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1. Background

1.1 Introduction

In pursuance of Section 160(1) (c) of the Constitution of the Republic of The Gambia, I conducted an audit of the financial statements of the Government of The Gambia for the financial year ended 31 December 2017.

1.2 Audit objectives

The overall objectives of this audit are to:

- gain assurance that the financial statements fairly present the state of affairs of the Government of The Gambia, in accordance with the Public Finance Act 2014 and Financial Regulations, for the year ended 31 December 2017;
- determine whether, in all material respects, the expenditure and income have been applied for the purposes intended by the National Assembly; and
- whether the financial transactions conform to the regulations which govern them.

1.3 Methodology

We conducted the audit in accordance with the International Standards of Supreme Audit Institutions (ISSAIs) issued by the International Organisation of Supreme Audit Institutions (INTOSAI). An audit includes examination, on a test basis, of evidence relevant to the amounts, disclosures and regularity of financial transactions included in the financial statements.

It also includes an assessment of the significant estimates and judgments made in the preparation of the financial statements and of whether the accounting policies are appropriate to the circumstances, consistently applied and adequately disclosed.

We planned and performed the audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by error or by fraud or other irregularity and whether, in all material respects, the expenditure and income have been applied for the purposes intended by the National Assembly.

As part of this audit we held discussions with the Ministry of Finance and Economic Affairs (MoFEA), the Accountant General and his staff, and with staff at other Ministries and Departments. We also had contact with the Central Bank of The Gambia, Commercial Banks and officials of the Gambia Revenue Authority.

1.1 Scope

This audit exercise examined transactions undertaken during the period 1st January 2017 to 31st December 2017 and balances held as at 31st December 2017.

2. Conclusion

The controls in the accounting system need to be significantly improved. The Public Finance Act and Cash Basis International Public Sector Accounting Standards (IPSAS) also need to be fully applied.

The introduction of an Integrated Financial Management Information System (IFMIS) in 2007 led to significant improvements in the quality of financial statements produced over the years. However, as users began to gain comfort in the use of Epicor 7, the system was upgraded to Epicor 9 in 2013 without adequate study.

The main idea touted as the reason for upgrading the system to Epicor 9 was that the system will be web-based providing easy access to users anywhere. Five years down the line, we are still struggling to achieve our objective.

The Accountant General's Department is facing challenges in implementing the system. This is manifested in users of the system expressing varying levels of dissatisfaction with the system. There have been instances where Government business was delayed due largely to the shortcomings of the system.

Therefore, urgent action is needed by the Accountant General's Department to resolve the problems quickly. Otherwise, the gains made with Epicor 7, may be reversed. That would be a very unfortunate development considering the significant improvements to the accounting system and the amount of money spent on the procurement of IFMIS.

Detailed findings are presented in Section 3 of this report. For each finding we have detailed the implication, recommendation and a priority ranking of **high**, **medium** or **low**. The priority ranking represents the level of urgency attached to each finding and should be addressed as follows:

High	This matter should be addressed immediately
Medium	This matter should be addressed as soon as is practicable and, within the financial year
Low	This matter should be addressed

The number of findings in each category has been summarised below.

Priority	Number of Findings
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:

High	117
Medium	8

3. Detailed findings

3.1 Expenditure

3.1.1 Inappropriate procurement process

Finding

Section 43(2) of the GPPA act 2014 states that, “Local requests for quotation proceedings shall be used when the desired goods, works, consultancy services or services are ordinarily available from three or more sources in The Gambia at competitive prices and conditions”.

Review of payment voucher files revealed that invoices amounting to D1,311,264.50 were paid to suppliers whose invoice dates are earlier than the dates on the request for quotations.

In addition, the request for quotation were raised and approved by the authorising officer only after obtaining the quotations from the suppliers. Details are shown in **appendix a**.

Implication

There is a risk that the appropriate procurement process and procedures are not followed.

There is risk that these payments are doubtful and fictitious.

Priority

High

Recommendation

The dictate of the above regulation should always be adhered to.

Management should ensure that the procurement processes and procedures are always followed.

Management response

Management has taken appropriate internal control measures to ensure that procurement procedures are followed.

3.1.2 Payment without adequate supporting documents

Finding

Section 26 (21) of the Financial Regulations states that “payment vouchers shall be accompanied by the appropriate supporting documents which may include original invoices, time pay sheets and local and local purchase orders”.

During the audit, we noted that payments amounting to D42, 394,714.84 were made without adequate supporting documents attached.

Implication

Payments vouchers that did not have sufficient supporting documents to substantiate payment cannot be accepted as genuine disbursement.

This is an indication of control weakness and if not addressed could lead to misappropriation of funds.

Priority

High

Recommendation

Management should ensure that all payments are accompanied with adequate supporting documents.

Management response

All these payments were made through bank transfers and not cheques, for which the recipient would have to sign prior to collection. The funds were directly credited to the suppliers' bank accounts and this is verifiable on the T24 (Central Bank Payment platform).

Auditor's Comment

All the supporting documents were provided and were confirmed to be adequate.

