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## THE GAMBIA 2025



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# THE GAMBIA 2025

## Vision 2050 Powers The Gambia's Next Growth Chapter

Vision 2050 links irrigation, port reforms, digital finance, and skills to AfCFTA trade.



**S**ixty years after independence, The Gambia is celebrating more than a milestone. It presents a blueprint for the future: Vision 2050, a clear plan that links education, infrastructure, agriculture, and digital transformation with trade and investment.

The goal is to transform national priorities into projects that raise productivity, expand opportunities, and deepen the country's integration into regional markets.

Human capital is central to this strategy. Universities are updating curricula to align with the skills needed in a modern economy, while technical institutes emphasize mechatronics, electrical systems, and industrial safety. Mobile labs branded Geek Express introduce robotics, coding, and artificial intelligence to classrooms, with a dedicated track for girls. A Future Leaders program connects students with internships to ensure graduates step directly into growth sectors.

Agriculture remains the backbone of the economy and of Vision 2050. Irrigation projects, seed and fertilizer programs, and new cold chain facilities are improving yields and reducing losses. Cashew processing and packaging initiatives are ensuring that more value is captured locally. "The Gambia experienced a remarkable surge in Foreign Direct Investment, which rose approximately 14-fold, reaching a peak of US\$249 million," says Hon. Baboucarr Ousmaila Joof, Minister of Trade, Industry, Regional Integration and Employment.

Tourism is diversifying. The coastline and river remain core attractions, now joined by birding routes, heritage sites, and cultural festivals. Eco-lodges and community homestays extend benefits to rural districts, while training programs improve service quality. "Despite our limited resources, there is no corner of the country that is not covered by the operators," says Hussein Diab Ghanem, CEO of Africell Gambia, highlighting the digital backbone supporting both tourism and enterprise.

Infrastructure is advancing on multiple fronts. Road rehabilitation links farms to markets and neighborhoods to industrial hubs. New water systems improve reliability, and solar projects power schools, clinics, and business parks. Trade logistics are being modernized, with the Trade Logistics Charter launched and the Trade Logistics Council inaugurated in 2024. "When I came here, it was G plus two-story buildings; now G+5 is common, and the whole infrastructure and



**H.E. ADAMA  
BARROW,  
PRESIDENT OF  
THE GAMBIA**

beautification are improving," observes Khimji Pindoria, Managing Director of Swami India International.

Finance and digital services are expanding in parallel. Simplified account opening, agent networks, and mobile interfaces make payments and transfers accessible across the country. Banks are investing in instant deposit machines and card-free withdrawals. Women-focused credit windows combine concessional terms with mentorship. "The Gambia, indeed, is open for business as stated by the government," says John Nyaaba, Managing Director of Ecobank Gambia.

Industry is also gaining definition. New production lines in steel, pipes, and processed foods are creating jobs and building capability. Firms are adopting environmental standards, installing effluent treatment systems, and preparing solar capacity for industrial campuses. "With hardly any competition, The Gambia is an easy place to

do business," notes Manish Tilokani, Director of Bell Bottling and DB Industries, emphasizing clarity of regulation and access to decision-makers.

The investment framework is designed to sustain this momentum. Corporate tax holidays of up to eight years are available in priority sectors, alongside duty exemptions on equipment and raw materials. Investor facilitation services and clear standards frameworks strengthen confidence. "When you look at The Gambia today, we are the most peaceful country in the world," says Ousainou Senghore, CEO of GiEPA, underscoring peace and stability as natural assets.

National reforms are reinforced by continental integration. The AfCFTA implementation strategy is aligning customs and standards with regional requirements, while digital integration programs expand broadband reach to support firms trading across borders. For President H.E. Adama Barrow, the message is clear: "The Gambia is open for business, and we have taken steps to facilitate trade and provide incentives for investment in the country." His words capture a country that has moved beyond commemoration to implementation.

As The Gambia marks sixty years of independence, it does so with a focused growth blueprint that unites vision with delivery. By investing in skills, modernizing agriculture, building infrastructure, and expanding digital systems, the country is creating conditions for opportunity and investment. The momentum of this anniversary year signals not just reflection, but a confident trajectory into the decades ahead.

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**BEL AQUA**

PURIFIED MINERAL WATER

**africell 25 YEARS**



**DuraPlast**

INDUSTRIES GAMBIA LTD



**Ecobank**

The Pan African Bank



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# Refined Tastes and the Development of Infrastructure Through Gambian-Made Innovation

Bell Bottling Company is reshaping The Gambia's beverage industry — producing soft drinks, juices, and beer with local ingredients, cutting-edge technology, and a long-term commitment to sustainability.

