Republic of The Gambia

Ministry of Trade, Industry, Regional Integration and Employment (MOTIE)

Country Programme Document for Phase Three of the Enhanced Integrated Framework

Trade, Investment, MSME Competitiveness and Inclusive Market Access for Structural Transformation

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Summary Page

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Table of Contents

List of Acronyms and Abbreviations

Acronym	Meaning
AfCFTA	African Continental Free Trade Area
AfDB	African Development Bank
AfT	Aid for Trade
ASYCUDA	Automated System for Customs Data
BDS	Business Development Services
CPD	Country Programme Document
DFI	Development Finance Institution
EIF	Enhanced Integrated Framework
EIF ES	Enhanced Integrated Framework Executive Secretariat
EIFTF	Enhanced Integrated Framework Trust Fund
EU	European Union
FAO	Food and Agriculture Organization of the United Nations
FDI	Foreign Direct Investment
FF1	Funding Facility 1
FF2	Funding Facility 2
FP	EIF Focal Point
FPF	Funding Partner Facilitator
FSQA	Food Safety and Quality Authority
GCCI	Gambia Chamber of Commerce and Industry
GCCPC	Gambia Competition and Consumer Protection Commission
GIA	Gambia International Airlines
GICTA	Gambia Information and Communication Technology Agency
GIEPA	Gambia Investment and Export Promotion Agency
Global G.A.P.	Global Good Agricultural Practices
GPA	Gambia Ports Authority
GRA	Gambia Revenue Authority
GTBoard	Gambia Tourism Board
GWCC	Gambia Women's Chamber of Commerce
GYCC	Gambia Youth Chamber of Commerce
HACCP	Hazard Analysis and Critical Control Point
ICT	Information and Communication Technology
IFD	Investment Facilitation for Development
IFDA	Investment Facilitation for Development Agreement
IP	Implementing Partner
ISO	International Organization for Standardization
ITC	International Trade Centre
LDC	Least Developed Country
M&E	Monitoring and Evaluation

MDAs	Ministries, Departments and Agencies
MEL	Monitoring, Evaluation and Learning
MIS	Management Information System
MOCDE	Ministry of Communication and Digital Economy
MOFEA	Ministry of Finance and Economic Affairs
MOTIE	Ministry of Trade, Industry, Regional Integration and Employment
MOTWI	Ministry of Transport, Works and Infrastructure
MSME	Micro, Small and Medium-sized Enterprise
NAO	National Audit Office
NBC	National Business Council
NEET	Not in Employment, Education or Training
NIU	National Implementation Unit
NRA	National Roads Authority
NSC	National Steering Committee
NTB/NTM	Non-Tariff Barrier/Non-Tariff Measures
NTFC	National Trade Facilitation Committee
NTM	Non-Tariff Measure
PAM	Prioritized Action Matrix
PPD	Public-Private Dialogue
PPP	Public-Private Partnership
RF-NDP	Recovery-Focused National Development Plan
SDG	Sustainable Development Goal
SIGMAT	System Interconnected Management of Goods in Transit
SPS	Sanitary and Phytosanitary
TANGO	The Association of Non-Governmental Organisations
TBT	Technical Barriers to Trade
TC	Technical Committee
TFM	Trust Fund Manager
TGC	Trans-Gambia Corridor
TGC-SEZ	Trans-Gambia Corridor Special Economic Zone
TGSB	The Gambia Standards Bureau
ToC	Theory of Change
TVET	Technical and Vocational Education and Training
UN	United Nations
UNCTAD	UN Trade and Development
UNDP	United Nations Development Programme
UNOPS	United Nations Office for Project Services
UNSDCF	United Nations Sustainable Development Cooperation Framework
WTO	World Trade Organization

Executive Summary

The Gambia Country Programme Document (CPD) 2026-2031 sets out a catalytic, investment-oriented programme for The Gambia under EIF Phase Three. It is based on a desk review, stakeholder consultation process, Prioritized Action Matrix (PAM), and a wide policy, diagnostic, partner, and corridor development evidence reviewed.

The central conclusion of the review is that The Gambia does not lack policy direction. Rather, it faces persistent constraints in implementation, competitiveness, trade facilitation, standards compliance, enterprise upgrading, and investment packaging. The strategic role of this CPD is therefore to convert multiple existing policy commitments into a selective set of implementable actions that can improve trade and investment performance in the near term while also positioning larger opportunities for wider financing.

The programme responds to a set of persistent structural constraints, including fragmented trade and investment governance, weaknesses in trade facilitation and logistics, limited export competitiveness and standards compliance, low enterprise productivity, insufficient digital and financial inclusion, and weak linkages between trade, investment and employment. At the same time, it seeks to capitalize on emerging opportunities arising from regional integration, the African Continental Free Trade Area (AfCFTA), The Gambia's strategic location as a regional trade corridor, growing digitalization, and increasing interest from development partners and private investors. The CPD also serves as a practical implementation support platform for The Gambia's commitments under the WTO Investment Facilitation for Development (IFD) Agreement and the AfCFTA Investment Protocol.

The overall objective of the Programme is to strengthen The Gambia’s trade competitiveness and investment landscape through catalytic, private-sector-oriented interventions that improve trade facilitation, standards compliance, digital transformation, MSME upgrading and investment promotion, while positioning larger corridor and logistics opportunities for wider resource mobilisation.

The Programme’s Theory of Change combines improvements in national governance and facilitation systems with targeted support for enterprises, investors and value chains. It is based on the premise that, if trade and investment institutions coordinate more effectively and provide more efficient services, and if enterprises obtain the capabilities, finance, technology, standards support and market linkages needed to compete, then The Gambia will increase domestic value addition, trade, productive investment and inclusive employment.

The Results Framework is organised around two mutually reinforcing outcomes:

- **Outcome 1: Strengthened trade, investment and employment governance and facilitation systems.** This outcome covers PAM coordination and MEL; trade and investment coordination and technical review; modernisation of customs, transit, border, corridor and non-tariff barrier processes; strengthened investment-facilitation, aftercare, grievance-resolution and investor-tracking services; and improved access to laboratory testing and accreditation support.

- **Outcome 2: Stronger enterprise competitiveness, market access, investment linkages and inclusive digital transformation.** This outcome covers the development and promotion of investment-ready opportunities; investor–firm and supplier linkages; export readiness; certification and standards compliance; digital finance for women cross-border traders; MSME adoption of digital trade and e-commerce; enterprise coaching and upgrading; and targeted formalisation, business-development and catalytic financing support for women- and youth-led enterprises.

The Programme will concentrate its enterprise- and investment-facing interventions on three connected priority sectors: **agro-processing, fisheries and tourism**. These sectors are strongly aligned with national industrial, trade, investment and diversification priorities and offer significant potential for domestic value addition, exports, import substitution, investment, employment and income generation, particularly for women and young people.

In agro-processing, support will address enterprise productivity, product development, packaging, branding, food-safety compliance, certification, market access and investment opportunities. In fisheries, interventions will focus on handling and processing, quality and traceability, testing and certification, cold-chain and logistics opportunities, market linkages and stronger connections among artisanal operators, processors, exporters and investors. In tourism, support will strengthen service quality, sustainable product development, digital visibility, booking and payment capabilities, business management, investment packaging and links with international buyers and operators.

The three sectors will be treated as a connected portfolio rather than as isolated areas. Agro-processing and fisheries enterprises will be supported to supply hotels, restaurants and tourism operators, while tourism will provide a domestic market through which firms can improve products, build brands and meet international customer expectations. Complementary support to **logistics and digital services** will enable all three sectors by improving the movement of goods and visitors, cold-chain and cargo processes, digital payments, e-commerce, market intelligence and access to customers and investors.

Four cross-cutting priorities will be mainstreamed throughout implementation. **Gender equality** and **youth employment** will guide beneficiary outreach, enterprise support, entrepreneurship, access to finance, digital inclusion and business formalisation. **Climate resilience** will be integrated into value-chain development, enterprise upgrading and investment preparation. **Digitalisation**, including appropriate and responsible applications of artificial intelligence, will serve as a delivery enabler across both components. Digital and AI-assisted tools will strengthen data management, monitoring, policy analysis, institutional workflows, market intelligence, investor services, standards compliance and tailored MSME support, where they can improve the timeliness, quality, reach and cost-effectiveness of programme delivery.

The Programme will be implemented under the leadership of the Ministry of Trade, Industry, Regional Integration and Employment (MOTIE) through the National Implementation Unit (NIU), working in partnership with specialized public institutions, private-sector organisations and development partners. Existing national coordination mechanisms will be used wherever possible to reinforce national ownership, strengthen institutional capacity and avoid parallel implementation structures. A robust

Monitoring, Evaluation and Learning (MEL) system will support results-based management, adaptive implementation and accountability.

Consistent with EIF Phase Three, the Programme adopts a catalytic financing approach. It will not directly finance major infrastructure. Instead, it will improve relevant operational processes and prepare partner-ready investment concepts for larger logistics, corridor, cold-chain, port, airport, industrial and spatial-development opportunities. These initiatives will be positioned for financing by Government, development partners, development finance institutions, public–private partnerships and private investors. Sustainability will be promoted through institutional strengthening, policy integration, private-sector ownership, knowledge management and continued resource mobilisation through the PAM, leaving behind stronger national systems and a scalable pipeline of trade- and investment-led development opportunities.

1. Country Context and Strategic Rationale

The Gambia is a small, open, low-income country with a limited production base, making it particularly susceptible to external shocks. In recent years, its real Gross Domestic Product (GDP) growth has been strong at 6.4% in 2025 and projected at 6.2% in 2026. Services dominate the economy, contributing 57.5% of GDP. However, agriculture remains low in productivity, even though it employs about half the labour force. Industry accounts for only about 22.8% of GDP and offers minimal added value. The country still faces major socio-economic challenges of poverty (especially in rural regions), widespread informal employment (over 60%), significant underemployment, and a large proportion of youth (41.3%) aged 15–35 not engaged in work, education, or training (NEET).
The Gambia maintains relatively open trade policies, yet trade structure remains markedly imbalanced, with export capacity at just 6.55% of GDP and import at 37.19% of GDP as of 2024. Recent figures reflect modest progress as current account deficit narrowed to 3.2 % of GDP in 2025 from 4.4 % of GDP) and the trade deficit improved to 40.1 % of GDP from 43.8 % of GDP in 2024. Despite these advances, structural challenges persist, as exports are highly concentrated in few products including the re-exports of petroleum products, groundnuts, cashew and horticulture with limited manufacturing output. The services sector, especially tourism, constitutes an important foreign exchange earning component of the economy. The re-export trade model continues to shape the economy, facilitating regional commerce while offering limited domestic value addition and making it vulnerable to shifts in regional policy.

