

# CITIZENS' BUDGET

Budget of the Government  
of The Gambia

**2025**

Ministry of Finance & Economic Affairs

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## **Abbreviation of Terms**

ATI	Access to Information Commission
AfCFTA	Africa Continental Free Trade Area
AfDB	African Development Bank
AGD	Accountant General Department
CB	Citizens' Budget
CSRWASHDEP	Climate Smart Rural Water Supply and Sanitation Development Project
DPs	Development Partners
EPC	Engineering, Procurement and Construction
GBV	Gender Based Violence
GDP	Gross Domestic Product
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit
GLF	Government Local Funds
GMD	Gambian Dalasi
GSI	Gambia Songhai Initiative
IFMIS	Integrated Financial Management System
IMF	International Monetary Fund
LPG	Liquefied Petroleum Gas
MDAs	Ministries, Departments, and Agencies
MOFEA	Ministry of Finance and Economic Affairs
MTEFF	Medium-Term Economic and Fiscal Framework
NEA	National Environment Agency
NEDI	National Enterprise Development Initiative
NYSS	National Youth Service Scheme
PBB	Program-Based Budgeting
PHC	Primary Health Care
SGBV	Sexual and Gender-Based Violence
SWEDD	Sahel Women's Empowerment Demographic Dividend
TDA	Tourism Development Areas
TOS	Terminal Operating System
USA	United States of America
USET	University of Applied Science, Engineering, and Technology
UTG	University of The Gambia

## Message from The Honorable Minister for Finance and Economic Affairs

The 2025 Budget is anchored on reduction of overall fiscal deficit aimed at achieving debt sustainability while enhancing economic development. For this reason, the Government intends to continue the drive towards rationalization of expenditure, improving domestic revenue mobilization, restructuring domestic debt and focusing on concessional financing of infrastructure projects identified in the Recovery-Focused National Development Plan (RF-NDP).

The domestic economy witnessed a sustained recovery despite uncertainties in the global economy. This is being driven by increased production and productivity in agriculture, recovery in tourism, and unwavering construction by the Government and private sector. Sustained disinflation has been witnessed in the last nine months driven by tight monetary policy pursued by the Central Bank of the Gambia (CBG). The exchange rate has also stabilized and the gap between the official and parallel market almost closed.

For the first time, the Government will be sharing booklets containing information on intended program results from all Ministries, Departments, and Agencies (MDAs). The Government also intends to build on the gains registered on the introduction of Gender Responsive Budgeting and to embark on Climate tagging to facilitate the tracking of climate expenditures

Gambia's current economic situation reflects the downside effects of recent global economic developments and the impact of multiple and overlapping exogenous shocks. Against this backdrop, the Ministry of Finance and Economic Affairs (MOFEA) has designed a Medium-Term Economic and Fiscal Framework (MTEFF) strategy. This aims to strengthen the macroeconomic and fiscal fundamentals of the economy as the main input to improving and enhancing living standards to achieve sustainable socio-economic development in the country.

**Hon. Seedy Keita**

# SECTION I: INTRODUCTION

## What Is a National Budget?

A national budget is a financial plan that outlines the government's expected revenues and expenditures for a particular period. The primary goal of the budget is to allocate funds to various government programs and activities, ensure fiscal discipline, and achieve government policy priorities and economic stability.

Government uses the budgetary process to make informed decisions about resource allocation, taxation, and public spending. The budget is presented by the government to the legislative body (National Assembly) for approval. It is a crucial tool for governments to achieve economic stability, address social needs, and pursue long-term development goals.

The key components of a national budget include:

### Revenues:

Tax revenues: Income tax, corporate tax, sales tax, etc.

Non-tax revenues: Fees, fines, grants, and other sources of income.

### Expenditures:

Current expenditures: Day-to-day operational costs, including salaries, maintenance, and administrative expenses.

Capital expenditures: Investments in infrastructure, development projects, and long-term assets.

### Deficit or Surplus:

If expenditure exceeds revenue, there is a budget deficit.

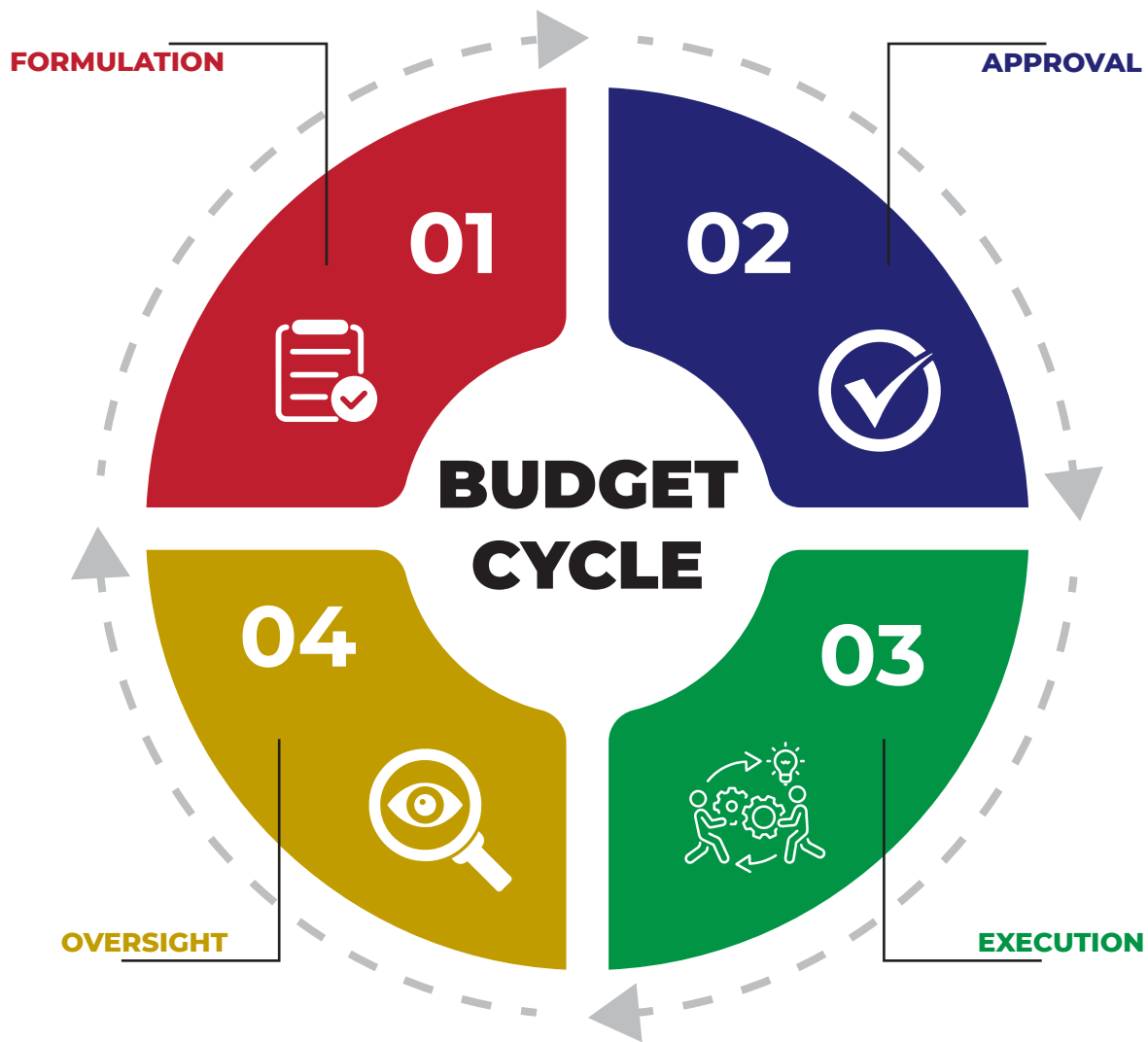
If revenue exceeds expenditure, there is a budget surplus.

