list of other agencies involved in export control can be found on the [BIS website](#) or in Supplement No. 3 to Part 730 of the EAR.

The EAR is available on the [BIS website](#) and on the [e-CFR](#) (Electronic Code of Federal Regulations) and is updated as needed.

The [Consolidated Screening List](#) (CSL) is a list of parties for which the United States Government maintains restrictions on certain exports, reexports or transfers of items. The CSL consolidates eleven export screening lists of the Departments of Commerce, State and the Treasury into a single data feed as an aid to industry in conducting electronic screens of parties to regulated transactions. Exporters are encouraged to classify their items prior to export, as well as consult the CSL to determine if any parties to the transaction may be subject to specific license requirements.

Prohibited and Restricted Imports

The following materials are either banned or controlled, and the ban applies equally on warranty and non-warranty items entering the country/economy for repair (as applicable):

- Illegal Narcotics;
- Firearms, explosives and ammunition;
- Skin bleaching ointments;
- Pornographic material;
- Unapproved radio-communication equipment;
- Counterfeit goods;
- Meat and poultry products; and
- Tear gas and similar substances

Businesses wishing to register/license restricted products for import must consult [The Gambia Revenue Authority](#).

Customs Regulations

The Gambia Revenue Authority (GRA) is responsible for all taxes and customs duties. Since 2004, the country has moved from the Brussels Definition of value to the WTO agreement on Customs Valuations. The GRA provides up to date information on the customs regulations in the country.

Address:

78/79 Liberation Avenue

Banjul, The Gambia

[Gambia Revenue Authority](#)

Trade Agreements

The Gambia is a member of the Economic Community of West African States (ECOWAS), and acceded to the World Trade organization (WTO) in 1996. The Gambia regained its African Growth and Opportunity Act (AGOA) eligibility in 2018, after initially losing it in 2015 due to concerns over human rights violations. In January 2018, The Gambia also regained its eligibility for the Millennium Challenge Corporation, which it initially lost in 2006 – also as a result of human rights violations by the previous regime. The Gambia does not have a bilateral trade agreement with the United States, however, as a member of ECOWAS, it is a beneficiary of the Trade and Investment Framework Agreements (TIFAs) which the United States has had with the West African Economic and Monetary Union (WAEMU) since 2013. In April 2019, The Gambia became the 22nd country to approve the Africa Continental Free Trade Agreement (AfCFTA).

[AGOA](#)

[ECOWAS](#)

[WTO](#)

Selling US Products and Services

Distribution & Sales Channels

Overview

The main entry point for goods coming to The Gambia is the seaport in the capital city, Banjul. The Gambia is surrounded by Senegal on its northern, southern, and eastern borders which can also act as entry points, and bordered to the west by the Atlantic Ocean. There is a somewhat competitive logistics industry, but with few major importers. These importers distribute to a network of wholesalers, who then supply retailers. The Gambian-Lebanese community controls most of the top end of the market. However, Mauritanian and Indian businesses have also started to become major players in the market.

Customs duties are almost always collected for entering goods, given concerted efforts by the government to maximize revenue collection. It is a common practice for many importers to undervalue goods declared in order to reduce customs duties. Barrow's administration continues to crack down on this practice and violators have been known to face stiff fines.

Trade finance or trade credit is not common. This is a reflection of the generally limited access to finance in The Gambia, largely as a result of high interest rates. However, large importers and exporters with longstanding relationships with banks are able to get financing through letters of credit or overdraft facilities. Interest rates have dropped significantly, since the change in government, from being in excess of 25 percent, to current rates of 18 percent.

Using an Agent or Distributor

American businesses have the option of working with agents or distributors. The Gambia Chamber of Commerce and Industry (GCCCI) is a reliable resource of information on businesses across sectors in The Gambia. The Gambia Investment and Export Promotion Agency (GIEPA) maintains information on business regulations and procedures for foreign investors. The Political and Economic Office of U.S. Embassy Banjul maintains current information on commercial activities through its links with government ministries and departments, as well as businesses.