Investment in The Gambia has moderately improved, driven by substantial foreign direct investment inflows, reaching 9.27% of GDP in 2024, though slightly down from 2023. Most investments are focused on tourism, real estate, infrastructure, and small-scale agribusiness. However, investment remains fragmented, lacks diversification, and has weak connections to export-oriented value chains. The country faces challenges in attracting higher-quality investments due to limited bankable projects and institutional constraints in investment facilitation and project preparation.

Diagnostic assessments consistently highlight a set of structural constraints affecting trade and competitiveness. The export base remains narrow, with limited diversification and insufficient value addition in key sectors such as agriculture and fisheries. Industrial and manufacturing capacity is constrained, limiting the country's ability to expand its export portfolio. Trade facilitation challenges persist, including inefficiencies in customs and border procedures, the presence of non-tariff barriers in regional trade, and logistics and transport bottlenecks that increase costs and delays. Significant gaps in standards and quality infrastructure further constrain competitiveness, including limited access to certification, testing, and accreditation services, weak compliance with sanitary and phytosanitary and technical requirements, and low capacity in packaging, branding, and quality assurance. The private sector, particularly micro, small, and medium-sized enterprises, faces limited access to finance, weak business development services, and low productivity, which reduces readiness to compete in domestic and international markets. Governance challenges include fragmented institutional coordination, weak implementation and follow-up systems, and limited monitoring, evaluation, and data-driven decision-making capacity.

The Gambia is integrated into regional and global trade systems through its membership in ECOWAS and participation in the multilateral trading system, as well as its engagement in the African Continental Free Trade Area. Its geographic location provides potential as a regional transit and logistics hub, particularly for countries like southern Senegal, Mali and Guinea-Bissau. However, this potential is constrained by limited competitiveness, infrastructure and logistics challenges, and low participation in regional and global value chains.

The strategic rationale is further strengthened by the need to translate The Gambia's multilateral and continental investment facilitation commitments into operational reforms. The WTO IFD Agreement provides a useful benchmark for transparent, streamlined and efficient investment-related administrative processes, while the AfCFTA Investment Protocol reinforces continental commitments on investment promotion, facilitation, retention, expansion, responsible investment and cooperation among competent authorities. The CPD therefore positions trade and investment facilitation not only as national reform priorities, but also as concrete instruments for implementing The Gambia's WTO and AfCFTA-related investment commitments.

Previous EIF interventions in The Gambia have improved policy and institutional frameworks but focused too much on policy and capacity building at the expense of implementation and private sector engagement. Weak linkages between trade, investment, value chains, and job creation, along with limited monitoring systems, have reduced impact and sustainability. Despite these challenges, The Gambia benefits from numerous national and international development initiatives, offering opportunities for technical support and co-financing. Key structural challenges include low export capacity, high import dependence, trade imbalances, limited diversification, weak trade-investment linkages, inadequate facilitation and logistics, and fragmented governance. However, opportunities exist in regional trade integration, services exports, agro-processing, fisheries, light manufacturing, digital technologies, and MSME growth, positioning The Gambia for potential advancement as a regional trade and transit hub.

The Country Programme Document aims to shift focus from policy to implementation, prioritizing trade competitiveness, export readiness, improved facilitation and market access, investment development, MSME upgrading, value chain growth, and effective governance for sustainable outcomes.

2. Prioritized Action Matrix (PAM)

Under EIF Phase Three, the PAM is the comprehensive national framework through which The Gambia identifies, coordinates, sequences and monitors priority trade, investment and employment actions. It contains 26 actions across four priority areas and includes institutional reforms, catalytic enterprise support, investment-preparation actions and larger financing needs. It provides a single framework for aligning Government institutions, the private sector and development partners around an agreed portfolio of trade- and investment-related priorities.

The PAM is anchored in the Recovery-Focused National Development Plan 2023–2027, the MOTIE Medium-Term Plan 2025–2028, the Industrial and Diversification Policy 2025–2035, the National Export Strategy, the AfCFTA National Implementation Strategy, the Investment Policy, the MSME Policy and the Made in The Gambia Strategy and Action Plan. These frameworks consistently call for private-sector-led growth, export diversification, domestic value addition, stronger productive linkages, improved quality infrastructure, digitalization and investment in sectors capable of generating employment and foreign exchange. The principal challenge is therefore not the absence of policy direction, but the conversion of these priorities into a focused set of implementable and investable interventions.

2.1 Operational scope of the PAM actions

The 26 PAM actions form an integrated national action, and financing portfolio organised around four priority areas. They combine near-term interventions with investment-preparation activities requiring additional technical and financial partners.

Priority Area 1 – Governance, PAM/MEL and data systems: Establish an integrated PAM coordination and MEL system for trade, investment and employment; support annual PAM reviews; revitalise the National Business Council; strengthen technical coordination; and improve follow-up on policy reforms and implementation bottlenecks.

Priority Area 2 – Trade and investment facilitation: Strengthen NTB reporting and resolution, SIGMAT, customs and transit procedures, ASYCUDA and the Customs Single Window. Improve investor facilitation, aftercare, firm–investor linkages and local supplier development. Prepare SEZ, corridor, port, airport, river transport, cold-chain, warehousing and other logistics investments for Government, partner and private financing.

Priority Area 3 – Export competitiveness and quality infrastructure: Provide export-readiness, product development, packaging, branding, certification and market-linkage support. Strengthen TBT, ePing and SPS services, laboratory testing and accreditation, with targeted competitiveness packages for agro-processing, fisheries and tourism-related enterprises.

Priority Area 4 – Digital and inclusive enterprise development: Expand digital finance for women cross-border traders, MSME access to e-commerce and GAMSWITCH-linked payment platforms, and business coaching, formalisation, finance and market linkages. Targeted support will prioritise women- and youth-led enterprises and opportunities in agro-processing, fisheries and tourism.

2.2 PAM action and financing categories

The PAM distinguishes between actions suited to direct institutional or catalytic support, actions that require bridge or project-preparation assistance, and actions that depend on substantially larger public or private investment. The first category includes PAM/MEL and coordination systems, NTB and customs improvements, investor services, export readiness, standards and certification, digital trade, FinTech inclusion and MSME upgrading. Bridge and preparation actions will develop technically credible and partner-ready concepts for SEZs, port and airport modernization, TGC logistics, riverfront development, cold chains, warehousing and other major productive or logistics investments. Larger capital requirements remain in the PAM resource-mobilisation pipeline for Government, development partners, development finance institutions, PPPs and private investors.

The PAM will remain a living national instrument. Annual reviews will update the status, financing gap, readiness and next steps for funded and unfunded actions. Evidence from the PAM/MEL system on enterprise demand, export performance, investment mobilisation, employment, inclusion, climate risk and market opportunities will inform prioritization and future programming. The PAM will provide the common platform through which Government presents priority concepts to financing partners, records commitments, avoids duplication and mobilizes complementary resources.

2.3 Relationship between the PAM and the CPD

The CPD derives directly from the PAM but does not seek to finance or implement every action identified in it. The total needs represented in the PAM exceed the resources available to the Programme and include major infrastructure, spatial-development and investment concepts that require preparation and financing well beyond the EIF envelope. The CPD therefore selects actions according to strategic relevance, readiness, institutional capacity, complementarity with other programmes, the comparative advantage of EIF support and the potential to produce catalytic results within the programme period.

Actions selected for direct CPD support are organised under the two outcomes and two programme components set out in Sections 3 and 4. Other PAM actions are not discarded. They remain part of the national trade and investment pipeline and may receive CPD-supported diagnostic, coordination, concept-development or investor-engagement assistance where this helps unlock financing. The PAM will therefore perform three functions throughout implementation: a coordination and accountability tool for actions already financed; a prioritisation and sequencing tool for actions awaiting implementation; and a resource-mobilisation instrument for presenting unfunded priorities to Government, development partners, development finance institutions, PPP partners and private investors.

2.4 Selection of the three priority sectors

Within this wider PAM and policy framework, the CPD will concentrate its enterprise- and investment-facing interventions on three priority sectors or value-chain areas: agro-processing, fisheries and tourism. These sectors derive from PAM actions on targeted competitiveness packages, investment-ready opportunities, standards compliance, enterprise upgrading and market linkages. Their selection does not imply that other sectors are unimportant. It reflects a deliberate concentration of limited EIF resources on areas that combine: (i) demonstrated national policy priority; (ii) existing production or service capacity that can be upgraded within the programme period; (iii) potential for domestic value addition, export growth and import substitution; (iv) opportunities for productive investment and wider financing; (v) strong employment and income effects, including for women and young people; and (vi) scope for catalytic interventions that can be replicated or scaled by Government, development partners and the private sector.

a. Agro-processing

Agro-processing is central to the country's industrialization and diversification agenda because it connects agriculture—the principal livelihood base for many rural households—with manufacturing, domestic trade, tourism and export markets. The Industrial and Diversification Policy identifies agro-processing as a core pillar of structural transformation and highlights established raw-material bases in groundnuts, rice, cashew and horticulture. The AfCFTA Strategy likewise identifies oilseeds, nuts, fruits, vegetables, juices, honey and other processed foods as products with regional market potential, while the Made in The Gambia Strategy prioritizes locally produced food and the development of stronger links between agriculture, processing and tourism.

The sector nevertheless faces fragmented supply, post-harvest losses, limited processing capacity, inconsistent quality, weak packaging and branding, insufficient access to testing and certification, and limited finance and market linkages. CPD support will address these constraints through enterprise coaching, export-readiness assistance, product development, packaging and branding, certification support, laboratory and testing services, digital trade solutions and investor–firm linkages. Investment-ready opportunities will also be prepared to mobilise financing for processing, storage, logistics and related productive infrastructure. Particular attention will be given to women- and youth-led enterprises involved in production, aggregation, processing and distribution.

b. Fisheries

Fisheries combine an established export base with important food security, livelihood and industrial-linkage functions. National policy documents identify fish and fisheries products among The Gambia's leading domestic exports and note that artisanal fisheries supply most national fish consumption as well as a significant share of raw material used by industrial processing plants. The country's Atlantic coastline, river system and artisanal, industrial and aquaculture activities provide a foundation for increased local processing and higher-value market participation.