**S**ince relocating to The Gambia in 1997, Manish Tilokani has built a legacy defined by innovation, entrepreneurship, and a deep commitment to national development. Today, as Director of Bell Bottling Company, he leads the nation's first canned soft drink producer into a new chapter of industrial growth, job creation, and local empowerment. "We wanted to create something genuinely Gambian — made here, by our people, using resources from our land," he explains. The company began with Bel Aqua, a leading brand of purified water, and has since evolved into a diversified beverage manufacturer. Today, Bell Bottling produces a wide range of soft drinks in PET bottles and cans, as well as the country's only domestically brewed beers — Goldfinch Lager and Goldfinch Strong. "This is the first time in years Gambia has had its own beer," he notes. "And we're proud to be behind that."

Bell Bottling Company represents a multi-million-dollar investment in the country's manufacturing sector. It remains the only producer of canned beverages in The Gambia. The company's strategy is guided by three core principles: quality, pricing, and availability. "We don't compromise on quality," says Tilokani. "And because we produce locally, we can always offer fresh products at competitive prices." Bell Bottling's success is rooted not just in commerce but in community. Its emphasis on local sourcing has driven demand for indigenous crops like hibiscus, the base ingredient in Bontana — a natural wonjo juice. "We source hibiscus directly from local farmers," he explains. "Now we're exploring baobab, ginger, and mint too. The goal is to expand local value chains."

By producing locally and sourcing locally, Bell Bottling has built meaningful ties with Gambian communities. But the commitment goes far beyond ingredients. The company employs 95 people today, with plans to grow to 300 by the end of next year. Many of its employees are graduates from local technical institutes who receive hands-on training with industry-grade machinery. "We've created an environment where people feel safe, proud, and supported," he shares. "In fact, our night shift at Bel Aqua is 70% women."

This inclusive workplace culture sits alongside a clear focus on environmental responsibility. Bell Bottling is the first company in The Gambia to invest in an effluent treatment plant, ensuring that no chemical waste is released into the environment. "We'll be draining water that's actually usable for irrigation," Tilokani explains. A large-scale solar project is also in development, with a planned capacity of up to two megawatts. "We'll be off-grid, using clean energy under



MANISH  
TILOKANI,  
DIRECTOR  
OF BELL  
BOTTLING  
COMPANY



RAJESH  
AGGARWAL,  
DIRECTOR  
OF BELL  
BOTTLING  
COMPANY



JEETENDRA  
TILOKANI,  
DIRECTOR  
OF BELL  
BOTTLING  
COMPANY

the Gambian sun." This impact has not gone unnoticed. President Adama Barrow visited the facility last year in a show of support for the company's contribution to national development. Bell Bottling was also named the Most Compliant Manufacturer of the Year 2024 by the Gambia Revenue Authority. "The support we've received from the Ministry of Trade, Ministry of Finance, and other government bodies has been outstanding," he adds. "We're all doing this together for The Gambia."

The company's growth is also fueling regional ambitions. Through the ECOWAS Trade Liberalization Scheme, Europlus — another business within Tilokani's group — is already exporting to Senegal and Guinea-Bissau. Bell Bottling is in the final stages of certification to follow suit. "We've had inquiries already," he notes. "Once we're certified, we'll be ready to supply the region." Plans for 2025 include introducing new juice blends, malt drink variants, and health-conscious offerings like zero-sugar sodas. "Step by step, we'll keep adding value locally." Throughout all of this, the company has never lost sight of its social responsibility. From hosting community football tournaments to supporting youth festivals and building pavilions for local sports, Bell Bottling continues to invest in people. "We do what we can to contribute," Tilokani says. "Because when the community grows, we all grow."

Tilokani's message to other investors is clear: "Gambia is investment-friendly. It's a place where you can build, contribute, and succeed." When asked what legacy he hopes to leave behind, he keeps the focus simple: jobs, affordability, and national pride. "These are businesses that have started and are already creating employment, bringing inflation down, and generating opportunities. That's what we're focusing on right now."

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# Molten Ambition Meets Method at a Gambian Foundry

DB Industries Limited specializes in refining aluminum, copper, and lead from scrap at a high-capacity facility in The Gambia, supplying global industrial sectors.