Establishing an Office

The Gambia Investment and Export Proportion (GIEPA) assists foreign investors to establish businesses in The Gambia. According to the 2019 Doing Business report, it takes 7 procedures to register a business in The Gambia. These procedures include registering a unique company name, obtaining a tax identification number, registering employees with the Social Security and Housing Finance Corporation, registering with the Commercial Registry, obtaining an operational license, and designing a company seal. While this can be done by anyone in theory, a local attorney who is familiar with the system can facilitate the process. The local incorporation fee for businesses is GMD 10,000 (\$200). Other procedures might also impose additional, albeit less costly fees. In 2010, a Single Window Business Registration Desk was established at the GIEPA offices, which has reduced the time it takes to register a business.

Establishing an office in The Gambia is not difficult. Real estate prices are generally low, relative to average domestic income levels. Several modern commercial centers are under construction, which should add to the supply of office buildings and further reduction of rental costs. A 160 hectare Business Park is under construction at the International Airport City Free Zone, and will be a significant boost for businesses seeking office space in The Gambia.

Franchising

The Gambia is a small country with a small consumer base, which limits opportunities for U.S. franchises. Several Gambian businesses have expressed interest in U.S. franchises, and have participated in franchising trade conventions in the U.S. While they may not be present, U.S. brand names are in high demand and are well known locally and are associated with high quality.

Direct Marketing

The Gambia has only a few marketing and advertising firms. Due to increasing connectivity through mobile phones with both 3G and 4G connections, which also facilitates access to social media, the costs associated with reaching consumers is low. Direct marketing through regular mail has limited prospects because the reach and quality of the Gambian postal service is low. Media such as print, radio and television platforms also present easy access to consumers.

Joint Ventures/Licensing

The Gambia has no restrictions on joint ventures between local businesses and foreign investors. GIEPA provides investment incentives in the form of tax holidays for foreign investments in their priority sectors. Normal due diligence is recommended when partnering with local businesses.

Express Delivery

The Gambia is served by major package delivery companies such as FedEx and DHL. However, domestically, express delivery options are limited. Each of the major international companies usually have a single office or agent where packages can be picked up or delivered. The delivery of packages by The Gambia Post Office has improved over the years with offices across the country. However, local postal service is not recommended for commercial use.

Due Diligence

The U.S. Embassy in Banjul offers assistance to U.S. companies seeking information on a range of economic and commercial issues. This can be supplemented with information from the Gambia Chamber of Commerce and Industry (GCCCI) and the Gambia Import and Export Promotion Agency (GIEPA). Commercial information brokers are not accessible in The Gambia; for instance, there are no private credit bureaus. Though the Central Bank of The Gambia runs a credit reference system, it is mainly used for banking supervision rather than serving as an information sharing system among private parties.

eCommerce

[The eCommerce Innovation Lab \(EIL\)](#) is a national office within the US Field that positions the US Commercial Service as a pacesetter resource for US businesses through empowering client-facing staff with a baseline

understanding of digital trade, enabling quicker response to client needs by providing value add digital client counseling. This helps ITA to adapt alongside industry to remain ahead of the curve on client service, trade promotion, and trade policy development through more knowledgeable and effective collaboration.

Our office has created a U.S. Field-based client digital strategy counseling process that focuses on these key concepts:

- [eCommerce is a sales channel](#) that crosses all industries that sell or promote brand awareness online. eCommerce as a sales channel is part of a businesses' B2B and/or B2C digital strategy;
- [A digital strategy](#) addresses the basic needs of a business required to succeed in cross-border ecommerce sales channels. Our counseling process focuses on identifying these needs;
- [eCommerce Key Performance Indicators](#) allows businesses to understand where their digital efforts are paying off;
- [eCommerce Business Service Provider Directory \(BSP\)](#) provides the much needed follow-up to our digital strategy recommendations that will help the client to succeed in overseas markets;

eCommerce in The Gambia has yet to become an established method of purchasing goods. However, recent and ongoing improvements to ICT connectivity and energy reliability are opening the country up as an excellent location for investment. The economy is predicted to grow steadily in the coming years, leading to a greater market for e-commerce services. Mobile phone penetration rate is very high (exceeding 100 percent), and offers promising opportunities for e-commerce. The proportion of mobile phone users with data connection is approximately 14 percent, but has been growing rapidly at an average annual rate of 40 percent over the past several years. The industries that currently make use of mobile technology are the banking and mobile phone sectors. All the major commercial banks provide some form of e-banking service, and at least two of the mobile companies (Africell and Qcell) offer mobile money transfer services. Besides these two sectors, the percentage of products or services sold online is almost zero, due to the the lack of electronic check out options