These opportunities are constrained by limited value addition, weaknesses in handling and cold-chain systems, inconsistent hygiene and quality management, insufficient testing and traceability, and weak links among producers, processors, exporters and investors. The CPD will support fisheries enterprises through business upgrading, export-readiness assistance, food-safety and certification pathways, improved access to testing and quality services, digital market tools and stronger investor and buyer linkages. It will also package relevant investment opportunities, including those related to processing, storage, cold-chain and logistics, for financing by Government, development partners and private investors. These activities will be implemented in coordination with the institutions responsible for sustainable fisheries management.

c. Tourism

Tourism is The Gambia's principal services export and one of its most important sources of foreign exchange, employment and MSME opportunity. Its selection reflects the sector's established international market presence, proximity to major European markets, natural and cultural assets, and capacity to generate demand across accommodation, food services, transport, excursions, crafts, creative industries and digital services. National policy documents also emphasize the need to move beyond a narrow, seasonal sun-and-beach model towards more diverse, higher-quality and sustainable tourism products.

Tourism enterprises will benefit from MSME coaching, business upgrading, digital literacy, e-commerce and digital-payment adoption, access to finance, market visibility and investment facilitation. Investment opportunities in tourism will be packaged and promoted, while support to women- and youth-led businesses will facilitate their participation in tourism-related value chains. The CPD will also encourage stronger supplier linkages between tourism establishments and Gambian producers of food, fish, crafts and other services, thereby increasing the share of tourism expenditure retained in the domestic economy.

2.5 A connected portfolio supported by logistics and digital services

The three priority sectors constitute a connected portfolio rather than isolated areas of intervention. Agro-processing and fisheries can supply hotels, restaurants and other tourism businesses, while tourism provides a domestic market through which enterprises can improve products, build brands and respond to international consumer expectations.

Logistics and digital services will connect and enable this portfolio. Improved cargo procedures, transport coordination, storage, cold-chain solutions and delivery services will help products reach domestic and export markets more efficiently. Digital payments, e-commerce platforms, online booking and marketing tools, and other business technologies will enable enterprises to reach customers, reduce transaction costs and manage their operations more effectively. The CPD may consequently support logistics operators, digital enterprises and FinTech providers whose services address identified constraints in the three priority sectors.

3. Theory of Change and Results Framework

3.1 Theory of Change

The Programme Theory of Change is grounded in the country context and strategic rationale presented in the preceding sections. It responds to the recognition that The Gambia's trade performance is constrained not by a single bottleneck but by a combination of interrelated structural challenges. These include fragmented trade and investment governance, weaknesses in trade facilitation and logistics, limited export competitiveness and quality infrastructure, low enterprise productivity, insufficient digital and financial inclusion, and weak linkages between trade, investment and employment. While previous interventions have contributed to strengthening policy and institutional frameworks, their impact has often been constrained by limited implementation capacity and insufficient support for enterprises to translate policy reforms into commercial opportunities. The Programme therefore seeks to bridge the gap between policy and implementation by combining institutional reforms with targeted support to productive enterprises.

The programme theory of change is as follows:

If the programme strengthens the enabling environment for trade and investment while simultaneously supporting enterprises to improve their competitiveness, productivity and capacity to access markets and investment opportunities, **then** The Gambia will develop a more competitive, inclusive and investment-oriented trade ecosystem capable of generating higher exports, stronger domestic and foreign investment, productive employment and sustainable economic growth.

This Theory of Change rests on three mutually reinforcing dimensions.

The **first dimension** recognises that sustainable trade competitiveness depends on an enabling environment characterised by effective institutions, coherent policies, efficient public services and predictable regulatory frameworks. Strengthening governance, policy coordination, monitoring systems and public-private dialogue will improve policy implementation, reduce institutional bottlenecks and increase investor confidence, thereby creating the conditions in which businesses can invest, innovate and compete more effectively.

The **second dimension** recognises that institutional and facilitation reforms alone will not generate lasting development outcomes unless enterprises can use improved services and respond to market opportunities. The Programme therefore complements system-level reforms with catalytic support for MSMEs and exporters through export readiness, standards compliance, investment and market linkages, digital transformation, financial inclusion and business-development services. Together, these interventions will strengthen enterprise productivity, competitiveness and participation in domestic, regional and international markets.

The **third dimension** reflects the catalytic nature of EIF Phase Three. Rather than financing large-scale infrastructure directly, the Programme focuses on strengthening the institutional, regulatory and enterprise foundations needed to leverage future public and private investment. Early investments in governance, coordination and enterprise capabilities are expected to generate immediate improvements in trade performance while preparing investment-ready opportunities for subsequent financing by Government, development partners and the private sector. In this way, EIF resources act as a catalyst for broader and more sustainable economic transformation.

The sequencing of interventions reflects this catalytic approach. Early investments in governance, coordination and enterprise capabilities are expected to create the conditions for larger investments in logistics, productive sectors and regional value chains, thereby reinforcing a virtuous cycle of improved competitiveness, increased investment and inclusive economic growth.

The successful implementation of this Theory of Change assumes continued Government commitment to reform, sustained private-sector engagement, macroeconomic stability, progress in regional integration, including implementation of the AfCFTA, and complementary support from development partners. Although these factors lie largely outside the programme's direct control, they provide the enabling conditions under which the programme's interventions can generate sustainable and transformational results.

3.2 Results Framework

The Theory of Change is operationalised through a Results Framework that translates the Programme's strategic vision into a coherent hierarchy of measurable results. The Results Framework establishes the logical relationships between the Programme objective, expected outcomes and outputs, and provides the basis for results-based planning, implementation, monitoring and evaluation. It also ensures that progress can be systematically measured using clearly defined indicators, baselines, targets, means of verification and key assumptions.

Programme Objective

To strengthen The Gambia's trade competitiveness and investment landscape through catalytic, private-sector-oriented interventions that improve trade facilitation, standards compliance, digital transformation, MSME upgrading and investment promotion while positioning larger corridor and logistics opportunities for wider resource mobilisation.

The Programme objective will be achieved through two mutually reinforcing outcomes. Outcome 1 strengthens the governance, coordination, trade and investment facilitation, and quality-infrastructure systems required for effective implementation. Outcome 2 enables enterprises, investors and traders to use these systems to improve competitiveness, mobilise productive investment and access markets, with particular attention to agro-processing, fisheries and tourism and complementary support to logistics and digital services.

Outcome 1. Strengthened trade, investment and employment governance and facilitation systems

This outcome will strengthen the policies, institutions, coordination mechanisms and operational systems required to improve trade, investment and enterprise development. It will be achieved through the following outputs:

- **Output 1.1:** A PAM coordination, monitoring, evaluation and learning (MEL) system is established and operationalised.
- **Output 1.2:** Trade and investment coordination architecture and technical review processes are strengthened and effectively linked to implementation.
- **Output 1.3:** Trade-facilitation systems and user-facing customs, transit, border and corridor processes are simplified, modernized and operationalized, including mechanisms for reporting and resolving non-tariff barriers and operational bottlenecks.
- **Output 1.4:** Investment-facilitation, aftercare, grievance-resolution and investor-tracking services are strengthened.
- **Output 1.5:** Laboratory access, testing arrangements and accreditation support are strengthened for priority export sectors and products.

Outcome 2. Stronger enterprise competitiveness, market access, investment linkages and inclusive digital transformation

This outcome will translate improvements in governance and facilitation systems into stronger enterprise capabilities, increased productive investment and expanded access to domestic, regional and international markets. Priority will be given to agro-processing, fisheries and tourism, together with complementary logistics and digital services. It will be achieved through the following outputs:

- **Output 2.1:** Investment-ready opportunities are developed and promoted, and linkages among investors, domestic firms, suppliers and priority value chains are strengthened.

- **Output 2.2:** Export readiness support is delivered for selected firms and products, including market preparation, packaging, branding and visibility.
- **Output 2.3:** Catalytic support is provided for certification and compliance pathways, including internationally recognised standards.
- **Output 2.4:** Women cross-border traders are supported through digital finance, interoperability, financial literacy and user adoption initiatives.
- **Output 2.5:** MSMEs are supported to adopt and effectively use digital trade and e-commerce tools for business development and market access.
- **Output 2.6:** MSME coaching, enterprise advisory services and business upgrading support are delivered to strengthen trade, export and investment readiness.
- **Output 2.7:** Women- and youth-led enterprises receive targeted formalisation, coaching, business-development and catalytic financing support.

Progress towards the Programme objective will be measured through a comprehensive results measurement framework comprising impact, outcome and output indicators, with corresponding baselines, targets and means of verification. Monitoring, evaluation and learning will be undertaken throughout implementation to assess progress, inform adaptive management and strengthen accountability for results. Regular performance reviews and stakeholder consultations will enable the Programme to respond to emerging opportunities and challenges while ensuring that interventions remain aligned with national priorities and the overall objective of promoting trade-led, inclusive and sustainable economic development.

Use of AI: Digital technologies, including appropriate and responsible AI applications, will serve as cross-cutting delivery enablers across both components. Under Component 1, they will strengthen data systems, PAM monitoring, policy analysis, institutional coordination, trade facilitation, investor services and quality-infrastructure management. Under Component 2, they will support market intelligence, investment and buyer linkages, enterprise diagnostics, standards compliance and tailored assistance to MSMEs. AI-assisted analytics, workflow automation, knowledge tools and user-support services will enhance the timeliness, quality, reach and cost-effectiveness of programme delivery.

Supporting The Gambia's participation in the WTO: CPD implementation will also strengthen The Gambia's effective participation in the WTO. By improving inter-institutional coordination, trade-data quality, regulatory review, public-private consultation and access to timely market intelligence, the Programme will reinforce the country's capacity to formulate evidence-based positions, contribute effectively to WTO deliberations and negotiations, and follow up on agreed commitments, including recommendations arising from WTO Trade Policy Reviews. Support for customs modernisation, trade facilitation, standards governance, testing, certification and enterprise compliance will help translate relevant WTO obligations and opportunities into practical improvements for traders and producers. The strengthened PAM/MEL and knowledge systems will also support the timely preparation, coordination and monitoring of WTO-related notifications, implementation priorities and technical-assistance needs.

4. Programme Components

The Programme will be implemented through two complementary components that operationalise the Theory of Change and correspond directly to the two outcomes of the Results Framework.