**E**stablished in 2022 and headquartered in Kembujeh, Kombo East, DB Industries Limited is fast emerging as one of The Gambia's most vital players in industrial metals. At its core is a purpose-built refining facility that specializes in the extraction and purification of non-ferrous metals such as aluminum, copper, and lead from high-grade scrap. Led by Directors Manish Tilokani and Rishi Chellani, the company combines decades of global business experience with a long-term vision for sustainable industrial growth in West Africa. "This is a modern plant — the first of its kind in The Gambia," says Tilokani. "We've invested heavily in automation, precision, and compliance to ensure every ingot we produce is export-ready and environmentally sound."

The facility's operations are centered around three core furnace technologies: aluminum Skelner, copper refining, and rotary lead furnaces. With a maximum production capacity of 9,000 tons annually, the facility is built to scale and engineered for consistency. "Our metals go into appliances, batteries, car parts — you name it," Chellani says. "This isn't just about recycling scrap. It's about feeding critical industries globally." What distinguishes DB Industries from other players in the region is its emphasis on modernity. The factory uses automated systems — including auto-charging machines and conveyor belts — that enhance output while improving safety and efficiency. "Every step we take is about doing things the right way," Tilokani explains. "From sourcing to shipping, we follow international standards."

The company's location in The Gambia is both strategic and intentional. "The Gambia is investor-friendly," Chellani notes. "It's easy to do business here, and that's a huge advantage when you're trying to build something that lasts." The facility is not only a commercial operation but a source of jobs, training, and opportunity for the surrounding community. "We hire trained graduates and give them hands-on experience with some of the most advanced machinery in the country," Tilokani adds. "That's real skill development."

Creating employment is only part of the equation. DB Industries has implemented long-term workforce strategies focused on structured training, operational discipline, and safety. "We've designed our processes to minimize risk and support sustainable growth for both the team and the business," Chellani explains. The company's impact extends beyond the gates of its factory. Sourcing is done in partnership with local scrap suppliers, creating a network of micro-enterprises that feed into the broader industrial pipeline. "We believe in lifting up the local ecosystem," Tilokani says. "We don't just extract value — we circulate it." The result is a supply chain that supports families, small businesses, and sustainable livelihoods throughout the region. It's a model that promotes inclusive growth and distributes economic benefits across multiple levels.

"We are proving modern manufacturing thrives in The Gambia, blending precision, compliance, and opportunity."

Manish Tilokani,  
Director of  
DB Industries Limited



"Sustainability guides every ingot we refine, balancing efficiency, responsibility, and community-driven industrial growth."

Rishi Chellani,  
Managing Director of  
DB Industries Limited



Sustainability is treated as a core operational principle, not a marketing initiative. The facility adheres to environmental protocols and uses advanced purification systems to manage waste responsibly. "You won't see untreated waste leaving our site," Chellani shares. The company is also exploring renewable energy options to further enhance long-term efficiency and environmental performance. From its high-spec furnaces to its community-first approach, DB Industries Limited is redefining what it means to manufacture in West Africa. It's not just about metal — it's about building something solid, responsible, and future-ready.

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## Hydration Designed for Daily Human Use

Purified water made accessible through design, inclusion, and continuous production.

In a country where consistency in local production often faces logistical and environmental challenges, Bel Aqua has emerged as a standout example of what long-term planning and operational discipline can accomplish. Since its inception in 2017, the bottled water company has evolved from a semi-operational concept into a fully scaled, 24-hour production facility employing more than 120 staff. Guided by the operational expertise of Sagar Varyani — an industry professional with a petrochemical background whose insight and leadership brought structure and efficiency to the start-up phase — the company quickly found its footing. “From the beginning, we focused on doing things right,” says Director Manish Tilokani. “It started as a semi-operational venture, but we knew we wanted to offer something reliable and safe.”

Product innovation at Bel Aqua begins with the end user. The addition of support handles on its 1.5L bottles addressed practical concerns around transport and handling. The 330ml Rockstar cup, designed for single-handed convenience, has become a familiar companion for schoolchildren and daily commuters. “When we make a change, it’s based on feedback from real people,” Tilokani notes. “We pay attention to how products fit into their day.”

Inclusive employment is another defining aspect of the business. By 2022, women made up 80% of the workforce, with many leading night-shift operations. “We created an environment where women felt safe to work and their families were proud of it,” Tilokani adds. Bel Aqua has also embedded sustainability into its operations. Advanced purification systems are in place to ensure both product safety and environmental responsibility.