### Economic Policies:

The budget reflects the government's policy priorities, such as fiscal stimulus or austerity measures, to achieve development goals.

### Debt Management:

The budget includes provisions for managing public debt, including borrowing and repayment strategies.



## FORMULATION

Review and update of macroeconomic framework (MTEFF).  
 MOFEA issues the Budget Call Circular which provides the instructions for MDAs to prepare and submit their budget within the ceiling provided in the BCC.  
 MDAs prepare and submit draft Budgets to MOFEA.  
 Bilateral discussions between MOFEA and MDAs.  
 Budget draft sent to Cabinet for their feedback and approval.

## APPROVAL

National Assembly reviews the proposed budget and offer amendments.  
 The approved budget is sent to the president for signature and enacted into law.

## EXECUTION

Gambia Revenue Authority collects tax revenue, while the MDAs collect non-tax revenue. MDAs are required to submit their cash plans which are used to allocate resources. AGD processes payments for MDAs. MOFEA monitors revenue and expenditure.

## OVERSIGHT

The Accountant General provides the Financial Statements of the Government. National Audit Office audits government's accounts and sends the report to the national assembly for review and consideration.

### What Is a Citizens' Budget?

The Citizens' Budget (CB) is a summary of the government's budget presenting information on how the government will raise and spend public funds on behalf of citizens, including development programs that will be provided to citizens in a fiscal year. The purpose of a citizens' budget is to promote transparency, accountability, and civic engagement by presenting key financial information in a format that is clear and comprehensible to the average citizen.