The components combine systemic reforms with catalytic, enterprise-facing interventions. Component 1 will reduce institutional and procedural constraints and improve the quality of public and technical services, while Component 2 will translate these improvements into stronger firms, compliant products and services, commercial linkages and investment opportunities. Enterprise-level experience will feed back through the PAM coordination and MEL mechanisms to inform policy implementation, service improvements and future resource mobilisation.

The Programme will give particular attention to agro-processing, fisheries and tourism, with complementary support to logistics and digital services where these directly enable the competitiveness and market access of the three priority sectors.

4.1 Component 1 – Strengthening trade, investment and employment governance and facilitation systems

Component 1 addresses the institutional, policy, procedural and quality-infrastructure constraints that affect trade, investment and enterprise development. It will reinforce the systems needed to coordinate and monitor the PAM, improve policy implementation, simplify trade procedures, resolve operational bottlenecks, strengthen investor services and expand access to reliable testing and accreditation services.

The component contributes to **Outcome 1: Strengthened trade, investment and employment governance and facilitation systems** and will deliver its results through five outputs.

Output 1.1: A PAM coordination, monitoring, evaluation and learning (MEL) system is established and operationalised

This output focuses on strengthening the information, coordination and performance management systems required for effective programme implementation and evidence-based decision-making. It supports the development and integration of trade data systems, Management Information Systems (MIS) and the Programme Action Matrix Monitoring, Evaluation and Learning (PAM/MEL) framework, providing reliable and timely information on trade performance, investment flows and programme results.

These integrated systems will improve the availability and use of trade and market intelligence, enabling Government institutions, development partners and the private sector to make more informed decisions. Leveraging opportunities arising from the African Continental Free Trade Area (AfCFTA), the component will strengthen market intelligence capacities to identify emerging regional and international market opportunities, analyse value chains and improve understanding of competitive dynamics. Enhanced information systems and improved data transparency will support adaptive programme management, strengthen accountability and reinforce investor confidence by facilitating evidence-based policy formulation and implementation.

Output 1.2: Trade and investment coordination architecture and technical review processes are strengthened and effectively linked to implementation

This output focuses on strengthening the institutional and regulatory environment within which trade and investment take place. It supports the review and alignment of trade and investment policies to ensure that regulatory frameworks remain coherent, up to date and conducive to attracting productive domestic and foreign investment. By strengthening policy coherence and improving institutional coordination, the component seeks to reduce administrative bottlenecks, improve regulatory predictability and facilitate a more enabling business environment.

Structured public-private dialogue constitutes a central element of this output, providing regular mechanisms through which Government institutions, private-sector organisations, MSMEs and other stakeholders can jointly identify implementation challenges, inform policy reforms and strengthen accountability. The component will also promote the interoperability of selected digital public services to improve the efficiency of business licensing, regulatory compliance and access to government services, thereby reducing transaction costs and improving the overall business environment.

Output 1.3: Trade-facilitation systems and user-facing customs, transit, border and corridor processes are simplified, modernised and operationalised

The Programme will upgrade online and offline mechanisms for reporting, monitoring and resolving non-tariff barriers, strengthen user awareness and case management, and support the timely review and resolution of reported constraints. Outreach will include agro-processors, fish processors and exporters, tourism operators, logistics providers and women- and youth-led enterprises.

Customs and transit procedures, documentation requirements and related regulations will be reviewed, harmonised and simplified. Support will improve user-facing processes associated with ASYCUDA, the Customs Single Window and relevant port and airport cargo operations, including guidance and assistance for traders and agents. These measures are expected to improve predictability, reduce clearance time and lower transaction costs.

The Programme will also support the National Trade Facilitation Committee and the Gambia–Senegal Joint Trade Committee to address recurring border and corridor issues. A structured issue register will identify responsibilities, deadlines and escalation routes. Particular attention will be given to constraints affecting packaging and other production inputs, refrigerated and perishable goods, regional transit, visitor movement and the reliable delivery of logistics services.

Output 1.4: Investment-facilitation, aftercare, grievance-resolution and investor-tracking services are strengthened

The Programme will strengthen GIEPA's investor facilitation and aftercare functions through an investor helpdesk, a grievance-resolution mechanism and a national customer relationship management and investor-tracking system. Clear service procedures, staff capacity development and improved coordination will enable investor enquiries and implementation constraints to be recorded, referred and followed through to resolution.

These services will support domestic and foreign investors interested in agro-processing, fisheries, tourism and enabling logistics and digital services. Information generated through investor tracking and aftercare will also help Government identify recurrent regulatory or operational constraints and inform policy dialogue and investment-climate reforms.

Output 1.5: Laboratory access, testing arrangements and accreditation support are strengthened for priority export sectors and products

The Programme will support the National Food Testing Laboratory and National Quality Laboratory to progress towards accreditation in priority testing areas and will strengthen the certification capacity of The Gambia Standards Bureau. Assistance will include laboratory and accreditation assessments, staff training, documentation, audit preparation and selected testing inputs.

Testing and referral arrangements will be aligned with enterprise and product requirements in the priority sectors. Agro-processing enterprises will benefit from improved access to food-safety, quality and contaminant testing, while fisheries enterprises will benefit from microbiological, hygiene and other tests required by target markets. Tourism enterprises will benefit indirectly through stronger food-safety assurance for hotels, restaurants and local suppliers. The Programme will establish clear service and referral arrangements so enterprises can access recognised testing and certification services locally wherever feasible.

Through these five outputs, Component 1 will create a more coordinated, predictable and responsive institutional environment. It will provide the governance and operational systems through which the firm-facing support under Component 2 can generate sustainable results.

4.2 Component 2 – Strengthening enterprise competitiveness, market access, investment linkages and inclusive digital transformation

Component 2 will translate the systems strengthened under Component 1 into tangible benefits for enterprises, investors, traders and value chains. It will provide catalytic support for investment preparation, enterprise and export upgrading, standards compliance, digital adoption, financial inclusion and the participation of women and young people in trade and productive activity.

The component contributes to **Outcome 2: Stronger enterprise competitiveness, market access, investment linkages and inclusive digital transformation**. Priority will be given to viable enterprises and investment opportunities in agro-processing, fisheries and tourism, while logistics and digital-service providers may be supported where their services directly address constraints affecting these sectors. The component will deliver its results through seven outputs.

Output 2.1: Investment-ready opportunities are developed and promoted, and linkages among investors, domestic firms, suppliers and priority value chains are strengthened

The Programme will identify and package investment-ready opportunities and develop sector prospectuses for agro-processing, fisheries and tourism, together with relevant logistics and digital-service opportunities. Potential investments may include processing, packaging, storage and logistics for agro-food products; fish landing, handling, cold-chain, processing and quality services; and sustainable accommodation, destination experiences, tourism services and related digital solutions.

Investor–firm linkage programmes will use supplier diagnostics, coaching, linkage events and partnership brokering to help Gambian enterprises understand and meet investor and buyer requirements. Particular attention will be given to connecting hotels, restaurants and tour operators with local farmers, agro-processors, fish suppliers and service providers. The resulting enterprise and investment pipelines will be promoted to domestic and foreign investors, the diaspora, financial institutions, development partners and other potential financing sources.

Output 2.2: Export readiness support is delivered for selected firms and products, including market preparation, packaging, branding and visibility

Selected enterprises will receive export diagnostics, coaching, mentoring, market intelligence and firm-specific export-readiness plans. Agro-processing support will cover product development, shelf life, packaging, labelling, branding, costing, aggregation and buyer requirements for processed foods and priority agricultural products. Fisheries support will cover product handling, cold-chain management, traceability, processing options, packaging and preparation for regional and international buyers. Tourism support will treat the sector as services export and assist firms to improve and package visitor experiences, strengthen service quality, diversify products, develop digital marketing content and connect with tour operators and online markets.

Market-linkage activities will connect prepared firms with buyers, distributors, tourism operators and investors. Support for product visibility, commercial missions and sector promotion will be provided only where firms have completed agreed readiness actions, so that market exposure is more likely to result in contracts, sales and sustained market entry.

Output 2.3: Catalytic support is provided for certification and compliance pathways, including internationally recognised standards

The Programme will strengthen enterprises' ability to use the standards and quality-infrastructure services supported under Component 1. It will provide practical information through the TBT Enquiry Point, ePing and relevant SPS services, complemented by firm-level compliance clinics, advisory assistance and audit-readiness support. Eligible firms may receive catalytic grants towards recognised certifications where these are required for credible market opportunities.

Agro-processing pathways may include Good Agricultural Practices, HACCP, GlobalG.A.P., organic certification and relevant quality-management systems. Fisheries support will focus on hygiene, HACCP, traceability and other market-required food-safety or sustainability requirements. Tourism enterprises may receive assistance with applicable service-quality, health and safety, accessibility and sustainable-tourism requirements where these offer a demonstrable market advantage.

Output 2.4: Women cross-border traders are supported through digital finance, interoperability, financial literacy and user adoption initiatives

Women cross-border traders will be onboarded onto appropriate digital-finance platforms and supported with customer identification requirements, merchant-wallet setup and continuing user assistance. The Programme will promote interoperability among digital wallets and payment platforms and provide financial and digital literacy covering safe transactions, fees, record-keeping and the use of digital finance for business growth.

Outreach will include women trading food, processed products and fish, as well as women providing tourism-related goods and services. Adoption will be monitored to ensure that support results in the practical and sustained use of digital financial services rather than registration alone.

Output 2.5: MSMEs are supported to adopt and effectively use digital trade and e-commerce tools for business development and market access

The Programme will deliver digital-literacy campaigns, practical onboarding clinics and partnerships with e-commerce, payment, logistics and delivery providers. Agro-processing and fisheries MSMEs will be supported to develop digital catalogues, communicate product and traceability information, receive payments, manage orders and organise delivery. Tourism MSMEs will strengthen their online presence, digital content, booking and payment capabilities, customer communication and use of market data.

Support to local logistics, transport, courier and postal operators will improve fulfilment for e-commerce businesses. Eligible early-stage digital businesses may receive catalytic grants or microloans where their services demonstrably expand market access or improve business operations for enterprises in the three priority sectors.

