Docusign Envelope ID: DECB5512-D2F5-43FB-82CE-6F2CBB430CDC

Annual Work Plan (AWP)

: Building an Inclusive and Resilient Economy for All in The Gambia.

Portfolio Number: 01005514

1 January - 31 December 2026

The Gambia National Priority/Goal	NDS outcome: #2 Consolidate gains and address critical development gaps in governance and in economic and social transformation. #3 Strengthen accountability, build partnerships and set up robust and sustainable resource mobilization strategies for enhanced delivery and development outcomes				
Related SP Outcome (UNDP 2026-2029 Strategic Plan):	Outcome 1: By 2029, prosperity is increased for all, strengthening people's agency, capabilities and dignity to thrive				
Related SP Output(UNDP 2026-2029 Strategic Plan):	1.1 Economic opportunities expanded for people and enterprises to access decent jobs, trade and productive assets, including human capital, human mobility and sustainable energy. 1.2 Social services, social protection, and health services systems strengthened to better support people's capabilities and uphold human rights. 3.1 Regulatory, institutional, and policy frameworks improved to expand public and private investments aligned with the SDGs at the country level.				
2024 -2028 UNSDCF/CPD Outcome:	UNCF/CPD outcome: 2.2: By 2028, marginalized and vulnerable people in The Gambia enjoy efficient social and economic inclusion and right-based human development for reduced poverty and inequality.				
2024 -2028 CPD Output:	Output 2.2.1: Institutional capacities enhanced to develop and implement gender responsive national and local development plans linked to budgets and supported by data for increased productivity and local economic development. Output 2.2.2: Capacities of MSMEs (Micro, Small and Medium Enterprises) enabled to access finance, digital and business development services, and leverage AFCTA (African Continental Free Trade Area) opportunities, for sustainable livelihoods and employment. Output 2.3.1: Institutions enabled at national and subnational levels for inclusive and sustainable social protection. Output 2.3.2: Government, development partners, private sector and the diaspora are better coordinated to contribute to sustained development financing, and effective partnership for integrated implementation of the NDP, SDGs and AU Agenda 2063				
CPD indicators, baseline and targets:	**Indicator:** *from the CPD*	**Baselines:** (from the CPD)	**Targets:** (from the CPD)		
	2.2.1.1: Number of gender responsive plans, surveys to inform evidence-based policies at central and decentralized levels.	4	2		
	2.2.1.2: Number of MDAs with enhanced data collection and/or analysis mechanisms providing disaggregated data to monitor progress towards the SDGs, Agenda 2063, and local economic development.	3	1		
	2.2.2.1: Number of MSMEs with access to finance.	500	240		
	2.2.2.2: Number of women businesses with access to and use of digital technologies- finance, e-commerce to improve productivity.	TBD	TBD		
	2.2.2.3: Number of local businesses with access to AFCTA external markets.	0	50		
	2.2.2.4: Number of jobs and livelihood created	513	800		
	2.3.1.2: Number of institutions with policy measures and capacities in place to increase access to social protection schemes targeting, women, youth and people with disabilities. (IRRF-1.2.1)	1	2		
	2.3.2.1: Number of policies and schemes (including diaspora) developed and implemented for improved participatory development finance and partnerships.	0	1		
	2.3.2.2 Number of Development Corporation Forum established and holding regular sessions. (Outcome CF 3.1)	0	1		
	2.3.2.3: Mechanism for monitoring public and private finance for the SDGs (CF –outcome 3.1)	0	1		
Programme Unit:	**Inclusive Growth Cluster**				
Portfolio Modality: (NIM/DIM)	**NIM/DIM**				
Brief Project Description	This portfolio supports The Gambia's transition from a fragmented, informal, and climate vulnerable economy to an inclusive, diversified, and climate resilient system. It drives three major shifts: upgrading low productivity livelihoods into competitive, climate smart value chains; strengthening weak, siloed institutions into coordinated, accountable governance systems; and transforming climate exposed communities into resilient, adaptive local economies. By connecting local innovation with national policy, improving the flow of knowledge, finance, and accountability, and reinforcing climate smart infrastructure, the portfolio creates feedback loops that expand opportunities for youth and women, enhance enterprise competitiveness, and strengthen public institutions. Together, these changes move The Gambia toward an adaptive, opportunity rich economy capable of sustaining green, inclusive, and climate resilient growth				
Total ANNUAL Project Budget 2026 (US$)	$2,024,933	**Total Donor Contributions:**	$0	**Funding Gap :**	$2,024,933
LPAC Date:		**Total UNDP Contributions (TRAC 1 & TRAC 2):**			
Reviewed by DDR:	Evelyn Edroma Deputy Resident Representative United Nations Development Programme	Initial: EE			
Approved by the RR:	Mandisa Mashologu Resident Representative United Nations Development Programme	DocuSigned by: 6D27B6140AC74A0...	29-Jan-2026		
Approved by the Responsible Ministry	Mr. Abdoulie Jallow Secretary Regional Integration and Employment			Permanent Ministry of Trade, Industry,	

