



Center for Budget and  
Macroeconomic  
Transparency

## SUMMARY OF THE APPROVED 2025 NATIONAL BUDGET CENTRAL GOVERNMENT OF THE GAMBIA

### ENACTED BUDGET 2025

NOTE: Figures marked **ORANGE** reflect the amendments made during budget consideration and approval.

APRIL 2025





## APPROVED FUNDING 2025

### REVENUE:

Tax Revenue = D21.13 Billion  
Non-tax Revenue = D7.96 Billion

### GRANTS:

Project Grants = D12.68 Billion  
Budget Support = D3.01 Billion



**TOTAL REVENUE & GRANTS =**  
D44.8 Billion



## APPROVED SPENDING 2025

### EXPENDITURE:

Debt Interest Payments = D5.88 Billion  
Personnel Emoluments = D8.85 Billion  
Use of Goods & Services = D9.98 Billion  
Subsidies & Transfers = D6.48 Billion  
Capital Expenditure = D15.99 Billion

### NET LENDING:

Lending & Equity Participation = D250 Million



**EXPENDITURE & NET LENDING =**  
D47.4 Billion



**TOTAL BUDGET DEFICIT = -D2.6 Billion**

## APPROVED FINANCING OF THE BUDGET DEFICIT 2025

Domestic Borrowing/Loans = D5.74 Billion  
Foreign Borrowing/Loans = D2.45 Billion

Foreign Amortization = -D4.42 Billion  
Domestic Amortization = -D721.1 Million  
Arrears & Guarantees = -D410 Million



**FINANCING (NET AMOUNT) = D2.6 Billion**

NOTE: The net amount of financing (D2.6 billion) is what the Central Government intends to use to cover the excess spending (budget deficit) revenue and grants cannot cover.

## SOME OF THE FISCAL ADJUSTMENTS APPROVED FOR 2025

Compared to the revised 2024 approved estimates, the Executive plans:

- to INCREASE Tax revenue by 22.6% ↑
- to INCREASE Non-tax revenue by 44.5% ↑
- to INCREASE Debt interest payments by 15% ↑
- to INCREASE Personnel emoluments by 19.7% ↑
- to INCREASE Domestic borrowing by 75.5% ↑
- to DECREASE Foreign borrowing by 36.5% ↓ ; in 2025.

## SOME MACROECONOMIC FORECASTS APPROVED FOR 2025

Approved Nominal Gross Domestic Product (GDP) for 2025 = D197.73 Billion  
Expected Nominal Gross Domestic Product (GDP) growth in 2025 = 13.12%



## APPROVED TOTAL FUNDING FOR 2025 (REVENUE, GRANTS, LOANS) = D52.98 Billion

### RECURRENT EXPENDITURE (excluding debt service)



**42.09% (D22.30 Billion)** of the approved total funding is for managing/running Central Government offices, e.g. salaries & allowances, travel expenses, office equipment, office furniture & fittings, office vehicles, and more.

### DEVELOPMENT EXPENDITURE



**37.11% (D19.66 Billion)** of the approved total funding is for public infrastructure development projects, e.g. construction of roads & bridges, hospitals, schools, office buildings, and more.

### DEBT SERVICE EXPENDITURE



**20.8% (D11.02 Billion)** of the approved total funding is for debt interest payments and debt principal repayments.

## GOVERNMENT LOCAL FUND (GLF)

### BRIEF DESCRIPTION & ANALYSIS:

- The Government Local Fund (GLF) is the sum of **tax revenue**, **non-tax revenue**, **budget support** and **domestic loans** = **D37.8 Billion**, shared among 32 Budget Entities (BEs). GLF excludes external/foreign loans and project grants.
- The Government Local Fund (GLF) makes up **71.4%** of Total Funds (**D52.98 Billion**) approved for fiscal year 2025, thus expected to be the biggest funding component for the Central Government in 2025.
- **62.06%** of the approved GLF has been appropriated to only 5 Budget Entities (BEs) - **The National Debt Service, Ministry of Basic & Secondary Education, Ministry of Health, Ministry of Finance & Economic Affairs, and Ministry of Transport, Works & Infrastructure** - and the remaining **37.94%** shared among the rest (27 BEs).
- Debt interest payments & Debt principal repayments combined make up **29.11%** of the approved GLF, which makes National Debt Service the largest beneficiary of the 2025 GLF (see next page).
- Only **11.97% (D4.529 Billion)** of the approved GLF is allocated to Development Projects and the rest (**D33.32 Billion**) is allocated to overall Recurrent Expenditure (the running of Central Government offices and Debt Service).