From its early foundation to its current around-the-clock operation, Bel Aqua’s growth reflects a steady, purpose-driven approach in a sector often shaped by scale over substance. “Our job is to stay useful,” Tilokani concludes. “Clean water should be simple, dependable, and close to home. That’s what we’re trying to deliver.”



**MANISH  
TILOKANI,  
DIRECTOR  
OF BEL AQUA  
AND  
DURAPLAST**



**SAGAR VARYANI,  
HEAD OF  
OPERATIONS OF  
BEL AQUA**



**PANKAJ  
BADHAWAN,  
DIRECTOR OF  
DURAPLAST**

## Underground Systems, Above-Standard Vision

Building durable piping solutions that empower Gambian infrastructure growth.

In The Gambia’s growing manufacturing sector, Duraplast has emerged as more than just a plastic piping company. With a firm focus on quality, affordability, and skills development, it is laying the foundation for long-lasting infrastructure and industrial self-reliance. The company manufactures a wide range of durable products,

including PVC pressure pipes, casing pipes, borehole pipes, electrical conduit pipes, and polyethylene pipes. These products are manufactured locally and are engineered to meet rigorous performance standards across construction, utility, agricultural, and electrical sectors. “We had been dealing in imported building materials for years,” recalls Pankaj Badhawan. “But the pricing wasn’t sustainable. A 110 mm pipe used to cost 1,300 Dalasi. When we launched ours, we brought that down to 700. It makes quality materials significantly more accessible to the market.”

Duraplast’s product line includes plumbing pipes ranging from 32 mm to 160 mm, and conduit pipes in 20 mm and 25 mm sizes. According to Manish Tilokani, expansion is already underway. “We’re investing in new machines to manufacture a wider range of accessories. We’re doing it step by step, but every step adds value.” Affordability, however, is only one pillar of Duraplast’s broader strategy. The company is equally committed to building local manufacturing capacity and creating employment opportunities. “Industry is one of the strongest ways to create jobs,” notes Tilokani. “And as we grow, the impact grows with us.”

Workforce development is central to the company’s mission. Duraplast trains employees to operate advanced machinery in a safety-first environment that emphasizes consistency and precision. “We want people to work with precision and pride,” says Tilokani. Duraplast also operates with a long-term vision for price stability and local economic participation. “When production happens here, not only do we save costs, but the entire value chain stays in the country,” adds Badhawan. “It creates jobs, supports families, and builds resilience.”

From every pipe produced to every worker trained, Duraplast is strengthening The Gambia’s industrial backbone. For Tilokani, the mission is clear: “We are building something that lasts. And we are doing it with purpose, every day.”

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# A Platform That Moves with Its Customers Everywhere They Go

Offering tailored MSME financing, fintech integration, solar-powered operations, and inclusive digital platforms that expand financial access across both urban and rural areas.

**T**he Managing Director of Ecobank Gambia Limited, John Nyaaba, brings extensive expertise in customer-centric business development, risk management, and financial markets to support the bank's ambitious goals. With over a decade of experience across Ecobank's West African subsidiaries, Nyaaba now heads the Gambian affiliate with a clear vision rooted in innovation, inclusivity, and regional cooperation. "Ecobank Gambia is part of the Pan-African banking group operating in over 33 countries," says Nyaaba. "Our mission is to foster financial integration and economic development across Africa. Africa is our home, and that anchors our entire strategy."

Financial inclusion, which Nyaaba emphasizes as being "at the heart of the Ecobank strategy," is a key pillar of the bank's local approach. Through its cutting-edge digital products, such as the Ecobank Mobile App, customers can open a digital account powered by a mobile number, known as an Xpress account, making it easy for them to transact without ever stepping into a branch. "We've reached communities we couldn't access through traditional banking methods," he adds, highlighting the importance of mobile banking in rural and underserved areas. In such communities where internet connectivity is a challenge, customers can access banking services using their mobile phone, even without a data connection or a smartphone, by dialing the company's USSD".

Ecobank's digital ambition also extends to fintech collaboration. "We have a sandbox that allows fintechs to integrate seamlessly with



**JOHN NYAABA,  
MANAGING  
DIRECTOR  
OF ECOBANK  
GAMBIA  
LIMITED**

our systems," says Nyaaba. This opens an opportunity for mobile money operators to connect directly with Ecobank's infrastructure, including enabling ATM access for their users. "We believe in collaboration, not competition, to move the market forward." For Micro Small and Medium Enterprises (MSMEs)—the backbone of The Gambia and many African economies—Ecobank Gambia provides tailored support through a dedicated Commercial Banking Department. "We offer specialized products, fast credit turnaround, and dedicated relationship managers," Nyaaba explains.