# SECTION II: GOVERNMENT PLANS TO RAISE AND SPEND MONEY IN 2025.



## Total Revenue & Grants

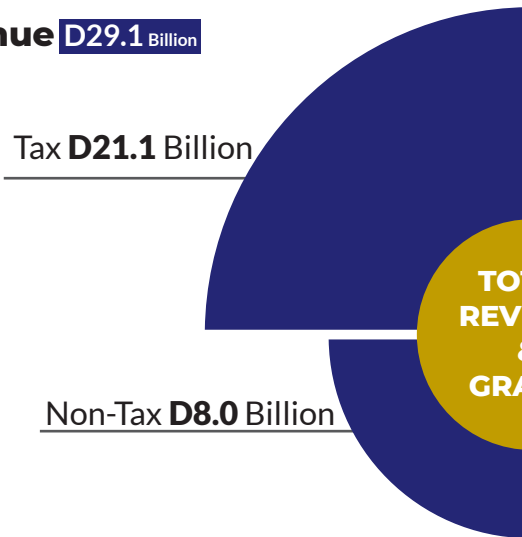
D44.8 Billion ▲



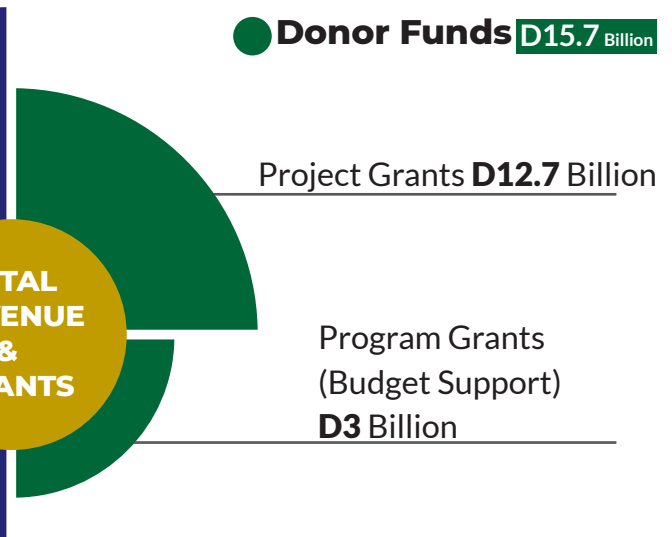
## EXPENDITURE & NET LENDING

D47.4 Billion ▲

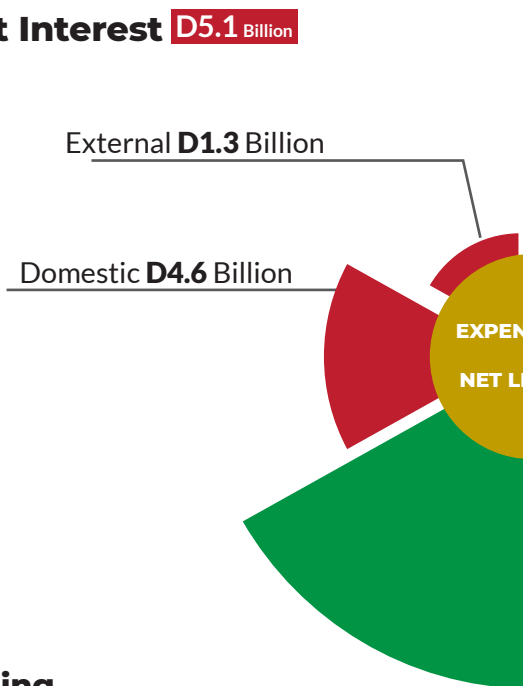
### ● Revenue D29.1 Billion



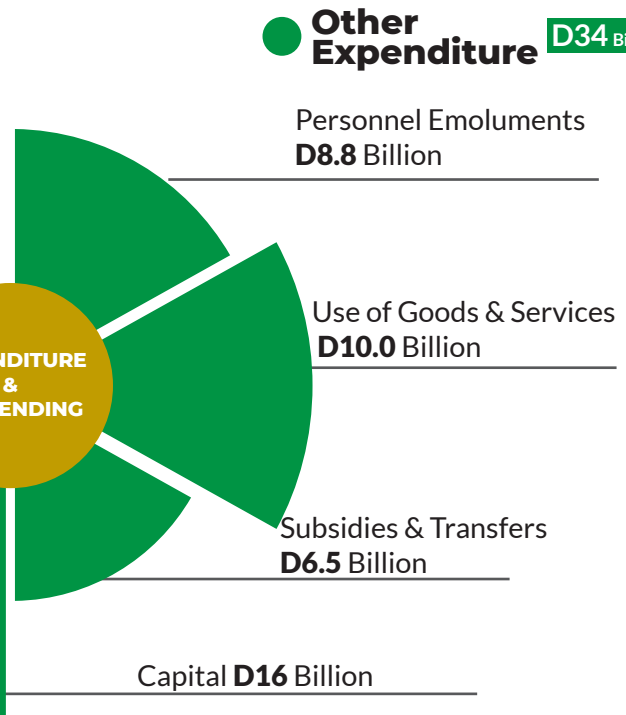
### ● Donor Funds D15.7 Billion



### ● Debt Interest D5.1 Billion

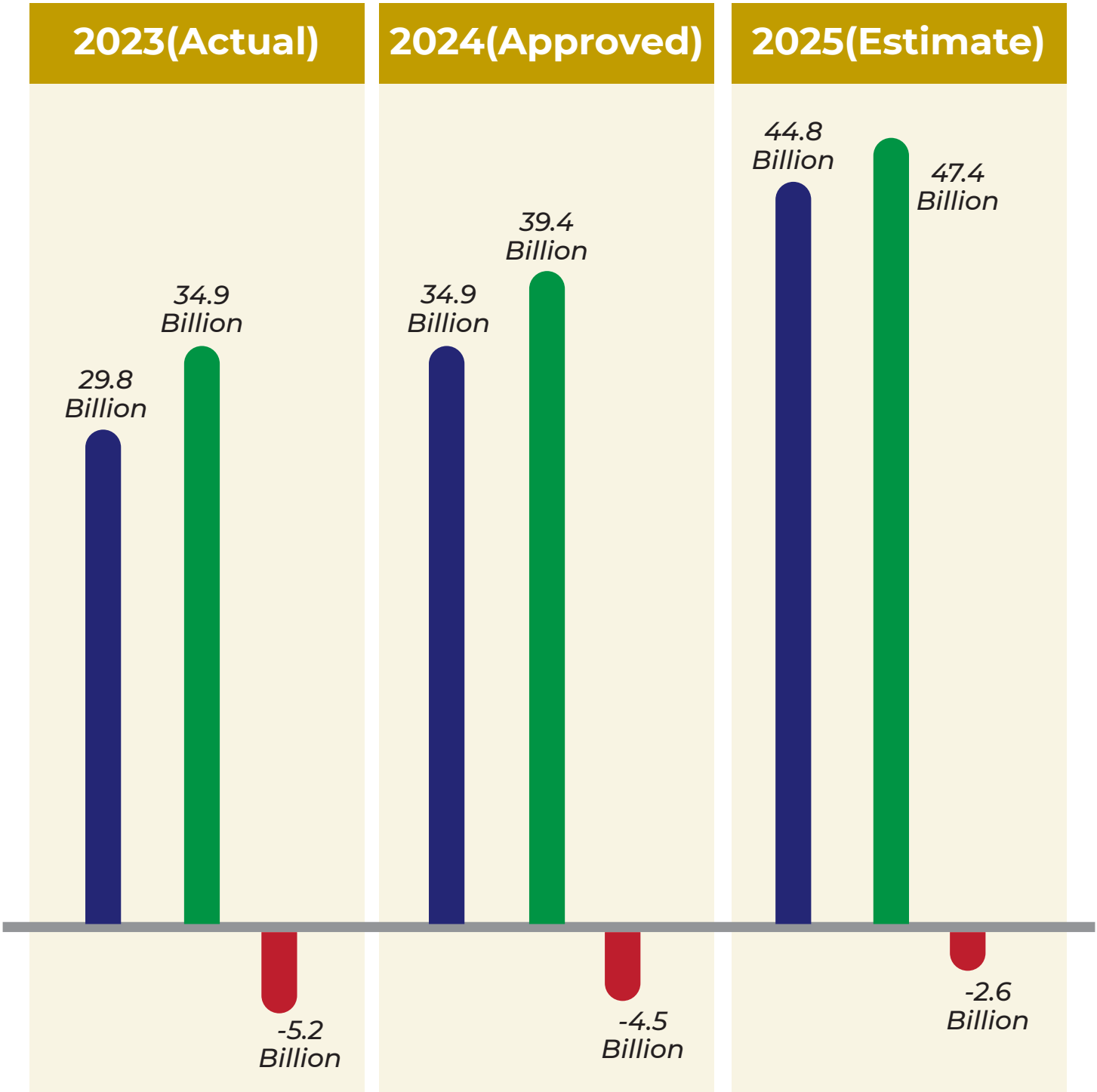


### ● Other Expenditure D34 Billion



### ● Net Lending

Lending and Equity Participation  
D250 Million



Revenue
  Expenditure
  Gross Surplus/Deficit (-)

## How Government Intends to Distribute these Resources by Ministry

The Government plans to spend the following amounts on the various Ministries, Departments and Agencies to enhance government operations in 2025.