Current Market Trends: No new government laws or regulations affecting online businesses were passed within the past year. Goods are increasingly being advertised online, mainly through social media, but final sale or sales transaction are done in person. Reduced data charges would significantly boost the number of internet users and hence the number of individuals that can be reached via e-commerce. Trends to encourage more cashless transactions, such as establishing POS systems at retail shops, might also incentivise more Gambians to opt for online shopping. Currently, the number of retailers providing this as a payment option are very limited.

Domestic eCommerce (B2C): Mobile money will likely continue to be the area where eCommerce activity is concentrated in The Gambia over the next few years. Utility payments will also continue to integrate eCommerce infrastructure, since households can purchase pay-as-you-go energy tickets, locally referred to as the "Cash Power Ticket System", at ATM points and via mobile money platforms.

B2B eCommerce: Business to business transactions are seldom done via eCommerce platforms. The Gambian market is overwhelmingly characterized by cash transactions. Tax evasion plays a major role in determining the preference of businesses of cash transactions over eCommerce.

eCommerce Services: A limited number of Gambian businesses operate with a website and among those that do, even fewer run websites which can be rated at an international standard. Among young entrepreneurs, few have started developing mobile-based eCommerce platforms, but the majority of these only serve to advertise goods and services online, listing a point of contact with whom buyers can meet to conduct the transaction in person.

Online Payment: Online payments are not common in The Gambia as many 'eCommerce' platforms only advertise goods and services that depend on cash payments for final sales.

Mobile eCommerce: Mobile banking has become popular among consumers. Consumers can pay several bills including electricity top-up, school fees, mobile top-up, pay for groceries in stores. In addition consumers have the option make emergency ATM withdrawals and can make bank transfers both internally and externally.

Selling Factors & Techniques

Overview

The use of billboards is very common throughout The Gambia, especially among local distributors of international brands. Given that English is the official language, all signs are in English. However, advertisements on TV and radio are frequently made in local languages. Recently, large companies like telecommunications firms, have begun regularly running infomercials on local television. Newspapers offer another platform for the private sector to advertise goods and services. The Gambian market therefore offers multiple opportunities for marketers and has no language barrier for US companies.

Pricing

With the introduction of value-added tax (VAT) in The Gambia in January 2013, all prices are inclusive of VAT. The VAT on imported goods in The Gambia is 15 percent. Qualifying investors may be exempted from VAT and other taxes if they meet conditions established by GIEPA. In general, prices of all published goods include all applicable taxes. Goods imported from the U.S. face stiff competition from merchandise coming from Asian markets such as China, India, and Dubai. Given low incomes and correspondingly tight budgets for many businesses and consumers, and the fact that access to credit is limited, affordability is the main consideration when determining pricing.

Sales Service/Customer Support

Customer services is generally poor in The Gambia with little to no resources dedicated to Customer Relations Management (CRM). After-sales support for customers is not a standard practice in The Gambia. However, consumers expect some support for sophisticated products such as large household and heavy machinery, major electronics, and IT equipment. Such services are best provided by local distributors. While printed materials may be distributed in English, local distributors that can communicate in local languages are essential to ensure continued demand for foreign sourced goods and services.

Local Professional Services

[Gambia Chamber of Commerce and Industry](#)

[The American Chamber of Commerce The Gambia](#)

[Gambia Bar Association](#)

Principal Business Associations

The main business association in The Gambia is the Gambia Chamber of Commerce and Industry (GCCCI) which also accepts U.S. companies to its membership. GCCCI advocates for the interest of the private sector and is the main liaison body for raising issues of interest to the private sector with the government. Government agencies and international organizations regularly consult GCCCI. Membership is open to all businesses operating in the country. The American Chamber of Commerce (AmCham) in The Gambia is another active business association in the country. Due to the lack of American companies doing business in The Gambia, AmCham Gambia has not yet met thresholds to be formally and officially registered as an American Chamber, though its membership is still open to U.S. companies.