## APPROVED GOVERNMENT LOCAL FUND (GLF) APPROPRIATION TO BUDGET ENTITIES (BEs) - 2025

BUDGET ENTITY (BE)	APPROVED GLF APPROPRIATION (GMD) - 2025	SHARE of TOTAL GLF (%)
OFFICE OF THE PRESIDENT	1,047,673,905	2.77%
NATIONAL ASSEMBLY	446,066,726	1.18%
JUDICIARY	311,028,174	0.82%
INDEPENDENT ELECTORAL COMMISSION	189,052,210	0.50%
PUBLIC SERVICE COMMISSION	17,276,107	0.05%
NATIONAL AUDIT OFFICE	301,675,843	0.80%
MINISTRY OF DEFENCE	1,159,941,620	3.06%
MINISTRY OF INTERIOR	1,919,572,214	5.07%
MINISTRY OF TOURISM & CULTURE	54,252,633	0.14%
MINISTRY OF FOREIGN AFFAIRS	1,952,117,356	5.16%
MINISTRY OF JUSTICE	205,414,849	0.54%
MINISTRY OF FINANCE & ECONOMIC AFFAIRS	2,413,810,288	6.38%
PENSIONS & GRATUITIES	592,825,000	1.57%
OMBUDSMAN	53,311,960	0.14%
CENTRALIZED SERVICES	1,689,971,080	4.47%
MINISTRY OF LANDS, REGIONAL GOVERNMENT...	389,185,920	1.03%
MINISTRY OF AGRICULTURE	961,706,181	2.54%
MINISTRY OF TRANSPORT, WORKS & INFRASTRUCTURE	2,245,258,482	5.93%
MINISTRY OF TRADE, INDUSTRY, REGIONAL INTEG...	136,302,765	0.36%
MINISTRY OF BASIC & SECONDARY EDUCATION	5,086,486,933	13.44%
MINISTRY OF HEALTH	2,724,742,902	7.20%
MINISTRY OF YOUTH & SPORTS	135,254,969	0.36%
MINISTRY OF ENVIRONMENT, CLIMATE CHANGE & NAT...	282,906,484	0.75%
MINISTRY OF INFORMATION	67,595,964	0.18%
MINISTRY OF FISHERIES & WATER RESOURCES	56,514,050	0.15%
MINISTRY OF HIGHER EDUCATION, RESEARCH, SCI...	405,629,705	1.07%
MINISTRY OF PETROLEUM & ENERGY	1,263,912,695	3.34%
MINISTRY OF GENDER, CHILDREN & SOCIAL WELFARE	98,826,777	0.26%
NATIONAL HUMAN RIGHTS COMMISSION	74,160,484	0.20%
MINISTRY OF COMMUNICATIONS & DIGITAL ECONOMY	96,212,260	0.25%
MINISTRY OF PUBLIC SERVICE, ADMIN. REFORM, POLICY...	452,301,159	1.20%
NATIONAL DEBT SERVICE	11,017,788,639	29.11%
TOTAL GLF	37,848,776,334	



## MAJOR DEVELOPMENT PROJECTS APPROVED FOR 2025

### AGRICULTURE

#### 1. Building Resilience Against Food and Nutrition Insecurity: D1.07 Billion

- **Land Development** = D1.063 billion [D218.5 million in project grants, expected from African Development Fund (ADF); D457.6 million in external loans, from Arab Bank for Economic Development in Africa (BADEA); D386.9 million in external loans, from Islamic Development Bank (IDB)].
- **Operating Costs** = D4 million in Government Local Fund (GLF).

#### 2. Roots Project: D1.38 Billion

- **Land Development** = **D1.16 billion** [D300 million in project grants, expected from the International Fund for Agricultural Development (IFAD); D206.7 million in project grants, from Global Environment Facility (GEF); **D176 million** in project grants, from Green Climate Fund (GCF); D476 million in project grants, from France].
- **Buildings and Structures** = D220 million in project grants, expected from IFAD.
- **Operating Costs** = D4 million in Government Local Fund (GLF)

#### 3. Small Ruminant Project: D555.6 Million

- **Wells, Boreholes, Water Points & Reticulation Systems** = **D360 million** in external loans, expected from Islamic Development Bank (IDB).
- **Livestock Development** = D188.6 million in external loans, expected from IDB.
- **Operating Costs** = D7 million in Government Local Fund (GLF).

#### 4. Gambia Inclusive Agric. Value Chain Project (GIRAV): D905 Million

- **Land Development** = D416.9 million in project grants, expected from the International Development Association (IDA-World Bank).
- **Land Levelling and Fencing** = D248.1 million in project grants, expected from IDA-World Bank.
- **Roads and Bridges** = D235 million in project grants, expected from IDA-World Bank.
- **Operating Costs** = D5 million in Government Local Fund (GLF).