BUDGET ENTITY	GLF APPROPRIATION (In Dalasis)	% OF GLF	ALL FUNDS (In Dalasis)	% OF ALL FUNDS
OFFICE OF THE PRESIDENT	D1.044B	2.76	D1.235B	2.33
NATIONAL ASSEMBLY	D445.062M	1.18	D446.067M	0.84
JUDICIARY	D311.028M	0.82	D311.028M	0.59
IEC	D189.052M	0.50	D189.052M	0.36
PUBLIC SERVICE COMMISSION	D17.276M	0.05	D17.276M	0.03
NATIONAL AUDIT OFFICE	D301.676M	0.80	D301.676M	0.57
MINISTRY OF DEFENSE	D1.16B	3.07	D1.16B	2.19

BUDGET ENTITY	GLF APPROPRIATION (In Dalasis)	% OF GLF	ALL FUNDS (In Dalasis)	% OF ALL FUNDS
MINISTRY OF INTERIOR	D1.920B	5.08	D1.920B	3.62
MINISTRY OF TOURISM & CULTURE	D54.253M	0.14	D864.524M	1.63
MINISTRY OF FOREIGN AFFAIRS	D1.923B	5.09	D1.952B	3.68
MINISTRY OF JUSTICE	D205.415M	0.54	D205.415M	0.39
MINISTRY OF FINANCE & ECONOMIC AFFAIRS	D2.414B	6.38	D3.961B	7.48
PENSIONS & GRATUITIES	D592.825M	1.57	D592.825M	1.12
OMBUDSMAN	D53.312M	0.14	D53.312M	0.10
CENTRALISED SERVICES	D1.690B	4.47	D1.690B	3.19
MINISTRY OF LANDS & REGIONAL GOVERNMENT	D389.186M	1.03	D509.186M	0.96

BUDGET ENTITY	GLF APPRO- PRIATION (In Dalasis)	% OF GLF	ALL FUNDS (In Dalasis)	% OF ALL FUNDS
MINISTRY OF AGRICULTURE	D961.706B	2.54	D6.156B	11.62
MINISTRY OF TRANSPORT WORKS & INFRASTRUCTURE	D2.245B	5.94	D2.922B	5.52
MINISTRY OF TRADE	D136.303M	0.36	D136.303M	0.26
MINISTRY OF BASIC & SECONDARY EDUCATION	D5.086B	13.45	D5.086B	9.60
MINISTRY OF HEALTH	D2.718B	7.19	D4.911B	9.27
MINISTRY OF YOUTH & SPORTS	D135.255M	0.36	D155.255M	0.29
MINISTRY OF ENVIRONMENT & CLIMATE CHANGE	D282.906M	0.75	D749.004M	1.41
MINISTRY OF INFORMATION	D68.596M	0.18	D67.596M	0.13
MINISTRY OF FISHERIES & WATER RESOURCES	D56.514M	0.15	D710.537M	1.34

# Cont.

MINISTRY OF HIGHER EDUCATION	D405.630B	1.07	D1.504B	2.84
MINISTRY OF PETROLEUM & ENERGY	D1.264B	3.34	D1.490B	2.81
MINISTRY OF GENDER, CHILDREN & SOCIAL WELFARE	D98.827M	0.26	D98.827M	0.19
NATIONAL HUMAN RIGHTS COMMISSION	D74.160M	0.20	D74.160M	0.14
MINISTRY OF COMMUNICATION & DIGITAL ECONOMY	D96.212M	0.25	D2.042B	3.85
MINISTRY OF PUBLIC SERVICE	D452.301M	1.20	D452.301M	0.85
NATIONAL DEBT SERVICE	D11.018B	29.14	D11.018B	20.80

## SECTION III: SPENDING IN THE CRITICAL SECTORS

### EDUCATION

04

QUALITY EDUCATION



05

GENDER EQUALITY



A Total amount of D6.59 billion has been allocated to the education sector (D5.09 billion for basic Education and D1.50 billion for higher Education) indicating a percentage of 12.44% of the 2025 Approved Budget (All Funds). Total Allocations based on GLF amounted to D5.49 billion (D5.09 billion for basic Education and D405.63 million for Higher Education) indicating a percentage of 14.51%. The funds will facilitate the following activities amongst others:

#### Ministry of Basic & Secondary Education

- Collaborating with institutions like The Gambia College, the University of The Gambia, and the University of Applied Science, Engineering, and Technology to train and increase the number of qualified teachers.
- Scaling up the home-grown school feeding intervention.
- Implementing the program in specific regions to improve the health and nutrition of children.
- Digging 25 boreholes in each region (7 for the regional offices and 18 for schools).
- Classroom construction program to cover faith schools.

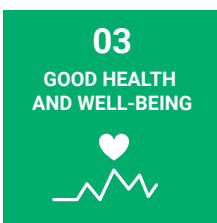
#### The Ministry of Higher & Tertiary Education

- Creating the Tertiary and Higher Education Trust Fund to provide financial support to institutions.
- Establishing the National Research and Innovation Fund to boost entrepreneurship and product development, leading to increased employability and job creation.
- Establishment of the Student loan scheme.
- Establishment of two additional training centres in Kombo South and Lower Fulladu respectively, that will focus on Agribusiness and Fisheries.
- Construction of the School of Medicine and Allied Health Sciences, which will include dentistry, pharmacy, nursing, public health, and medicine.



A Total amount of D4.91 billion equivalent to 9% of the approved budget has been allocated to the health sector Total Allocations based on GLF amounted to D2.72 billion, equivalent to 7.20% of total GLF. Here are the intended activities amongst others for the health sector in The Gambia:

- Procurement of environmentally friendly waste treatment machines.
- Build five new Primary Health Care facilities in hard-to-reach communities.
- Upgrading and refurbishing Brikama-Ba into a significant health center, and Bwiam General Hospital to include post-graduate training.
- Scaling up of the construction of the Food and Drug Lab at Brusubi.
- Refurbishment of nine health facilities and construction of six health posts nationwide.
- Continued commitment to Primary Health Care (PHC), resulting in improved health outcomes, especially in maternal and child health and communicable disease treatment.



# YOUTH & SPORTS



The Budget for the Ministry of Youth & Sports is D155.26 million (equivalent to 0.29%) of the total approved budget (All Funds). Total Allocations based on only GLF amounted to D136 million, equivalent to 0.36% of total GLF. In addition, the Ministry benefits from the sports Development levy, an amount of D95,660,083 as part of its funding sources.

The youth ministry will undertake the following programs/activities amongst others:

- National Youth Council Programs:  
Implementation of programs aimed at empowering youth in leadership, entrepreneurship, and career development.
- National Enterprise Development Initiative (NEDI) Programs:  
Enhance the operational capacity of the NEDI and the National Sports Council through the acquisition of the necessary equipment and Vehicles.
- National Youth Service Scheme (NYSS):  
Skill development programs for youth in areas such as electrical installation, construction, masonry, agronomy, horticulture, auto mechanics, tailoring, carpentry, plumbing, electronics, catering, welding, fabrication, painting, and other livelihood activities.
- National Sports Council Programs:  
Prioritize investing in youth empowerment and sports development, with a focus on expanding infrastructure.