The bank also promotes gender equity through its Ellevate program, which supports women-led businesses via concessional loans, reduced collateral requirements, and access to mentorship. "We provide capital, along with the guidance needed to help businesses grow." Ecobank Gambia's commitment to sustainability is reflected in its operations. "Over half of our branches and ATMs are now powered by solar," Nyaaba shares. The bank also incorporates

environmental and social standards into its credit approval processes, encouraging clients to adopt responsible business practices. "ESG is not a buzzword for us—it's built into our DNA," Nyaaba says.

Looking ahead, Ecobank is aligning with national growth trends. Under Nyaaba's leadership, the bank has introduced innovations such as 24/7 cash deposit machines and continues to enhance its digital platforms. "Our strategy is about growth, transformation, and returns," he concludes. "Whether it's the individual, the micro, small or medium enterprise, or a large corporation, we are here to support them in a better way and to help The Gambia grow and move to the next level."

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# Bringing High-Speed Possibilities to Every Corner

Africell Gambia delivers nationwide coverage, operates 70% of its sites on solar energy, offers 5G services, mobile banking via AfriMoney, and digital education through Geek Express.

**A**fricell Gambia's journey began with a vision of connection. Now, 25 years later, the company stands as a pillar of national digital transformation. "The journey actually started here," says CEO Hussein Diab Ghanem, reflecting on the company's origins in The Gambia, where it first launched operations in 2001. From humble beginnings with just 7 Mbps of bandwidth serving the entire country, Africell now offers speeds that reach up to 1,000 Mbps on its 5G network.

Ghanem, who began his career with Africell as an engineer, has been with the company for two decades and CEO for the last five years. He speaks with pride about his team's impact. "We made sure internet connectivity got to the doorstep of every single Gambian," he says. "There is no corner in the country that isn't covered."

He credits much of Africell's success to the enabling environment in The Gambia. "The conducive environment has allowed us to really grow," he says, pointing to government stability, clear regulations, and a collaborative relationship with the Ministry of Communications and Digital Economy. He adds, "We have a very able minister who understands the sector. The ministry was split to focus more on the digital economy, which shows how seriously the government takes this space."

Although still in select areas, Africell's 5G rollout represents a major leap forward. Ghanem sees it as a game-changer for sectors like healthcare and agriculture. "A 5G network can allow someone sitting



**HUSSEIN  
DIAB  
GHANEM,  
CEO OF  
AFRICELL  
GAMBIA**

in the United States to conduct a life-saving operation in The Gambia in real time," he says. From real-time crop data for farmers to the potential for driverless cars, the CEO sees no limit to what is possible. He also highlights local businesses' rising use of SIM-based IoT devices, calling it "a natural next step" for digital integration.

But Africell's impact extends beyond technology. Through its Africell Impact Foundation, the company supports health, education, and entrepreneurship. During the Covid-19 pandemic, Africell paid salaries for all healthcare workers in the country for three months. "We're more than just a telecom provider," Ghanem says. "Without the communities we serve, we wouldn't be who we are."

One of Africell's proudest initiatives is the Geek Express, a mobile tech lab that visits schools to introduce students to robotics, coding, and AI. "We even have a Geek Express dedicated to young girls," says Ghanem, who is focused

on closing the gender gap in technology. The company also runs the Future Leaders Program, partnering with institutions like the University of The Gambia and American International University West Africa (AIUWA) to bring promising students into hands-on internships.

The company also supports financial inclusion with AfriMoney, a mobile banking platform launched in 2016. It's helping integrate more Gambians into the formal financial system. "Our subscriber base is doubling year on year," Ghanem says. "You can now walk into several businesses and pay using AfriMoney." Africell operates AfriMoney under a full mobile banking license, making it a standalone financial entity within the group.





**MUKESH THAKWANI,**  
CEO OF  
STEEL GAMBIA

# Cementing Growth Where It Counts in West Africa

Steel Gambia, part of B5 Plus Group, manufactures iron rods and roofing sheets and operates Gacem Cement, producing 240,000 tons annually across key Gambian projects.



**M**ukesh Thakwani, CEO of Steel Gambia and chairman of B5 Plus Group, sees The Gambia as a nation ripe with opportunity. “We are very proud to say that we are proudly associated with The Gambia,” Thakwani says,

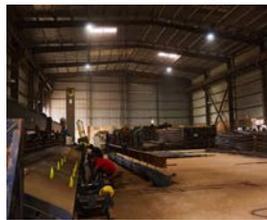
reflecting on the company’s local presence since 2019. Under his leadership, Steel Gambia and the recently acquired Gacem Cement have become key players in supporting the country’s industrial and infrastructure development.