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Out	Inclusive, market-aligned and climate-smart value chains strengthened, enabling MSMEs, women and youth to access skills, finance and markets, and create decent green jobs contributing to climate-resilient economic growth. **(Inclusive Value Chains and Green Jobs)**	Gender Marker: 2

Indicator	**Baselines:**	**Targets:** *Should be cumulative*
Indicator 2.2.1.1: Number of gender responsive plans, surveys to inform evidence-based policies at central and decentralized levels. Indicator 2.2.1.2: Number of MDAs with enhanced data collection and/or analysis mechanisms providing disaggregated data to monitor progress towards the SDGs, Agenda 2063, and local economic development.	4 (2022) 3(2022)	8 (2028) 5(2028)

PLANNED ACTIVITY RESULTS	ACTIVITY	Q1	Q2	Q3	Q4	RESPONSIBLE PARTY	Donor	Fund Code	Budget Account & Description	Resource Avaialable	Required Resource - 2026	Resource Gap - 2026	Total 2026
Activity Result 1 Inclusive, market-aligned and climate-smart value chains strengthened, enabling MSMEs, women and youth to access skills, finance and markets, and create decent green jobs contributing to climate-resilient economic growth. **(Inclusive Value Chains and Green Jobs)** . **Gender Marker 2**	**Activity Action 1.1**: Support Apprenticeship Programme for youth in the informal sector					MOTIE/NYSS			75700 Training & Conferencing 71500 Stipends 72200 Equipment, 72100 Contractual Services Companies (construction)		150,000.00	150,000.00	150,000.00
	Activity Action 1.2: Conduct assessment and selection of priority Value Chains for the Portfolio					UNDP			71300 local Consultant		25,000.00	25,000.00	25,000.00
	Activity Action 1.3: Strengthen MSME platforms & mentorship networks					MOTIE			71600 grants (Seed money)		25,000.00	25,000.00	25,000.00
	Activity Action 1.4: Establish innovation hubs & operationalize UNIPOD					UNDP			"75700 Conferencing 72500 Supplies (technical materials)"		350,000.00	350,000.00	350,000.00
	Activity Action 1.5: Strengthen networks and platforms for entrepreneurships- targeting youth (YouthConnekt)					UNDP			726006rants(Innovatio n challenge) 75700 conferencing, 71600 travel,		50,000.00	50,000.00	50,000.00
	Activity Action 1.6: Upgrade Lumo infrastructure					UNDP			71300 Local consultant		50,000.00	50,000.00	50,000.00
	Activity Action 1.7: Promote "Made in The Gambia" initiatives					UNDP			75700 Conference		100,000.00	100,000.00	100,000.00
Facilities and Administration 8% (GMS)											60,000.00	60,000.00	60,000.00
Subtotal Output 1										-	**810,000.00**	**810,000.00**	**810,000.00**

Output 2: *(This is project or PIP output)*	**Governance frameworks, institutional capacities and digital systems strengthened to deliver coherent, data-driven policies, efficient services, and inclusive market conditions supporting enterprise growth and social protection. (Governance and Enabling Systems)**	Gender Marker: 2

Indicator:	**Baselines:**	**Targets:** Should be cumulative
IIndicator 2.2.2.1: Number of MSMEs with access to finance. **Indicator 2.2.2.2:** Number of women businesses with access to and use of digital technologies- finance, e-commerce to improve productivity. **Indicator 2.2.2.3**: Number of local businesses with access to AFCTA external markets **Indicator 2.2.2.4:** Number of jobs and livelihood created	2.2.2.1 : 500 (2022) 2.2.2.2. : TBD (2022) 2.2.2.3:0 (2022) 2.2.2.4: 513 (2022):	2.2.2.1: 1200 (60% Women) (2028) (disaggregated by sex) 2.2.2.2: TBD (2028) 2.2.2.3:250 (60% Women) (2028) (disaggregated by sex) 2.2.2.4: 4000 (60% Women 2028) (disaggregated by sex)