03  
GOOD HEALTH  
AND WELL-BEING

04  
QUALITY EDUCATION

05  
GENDER EQUALITY

11  
SUSTAINABLE CITIES  
AND COMMUNITIES

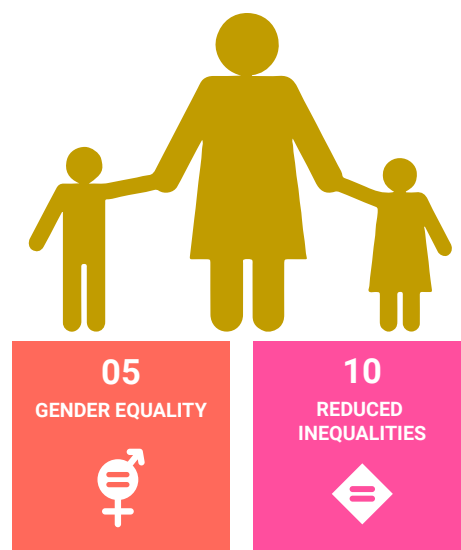
16  
PEACE, JUSTICE AND  
STRONG INSTITUTIONS

## Gender Children and Social Welfare



An amount of D98.83 million representing 0.19% of the budget has been allocated to this Ministry. The Ministry, in collaboration with other cross-cutting ministries, will implement the following:

- A regional project aimed at increasing access to education, economic opportunities, and healthcare services for girls and women.
- Prioritization of political empowerment of women and girls by facilitating the promulgation of the Women Reservation Bill.
- Popularizing the Disability Act 2023 and the Gender Policy.
- Support for vulnerable families and elderly persons through cash transfers to improve nutrition and living standards.
- Addressing the needs of marginalized groups such as people living with disabilities, widows, orphans, and people living with HIV/AIDS.
- Support for the differently abled.
- Support victims of Gender Based Violence (GBV).



# AGRICULTURE



The agricultural sector has received a total of D6.16 billion, equivalent to 12 % of the approved 2025 Budget (All Funds). Total Allocations based on only GLF amounted to D961.71 million, equivalent to 2.54% of total GLF.

The ministry has the following programs to implement as part of its mandate to improve the agricultural sector in The Gambia:

- Aimed at making agricultural inputs more affordable for farmers, thereby boosting productivity.
- Research and Innovation:  
Launching of GAMIRSAL to increase financing access and build institutional capacity for research and development.
- Research and Innovation:  
Launching of GAMIRSAL to increase financing access and build institutional capacity for research and development.
- Promotion of Sustainable Agriculture:  
increasing land preparation and yield using high-seed varieties targeting 4 tons per hectare.  
  
The Ministry will engage the private sector by expanding Small and Medium-size Enterprises (SMEs) matching grants and other incentives to attract youth and women into agriculture and improve market access. `



## Fisheries & Water Resources



D710.54 million representing 1.34 % of the approved budget has been catered for this sector (All Funds). Total Allocations based on GLF amounted to D56.51 million, equivalent to 0.15% of total GLF. Some of the intended activities/ programs include amongst others:

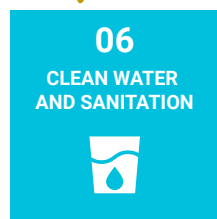
Fisheries Sector:

Innovative Technology Implementation:

- strengthening the fisheries' jetty infrastructure in Banjul to enable licensed industrial fishing vessels to comply with 100% landing requirements in The Gambia as an avenue to increase employment.
- Operationalization of the National Hatchery to produce quality fingerlings.
- Construction of Water Points & Reticulation Systems, Fishponds and Fish Breeding Facilities.

Water Resources Sector:

- Climate Smart Rural Water Supply and Sanitation Development Project (CSRWASHDEP).
- Construction and installation of fifty-five large solar-powered piped-water supply systems.
- Provision of safe and quality drinking water to an additional 250,000 rural people.
- Drilling of Wells and Boreholes to provide clean drinking water to communities (D10 million GLF, D11.97 million AfDB).



# Transport, Works and Infrastructure



A budget of D2.92 billion (5.52 % of the approved appropriation) is allocated to the Ministry (All Funds). Total Allocations based on GLF amounted to D2.25 billion, equivalent to 5.93% of total GLF. Some of the intended activities/ programs include amongst others:

## Bertil Harding Highway:

- Completion of the Bertil Harding Highway (Phase 3).

## Kiang Phase II:

- Completion of Kiang Phase II Road projects.

## Nuimi-Hakalang:

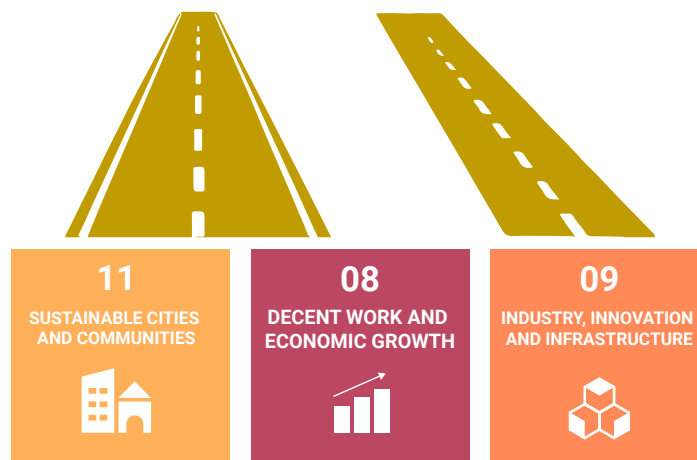
- Completion of the Nuimi-Hakalang road project.

## Port

- Implement a Terminal Operating System (TOS) and Port Community System to streamline port operations, communication, and coordination among all Port users.

## Policy Plans

- The ministry will work on developing an integrated transport master plan.
- The ministry will validate a Vehicle plan for their vehicles.



## Engineering, Procurement and Construction (EPC) ROADS (New Roads)

LOT 1: Construction of Basse Manneh Kunda-Demba Kunda Loop(62KM), and Brikamaba-Boyram-Njoben-Wellingara Kejaw-Saruja (12KM) roads in URR.

LOT 3A: Construction of Kabada Loop 1 (50.4KM) and LOT 3B: Kabada Loop 2 (51.6KM) roads in LRR.

LOT 5: Construction of Farato Bojangkunda to Bafuloto (4KM), Sinchu-Wellingara-Kunkujang Ketaya (4.2KM), Wellingara-Abuko Abattoire (3.7KM), Lamin Babylon-Makumbaya (6KM), and Tabokoto-Abuko-Banjulinding (4KM) roads in WCR.

