



COUNTRY GUIDE GAMBIA

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ABOUT US

ZAPEO is an International PEO co-employer providing Employer of Record (EOR) Services in more than 113 countries around the world.

As an EOR, we provide employment contracts, payroll employees, pay over any taxes and statutory contributions and provide sponsorship for visa applications in order to comply with specific laws and regulations in the country.

We also assist with onboarding and termination of both local or expatriate employees.

BENEFITS

- Legal compliance
- Flexibility
- Time and cost savings
- Reduced liability
- Access to global talent
- Expertise

**DEPLOY
WITH ZAPEO
IN
3 EASY STEPS**

ENGAGE

You and your employee reach an agreement to work in a country.

EMPLOY

Your employee signs a co-employment agreement with ZAPEO.

ENROLL

Your employee is enrolled on the payroll with a country specific legal entity.



WORK PERMITS AND VISAS

There are several types of visas available for foreign people who want to visit Gambia.

All foreigners intending to dwell in Gambia must apply for a residency permit. Resident permits are provided by the Gambian government:

- **Type B:** This kind of residence permit is open to residents of the Economic Community of West African States (ECOWAS).
- **Type C:** Small company owners and skilled employees are qualified for a Type C residence permit.

These permits also function as work permits for foreign nationals because they are given out in accordance with employment.



EMPLOYMENT CONTRACTS

Probation Period

The probation period for a new employee is not specifically mentioned in Gambian employment laws. However, the probationary period for skilled workers cannot exceed 12 months.

Notice period

An agreement with a defined duration has a 14-day notice requirement. In the case of an agreement with an indefinite duration, it depends on the length of service and the frequency of wage payments.

Minimum wage

The minimum wage is 50 GMD per day.

Working hours and overtime

The average working week in Gambia is 40 hours.

Overtime work must be compensated at a rate of no less than 1.5 times the regular hourly rate, or time off (equivalent to 1.5 times), or partially paid and partially paid time off.

Termination

Fixed-term employment ends when the contract period expires.

In the case of indefinite contracts, either the employee or the employer can terminate the employment on mutual agreement from service.

Without a notice period, an employee can be fired for serious misconduct before the contract expires.

Severance

Employers are required to provide severance pay to an employee if their contract is terminated due to redundancy or business closure. The benefit is typically 1 month's basic salary for every year of service.

PAID TIME OFF



Annual Vacation

What is agreed between parties in their employment contract determines an employee's annual leave.

Sick

Usually determined by a contract or a collective bargaining agreement. The employment contract also governs the rate at which sick leave is paid.

Maternity

Employees in Gambia have the right to 14 weeks of paid maternity leave. To be eligible for maternity leave pay, an employee must have worked for the company for at least two years.

Paternity

Employees in Gambia are entitled to five consecutive working days of paternity leave if they have worked for the employer for at least one year.

Family

N/A

National Holidays

Gambia has a total of 13 public holidays which are paid.

Other Paid Time Off

N/A



EMPLOYEE BENEFITS

Statutory

	Employee	Employer	Notes
Unemployment	-	-	There are no unemployment funds.
Workers Compensation	-	-	Covered by social security contributions.
Social Security	5%	26%	FPS, NPF and IICF.
Retirement/Pension	-	-	Covered by social security contributions.
Health	-	-	The National Social Security and Insurance Trust of The Gambia administers the nation's statutory health insurance program.

Private

	Notes
Workers compensation	N/A
Retirement/Pension	N/A
Health	Private health insurance is available.
Life	Life insurance policies are also available.



TAX

Personal Income Tax (PIT)

- **Tax year** : Tax year runs from January 1st to December 31st.
- **Tax rate** : Rates range between 0 - 25%.
- **Tax method** : Gambia levies taxes at a progressive rate.
- **Tax residency requirements** : A non-resident individual is one who does not reside in Gambia, is not present in Gambia for a period or periods totaling 183 days or more in the tax year, and is not an employee or official of Gambia's government posted abroad at any time during the tax year.
- **Double taxation agreements (DTA's)** : Gambia has double taxation agreements.

Investment Income Tax

Anyone who sells a capital asset in The Gambia must pay the tax. Furthermore, any Gambian resident who sells a capital asset outside of The Gambia must pay capital gains tax. The rate charged is determined by whether the disposal is made by an individual or a corporation, partnership, trustee, or other entity.

Individuals pay capital gains tax at a rate of 15% of gains or 5% of consideration, whichever is greater. For corporations, partnerships, trustees, and so on, the rate is 25% of the gains or 10% of the consideration, whichever is greater.

Taxable Income

- Total monthly income
- Capital gains
- Fringe benefits
- Residential/commercial rent income

A non-resident individual is subject to taxation just like a resident individual. Non-residents, on the other hand, are only taxed on Gambian-sourced income, not foreign-sourced income.

PAYROLL



Payroll Elements

- **Income:** Wages, salaries, fees, bonuses, and any other supplementary compensation, such as benefits in kind.
- **Deductions:** An employee earning less than GMD 2,000 per month/GMD 24,000 per year, is exempt from PAYE tax. The following benefits are exempted from taxation: a pension contribution that is exempted from taxation, fringe benefits provided by the government of The Gambia or a fringe benefit provided to an employee if the income of that employee is exempted from income tax.
- **Benefits in Kind:** Payments in kind (fringe benefits) to employees such as housing, motor vehicle, entertainment, life insurance etc. can be provided. The fringe benefits tax, 27% as of 2021, is imposed on employers.
- **Employer contributions:** FPS, NPF and IICF.

Payroll Taxes

Payroll Tax, also known as Expatriate Quota Tax, is a tax levied on employers who hire non-Gambian citizens. Employers are responsible for paying this tax to the GRA and are prohibited from deducting it from employees' wages. In The Gambia, non-Gambians can comprise up to 20% of a company's workforce; exceeding this limit requires approval from the Minister of Finance and Economic Affairs.

Payroll Calendar

Employees are not required to be paid on a set schedule. Payrolls are typically paid monthly.



LEGISLATION AND STATUTORY BODIES

LEGISLATION

- Labor act 2007
- The SSHFC Act 2015

STATUTORY BODIES

- Gambia Revenue Authority
- Ministry of Labor
- Labor Relations Tribunal
- Labor Inspectorate

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further information or a
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