PLANNED ACTIVITY RESULTS	ACTIVITY	Q1	Q2	Q3	Q4	RESPONSIBLE PARTY	Donor	Fund Code	Budget Account & Description	Resource Avaialable	Required Resource - 2026	Resource Gap - 2026	Total 2026
	Activity Action 2.1: Support the review & Implementation of Social Protection Policy					UNDP			71300 local consultant 75700 Conferencing	-	25,000.00	25,000.00	25,000.00

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	employment policy					MOTIE, UNDP			71300 local consultant 75700 Conferencing		100,000.00	100,000.00	100,000.00
	Activity Action:2.3: Support ongoing AfCFTA negotiations and enable sector participation					MOTIE, UNDP			75700 Conferencing 71600 Travel		50,000.00	50,000.00	50,000.00
Activity Result 2 Governance frameworks, institutional capacities and digital systems strengthened to deliver coherent, data-driven policies, efficient services, and inclusive market conditions supporting enterprise growth and social protection. **(Governance and Enabling System)** **Gender Marker 2**	**Activity Action 2.4:** Provide institutional support to GSI & NYSS					MOTIE, UNDP			75700 Training 72200 equipment 71300 Local Consultants 71600 Conferencing		190,000.00	190,000.00	190,000.00
	Activity Action 2.5: Develop and implement joint Resource Mobilization Plan					UNDP			75700 Conferencing 71400 technical support, 71600 Travel & 72500 Supplies (trade fairs)		25,000.00	25,000.00	25,000.00
	Activity Action 2.6: Operationalize Integrated National Financing Framework					UNDP/MOFEA			75700 Training, 71400 technical support		50,000.00	50,000.00	50,000.00
	Activity Action 2.7: Support the development of the Human Development Report					UNDP/MOTIE			71600 Conferencing		20,000.00	20,000.00	20,000.00
	Activity Action 2.8 Conduct Mid Term Review for the National Development Plan					UNDP/MOFEA			71600 Conferencing		52,625.00	52,625.00	52,625.00
	Activity Action 2.9: Support for Voluntary National Review of the SDGs					UNDP/MoFEA			71600 Travel and conferencing		30,000.00	30,000.00	30,000.00
Facilities and Administration 8% (GMS)											43,410.00	43,410.00	43,410.00
Total Output 2										-	**586,035.00**	**586,035.00**	**586,035.00**

Output 3	**Climate-resilient infrastructure, livelihoods and social protection systems strengthened to reduce vulnerability and enhance adaptive capacity of communities to climate-related shocks and stresses. (Climate Resilience, Infrastructure and Livelihood)**	**Gender Marker: 2**

Indicators:	**Baselines:**	**Targets:**
Indicator 2.3.1.2: Number of institutions with policy measures and capacities in place to increase access to social protection schemes targeting, women, youth and people with disabilities. (IRRF-1.2.1)	2.3.1.2: 1 (2022)	2.3.1.2: 10 (2028)

PLANNED ACTIVITIY RESULTS	ACTIVITY	Q1	Q2	Q3	Q4	RESPONSIBLE PARTY	Donor	Fund Code	Budget Account & Description	Resource Avaialable	Required Resource - 2026	Resource Gap - 2026	Total 2026
Activity Result 3 'Climate-resilient infrastructure, livelihoods and social protection systems strengthened to reduce vulnerability and enhance adaptive capacity of communities to climate-related shocks and stresses. **(Climate Resilience, Infrastructure and Livelihood)** **Gender Marker 2**	**Activity Action 3.1**: Support the implementation of the Programme for Accelerated Community Development (PACD)					GoTG/UNDP			72200 Equipment, 75700 Training & conferencing 71600 Travel 72500 Goods & Services, 72100 Contractual Services		200,000.00	200,000.00	200,000.00
	Activity Action 3.2: Establish a green credit scheme for rural households and businesses to adopt smart climate technologies and sustainable practices.					MoTIE/UNDP			75700 Conferencing 71300 Local Consultant	-	75,000.00	75,000.00	75,000.00
	Activity Action 3.3: Support Women with Disabilities, Talent & Innovation, and Institutional Support					'GWCC, Association of PWDs in Business			72500 Goods and Services, 75700 Conferencing	-	50000.00	50,000.00	50,000.00