Output 2.6: MSME coaching, enterprise advisory services and business upgrading support are delivered

MSMEs in the three priority sectors will receive structured coaching, formalisation assistance and business diagnostics followed by time-bound upgrading plans. Agro-processing enterprises will be supported with production planning, quality management, packaging, costing, inventory, aggregation and market development. Fisheries enterprises will receive support in business management, handling and processing practices, quality control, cold-chain organisation and buyer readiness. Tourism firms will receive assistance with service design, customer experience, pricing, operations, marketing, digital sales and local supplier management.

Access-to-finance and market-linkage programmes will help viable firms prepare financial records, business cases and applications and connect with lenders, investors and buyers. Sector-specific skills development and apprenticeships will address identified gaps in food processing, packaging, quality assurance, fish handling and cold-chain operations, hospitality, tour services and digital commerce.

Output 2.7: Women- and youth-led enterprises receive targeted formalisation, coaching, business-development and catalytic financing support

The Programme will use dedicated outreach and selection windows to identify promising women- and youth-led enterprises, including viable informal and early-stage businesses in agro-processing, fisheries and tourism and in enabling logistics and digital services. Eligible enterprises will receive tailored coaching, formalisation and business-improvement support, market intelligence and grants or matching grants.

Financing will support clearly defined upgrading actions related to productivity, quality, digitalisation, certification, market access and local supplier linkages rather than general operating costs. Coaching and monitoring will accompany financial support, and pilot results will assess commercial viability, employment and inclusion effects, and the potential to attract follow-on public or private financing.

4.3 Integrated sector intervention packages

The outputs under both components will be assembled into connected intervention packages for the three priority sectors rather than delivered as isolated activities.

For **agro-processing**, the package will combine improved trade procedures and quality-infrastructure services with enterprise diagnostics, product development, packaging, standards compliance, laboratory testing, digital trade, finance and buyer linkages. Investment promotion will address larger opportunities in processing, storage, cold-chain and logistics.

For **fisheries**, the package will connect improvements in trade facilitation and testing services with better handling, quality management, traceability, certification, cold-chain organisation, enterprise finance, export preparation and investment in processing and related services. Commercial development will be pursued in coordination with the institutions responsible for sustainable fisheries management.

For **tourism**, the package will combine service and product upgrading, digital marketing and booking, quality and sustainability practices, skills, finance and investment promotion. It will also strengthen sourcing relationships between tourism enterprises and Gambian agro-processors, fish suppliers, craft producers and other service providers.

Complementary support to **logistics and digital services** will enable all three packages. More efficient cargo, transport, storage, delivery and cold-chain services will improve the movement of inputs, products and visitors. Digital payments, e-commerce, online booking, market-information and business-service solutions will expand firms' reach and reduce transaction costs.

5. Cross-cutting priorities

Women, youth and MSMEs are not treated as broad cross-cutting principles only; they are embedded as target constituencies across both components. The fintech pilot, digital onboarding, formalization support, catalytic finance design, and skills actions all include specific measures to improve access and participation for women- and youth-led firms.

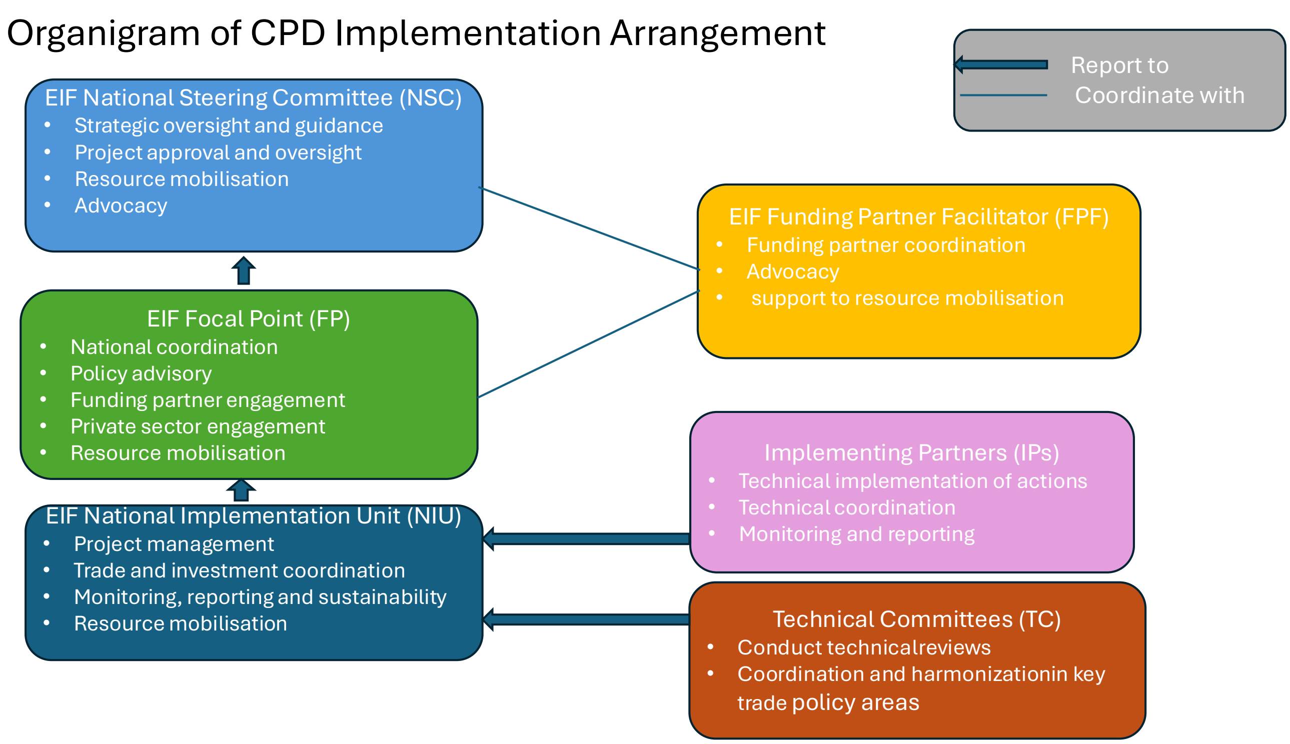
Climate resilience and digitalization are also integrated across the programme. Climate-sensitive design will be reflected in value-chain support, risk management, and investment packaging, while digital tools, data systems and platform-based business services are embedded across facilitation, market access and enterprise support interventions.

6. Implementation Arrangements

This CPD will be implemented through a national implementation structure used by previous EIF phases with some required modifications. This EIF implementation structure consist of the National Steering Committee (NSC), EIF Focal Point (FP), EIF Funding Partner Facilitator (FPF), the National Implementation Unit (NIU) and Implementing Partners (IPs). Where necessary existing trade and investment technical committees will also be involved.

Fiduciary and capacity assessment should be conducted for MOTIE and key implementing partners to confirm their ability to undertake implementation of the actions and provide capacity building to bridge any capacity gaps. The figure 6.1 below illustrates this implementation structure.

Figure 6.1: Organigram of CPD Implementation Structure



The functions and interactions of these national structures can be summarized as follows:

The NSC oversees and monitors the country's overall EIF process and activities including the CPD. It serves as the central governance body responsible for ensuring strategic direction, accountability and alignment with national development priorities. The NSC will comprise the FP, the FPF, MOTIE, Ministry of Finance and Economic Affairs (MOFEA), Ministry of Agriculture, Ministry of Communication and Digital Economy (MOCDE), Ministry of Transport, Works and Infrastructure (MOTWI), Department of Fisheries, Ministry of Tourism and Culture, UN Coordinator, EU, World Bank, Gambia Chamber of Commerce and Industry (GCCI), Gambia Women Chamber of Commerce (GWCC), Gambia Youth Chamber of Commerce (GYCC), Confederation of Gambia Industries (CGI), The Association of Non-Governmental Organizations (TANGO), University of The Gambia (UTG). The NSC's mandates are:

- to review and endorse EIF project proposals,
- monitor implementation progress against agreed milestones,
- Coordinate resource mobilization and advocacy,
- approving sustainability and transition plans, and
- oversee risk management and assess the performance of the NIU and other national actors involved in EIF implementation.

The FP oversees and leads the EIF process in-country. The FP is the Permanent Secretary of MOTIE, supported by the NIU. The FP works closely with the government, line ministries, the FPF and other funding partners/development partners to ensure that trade priorities are mainstreamed into the NDP and sectoral programmes as well as mobilize resources through strategic partnership programme.

The FPF works with the FP and the NIU to facilitate funding partner coordination and the funding partner-government dialogue on trade and investment issues and AfT. The FPF is a representative of a funding partner active in supporting The Gambia's trade agenda and should be identified by the FP in consultation with the NSC and other funding partners. The current donor facilitator for the Gambia EIF programme is the Government of Türkiye. The key role of FPF is to engage funding partner at the national level, including:

- Supporting the NIU resource mobilization efforts in addressing trade priority needs in the PAM, particularly through coordinating and linking the funding partner community and other in-country EIF stakeholders with the NIU to increase synergies and impacts.
- Representing EIF Funding Partners at the NSC meetings.
- Advocating and promoting EIF PAM to both the in-country and the global funding partner communities.

The NIU is the implementation arm of the Gambia EIF CPD led by a Coordinator and composed of experts in trade, project management, M&E, finance and communications from relevant technical departments, the NIU is integrated into the MOTIE management structure. The NIU is responsible for:

- Ensuring the efficient, effective and sustainable delivery of CPD interventions, and where feasible, those of other partners, for which it is the Implementing Partner (IP) or plays a coordination and supervisory role.
- Coordinating the Aid for Trade (AfT) and trade-related technical assistance agenda and resource-leveraging, including coordinating or facilitating the coordination of trade-related intersectoral bodies, and government-funding partner/partners and government/private sector dialogues to ensure greater investment and impacts.
- Reporting to the NSC through the FP on the progress, results, risks and challenges of EIF supported activities, including the CPD.

Implementing Partners (IPs) are to provide technical delivery of the PAM actions. The IPs include GIEPA, GRA, TGSB, FSQA, MOCDE, GCCPC, TVET institutions, selected sector agencies (GPA, GIA, NRA, GICTA), and Private Sector, will serve as sub-implementing or technical lead partners according to action area and implementation modality. More specifically the IPs will serve as sub-implementing or technical lead institutions responsible for the delivery of CPD activities within their respective mandates and areas of technical competence. They will support the NIU and MOTIE in translating the CPD and PAM into practical interventions by leading assigned activities, providing sector expertise, mobilising beneficiaries, coordinating with relevant stakeholders, generating implementation data, and reporting on progress, risks, challenges and results. Their role will include technical planning, activity implementation, beneficiary selection and support, quality assurance, monitoring and reporting, and participation in coordination platforms and technical committees. Where activities are implemented through sub-contracts or implementation agreements, the specific technical, financial, fiduciary, procurement, reporting and accountability responsibilities of each IP will be clearly defined. The table below provides details of key IPs and their specific roles in the CPD implementation.