#### 5. Gambia Agriculture and Food Security Project: D591.7 Million

- **Agricultural Equipment and Machinery** = D308.9 million in project grants, expected from African Development Bank (ADB).
- **Buildings and Structures** = D277.8 million in project grants, expected from ADB.
- **Operating Costs** = D5 million in Government Local Fund (GLF).

#### 6. Gambia Incentive-Based Risk Sharing system for Agricultural lending Project (GAMIRSAL): D689.6 Million

- **Operating Costs** = D689.6 million [D684.6 million in project grants, expected from ADB; D5 million in GLF.]

### HIGHER EDUCATION

#### 7. University of The Gambia Campus Project: D1.02 Billion

- **Schools, Laboratories and Facilities** = D979.7 million [D736.9 million in external loans, expected from the Arab Bank for Economic Development in Africa (BADEA); D242.8 million in external loans, expected from Islamic Development Bank (IDB)].
- **Furniture and Fittings** = D44 million in external loans, expected from IDB.



## HEALTH

### 8. Health System Strengthening Program: D814.1 Million

- **Medical and Hospital Equipment** = D485.4 million in project grants, expected from the International Development Association (IDA-World Bank).
- **Laboratory Equipment and Instruments** = D262 million in project grants, expected from IDA-World Bank.
- **Operating Costs** = D66.7 million in project grants, expected from IDA-World Bank.

### 9. Malaria Control Services: D640.5 Million

- **Operating Costs** = D637.5 million in project grants, expected from the Global Fund (GF).
- **Drugs, Dressing and Medical Supplies** = D3 million in Government Local Fund (GLF).

## TOURISM & CULTURE

### 10. The Gambia Tourism Sector Recovery & Resilience Project: D812.3 Million

- **Buildings & Structures** = D810.3 million in project grants, expected from the International Development Association (IDA-World Bank).
- **Operating Costs** = D2 million in Government Local Fund (GLF).

## COMMUNICATIONS & DIGITAL ECONOMY

### 11. Western Africa Regional Digital Integration Program (WARDIP): D1.9 Billion

- **Hardware, Servers and Equipment** = D1.9 billion in project grants, expected from the International Development Association (IDA-World Bank).

## FINANCE & ECONOMIC AFFAIRS

### 12. Economic Cooperation: 639.5 Million

- **ICT Infrastructure, Hardware, Network & Facilities** = D639.5 million in project grants, expected from the International Development Association (IDA-World Bank).

### 13. Resilience Inclusion Skills and Equity Project (RISE): 903.5 Million

- **Capital expenditure on Colleges and Other Tertiary Institutions** = D694 million in project grants, expected from IDA-World Bank.
- **Social Expenses** = D200 million in project grants, expected from IDA-World Bank.
- **Operating Costs** = D3.5 million in Government Local Fund (GLF).
- **Project Evaluation and Monitoring** = D3 million in GLF.
- **Expenses of Committees** = D3 million in GLF.

## TRANSPORT, WORKS & INFRASTRUCTURE

### 14. Road Transport Management: D1.48 Billion

- **Roads and Bridges** = D1.479 billion in Government Local Fund (GLF).
- **Operating Costs** = D2.65 million in GLF.

### 15. OIC Urban Roads: D802.1 Million

- **Roads and Bridges** = D677.1 million in project grants, expected from the Saudi Fund For Development (SFD).
- **Land Compensation** = D75 million in GLF.
- **Relocation of Services** = D50 million in GLF.





## CROSS-CUTTING

### 16. Public Administration Modernization Project (PAMP) (including the National Audit Office, Finance & Economic Affairs Ministry, Basic & Secondary Education Ministry, Health Ministry, and Public Service Ministry): D645 Million