Steel Gambia, a subsidiary of Ghana-headquartered B5 Plus, began operations in The Gambia as a trading company, but quickly advanced into manufacturing. “Initially, we started with a trading activity in 2019, and then we put up our own structure, factory, and we purchased new land as well,” Thakwani says. Today, the company produces iron rods and roofing sheets locally, with an annual production capacity of 24,000 tons.

In 2024, the group expanded further by acquiring Kasam Cement from Heidelberg, rebranding it as Gacem Cement. “We have taken over that company so that we can revive it and make it a good profiteering company,” Thakwani says. With a current cement production capacity of 240,000 tons annually, the company is preparing for a second phase of expansion that hinges on government approval. “We are ready to get up with a US\$10 million immediate investment,” he confirms. Over the next five years, the group plans to invest a total of US\$18 million, supporting further expansion across cement, steel, and renewable energy.

Steel Gambia and Gacem are directly aligned with the Gambian government’s push for industrialization and the promotion of locally made goods. “One vision that the Gambian government has is to really bring that local content,” Thakwani says. Both companies are supplying major infrastructure projects across the country, including roads, housing, and ports. “Steel Gambia and Gacem Cement are used for all the applications,” he says. “We are associated with many contractors, users, housemakers, and fabricators.”

Beyond production, Thakwani’s strategy includes building long-term foundations for growth. A modern warehouse is currently under construction to ensure better inventory control and expand



“Our focus has always been to bring everything under one roof so Gambians can access steel and cement with quality and convenience.”

product offerings. The company is also in talks with the government to launch a 150-megawatt solar power plant, a project that would supply electricity not just for its own operations but also to the national grid. “We believe in sustainable energy, and we are in discussion with the Ministry of Energy,” Thakwani says.

B5 Plus has long focused on environmental responsibility, and The Gambia is no exception. “We are always ahead of the market train,” Thakwani says, citing their 16.5-megawatt solar rooftop plant in Ghana, the largest in West Africa. The Gambia project aims to build on this momentum, aligning with global efforts toward greener industrial practices.

In terms of market differentiation, Thakwani emphasizes experience, efficiency, and service. “We have been in this industry for the last 35 years,” he says. “We produce quality products at competitive rates and deliver to every doorstep of The Gambia.” He also highlights the company’s approach to customer credit and after-sales support as key advantages.

The company’s commitment to The Gambia extends into its community initiatives. “Education is very close to our heart,” Thakwani says. “Right now, we are building 50 boreholes in The Gambia to support various communities.”

For other investors considering The Gambia, Thakwani has a clear message: “The Gambia is a politically stable and secure country. The people are very friendly. It’s a business-friendly environment, and the government looks for solutions.” He sees the country as a strategic hub, ideal for exporting to surrounding markets like Senegal, Mali, and Guinea.

With its dual focus on steel and cement and plans to expand into solar energy, B5 Plus is committed to strengthening The Gambia’s industrial base. “The Gambia is surely one of the markets that we are looking at,” Thakwani says. “We believe in The Gambia, and we are sure that with government support, we will be able to produce more and more goods.”

www.gacem.gm  
www.b5plusgroup.com





**KHIMJI V. PINDORIA,  
MANAGING DIRECTOR  
OF SWAMI INDIA  
INTERNATIONAL**

# From Single Units to Skyline Projects Delivering Results Investors Trust

Swami India International is one of The Gambia's leading property developers, known for delivering high-quality residential and commercial projects on time and at scale.

**I**n 2004, Khimji Velji Pindoria saw a gap in The Gambia's housing market and set out to fill it with better-built homes delivered on schedule. His firm, Swami India International, was registered that same year and began operations in 2005. Starting with a small quarry mining operation, Swami India has grown into one of the country's most influential property developers, with its name now tied to nearly every major residential zone from Bijilo to Sanyang. The company's 20-year journey has been paved with expansion, from single-family estates to high-rise towers, and from civil works to commercial landmarks. "Our first residential development, Paradise Estate, delivered 162 homes," says Pindoria, Managing Director of Swami India International. "Then came Sanyang's 526 service plots, Salagi's Paradise View, Barakah Estate, and Forest View Apartments." The names keep coming, but the focus remains on starting strong and finishing well. "Our strength is quality and timely delivery," says Pindoria. "That's why we're trusted."