Table 6.1: Specific Roles of Key Implementing Partners

Implementing Partner	Specific Roles in CPD Implementation
Gambia Investment and Export Promotion Agency (GIEPA)	Lead investment promotion, investor facilitation, investor aftercare and investor–firm linkage activities. Develop and manage investor service tools such as investor help desk, investor CRM, investor tracking system, grievance resolution mechanism and investment opportunity database. Package investment-ready opportunities and sector prospectuses for agro-processing, fisheries, tourism, logistics and digital economy. Support business formalisation, export promotion, market linkages and supplier development programmes.
Gambia Revenue Authority (GRA)	Lead customs and trade facilitation interventions. Support simplification and modernisation of customs user-facing procedures, including declaration processing, cargo clearance, transit management, inspections, permit issuance and duty payment. Support ASYCUDA training, SIGMAT implementation, NTB/NTM reporting and resolution, customs digitisation, risk management and trader sensitisation. Provide customs data for monitoring clearance times, transit processes and trade facilitation reforms.
The Gambia Standards Bureau (TGSB)	Lead standards, metrology, conformity assessment and technical barriers to trade support. Strengthen the TBT Enquiry Point, ePing system, standards awareness and firm-facing standards advisory services. Support enterprises to comply with national, regional and international standards. Lead or support certification pathways, quality infrastructure strengthening and technical standards committees. Provide technical support for HACCP, GlobalGAP, ISO, organic and other relevant certification systems in collaboration with FSQA and sector institutions.
Food Safety and Quality Authority (FSQA)	Lead food safety, SPS compliance, inspection and food testing-related activities. Support firms in meeting food safety requirements for domestic, regional and export markets. Lead the food testing laboratory gap assessment, accreditation roadmap, laboratory quality management systems and ISO/IEC 17025 readiness support. Provide firm-facing advice on food safety, product compliance, certification requirements and export market standards for fisheries, horticulture, honey, agro-processing and related sectors.
Ministry of Communication and	Lead digital trade, digital transformation and e-commerce policy-related activities. Support digital trade platforms, digital business services, e-commerce onboarding, digital public service interoperability and digital inclusion initiatives. Coordinate

Digital Economy (MOCDE)	with GICTA, FinTech providers and private platforms to promote digital payments, digital wallets, e-commerce tools, digital literacy and digital market access for MSMEs and women cross-border traders.
TVET Institutions	Lead skills development, entrepreneurship training, technical training and apprenticeship-related activities. Support sector-specific skills development for export-oriented value chains, logistics, digital trade, agribusiness, fisheries, tourism and enterprise development. Provide training for MSMEs, youth and women entrepreneurs in business management, digital skills, financial literacy and productivity improvement. Support tracer studies, skills-to-market linkages and employment-related data where required.
Gambia Ports Authority (GPA)	Lead or support port-side trade facilitation and cargo process improvement activities. Support modernisation of port clearing processes, scanning coordination, cargo handling procedures, stakeholder coordination and port logistics efficiency. Provide data on port cargo processes, clearance bottlenecks and operational constraints. Participate in corridor and logistics coordination mechanisms aimed at reducing delays and trade costs.
Gambia International Airlines (GIA)	Lead or support air cargo handling, airport cargo process improvement and export logistics facilitation activities. Support improvements in air cargo documentation, handling, storage, coordination with freight forwarders and exporters, and cargo-related service delivery. Provide operational data on air cargo handling and support interventions that improve the movement of time-sensitive export products.
National Roads Authority (NRA)	Support corridor, transport and logistics-related interventions affecting road movement of goods. Provide technical input on road transport bottlenecks, corridor performance, inland logistics, checkpoints, road access and trade routes. Participate in border and corridor issue-resolution mechanisms, especially where transport infrastructure, road conditions or traffic flow affect trade facilitation and transit movement.
Gambia Information and Communication Technology Agency (GICTA)	Support ICT infrastructure, digital systems, interoperability, cybersecurity and regulatory aspects of digital trade interventions. Provide technical advice on digital platforms, data exchange, system integration, connectivity and secure digital service delivery. Support digital trade, e-commerce, FinTech interoperability and public digital systems used in CPD implementation.
Private Sector Organisations and Firms	Represent the demand side of the CPD and ensure that interventions respond to business needs. Participate in public-private dialogue, validation, beneficiary mobilisation, training, digital onboarding, export readiness support, investment linkages and feedback mechanisms. Business associations such as GCCI, GWCC, GYCC, clearing and forwarding agents, transport unions, exporters, MSMEs, women traders and youth entrepreneurs will support outreach, beneficiary selection, market intelligence, co-design of interventions, uptake of services and private-sector monitoring feedback.
Sector Agencies and Technical Partners	Support implementation in specific value chains such as fisheries, horticulture, agro-processing, honey, tourism, logistics and digital economy. Provide technical

	expertise, sector data, beneficiary mobilisation, compliance support, value-chain coordination and linkage to existing government or donor-supported programmes.

The IPs will operate through a hybrid implementation modality coordinated by the NIU. Specialised activities will be implemented by the relevant IPs through implementation agreements, sub-contracts, memoranda of understanding (MOU) or technical cooperation arrangements. Each agreement should specify the activity scope, deliverables, budget, procurement arrangements, reporting requirements, fiduciary obligations, risk management responsibilities, and indicators to be reported into the CPD MEL system.

The Technical Committees (see Annex 10 for detail list of Technical Committees and relevance to CPD) will be involved in the technical reviews of relevant trade and investment policies and regulations, coordination and harmonization for resolving trade and investment policies issues. For the CPD, the most immediately relevant committees to reference are the National Trade Facilitation Committee (NTFC), National AfCFTA Implementation Committee, National Business Council (NBC), National Employment Technical Committee (NETC), National SPS Committee, National Codex Committee, TGSB Technical Committees, and GIEPA-led investment facilitation coordination mechanisms. As much as possible the CPD process will avoid establishing new structures but instead will use these existing structures and committees. For example, the Trade Facilitation Committee can be used for issues related to trade facilitation.

7. Fiduciary and Financial Management

7.1 Description of the Main Implementing Entity

The Government has selected the EIF National Implementation Unit (NIU) under MOTIE as the Main Implementing Entity (MIE). The NIU will implement the CPD, in close collaboration, with the EIF Focal Point and the National Steering Committee (NSC) in collaboration with trade and investment technical agencies and departments.

Under the EIF phase one, The Gambia under its Tier 1 project, "Support to National Implementation Unit (NIU)/Focal Point (FP) and Implementation of the DTIS Action Matrix", an independent NIU was established in 2010, and the Permanent Secretary of the MOTIE was appointed EIF Focal Point. The EIF tier 1 project objective was to build the capacity of the NIU and trade-related institutions and assist in the implementation of the DTIS Action Matrix to deal efficiently with trade policy development and implementation, trade integration and facilitation for the greater benefit of The Gambian economy. The Tier 1 project built the capacity of MOTIE and about two dozens of partner institutions which contributed to their efficiency in service delivery. In 2017 the NIU was integrated into MOTIE structures which allowed for the implementation of the EIF Sustainability Project and subsequently, EIF phase two.

Since 2017 the NIU is headed by a MOTIE staff, finance management handled by MOTIE's account unit, monitoring, evaluation and learning are conducted by the planning unit now Directorate of Research, Planning and Statistics. The Communications and procurement matters are executed by the

Communication and procurement units respectively. The NIU is located within the MOTIE premises and currently consists of a Coordinator supported by trade economists, an account officer, Senior Planner, a Communication Officer and a procurement Officer, all government staff.

7.2 Responsibilities of the NIU

The NIU will coordinate the CPD implementation with other MDAs in The Gambia. The NIU will manage project funds and also monitors the use of the funds disbursed to implementing partners for CPD implementation. NIU as part of its monitoring role shall undertake field visits to project sites to verify reports and ascertain project implementation status.

7.3 Fiduciary Responsibility

Payment vouchers will be prepared by the Finance Officer, reviewed by the NIU Coordinators, then approved by the EIF Focal Point (Permanent Secretary) of MOTIE.

With respect to sub-contracts (where necessary) the funds will disbursed to them in accordance with the payment schedule defined in the contract agreement. These funds shall be managed by the sub-contractors in accordance with Government financial rules.

7.4 Financial Management

NIU will use the Government Administrative and Financial Regulations to manage CPD funds and resources. In particular, all issues relating to budgeting and accountability, recruitment, etc shall be done in line with the Public Budgeting and Accountability Act, the Gambia Public Procurement Act, the Procurement Regulations and the Financial Administration Regulations respectively.

An annual audit will be ordered by the FP to audit project accounts. Project funds will be made available to cover the audit expenses (where necessary). Audits shall be conducted in the first quarter of every year. The auditing of the project shall be conducted by the National Audit Office (NAO).

7.5 Human Resources

Although the NIU is responsible for the overall management of the project, the activities of the CPD will be implemented in partnership with stakeholders. The key stakeholders include GIEPA, TGSB, FSQA, GICTA, GRA, GPA, GIA, GTboard, DOA, MOA, DOF. PAM actions that are within the mandate and competencies of respective agencies will be implemented through a sub-contract agreement to be defined in consultation with FP and TFM. While actions that fall within the competence and mandate of MOTIE will be implemented by the NIU, directly. The sub-contract agreement will define the specific roles (both technical and financial) of parties to the contract.

The NIU will need one additional non-government staff to address the capacity constraints in the management of CPD resources.

NIU Coordinator

The NIU Coordinator shall be the Director of Trade and will be designated as the CPD Progamme Manager. His/her role will be to:

- Coordinate the day-to-day work of all implementing partners to effectively facilitate the implementation of the CPD;
- Manage the implementation of CPD;
- Prepare work plans and annual budgets and submit to NSC and TFM for approval;
- Participate in project budget preparation and administration;
- Support payments of payable accounts;
- Develop and maintain relations with Government Officials and development partner organizations through Technical Cooperation;
- Coordinate the day-to-day operation of programme activities and coordinate substantive and administrative activities, interpreting and improving reporting systems, handling operational and administrative queries, and
- Submit quarterly and yearly reports to the NSC, EIF FP and TFM.