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Facilities and Administration 8% (GMS)											26,000.00	26,000.00	26,000.00
Total output 3											**351,000.00**	**351,000.00**	**351,000.00**
GRAND TOTAL OUTPUTS											**1,747,035.00**	**1,747,035.00**	**1,747,035.00**
Project Management													
PLANNED ACTIVITY RESULTS	**ACTIVITY**	**Q1**	**Q2**	**Q3**	**Q4**	**RESPONSIBLE PARTY**	**Donor**	**Fund Code**	**Budget Account & Description**	**Resource Avaialable**	**Required Resource - 2026**	**Resource Gap - 2026**	**Total 2026**
Project Management,	**Salaries**									-	107,016.00	107,016.00	107,016.00
Operationalization of MELdashoboard and											15,000.00	15,000.00	15,000.00
Strategic Communication											50,000.00	50,000.00	50,000.00
Administrative Costs,										-	28,000.00	28,000.00	28,000.00
Total										-	**200,016.00**	**200,016.00**	**200,016.00**
Subtotal Project Management										-	**200,016.00**	**200,016.00**	**200,016.00**
Project Subtotal										-	**1,947,051.00**	**1,947,051.00**	**1,947,051.00**
Audits and HACT Assessments (1%)										-	**19,470.51**	**19,470.51**	**19,470.51**
M&E Costs (2%)										-	**38,941.02**	**38,941.02**	**38,941.02**
Communication Costs (1%)										-	**19,470.51**	**19,470.51**	**19,470.51**
2026 PROJECT GRAND TOTAL											**2,024,933.04**	**2,024,933.04**	**2,024,933.04**

Management Arrangements	
Project Board	A joint Project Steering Committee (PSC) to be chaired by MOFEA, with co-chairs – MOTIE and UNDP will oversee implementation of the Project. Key members of the PSC will include Ministry of Ministry of Gender, Children and Social Welfare (MOGCSW), Ministry of Lands, Regional Government and Religious Affairs (MORGL), National Social Protection Agency (NSPA), Gambia Association of Local Government Authorities (GALGA), Chambers of Commerce, GFD. A Letter of Agreement (LOA) will be signed with MOFEA and MoTIE to carry out this initial plan. The principal role of the Steering Committee is to oversee the strategic priorities and progress of the project, ensure the coordination of efforts across multiple stakeholders, and to provide a forum for high-level decision-making, strategic guidance, and oversight. A project Technical Committee will be constituted to provide on-going quality assurance and monitoring of implementation progress, risk identification and monitoring, and detailed technical oversight of the Programme. The Technical Committee will also monitor the progress of the various programme outputs against its indicators and planned activities. The Technical Committee(s) will review plans and give substantive guidance on achieving Programme results and monitor their achievements, ensuring accountability.
United Nations Development Programme (UNDP)	UNDP's mandate in The Gambia focuses on supporting inclusive economic transformation, strengthening governance systems, and advancing climate resilience. UNDP's comparative advantage lies in its ability to convene diverse stakeholders, provide integrated policy and institutional support, and pilot local innovations that can be scaled nationally. The portfolio operationalizes this mandate by driving system change across macro–meso–micro levels. It strengthens local productivity and value chains, supports governance and regulatory reforms, and promotes climate-resilient infrastructure and practices. By improving the flow of knowledge, finance, and accountability across these levels, the portfolio enables MSMEs, communities, and institutions to innovate, adapt, and grow. This integrated approach positions UNDP to help The Gambia transition toward an inclusive, diversified, and climate-resilient economy aligned with national priorities and the SDGs.
Beneficiaries:	Ministry of Trade regional Integration and Employmentl, Ministry Of Finance, Ministry of Agriculture, Ministry of Youths and Sports, Gambia Women Chambers of Commerce, Youth groups, Women groups, SMEs, PWDs
Donors	UNDP
Partnership and Collaboration:	The Inclusive Growth Cluster partners closely with the Government working through key ministries and specialized agencies to align with national priorities and deliver targeted technical support. These include Ministry of Finance and Economic planning, Ministry of Trade Regional Itegration and Employment, Ministry of Agriculture, Ministry of Youths and Sports etc, as well as central agencies such as the National Planning, statistics institutions, and sectoral National Social Protection Agency, Gambia Women Chambers of Commerce and etc. Collaboration with civil society organizations and NGOs strengthens inclusion and community-driven approaches, ensuring that interventions respond to local realities and amplify the voices of vulnerable groups. Engagement with the private sector promotes innovation, productivity, and job creation, while coordination with development partners enhances resource mobilization and harmonizes efforts for greater impact.
Monitoring and Evaluation	The Inclusive Growth core team and the UNDP country office M&E Analyst will provide technical monitoring as per UNDP's procedures. The team will work with stakeholders to track progress and report achievements through regular site visits, output verification, spot checks, and quality assurance. The specific mechanisms employed to monitor the achievement of results will include: (i) Output verification and Activity reports prepared by the project team; (ii) Monthly progress and financial reports prepared by UNDP; and (iii) Final technical and financial report prepared at year-end.
Audit Arrangements	Audit for project accounts will be under UNDP procedures and regulations, including any funds transferred to implementing partners through Letters of Agreements, Project Cooperation Agreements, Memorandums of Understanding and Micro-Capital Grants Agreements. Harmonised Approach to Cash Transfer (HACT) assurance activities, including joint UNCT audits and spot checks will be undertaken by UNDP on all project partners.
Reporting	Comprehensive progress reports will be prepared annually and at the end of the project. These reports will present progress data against predefined annual targets at the output level, summarize the annual project quality rating, and include findings from evaluations or reviews. Reports will be shared with the Project Steering Committee and key stakeholders to maintain transparency and accountability.
Annually	The Inclusive Growth cluster conducts key annual activities to ensure strategic focus and accountability. These include an annual retreat for planning, preparation of the Results-Oriented Annual Report (ROAR), and financial audits. The team develops its annual workplan, engages stakeholders through consultations, and organizes knowledge-sharing events. Monitoring and evaluation reviews, capacity-building sessions, resource mobilization efforts, and communications campaigns are also part of the yearly cycle, alongside gender and inclusion reviews and risk assessments. These activities collectively strengthen delivery and responsiveness to development priorities.
Legal Context	

