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Land Ownership Verification Guide

Essential Documents Every Land Buyer Should Verify in The Gambia

Purchasing land is one of the most significant investments you can make. Before making any payment or signing an agreement, it is essential to verify that the seller has the legal right to transfer ownership and that the land is free from disputes.

This guide outlines the key documents every buyer should request and verify during the land purchasing process in The Gambia.

1. Alkalo Land Ownership Transfer Certificate

Purpose: Confirms the customary transfer of land.

This document is issued and signed by the village **Alkalo (Village Head)** and acknowledges the customary transfer of land from the seller to the buyer.

Important:

While this document is an important first step, **it is not sufficient on its own to establish full legal ownership**. Additional government verification and documentation are required.

2. Sketch Plan

Purpose: Identifies the property's location and dimensions.

The Sketch Plan is typically one of the first technical documents prepared during a land transaction.

It includes:

- The location of the property
- Land measurements
- Plot boundaries
- Neighboring plots and roads

This document serves as the foundation for future surveys and government approvals.

3. Area Council Transfer & Physical Planning Approval

Purpose: Confirms government recognition of the land transfer.

This process is completed through the relevant Area Council and Physical Planning Department.

It generally includes:

- Physical Planning Transfer (Land Use Report)
- Official Location Plan

These documents verify:

- The land's approved use
- Government recognition of the transfer
- Whether the land falls within approved planning areas

All documents should be officially stamped by the appropriate government authority.

4. Registered Title Deed or Registered Lease (If applicable)

Purpose: Provides the strongest evidence of legal ownership.

Depending on the type of land, ownership may be evidenced by either:

- A Registered Title Deed
- A Registered Lease

For example, land purchased through developers such as TAF Properties is typically held under a registered lease.

This document demonstrates that the owner's legal interest has been officially registered.

5. Gambia Revenue Authority (GRA) Tax Receipts

Purpose: Confirms that required property-related taxes have been paid.

Request copies of the seller's **up-to-date GRA tax receipts**.

Outstanding taxes or unpaid obligations may delay or complicate future transfers.

Always ensure the receipts are current.

Before You Purchase Any Land

Before making payment, verify the following:

- ✓ The seller is the lawful owner of the property.
 - ✓ The land is free from disputes, court cases, or competing ownership claims.
 - ✓ All documents have been issued and registered by the appropriate government authorities.
 - ✓ The Sketch Plan, Survey Plan, and Location Plan all correspond to the actual physical location of the land.
 - ✓ Property taxes and applicable government fees are up to date.
 - ✓ The land is suitable for your intended purpose (residential, commercial, agricultural, etc.).
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Protect Your Investment

Buying land without proper verification can lead to costly legal disputes, financial loss, and delays in development.

Conducting thorough due diligence before purchasing helps ensure your investment is secure and provides peace of mind.

Need Professional Assistance?

Viges Business provides professional land verification and due diligence services to help buyers navigate the purchasing process with confidence.

Our services include:

- Land Ownership Verification
- Document Review
- Due Diligence Support
- Land Purchase Consultation
- Property Research
- Construction & Development Guidance