Limitations on Selling U.S. Products and Services

There are no limitations on the selling of US goods and services in any sector.

Trade Financing

Methods of Payment

Most commercial banks in The Gambia provide trade finance instruments such as letters of credit. These letters of credit usually need confirmation by a U.S. commercial bank. However, since the cost of financing is generally high, bank-intermediated trade finance is not as common as in other countries. Open account arrangements for cross-border transactions are rare since there are only a few Gambian distributors, many of which are not known internationally. Consequently, many Gambian importers pay exporters directly before delivery. Unless there is a pre-existing relationship with a Gambian distributor, an open account arrangement is not recommended. U.S. exporters are advised to use letters of credit or demand pre-payment. All major credit and charge cards are used in The Gambia, including Visa and MasterCard, however, many businesses are not set up for accepting credit card payments and cash payment is generally strongly preferred by local businesses.

Banking Systems

The Gambia has 12 commercial banks, one of which is an Islamic bank. The banking system is supervised by the Central Bank of The Gambia. The sector is dominated by subsidiaries of Nigerian banks, though these subsidiaries are fairly independent of their parent institutions and are usually majority-owned by Gambian entities. The banking system is highly liquid and most banks are profitable. Most banks meet the requirements of the Central Banks in terms of capital adequacy and liquidity. While the sector is profitable, local banks disproportionately depend on government assets (treasury bills) to invest their monies. Though the Gambian Government's most recent auctions have featured dramatically lowered interest rates, lending to individuals and businesses is still not seen as profitable for the banks. As a result of the lack of a competitive consumer and business finance market, interest rates are prohibitive. There are no restrictions on foreign businesses opening accounts in The Gambia. Investors can repatriate funds through the banking system. There are no known features or rules/laws of The Gambia banking system that might impact U.S. businesses.

Foreign Exchange Controls

The foreign exchange rate is a managed float. Typically, the exchange rate fluctuates based on supply and demand factors. While the government occasionally intervened in the foreign exchange market during the Jammeh regime, the current administration has not done so.

U.S. Banks and Local Correspondent Banks

There are no U.S. banks currently fully operational in The Gambia. Acquisition of a multinational African bank by U.S. investors in 2016 has been delayed in the Gambian court system since 2017. Several Gambian banks have correspondent relationships with U.S. banks that help facilitate the remittance of foreign currency funds. The Export-Import Bank of the United States has no known projects in The Gambia.

Protecting Intellectual Property

The Industrial Property Office registers the following Industrial Property Rights: patent utility model; trademark; collective marks; industrial designs. Intellectual Property Rights can only be protected through registration, which is based on first to file. To register, the appropriate forms and fees must be submitted to the Industrial Property Office. The Office also offers guidance to unrepresented clients.

The Gambia is a Member State of African Regional Intellectual Property Organization (ARIPO) which is based in Harare, Zimbabwe and the World Intellectual Property Organization (WIPO) which has its headquarters in Geneva, Switzerland. Therefore, registration of intellectual property rights for The Gambia can be obtained through the national route, regional route or international route.

In any foreign market companies should consider several general principles for effective protection of their intellectual property. See [Protecting Intellectual Property](#) and [Stopfakes.gov](#) for more resources or contact or [contact ITA's Office of Intellectual Property Rights Director, Stevan Mitchell at Stevan.Mitchell@trade.gov](#).

Selling to the Public Sector

Selling to the Government

The Public Procurement Act of 2014 regulates public procurements and established the Gambia Public Procurement Authority. This agency regularly publishes rules and procedures to which all government entities must adhere. These appear on GPPA's website, but are not regularly updated. The agency requires all government suppliers to be registered.

With the government transition, The Gambia continues to improve its procurement processes. The Gambia Public Procurement Authority is responsible for ensuring transparency, accountability, and an equal playing field for all throughout the procurement process. On an annual basis, public sector entities are mandated to prepare a Procurement Plan, which outlines all the procurement activities to be undertaken within that fiscal year. The Procurement Plan, together with the Agency's estimated budget, is used to identify potential sector-specific opportunities.