Programme Officers

The Trade Economists will serve as CPD Programme Officers with the following Duties and responsibilities:

- Assist the NIU Coordinator to coordinate the day-to-day work of the all implementing partners to effectively facilitate the implementation CPD;
- Assist the NIU Coordinator to prepare work plans;
- Participate in project budget preparation and administration;
- Conduct monitoring and reporting of progress; and
- Assist in the day-to-day operation of programme activities and coordinate substantive and administrative activities, interpreting and improving reporting systems, handling operational and administrative queries, and oversees the work of hired technical specialists among others.

Monitoring and Evaluation Officer

The M&E Officer will be responsible for developing, coordinating and maintaining the CPD monitoring, evaluation and learning system and more specifically:

- Track implementation of the CPD, PAM, logframe, workplan and budget;
- Collect and verify data from implementing partners;
- Prepare periodic progress reports;
- Support annual reviews, evaluations and learning processes;
- Maintain the CPD MIS/dashboard;
- Monitor risks and results; and
- Ensure timely reporting to MOTIE, the NIU, the EIF Focal Point, the National Steering Committee and EIF reporting structures.

Finance Officer

The Finance Officer will serve as CPD Programme Finance Officer with the following Duties and responsibilities:

- Responsible for the day-to-day financial and accounting management of the CPD, including the preparation of operating budget and financial reports;
- Ensure the proper management, utilisation and inventory of assets and suppliers of the programme;
- Be in charge of disbursement for approved expenditures and prepare and maintain records and accounts adequate to reflect the operational resources and expenditures of the programme;
- Maintain sound financial and budgetary system, including a financial data base to monitor and control expenditures in line with accepted accounting and administrative principles and practices and ensure that resources are transparently accounted for;
- Prepare the financial reports and statements for audit purposes;
- Prepare regular budget of the programme; and
- Any other accounting duties that the coordinator, FP and other senior staff of the NIU may assign from time to time.

Procurement Officer

Duties and responsibilities:

- Oversee the procurement of goods, services and works for the programme, ensuring compliance with national procurement guidelines and donor requirements.
- Prepare and manage procurement plans in alignment with CPD work plans and budgets.
- Coordinate tendering processes, including drafting and issuing requests for quotations, evaluating bids, and facilitating contract awards.
- Maintain accurate records of procurement activities, contracts, and supplier performance.
- Ensure proper inventory management and tracking of assets purchased under the programme.
- Handle operational queries related to procurement and liaise with suppliers and service providers to resolve issues.
- Support the Trade Economist and NIU Coordinator in monitoring procurement progress and reporting on procurement milestones.
- Assist in the day-to-day operation of programme activities by ensuring timely and transparent procurement processes.
- Any other procurement-related duties assigned by the Trade Economist, NIU Coordinator, or other senior staff as required.

8. Monitoring, Evaluation and Learning (MEL)

The MEL system will combine routine PAM updating, programme-level monitoring through the logframe, and targeted learning loops. The M&E Officer through the NIU will coordinate MEL, while technical leads and sub-IPs will generate administrative and results data. Indicator tracking will cover quantitative and qualitative results, including investment-oriented outcomes such as investor engagement, formalization, digital and export uptake, certifications, local sourcing links, and leveraged finance.

In line with Phase Three recommendations, MEL will place special emphasis on capturing leveraged resources, showing direct links between funded actions and national priorities, and improving the flow of information between national stakeholders, development partners and the wider EIF partnership. Annual PAM updates, summary dashboards and periodic learning reviews will be part of this system.

More specifically a yearly MEL Plans will be developed for the programme. These MEL Plans will form a part of the Quarterly Reporting.

The CPD MEL modalities will be designed and put in place by contracting an MEL expert. As CPD is executed by MOTIE through the EIF NIU, therefore, the overall responsibility and accountability for the management of the programme lies with the Government. Accordingly, the day-to-day monitoring of the activities is to be ensured by NIU, headed by EIF Focal Point and Coordinator, and supervised by the NSC. Programme implementation will be facilitated by the ES in Geneva and the Trust Fund Manager, UNOPS.

EIF NIU will prepare, as designated by the EIF Board, progress reports, including updated yearly work plans, which will be sent to the NSC, FP, NSC, the ES, the TFM and other parties as required.

A final MEL plan including verifiable indicators and expected target levels per year will be developed for the project within six months of the commencement of the programme.

There will be mid-term and an end of programme external evaluation. The terms of reference will be developed in consultation with TFM and ES.

Reporting

NIU will use an extensive reporting system as follows:

- Implementing partners will submit monthly progress and financial reports to NIU on the progress of activities during each month as related to the plan.
- Quarterly technical progress and financial reports will be made by NIU to NSC and FP on the progress of activities as related to the plan.
- Bi-annual technical progress and quarterly financial reports will be made by NIU and FP to the EIF Executive Director and TFM on the progress of activities as related to the plan and on the overall achievements of the programme.
- Annual reports will be made by NIU to NSC, TFM and EIF Executive Director on the overall progress and achievements during the year.

Control Mechanism

Reporting will be used to closely monitor the progress of activities and performance of staff as well as the adherence to the plans. Reports will be reviewed by concerned persons (FP, and NSC) and an assessment of the progress will be made. Correction measures will be taken in cases of discrepancies and/or deviations from planned activities. There is flexibility allowed with regards to budget revisions however these must involve recorded consensus reached by all NSC members. An annual audit will be ordered by the FP to audit the programme accounts. In addition to reporting, site visits and general observation by NIU will also be used as a tool for monitoring the progress of planned activities.

9. Communications Plan

The purpose of the communication plan is to position The Gambia's EIF Phase Three programme as a nationally owned, inclusive and catalytic platform for trade-led development, while mobilizing partnerships, informing citizens, and showcasing results. The Communication Officer through the NIU will develop and implement the annual communication plan.

The communication objectives are to:

1. Increase national visibility of EIF-supported reforms, value chains and institutional strengthening.
2. Support resource mobilization by showcasing bankable opportunities and results.
3. Promote inclusive participation of women, youth and MSMEs in EIF-supported initiatives.
4. Strengthen transparency and accountability through regular reporting and evidence-based storytelling.

3. Priority Audiences

National

- Office of the President
- MOTIE, MoFEA, GIEPA, GRA
- Sector ministries (Agriculture, Tourism, Digital Economy, Youth, Gender)
- Private sector (GCCI, exporters, MSMEs)
- Development partners
- Women's and youth business networks
- Local governments and producer groups
- National media (TV, radio, print, online)

International

- EIF Funding Partners
- ECOWAS, AfCFTA Secretariat
- DFIs, climate funds, UN agencies
- Impact investors and philanthropic foundations

- International development media

4. Key Messages

- The Gambia is advancing competitive, resilient and inclusive trade.
- EIF support is country-led, catalytic, and aligned with national priorities.
- Trade reforms are creating jobs for youth, opportunities for women, and market access for MSMEs.
- The Gambia is ready for investment, especially in green and digital value chains.
- Transparency and accountability guide all EIF-supported actions.

5. Communication Channels

National

- Press briefings, radio talk shows, TV features
- Community outreach via local councils
- Policy briefs for Cabinet and Parliament
- Stakeholder roundtables and private-sector dialogues
- Integration into national events (Trade Fair Gambia, Youth Connekt, Women in Business forums)

Digital

- MOTIE and NIU websites
- Social media (Facebook, LinkedIn, X, YouTube)
- Short videos, infographics, success stories
- WhatsApp broadcast lists for MSMEs and producer groups

International

- EIF global platforms
- WTO, UN agencies, ECOWAS, AfCFTA channels
- Development media (Devex, Africa Report)

Monitoring Indicators

- Number of communication products produced
- Media reach and engagement metrics
- MSMEs, women and youth reached

- Visibility of EIF Funding Partners
- Evidence of increased partner interest or co-financing
- Use of MEL data in communication outputs

10. Risk Management and Mitigation

The implementation of The Gambia CPD for EIF Phase Three will be guided by a structured risk management framework covering political, economic, social, environmental and operational risks. The framework recognises that the CPD is a catalytic, multi-stakeholder programme implemented through MOTIE, the NIU, implementing partners, private-sector institutions and development partners. The main risks relate to possible changes in political commitment, weak inter-agency coordination, macroeconomic pressures, limited co-financing, low private-sector uptake, social exclusion, climate-related disruptions, procurement delays, weak data systems and limited implementation capacity. These risks could affect implementation speed, stakeholder confidence, value for money and the achievement of expected outcomes. To manage these risks, the programme will apply a proactive approach based on clear institutional responsibilities, phased implementation, realistic budgeting, regular monitoring, early partner engagement, user-centred design of private-sector interventions, and continuous updating of the PAM as a living coordination and resource-mobilisation tool.

Risk management will be embedded within the normal governance and monitoring arrangements of the CPD. The NIU will maintain a risk register and update it quarterly as part of programme reporting. Implementing partners will report emerging risks through monthly technical and financial updates, while the NIU will consolidate these into quarterly reports for the EIF Focal Point and National Steering Committee. The MEL system will generate early warning signals through activity-tracking, budget absorption data, procurement monitoring, beneficiary feedback, private-sector uptake data, co-financing pipeline tracking and field verification visits. Where risks show signs of escalation, the NIU will trigger corrective actions, including convening technical working groups, revising implementation schedules, adjusting procurement plans, strengthening partner support, re-sequencing activities, or escalating unresolved issues to the NSC. This approach will ensure that risks are not only documented but actively managed before they undermine programme delivery.

11. Value for Money (VfM)

The Gambia CPD implementation will ensure VfM in line with the EIF Phase Three VfM Framework in particular, through economy, efficiency, effectiveness and equity.

Economy will be pursued through restrained administrative spending, realistic procurement, and careful classification of FF1 and FF2 expenditures. Efficiency will be pursued by sequencing the programme around a manageable number of catalytic actions, aligning with existing national systems, and avoiding duplicate structures. Effectiveness will be pursued through a strong link between costs, outputs and investment-oriented outcomes, including leverage, formalization, investor engagement, and export readiness. Equity will be embedded through targeted support to women, youth and MSMEs.

The latest guidance also requires realism in relation to implementation capacity and the initial 2026 allocation. The CPD therefore emphasizes visible, bankable, and implementable early actions rather than broad ambition unsupported by capacity.