The firm is currently constructing Horizon, a 182-unit beachfront residential tower and one of the tallest of its kind in The Gambia. "It's different," Pindoria says. "Different architect, different concept, and most importantly, affordable." Of the 182 units, nearly 90% have already been sold. "People see the returns," he adds. "Our clients have earned 25-30% ROI from earlier projects like Forest View and Aquaview."

Beyond building properties, Swami India is helping shape a growing urban culture that balances density with design. "We were the first to introduce apartment living in The Gambia," Pindoria says. "It was a challenge at first, but now people accept it and it's necessary. If each family chooses to build a compound, there will be no space left for farming." The firm plans to complete the Diplomat Towers in 2025 and Horizon by 2027. It is currently constructing a US\$17 million World Bank-funded hospital and has previously delivered major commercial facilities, including power stations, industrial plants, and hotels such as African Princess Beach, Leo's, and The Kairaba Beach Hotel. With over 70 technical experts on staff and in-house engineering and quality control systems, Swami India operates with the scale and structure of a full-service development partner. Its construction arm handles both private development and contract work. And through each phase, the firm has grown its internal capacity, employing over 700 Gambians and training staff on-site.



**"We were the first to introduce apartment living in The Gambia."**

Still, challenges remain. Affordable housing is limited not by land, but by financing. "There's no long-term loan system here," Pindoria points out. "The infrastructure is in place, including roads and power facilities, but the financial tools still need to catch up." He believes the government can play a catalytic role by enabling home loans and encouraging vertical development.

For investors, Pindoria says, The Gambia offers a stable political climate, improving infrastructure, and strong demand for quality development. "The Gambia is a welcoming country, and as we say, the Smiling Coast of Africa, because people are very friendly here," he says, inviting investors to set up shop in the country.

Meanwhile, the company is preparing for its next phase, one that includes sustainability, agriculture, and green infrastructure. A large bamboo plantation is in the planning stages to support carbon balancing, while energy-efficient building designs and water recycling systems are already being incorporated into new projects. "We're learning from every project," says Pindoria. "Whether it's rooftop gardens or repurposing wastewater for irrigation, we're focused on doing better each time." After two decades in the market, Swami India is reshaping Gambia's skyline and helping define what responsible, long-term development looks like in West Africa.

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**ERGOLI TOGO,**  
CEO OF SOMAGEC

# From Villages to Value Chains, Somagec Connects Rural Gambia

In The Gambia, Somagec is building roads that provide rural communities with direct access to trade and transport, while shortening distance, connecting people, and sparking growth where it matters most.



**I**n The Gambia's Foni region, where a narrow dirt path once linked scattered villages to the main road toward Senegal, a new 23-kilometer road is now taking shape. Built by Somagec and funded by the

Gambian government, the road may be modest in length but promises an outsized impact. "This road will change lives," says Ergoli Togo, CEO of Somagec. "The community has livestock and grows things, but they've never had a proper way to bring them to market. The new road makes it easier for the community to move goods and for people to buy and sell."

Launched in Mali more than 20 years ago, Somagec has grown into a regional infrastructure player with core strengths in road and bridge construction. Today, it operates in Guinea-Bissau, Senegal, Guinea-Conakry, and The Gambia, offering services in transport infrastructure, housing, and urban planning. "We started in 2002," says Togo. "We took on one project after another and gradually expanded."

Born in Mali and trained as a civil engineer, Togo says the company's growth beyond Mali was shaped by necessity. He and his partners looked outward and found both need and welcome in The Gambia. "Right now, most goods entering Mali come through Senegal," Togo says. "If you check the distance from Banjul, it's nearly 200 kilometers shorter than from Dakar. That's a 400-kilometer round trip. For landlocked Mali, that makes a big difference."

Somagec is now studying how to route goods through The Gambia to Mali, an approach that could cut another 200 to 300 kilometers. It's the kind of logistical improvement that could reshape trade flows in the region. "The Gambia goes through the south of Senegal. Routing goods through Banjul could shorten the journey by up to 700 kilometers. That means less travel for trucks, lower transport costs, and cheaper goods in Mali. It's why we see The Gambia as a smart, stable alternative. We're opening a new path for dry produce, fuel, and other goods," he says.