Several international institutions such as the World Bank, African Development Bank and specialized United Nations agencies regularly fund projects that require the procurement of goods and services. Often, the provision of these goods and services is open to both local and international companies; thus presenting opportunities for U.S. businesses to bid for these contracts. The Gambia does not abide by the World Trade Organization Government Procurement Agreement, however, it is a beneficiary country under the African Growth and Opportunity Act (AGOA).

U.S. companies bidding on Government tenders may also qualify for U.S. Government advocacy. A unit of the U.S. Commerce Department's International Trade Administration, the Advocacy Center coordinates U.S. Government interagency advocacy efforts on behalf of U.S. exporters bidding on public sector contracts with international governments and government agencies. The Advocacy Center works closely with our network of the U.S. Commercial Service worldwide and inter-agency partners to ensure that exporters of U.S. products and services have the best possible chance of winning government contracts. Advocacy assistance can take many forms but often involves the U.S. Embassy or other U.S. Government agencies expressing support for the U.S. bidders directly to the foreign government. Consult [Advocacy for Foreign Government Contracts](#) for additional information

Financing of Projects

The Gambia is a member of many multi-lateral development institutions, including the World Bank and the African Development Bank, as well as specialized multi-lateral UN institutions which provide the bulk of project financing in The Gambia. The Ministry of Finance and Economic Affairs also houses a Project Coordination Unit (PCU) which is responsible for managing government projects. Most of these projects are financed through loans and grants. Following the change in government, the European Union has also increased its donor engagement with the Gambian government. As a condition for approving and financing projects, strict procurement rules are followed. Bidding for these procurements is open to U.S. firms.

Multilateral Development Banks and Financing Government Sales: Price, payment terms, and financing can be a significant factor in winning a government contract. Many governments finance public works projects through borrowing from the Multilateral Development Banks (MDB). A helpful guide for working with the MDBs is the [Guide to Doing Business with the Multilateral Development Banks](#). The U.S. Department of Commerce's (USDOC) International Trade Administration (ITA) has a Foreign Commercial Service Officer stationed at each of the five different Multilateral Development Banks (MDBs): the African Development Bank; the Asian Development Bank; the European Bank for Reconstruction and Development; the Inter-American Development Bank; and the World Bank.

Learn more by contacting the:

[Commercial Liaison Office to the African Development Bank](#)

[Commercial Liaison Office to the World Bank](#)

Business Travel

Business Customs

Business attire in is a combination of traditional dresses and western business-casual outfits. The Gambia is a conservative country, but the mode of dressing is a mix between conservative and liberal. Mr., Ms. and Madam are the most common titles used when meeting people in a business setting. When giving and receiving business cards, it is always advisable to do so with the right hand. Meetings with local government officials and/or NGO employees begin when everyone gets there. If you show up on time, expect to wait an hour. It is proper to greet the entire room first. Then greet the highest ranking individual and from there go around the room. Some men and women do not shake the hands of individuals of the other gender. Bargaining is a big part of the culture. The software mobile application What's App is very common as a mode of communications. It is not uncommon to receive business calls until 11 pm. Gift exchanges among business partners or acquaintances are also common.

Travel Advisory

Travelers are recommended to consult with the [U.S. Embassy Banjul](#) for the latest travel advisories, and the [Department of State's Country-Specific Information for The Gambia](#).

Visa Requirements

U.S. citizens need a visa to travel to The Gambia. The Gambia has an Embassy in Washington, D.C. Information on visa and entry requirements can be found below at website of [The Embassy of The Gambia in the United States](#).

Currency

The Gambia's local currency is the Dalasi (GMD), and it is the only currency used in day-to-day transactions. International transactions are usually quoted in U.S. dollars. The dalasi is not a fully convertible currency. Most local ATMs accept U.S.-issued credit and debit cards with Visa and MasterCard logos, but only dispense cash in the local currency and only dispense small amounts of cash (usually \$50 or less) at a time. Travelers' checks are rarely used, and it is not recommended for travelers to rely on them.