12. Partnerships and Resource Mobilization

The successful implementation of the Country Programme depends on strong partnerships and effective resource mobilisation. Consistent with the catalytic approach of EIF Phase Three, the Programme is designed not only to finance targeted interventions but also to mobilise technical expertise, policy support and complementary financial resources that extend its impact beyond the resources directly available under the EIF. Partnerships are therefore viewed as strategic instruments for implementation, innovation and scaling-up, while resource mobilisation aims to leverage additional investments that reinforce the Programme's long-term development impact.

12.1 Strategic partnership framework

The Programme adopts a collaborative implementation approach that builds on existing national coordination mechanisms and promotes shared ownership among Government institutions, the private sector, development partners and regional organisations.

MOTIE through the NIU will provide strategic leadership and coordinate Programme implementation in collaboration with relevant ministries, departments and agencies. The private sector, including business membership organisations, sector associations, financial institutions, investors and MSMEs, will play a central role in identifying priorities, implementing interventions and validating reforms through structured public-private dialogue.

Development partners, international financial institutions and specialised technical agencies will contribute technical assistance, policy advice and complementary financing, while collaboration with regional organisations, including ECOWAS and the AfCFTA Secretariat, will strengthen regional integration and implementation of continental trade commitments. Partnerships with universities, research institutions and specialised technical organisations will further support evidence generation, innovation, capacity development and knowledge sharing throughout Programme implementation.

Partnerships will be deliberately used to support implementation of WTO IFD and AfCFTA investment related commitments embedded in the CPD. This includes collaboration with WTO, EIF, UN Trade and Development, AfCFTA Secretariat, ECOWAS, development finance institutions and technical partners on investment facilitation diagnostics, capacity building, investor service systems, AfCFTA-related investment opportunities, supplier development and regional value-chain investment packaging.

12.2 Resource mobilisation and investment leveraging

EIF resources are intended to serve as catalytic financing that unlocks broader investment rather than finance all development needs directly. The Programme will therefore pursue a proactive resource mobilisation strategy that combines Government resources, development partner support, development finance institutions, private investment and innovative financing mechanisms to scale successful interventions.

The PAM will serve as the principal coordination framework for identifying financing opportunities, aligning partner support and avoiding duplication. Particular emphasis will be placed on developing investment-ready opportunities through the preparation of concept notes, feasibility studies, investment profiles and partnership proposals capable of attracting subsequent financing. Priority areas include trade logistics, productive value chains, quality infrastructure, digital trade and export-oriented industries, where EIF interventions can demonstrate results and leverage larger public and private investments.

12.3 Partnership coordination

Effective partnerships require continuous coordination, learning and adaptive management. Existing governance arrangements, including the NSC, the NIU and the PAM coordination mechanisms, will facilitate regular dialogue among stakeholders, monitor implementation progress and identify emerging partnership opportunities.

Annual programme reviews, public-private dialogue platforms, technical working groups and the MEL system will support evidence-based decision-making, strengthen accountability and enable the Programme to adapt to evolving priorities. Through this collaborative approach, the programme will maximise the catalytic impact of EIF resources, strengthen national ownership and establish a platform for sustained trade- and investment-led development beyond 2031.

13. Budget summary

The total indicative CPD envelope is USD 5,245,372. The indicative EIF funding request is USD 3,500,000, complemented by government contributions of USD 485,372 and expected co-financing of USD 1,260,000. Indicative FF1-classified actions amount to USD 875,000, FF2-classified actions amounts to USD 2,625,000, and bridge/preparation actions to USD 1,260,000. The budget is indicative and subject to refinement during the quality-at-entry process.

The budget philosophy is to use the initial annual allocation strategically to unlock momentum and early results, while building a broader financing package around the PAM and the CPD. Major infrastructure and large capital requirements are not treated as core EIF financing but remain leverage-ready opportunities for other sources.

Table 13.1: Budget Summary by Outcome and Output

Outcomes and outputs	2026	2027	2028	2029	2030	2031	Total
Outcome 1: Strengthened trade, investment and employment governance and facilitation systems	**65,500**	**845,000**	**855,500**	**679,143**	**260,500**	**12,000**	**2,717,643**
Output 1.1: A PAM coordination, monitoring, evaluation and learning system is Established and operationalized	40,500	105,000	57,500	48,500	22,500	7,000	271,000
Output 1.2: Trade and investment coordination architecture and technical review processes are strengthened and linked to implementation	20,000	90,000	25,000	25,000	25,000	-	185,000
Output 1.3: Trade-facilitation systems and user-facing customs, transit, border and corridor processes are simplified, modernised and operationalised	5000	135,000	110,500	75,000	10,000	5,000	340,500
Output 1.4: Investment-facilitation, aftercare, grievance-resolution and investor-tracking services are strengthened	-	100,000	50,000	-	-	-	150,000
Output 1.5: Laboratory access, testing arrangements and accreditation support are strengthened for priority export sectors and products	-	415,000	612,500	530,643	203,000	-	1,761,143
Outcome 2: Stronger enterprise competitiveness, market access, investment linkages and inclusive digital transformation	**85,000**	**684,500**	**617,500**	**532,500**	**175,000**	**-**	**2,094,500**
Output 2.1: Investment-ready opportunities are developed and promoted, and linkages among investors, domestic firms, suppliers and priority value chains are strengthened	25,000	75,000	100,000	75,000	50,000	-	325,000
Output 2.2: Export-readiness support is delivered for selected firms and products, including market preparation, packaging, branding and visibility	15,000	115,000	85,000	75,000	75,000	-	365,000
Output 2.3: Catalytic support is provided for certification and compliance pathways, including internationally recognised standards	-	50,000	125,000	125,000	-	-	300,000
Output 2.4: Women cross-border traders are supported through digital finance, interoperability, financial literacy and user-adoption initiatives	20,000	98,500	50,000	50,000	-	-	218,500
Output 2.5: MSMEs are supported to adopt and effectively use digital trade and e-commerce tools for business development and market access	-	160,000	80,000	60,000	-	-	300,000
Output 2.6: MSME coaching, enterprise advisory services and business-upgrading support are delivered to strengthen trade, export and investment readiness	25,000	91,000	105,000	75,000	-	-	296,000
Output 2.7: Women- and youth-led enterprises receive targeted formalisation, coaching, business-development and catalytic financing support	-	95,000	72,500	72,500	50,000	-	290,000
Programme management and operations	**54,210**	**163,758**	**137,008**	**117,008**	**142,008**	**83,754**	**697,745**
Staffing and human resources	11,627	46,508	46,508	46,508	46,508	23,254	220,912
Operations and administration	22,583	104,250	57,500	57,500	57,500	52,500	351,833
Monitoring, evaluation and learning	15,000	-	20,000	-	25,000	-	60,000
Financial management and audit	-	3,000	3,000	3,000	3,000	3,000	15,000
Communications	5,000	10,000	10,000	10,000	10,000	5,000	50,000
Total	**204,710**	**1,693,258**	**1,610,008**	**1,328,651**	**577,508**	**95,754**	**5,509,888**

14. Sustainability Strategy

Sustainability is a central design principle of the Programme and has been integrated into its Theory of Change, implementation arrangements and results framework. As a catalytic intervention, the Programme is designed not only to deliver immediate improvements in trade competitiveness and enterprise performance, but also to strengthen the institutional, policy and market conditions necessary to sustain these results beyond the period of EIF support. The sustainability strategy therefore focuses on embedding capacities, strengthening national ownership, leveraging additional resources and creating systems that continue to generate value after Programme completion.

The Programme's sustainability strategy is built around five mutually reinforcing dimensions.

Institutional sustainability. The Programme will strengthen national systems and institutions rather than create parallel implementation structures. Programme coordination, monitoring, evaluation and learning functions will be embedded within the Ministry of Trade, Industry, Regional Integration and Employment (MOTIE), the National Implementation Unit (NIU) and relevant partner institutions. Investments in institutional capacities, integrated management information systems, coordination mechanisms and evidence-based decision-making will strengthen the Government's ability to continue implementing and monitoring trade and investment priorities after the completion of EIF financing.

Policy sustainability. Programme interventions are fully aligned with The Gambia's national development priorities, including the Recovery-Focused National Development Plan (RF-NDP), the MOTIE Medium-Term Plan, the National Export Strategy, the Investment Policy, the MSME Policy and other relevant sector strategies. By supporting the implementation of existing national priorities rather than creating stand-alone initiatives, the Programme increases the likelihood that successful interventions will be institutionalised through future Government planning, budgeting and policy processes.

Private-sector ownership and partnership sustainability. Sustainable improvements in trade competitiveness require strong ownership by the private sector and continued collaboration between Government, business support organisations and development partners. The Programme therefore promotes structured public-private dialogue throughout implementation and actively engages business associations, chambers of commerce, investment promotion institutions, financial institutions and enterprises in the design, implementation and monitoring of interventions. This collaborative approach is expected to strengthen local ownership, improve the relevance of interventions and encourage continued private-sector investment in enterprise development beyond the Programme period.

Financial sustainability and resource mobilisation. EIF resources are intended to act as catalytic financing rather than as a long-term source of programme funding. Accordingly, the Programme will identify opportunities to leverage complementary financing from Government, development partners, international financial institutions, private investors and blended finance mechanisms. Successful pilot initiatives and investment-ready projects will be positioned for scaling through subsequent financing, while strengthened institutional capacities will improve the Government's ability to mobilise additional resources for trade and investment development.

Knowledge, learning and adaptive management. Sustainable development also depends on the ability of institutions to learn, adapt and continuously improve. The Programme will establish robust monitoring, evaluation and learning systems that generate high-quality data and evidence to support decision-making throughout implementation. Lessons emerging from programme activities, pilot initiatives and stakeholder engagement will be systematically documented, disseminated and incorporated into future policy reforms and programme design. The Programme Action Matrix (PAM) and associated monitoring systems will remain living management tools that continue to guide implementation, coordination and resource mobilisation beyond the life of the Programme.

Together, these dimensions create a sustainability pathway that extends beyond the delivery of individual activities or projects. By strengthening institutions, embedding reforms within national systems, promoting private-sector ownership, mobilising additional investment and fostering continuous learning, the Programme seeks to establish a durable trade and investment ecosystem capable of supporting long-term economic transformation. In this way, EIF Phase Three serves not only as a source of catalytic financing, but also as a platform for sustained institutional development, enterprise competitiveness and investment-led growth.