LOT 7: Construction of Giboro-Sohm-Faraba Sutu (13.6 KM), Nyofeleh- Gunjur (15.9KM), Gunjur-Kunkujang-Jambanjelly (12.7KM), Kachumeh-Gunjur-Kunkujang Mariama-Sanyang (11.9KM) roads in WCR.

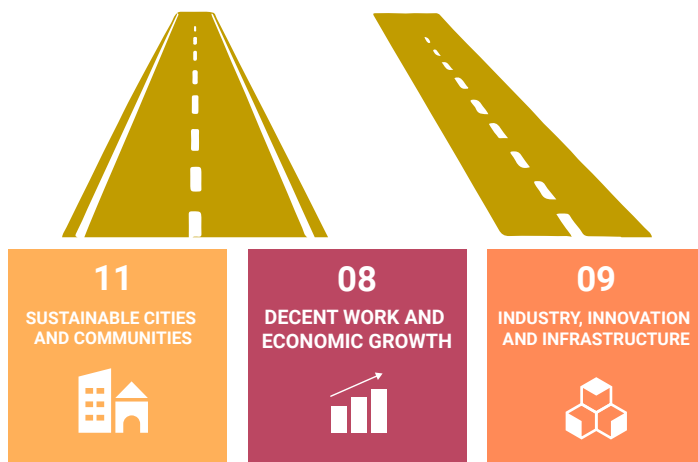
LOT 2: Construction of Laminkoto, Banni, Youna, Kunting (11KM)-Sami, Karantaba Reneru- Tabanani Demfaye Njaga-Fitu Fulla (26KM), and Njau Loop (11km) roads in CRR.

LOT 4: Construction of Bondali Bundakunda to Jorem Bundakunda (1.7KM), Sangajorr-Darsilameh (6KM), Kalaji -Kamangka-Jorem-Buda Bondali Jola (9KM), and Darsilameh-Timtimba (4km) roads in WCR.

LOT 6: Construction of Mariama Kunda-Youna (11KM), Old Yundum-Tawto- Daru Busumbala-Sukuta Jambanjelly (3.7KM), Jamburr-Kunkujang Mariama-Tujereng (11KM), and Youna-Jambur- Jalambang-Brikama (13.5KM) roads in WCR.

LOT 8: Construction of Gunjur Highway-Beach Side (4.5KM) road.

LOT 9: Construction of Sanyang Highway-Beach Side (5KM) road.





The Government allocates an amount of D1.49 billion or approximately 2.81 % to this sector (All Funds). Total allocations based on GLF amounted to D1.26 billion, equivalent to 3.34% of total GLF.

Some of the budgeted activities are:

- Upgrading of NAWEC's Transmission and Distribution Networks.
- Reduction of NAWEC's dependency on power from Senelec and Kar Power.

### Plans

- Formulate and implement an internal regulatory policy.
- Procurement of Drilling and Other Survey Equipment.
- Running of the Regional Solar Power Pack.

### Water Projects.

- NAWEC will expand access to water and sanitation services in rural and peri-urban areas. The aim is to achieve Universal access with a minimum coverage of 85% by the end of 2025.



07

AFFORDABLE  
AND CLEAN ENERGY



# Environment, Climate Change & Natural Resources



The Government allocated an amount of D749.00 million, 1.14% of the total approved appropriation to this sector (All Funds). Total Allocations based on GLF amount to D282.91 million, equivalent to 0.75% of total GLF. The ministry also benefits from the Environmental Tax on Imports D34,5, 50 million, and Environmental Tax on Used Cars 13,513 million.

Some of the programs or activities include:

### Formulation of a Legal Regulatory Framework for Carbon Trading:

- Focus on finalizing and implementing the carbon trading bill.

### Community Forest Management:

- Enhance climate change adaptation through the Climate Action Center.

- Advance the LIFE-AR initiative, focusing on community investments.

- Engagement in the expansion of three Protected Areas (PA) totaling 24,000 hectares, bringing the total area under Protected Area coverage to 92,549 hectares, representing 9.2% of the national land mass.

### EU Life Project for Mangrove Ecosystem Restoration:

- Continue efforts to restore 4,000 hectares of degraded wetlands in partnership with the mangrove consortium and Orsted Energy.
- Distribute 52,342 Gmelina stumps and 800 bags of mangrove propagules to restore degraded mangrove forests.



# Trade & Employment



The Government allocated D136.30 million approximately 0.26% of that total budget appropriation to this sector in 2025 (All Funds). Total Allocations based on GLF amounted to D136.30 million, equivalent to 0.36% of total GLF. The ministry also benefits from the Ecowas Inter-State Road Transit Levy D32.04 million.

Some of the planned activities and programs include amongst others:

### Accredited Testing Laboratories:

- The operationalization of the National Reference Food Testing Laboratory.

### New Employment Policy:

- Strengthen the labor migration framework and work towards enacting the Legal Metrology Bill.

### Labor Legislation Revisions:

- The Ministry plans to expand trade facilitation efforts, advance sugar import negotiations, and broaden the China Duty-Free Quota-Free (DFQF).
- Focus on finalizing the Trade and Transit Cooperation Agreement with Senegal and Guinea Bissau while expanding the Lumo modernization program.



**08**  
DECENT WORK AND  
ECONOMIC GROWTH

**09**  
INDUSTRY, INNOVATION  
AND INFRASTRUCTURE

## Tourism & culture



An amount of D864.52 million, 1.63% of the approved budget has been allocated for the Tourism sector in 2025 (All Funds). Total Allocations based on only GLF amounted to D54.25 million, equivalent to 0.14% of total GLF. Some of the planned activities include:

### Tourism Promotion Initiatives:

- Demarcation of other Tourism Development Areas (TDAs) such as North Coast and Kiang West National Park.
- Revamping of the site museum at Fort Bullen.

### Tourism Diversification and Resilience Project amount:

- Continue the implementation of the Tourism Diversification & Resilience Project.

Continue the implementation of the Agro-Food processing to assist youth and women in the country with support from Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)- (German Corporation for International Cooperation).



17

PARTNERSHIPS  
FOR THE GOALS



## JUSTICE



An amount of D205.42 million, or 0.39% of the approved appropriation has been catered by the Ministry of Justice in 2025 (All Funds). Total Allocations based on GLF amounted to D205.42 million, which is equivalent to 0.54% of total GLF. Some of the planned activities include:

- Establishment of the Reparations Commission.
- Establishment of a Special Prosecutor's Office.
- Establishment of an Anti-Corruption Commission.