Consistent with the Article III of the Standard Basic Assistance Agreement (SBAA), the responsibility for the safety and security of the implementing partners and its personnel and property, and of UNDP's property in the implementing partners' custody, rests with the imp

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a) Put in place an appropriate security plan and maintain the security plan, taking into account the security situation in the country where the project is being carried;

b) Assume all risks and liabilities related to implementing partner's security, and the full implementation of security plan.

UNDP reserves the right to verify whether such a plan is in place, and to suggest modifications to the plan when necessary. Failure to maintain and implement an appropriate security plan as required hereunder shall be deemed a breach of this agreement.

The implementing partner agrees to undertake all reasonable efforts to ensure that none of the UNDP funds received pursuant to the Project Document are used to provide support to individuals or entities associated with terrorism and that the recipients of any amounts provided by UNDP hereunder do not appear on the list maintained by the Security Council Committee established pursuant to resolution 1267 (1999). The list can be accessed via http://www.un.org/Docs/sc/committees/1267/1267ListEng.htm. This provision must be included in all sub-contracts or sub-agreements entered into under this Project Document.

Project Management Structure	The Program is implemented through a dual-modality structure, with UNDP serving as the Implementing Partner for activities delivered under the Direct Implementation Modality (DIM), and the Ministry of Trade, Industry, Regional Integration and Employment (MOTIE) serving as the National Implementation Modality (NIM) Implementing Partner for activities executed through national systems. Oversight is provided by a Program Board co-chaired by MOTIE and UNDP, ensuring government ownership, strategic guidance, and alignment with national priorities. A Program Technical Committee, chaired by the UNDP Team lead and co-chaired by the MOTIE Project Coordinator, provides technical coordination across DIM and NIM workstreams. UNDP manages and reports on DIM activities through a Program Manager supported by technical staff and a Chief Technical Advisor, while MOTIE manages NIM activities, including workplanning, procurement, and financial execution per agreed procedures and HACT assurance requirements. Both Implementing Partners are jointly accountable to the Program Board for results and financial performance under the Results and Resources Framework, with UNDP Senior Management providing overall oversight and quality assurance.	

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