Telecommunications/Electronics

Internet connection in The Gambia has been improving. The country recently connected the Africa Coast to Europe (ACE) submarine cable, which has significantly improved internet connection speeds. Mobile penetration rate is high (over 100 percent), and there are 4 mobile phone operators (Africell, Gamcel, Qcell and Comium). Direct international telephone calls can be made on all phone lines. The country code is 220. All major mobile phone companies provide data services (3G at minimum) that allow reasonably good internet connection. All major hotels have internet connections and wifi access. It is becoming increasingly common for restaurants and cafes to also provide free wifi access.

The electric current in The Gambia is supplied at 220-240 volts, and the primary socket type is the British BS-1363. However, adaptors are easy to find at local electronic stores.

Transportation

Air Transport: Banjul International Airport (BJL) has limited facilities, and most flights do not run daily. The main direct flights are to Accra, Brussels, Casablanca, Dakar, Istanbul, Lisbon, London, Lagos and Nouakchott. During the tourist season (November to April), several chartered flights from Europe serve the country multiple times per day. There are no direct flights to the U.S.

Sea Port: The Port of Banjul is serviced by several major lines including CMA-CGM/Delmas, Maersk, MSC and Grimaldi. The majority of ships that dock at the port are smaller vessels arriving from major transshipment ports such as Casablanca and Malaga.

Ground Transport: The quality of roads is low. An increasing number of roadway construction projects have begun since the change of government in January 2017. In addition, the River Gambia bisects the country. One bridge that permits car traffic is in operation. The lack of multiple bridges that accommodate trucks is a major source of delay in traveling across the country. Small taxis operating within the major towns are painted in yellow, with green stripes on the sides. These taxis do not have meters and run on fixed routes with fixed fares, but fares for specific destinations can be negotiated. Several car rental agencies operate in the country, and an arrangement with one of these is recommended for extensive local travels.

Language

The official language in The Gambia is English, and it is spoken by a large number of people in urban areas. The other major common languages are Wolof, Mandinka, and Fula. Almost all signs are written in English.

Health

While the country has many hospitals and clinics, none meet U.S. or basic international standards, nor provide access to state-of-the-art facilities. None will accept international or foreign health insurance cards, and will therefore require cash payment upfront. There are a large number of small pharmacies that sell medications (mostly generics), with or without prescriptions. Malaria is endemic in the country and it is therefore recommended that U.S. travelers bring prophylactics. Travelers are recommended to travel with their yellow fever vaccination cards; while the document is not always required upon entry, it is occasionally requested.

Local Time, Business Hours and Holidays

The Gambia is under the Greenwich Mean Time (GMT) zone. The Gambia does not observe daylight savings time; therefore, the time difference with U.S. time zones fluctuates throughout the year. Public sector business hours are from Monday to Thursday, 8:00am to 4:00pm and Fridays from 8:00am to 12:30pm during a normal week. Most private businesses operate from Monday to Saturday.

The national holidays are:

New Year's Day	January 1
Independence Day	February 18
Good Friday	Friday before Easter
Easter Monday	Monday after Easter
Labor Day	May 01
Africa Liberalization Day	May 25
Eid el Fitr	No fixed date (1st day of 10th month of the Islamic Lunar calendar)
Eid el Adha	No fixed date (10th day of 12th month of the Islamic Lunar calendar)
Revolution Day	July 22
Assumption Day	August 15
Yoamul Ashora	No fixed date (10th day of 1st month of the Islamic Lunar calendar)

Mawlud Nabi	No fixed date (12th day of the 3rd month of the Islamic Lunar calendar)
Christmas	December 25

Temporary Entry of Materials or Personal Belongings

With the exception of goods on transit, the requirements for the entry of temporary goods are the same as goods being brought in permanently.

Investment Climate Statement (ICS)

The U.S. Department of State's Investment Climate Statements provide country-specific information on the business climates of more than 170 countries and is prepared by economic officers stationed in embassies and posts around the world. They analyze a variety of economies that are or could be marketed for U.S. businesses of all sizes. Click on the link to read [Investment Climate Statement website](#).

Political Environment

For background information on the political and economic environment of the country, please click on the link to the U.S. Department of State [Countries & Areas](#) website.