An amount of D67.60 million, 0.13% of the approved budget has been catered for the Ministry of Information in 2025 (All Funds). Total Allocations based on GLF amounted to D67.60 million, which is equivalent to 0.18% of total GLF. Some of the planned activities include:

- Mansakunda Program: The objective of this program is to close down the communication gap between government and citizens by ensuring that the public is well informed of government policies and programs by communicating directly with government officials.
- Operationalization of the Access to Information Commission (ATI).



# INDEPENDENT INSTITUTIONS

## NATIONAL ASSEMBLY

The Government allocated D446.07 million approximately 0.84% of that total budget appropriation to this sector in 2025 (All Funds). Total Allocations based on GLF amounted to D446.07 million, equivalent to 1.18% of total GLF.

## JUDICIARY

The Government allocated D311.03 million approximately 0.59% of that total budget appropriation to this sector in 2025 (All Funds). Total Allocations based on GLF amounted to D311.03 million, equivalent to 0.82% of total GLF.

## INDEPENDENT ELECTORAL COMMISSION

The Government allocated D189.05 million approximately 0.36% of that total budget appropriation to this sector in 2025 (All Funds). Total Allocations based on GLF amounted to D189.05 million, equivalent to 0.50% of total GLF.

## NATIONAL AUDIT OFFICE

The Government allocated D301.68 million approximately 0.57% of that total budget appropriation to this sector in 2025 (All Funds). Total Allocations based on GLF amounted to D301.68 million, equivalent to 0.80% of total GLF.

## OMBUDSMAN

The Government allocated D53.31 million approximately 0.10% of that total budget appropriation to this sector in 2025 (All Funds). Total Allocations based on GLF amounted to D53.31 million, equivalent to 0.14% of total GLF.

## NATIONAL HUMAN RIGHTS COMMISSION

The Government allocated D74.16 million approximately 0.14% of that total budget appropriation to this sector in 2025 (All Funds). Total Allocations based on GLF amounted to D74.16 million, equivalent to 0.20% of total GLF.

# SECTION V: FISCAL MEASURES FOR 2025

## Fiscal Policy Measures

In 2025, the Government aims for sustainable public finances by consolidating revenue reforms, prioritizing expenditures, and managing debt prudently. The main goal is to reduce debt vulnerability, lowering the debt-to-GDP ratio from 85% to a target of below 50% in the medium term. New policy measures for 2025 are outlined in the following section.

## Revenue Measures

In addition to tax policy and revenue administration reforms, the Government is seeking to introduce the following revenue measures effective 1st January 2025.

A person who retains the services of a supplier, consultant, contractor or subcontractor to carry out works, supply labour or goods, or provide services, shall withhold tax on the gross amount of any payment to the supplier, consultant, contractor or subcontractor in respect of the works, goods or services-

- (a) in the case of a payment made to a non-resident contractor, at the rate of 10%; and
- (b) in the case of a payment made to a resident contractor in The Gambia for public works contracted with the Government of The Gambia, at the rate of 5%.
- (c) In any other case, at the rate of 8%.

A tenant, who is a Ministry, Government department or agency, local authority, diplomatic mission, international organization, established entity or a person under the category of large taxpayer occupying a property used for commercial or residential purposes shall at the time of making payments withhold tax on the rental income at the rate of 15% in the case of a property used for commercial purpose, and 8% in the case of a property used for residential purposes.

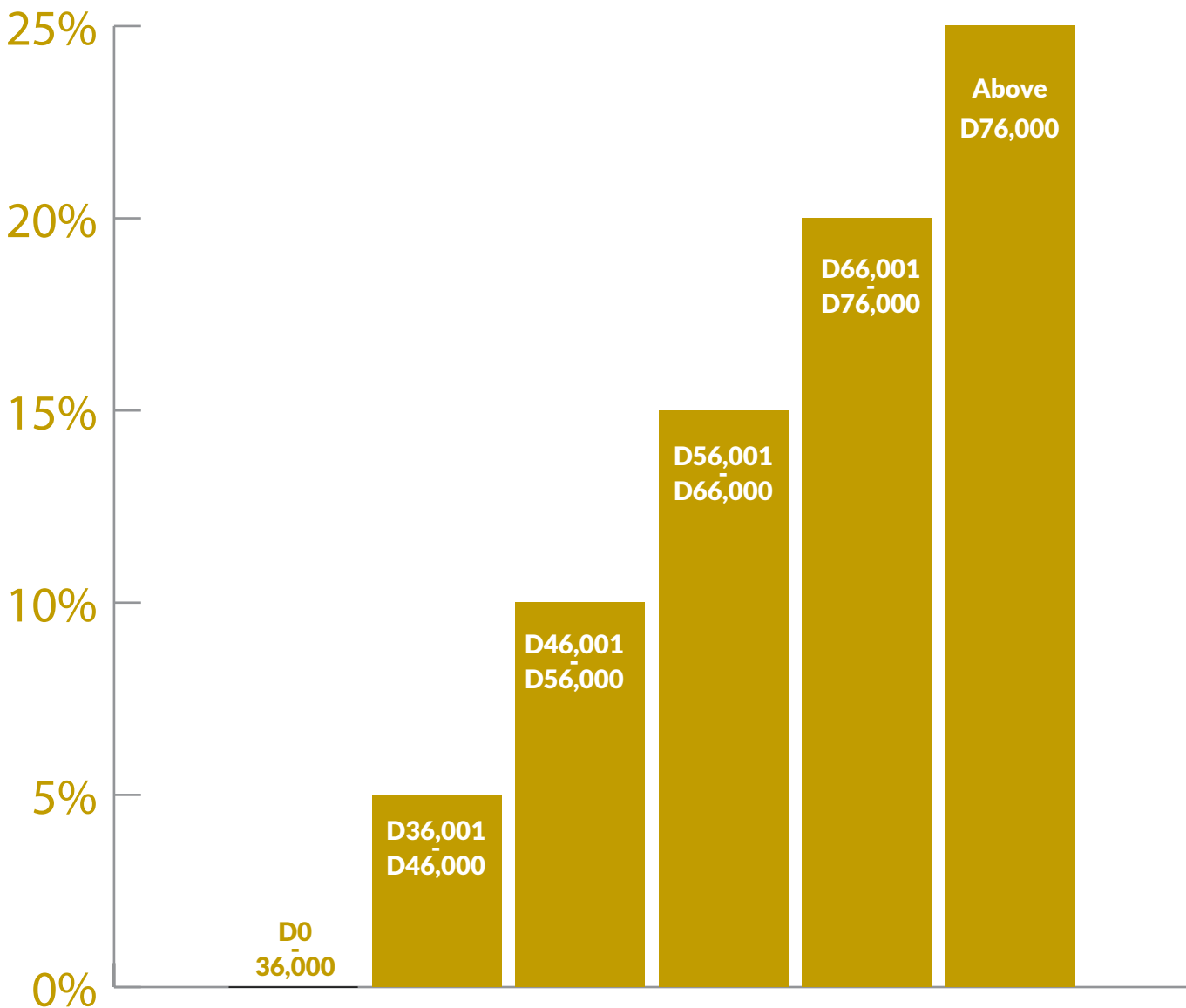
A non-resident, a person who makes a taxable supply to The Gambia, shall register for tax with the Authority and obtain a Tax Identification Number.