The firm's ambition is grounded in technical depth. "Our company was founded by civil engineers," says Togo. "We know what we're doing. That's our strength." That foundation enabled Somagec to



"Our priority is rural development, where infrastructure makes the greatest impact."



meet international standards early. From initial mining contracts in Mali to later projects with the United Nations and European Union, the company was forced to adapt quickly and raise its game.

Today, with three major infrastructure projects under review, including the "Silk Road construction", Somagec is changing its delivery model. Rather than waiting for government tenders, the company is proactively bringing its own financing. "Governments can't fund everything," Togo says. "That's why we bring in financing, deliver the project, and the government repays over time." The approach is built for speed. "We pick key projects and find private investors to back us," he adds. "Our priority is rural development, where infrastructure makes the greatest impact. That's where we change lives. We build roads in places that never had them."

The Gambia, he believes, offers a rare alignment of geography, stability, and policy momentum. "It's very easy to start a company here," Togo says. "You can be up and running in a week. One office handles almost everything."

He also points to strong government commitment. Referring to President Adama Barrow's remarks that construction now contributes over 6% to national GDP, Togo sees infrastructure as central to The Gambia's development. "You cannot have development without infrastructure," he says. "If someone is sick, they need a road to get to a clinic. If a farmer wants to sell, they need a way to reach the market."

In his message to investors, Togo points out The Gambia's potential and readiness. "The government is taking real steps like lowering taxes and easing regulations, and there's still little competition. Starting

a company here is straightforward, and the government wants to work with investors in every sector."

For business leaders looking to enter high-potential markets with long-term value, The Gambia offers clarity, commitment, and a country ready to build.



# Powering The Gambia's Economic Transformation through Innovation and Vision

As The Gambia marks 60 years of independence, one name continues to define its private sector transformation—QGroup. A proudly Gambian conglomerate, QGroup spans multiple sectors and is built on a foundation of innovation, national pride, and a deep belief in local potential.

Founded by visionary entrepreneur Muhammed Jah, QGroup reflects a commitment to excellence and community upliftment, championing the vast potential of Gambian talent. From humble beginnings, it has grown into a powerhouse in technology, finance, media, and beyond, working to accelerate national development.



**MUHAMMED JAH, CHIEF EXECUTIVE OFFICER OF QGROUP**

**A Telecommunications Revolution: QCell Gambia & Sierra Leone.** The journey began with QCell, The Gambia's first Gambian-owned mobile operator. Reviving the country's past telecom leadership, QCell pioneered 3G, 4G LTE, and 5G rollouts, positioning The Gambia as a tech leader in West Africa. High-speed data and video calling transformed communication, work, and learning. In 2019, QCell expanded into Sierra Leone, quickly becoming a notable market player.

**Banking on Inclusive Growth: Agib Bank Limited.** QGroup also owns Agib Bank Ltd, The Gambia's only Islamic bank. Its Sharia-compliant services reflect QGroup's mission to build an inclusive financial ecosystem grounded in trust. Agib collaborates with institutions like the Islamic Development Bank to support development-driven finance.

**Advancing Financial Inclusion: QMoney.** QMoney, QGroup's mobile wallet and money transfer service, has expanded access to financial tools, especially in underserved communities. Secure and convenient, it empowers users to actively engage in the digital economy and take pride in supporting a homegrown brand.

**Driving Forward: ESPACE Motors.** Since 2006, ESPACE MOTORS has served as QGroup's automotive arm and is the only authorized dealer in The Gambia for brands including Mercedes-Benz, Ford, KIA, Peugeot, Foton, Chery, and Great Wall. It offers a full range of vehicles from sedans to buses.

**Building the Future: QReal Estate & Construction Company. QREC** is QGroup's construction and infrastructure wing, combining traditional craftsmanship with modern techniques. Focused on sustainability and capacity-building, it's redefining how The Gambia builds, reflecting Jah's belief in infrastructure as key to inclusive growth.

**Expanding Horizons: Redcoat Express.** With offices in the UK, Gambia, Sierra Leone, and the U.S., Redcoat Express—a UK-based logistics firm acquired by QGroup—enhances the group's international reach. It provides customized logistics solutions across industries like e-commerce and healthcare.

**Diversifying through Media: QTV & QRadio.** In 2017, QGroup launched QTV, The Gambia's first private TV station, following the success of QRadio. Together, they've transformed national media, becoming vital platforms for education, entertainment, and civic dialogue.

**Corporate Social Responsibility: The QGroup Foundation.** QGroup Foundation reflects the group's strong social mission. Through scholarships, health programs, and STEM support, it continues to invest in future generations and bridge opportunity gaps.

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