- **Operating Costs** = D126.7 million in Government Local Fund (GLF).
- **Data Collection** = D100.5 million in GLF.
- **ICT Infras., Hardware, Network & Facilities** = D55.5 million in GLF.
- **Conferences, Workshop and Seminars** = D55.2 million in GLF.
- **Consultancy** = D53.95 million in GLF.
- **Training** = D52.9 million in GLF.
- **Travel Expenses** = D48.7 million in GLF.
- **Analysis and Strategy Preparations** = D21 million in GLF.
- **Application Software Systems and Licenses** = D20.5 million in GLF.
- **Vehicles** = D15.5 million in GLF.
- **Office Equipment** = D13.7 million in GLF.
- **Project Evaluation and Monitoring** = D12.45 million in GLF.
- **Supervision** = D9.8 million in GLF.
- **Study Tours** = D9.8 million in GLF.
- **Expenses of Committees** = D8.95 million in GLF.
- **Purchase of Fuel and Lubricants** = D8.94 million in GLF.
- **Civil Services Reforms** = D7 million in GLF.
- **Telecommunication Expenses** = D6.85 million in GLF.
- **Education Services** = D3.9 million in GLF.
- **Advertisements and Publications** = D2.25 million in GLF.
- **Studies and Surveys** = D2.1 million in GLF.
- **Printing Expenses** = D1.8 million in GLF.
- **Maintenance of Website** = D1.2 million in GLF.
- **Furniture and Fittings** = D1.1 million in GLF.
- **Electricity, Water & Sewage** = D1 million in GLF.
- **Miscellaneous Office Expenses** = D991 thousand in GLF.
- **Purchase of Small Office Equipment** = D980 thousand in GLF.
- **Stationery** = D948 thousand in GLF.
- **Maintenance of Vehicles** = D393 thousand in GLF.
- **Maintenance of Buildings and Facilities** = D300 thousand in GLF.
- **Maintenance of Equipment** = D120 thousand in GLF.

### APPROVED SALARIES OF TOP RANKING PUBLIC OFFICIALS (excluding allowances) - 2025

TOP RANKING PUBLIC OFFICIAL	MONTHLY SALARY (GMD) - 2025	ANNUAL SALARY (GMD) - 2025
PRESIDENT	255,000	3,060,000
VICE PRESIDENT	150,000	1,800,000
SPEAKER	100,000	1,200,000
CHIEF JUSTICE	78,487.5	941,850
DEPUTY SPEAKER	70,000	840,000
AUDITOR GENERAL	58,229.16	698,750
MAJORITY LEADER (NATIONAL ASSEMBLY MEMBER)	58,557	702,684
MINORITY LEADER (NATIONAL ASSEMBLY MEMBER)	55,250	663,000
1 NATIONAL ASSEMBLY MEMBER (a standard NAM)	52,000	624,000
1 MINISTER	65,000	780,000
IEC CHAIRMAN	46,959.83	563,518
OMBUDSMAN	40,250	483,000
CHAIRPERSON OF NATIONAL HUMAN RIGHTS COMMIS.	-	Info. Not Available
CHAIRPERSON OF PUBLIC SERVICE COMMISSION	50,505	606,060



## APPROVED CHANGES IN THE ANNUAL SALARIES OF TOP RANKING PUBLIC OFFICIALS - 2025

TOP RANKING PUBLIC OFFICIAL	APPROVED 2024 SALARY (GMD)	APPROVED 2025 SALARY (GMD)	ANNUAL INCREASE or DECREASE (%)
PRESIDENT	3,060,000	3,060,000	0%
VICE PRESIDENT	1,264,761	1,800,000	42.32%
SPEAKER	1,200,000	1,200,000	0%
CHIEF JUSTICE	941,850	941,850	0%
DEPUTY SPEAKER	840,000	840,000	0%
AUDITOR GENERAL	690,000	698,750	1.268%
MAJORITY LEADER (NAM)	702,718	702,684	-0.0048%
MINORITY LEADER (NAM)	663,000	663,000	0%
A single NAM	624,000	624,000	0%
A single MINISTER	780,000	780,000	0%
CHAIRMAN OF IEC	433,476	563,518	30%
OMBUDSMAN	483,000	483,000	0%
CHAIRPERSON OF NHRC	351,000	Inf. Not Avail.	-
CHAIRPERSON OF PSC	577,200	606,060	5%

### SOURCE:

Data extracted from the Approved/Enacted 2025 Budget produced by The Gambia's Ministry of Finance and Economic Affairs.

Link: [https://mofea.gov.gm/wp-content/uploads/2025/01/2025\\_Approved\\_Budget-Final.pdf](https://mofea.gov.gm/wp-content/uploads/2025/01/2025_Approved_Budget-Final.pdf)

NOTE: All approved figures are estimates, not actuals.

DISCLAIMER: Some of the figures herein are numerically rounded off to ease readers' understanding of the report; this may have caused minor differences among aggregates. However, such minor differences are mathematically acceptable.







## BACKGROUND

Center for Budget and Macroeconomic Transparency (CBMT) is a non-profit Civil Society Organization that conducts budget and macroeconomic advocacy - aimed at increasing awareness around Public Financial Management and the macroeconomy, fostering public understanding and effective participation in government budgetary affairs and macroeconomic dialogues, promoting inclusive and sustainable economic growth and development in The Gambia.

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 +220 3110624  
 [info@cbmtgambia.org](mailto:info@cbmtgambia.org)