- (i) A non-resident person shall include the tax on its invoice for all taxable supplies.
- (ii) The person to whom a taxable supply is made in The Gambia shall withhold or collect the tax in The Gambia and remit the same to the Gambia Revenue Authority in the currency of the transaction.
- (iii) A non-resident person who makes a taxable supply to The Gambia may appoint a representative for compliance with its tax obligations.

(iv) The Gambia Revenue Authority may issue guidelines to give effect to the provisions of this section, including the form, time, and procedure for filing returns and payment by non-resident suppliers.

Non-resident suppliers of online or digital business-to-consumer, business-to-business goods or services shall register with and obtain a Tax Identification Number from Gambia Revenue Authority. The Commissioner General shall prescribe the type of documents that may be transmitted to the Gambia Revenue Authority by a non-resident person including the manner of transmission.

The tax-free threshold on personal Income Tax is revised upwards from D24,000 per annum to D36,000 per annum as follows:



126. The tax rate on the winnings of betting, gaming, lottery, and gambling, will be increased from thirty per cent to forty per cent of the winning. “Winnings” means the payout from a betting, gaming, lottery, prize competition, gambling or similar transaction under the Betting and Gaming Act, excluding the amount staked or wagered in that transaction.

With the approval of the Director of Agriculture, animal feed and agricultural equipment shall be exempt from duty if the Minister responsible for Finance is satisfied that the items are for the sole use of poultry farming or agricultural purposes.

Export duty shall be imposed on waste and scrap metals at the rate of D5 per kilo.

The tobacco control levy on cigarettes, cigars and cigarillo is revised to D2 per kilo.

<b>Specific excise tax on cigarettes, cigars/cigarillos</b>	<b>D40/pack</b>	<b>D45/pack</b>
<b>Environmental tax on cigarettes and cigars</b>	<b>D7.22/pack</b>	<b>D9.22/pack</b>
<b>Excise tax on all other tobacco products</b>	<b>D450/kg</b>	<b>D470/kg</b>
<b>Environmental tax on all other tobacco products</b>	<b>D220/kg</b>	<b>D240/kg</b>

## Expenditure Saving Measures

The Government of the Gambia aims to improve efficiency in spending and promote accountability within the government's financial management framework.

**Strengthening Expenditure Controls and Cash Management:** This will help align spending with available resources, thereby reducing the accumulation of arrears.

**Rationalization and Restructuring of Subvented Agencies:** The government plans to mainstream some subvented agencies into Ministries and Departments to control their expenditure. A policy on establishing new agencies will also be developed, along with a study on rationalising and consolidating subvented agencies with MDAs.

**Use of the Integrated Financial Management Information System (IFMIS):** Extending the use of IFMIS to all new donor and government-funded projects is key to ensuring comprehensive reporting of public resources.

**Use of Program-Based Budget:** In 2025, the Government plans to scale up Program-Based Budgeting to ensure strategic and impactful use of public resources. By aligning budget allocations with national priorities, this method shifts the emphasis from input-based budgeting to performance-focused budgeting, enhancing decision-making effectiveness and promoting more strategic use of public resources.

**Reduced Budget Deficit:** The overall deficit is expected to slow down to D 4.5 billion by the year-end against the budget target of D2.6 billion, indicating efforts to manage and control expenditures effectively.

# Glossary.....

**All Funds:** These include all resources the Government expects to be at its disposal, including Tax and Non-Tax revenues, Loans and Grants.

**Amortization:** This is the payment of an outstanding loan, excluding interest.

**Budget:** A budget is a plan that outlines where to get money from and what to spend it on.

**Budget deficit:** This occurs when Government expenditure is more than revenue.

**Budget support:** This is donor funding that is given to a recipient Government and usually allocated to sector budgets, according to national priorities.

**Development Partners (DPs):** This refers to countries and/or organizations that assist developing countries to achieve their development goals. DPs can be multilateral, e.g. International Monetary Fund (IMF), World Bank, African Development Bank (AfDB) etc, or bilateral which consists of individual countries like Germany, United Kingdom, United States of America (USA) etc.

**Expenditure:** This is money spent on activities and projects such as roads, schools, hospitals, bridges, transport, water systems, plant and machinery, operational expenses etc.

**Revenue:** These are incomes generated by the government through tax and non-tax revenue collections. This can include taxes paid by citizens (e.g., personal, payroll, and corporate taxes) and revenues collected from non-tax revenues (e.g., ferry fees, license fees, court fines, etc.)

**Economic growth:** refers to the increase in the final value of goods and services produced in a country, within a given period. It can be measured by changes in Gross Domestic Product (GDP).

**Excise tax** - refers to the duty on manufactured goods levied at the moment of manufacture rather than at the point of sale.

**Fiscal policy:** is how a government adjusts its spending levels and tax rates to monitor and influence a nation's economy.

**Government Local Funds (GLF):** The amount of money from locally generated revenues, which is available to the Government for spending.

**Grants:** These are types of financial assistance given to the Government by development partners, which the government does not have to pay back.

**Debt Interest Payments:** is the amount paid on loans lent to the Government.

**Non-Tax Revenue:** This is Government revenue generated from sources other than taxes. Examples are fees for granting permits or licenses and the sale of government properties.

**Other Charges:** These are recurrent expenditures made on ministries' day-to-day operations (e.g., payment of electricity bills, purchase of stationery, etc.).

**Personnel Emoluments:** These are recurrent expenditures on salaries and compensation of employees.

**Projected Growth:** This refers to the expected increase in Gross Domestic Product (state of the Gambian economy) each year.

**National/Public Debt:** This is the total amount owed by the government to domestic or external entities.

**Revenue:** This is the total amount of money that the Government receives for its activities from both domestic and external sources.

**Subsidy:** This is financial relief given by the Government to citizens to reduce the economic hardship on them.

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