3.1.3 Expenditure charge from the wrong account code (Judiciary)

Finding

Section 6 sub section 4(g) of the 2014 Public Finance Act States that, *“The duties of the Accountant General includes charging all disbursements of the Government under the proper Head, Subhead and item and fund”*.

During the audit, we noted payments amounting to D99, 200.00 to Trust Bank Ltd made by Judiciary in respect of APRC contribution. Further discussion with officials at the Judiciary revealed that these were staff deductions towards Credit Union contribution set up by the staff, but the amounts were charged to the wrong account code as opposed to credit union recovery budget line.

However, there was no evidence provided to show the details of the credit union including registration documents, policy and procedures documents, bank account details as well as membership details. As a result, we could not confirm if the payments made were genuine.

Details are shown below:

Date	Details	A/C code	PV NO	Payee	Amount
24/05/17	194 Judiciary Credit Union loan recovery May 2017	411925	03pv003759	Trust Bank LTD	53,800.00
20/12/17	194 Judiciary Credit Union loan recovery Dec 2017	411925	03PV004576	Trust Bank LTD	45,400.00
Total					99,200.00

Implication

There is a risk that the financial statements might be misleading to users.

Priority

High

:

Recommendation

Management should investigate and provide explanation for the use of the inappropriate account code.

In future, management should ensure that expenditures are charged to the appropriate account code.

Management response

These are payroll deductions (credit union loan recovery) which were wrongly mapped to the APRC Contribution Liability code, which only serves as clearing account.

However, the deductions/ contributions were paid to the right bank account (JS Credit Union Contribution) at Trust Bank Limited. The mapping error has also been corrected.

Auditor's Comment

A new code (411938) was created in the IFMIS to capture JUCCU Loan Recovery but the historic transactions were not included in the revised financial statements.

3.1.4 Un-presented payment vouchers

Finding

Section 6 (1) of Financial Regulations states that “a public officer Shall produce records of the transaction for inspection or audit purposes, when called upon to do so by the Accountant General, the Auditor- General or the Director General of Internal Audit”

We noted that 182 payment vouchers amounting to D583,621,977.00 for the period were not presented for audit inspection.

Implication

Payment vouchers not presented for audit verification will cast doubt on whether those payments were genuine.

Priority

High

Recommendation

Management should take all necessary steps to produce the outstanding payment vouchers.

Management response

All the payment vouchers are available for your inspection.

Auditor's Comment

The outstanding payment vouchers were presented and reviewed.

3.1.5 Procurement of vehicles not approved by the major tender board

Finding

Review of payment vouchers and supporting documents revealed the purchase of 8 vehicles by Office of the President for cabinet Ministers and special advisers. The procurement was done using single sourcing which was approved by the major tender board.

However, the request for approval to the Major Tender Board for the use of single sourcing indicated approval for the purchase of 7 vehicles thus suggesting that the additional vehicle purchased was not sanctioned by the Major Tender Board. This act violates and undermines the authority of the major tender board.

In addition, there was no evidence of procurement completion report submitted to major tender board in respect of this procurement.

Details are shown below:

Date	PV No.	Details	Qty.	Amount
16/03/2017	01pv011850	Mitsubishi pajero GLX - 2.8 L - 4 WD - Diesel - manual	3	6,300,000.00
		Mitsubishi pajero GLS - 2.8 L - Diesel - 4x4 - Automatic - Full option	1	2,350,000.00
		Hyundai sante - Fe - GLS - 5 seater - Diesel - Automatic	1	2,007,600.00
		Hyundai sante - Fe - GLS - 5 seater - Diesel - Automatic	1	2,007,600.00
		Mitsubishi Pajero GLS - Diesel - 4x4	1	2,350,000.00
		Mitsubishi pajero GLS - 2.8 L - Diesel - 4x4 - Automatic - Full option	1	2,350,000.00
Total				17,365,200.00

Implication

There is a risk that procurement of vehicles are made without the approval from the Major Tender Board.

There is risk that award of contracts are made to favoured vendors or suppliers thus comprising value for money and increases the chance of misappropriation of public funds.

The absence of contract committee minutes suggest that they are not involved in the procurement process thus compromising transparency in the procurement process.

Priority

High

Recommendation

We request management to provide minutes of contracts committee approving the use of single sourcing and the purchase of the additional vehicle.

We seek explanation for the procurement of the additional vehicle without the approval of the Major Tender Board.

In future, management should ensure that procurement of vehicles is sanctioned by the Major tender board.

Management response

The minutes of the contract committee is here by submitted as requested.

Management noted that there was approval for seven vehicles as indicated. However, it was a mistake that instead of requesting for eight (8) vehicles, seven (7) were mistakenly captured in the minutes as well as the letter. Actually the intension was to request for eight (8) vehicles as clearly indicated in GPPA form 100. In addition, the actual value of D17, 365,200.00 submitted to the Tender Board included the cost of eight vehicles.

Auditor's Comment

We have confirmed that GPPA approved the procurement of seven vehicles as per the contract committee minutes.

Evidence of approval from the major tender board was not provided for our review.

3.1.6 Rehabilitation works at State House

Finding

Article 11210 of the General Orders stipulate that “The construction or structural alternation to a Government building shall not be undertaken without the written approval of the Permanent Secretary Ministry of Transport, works, Construction and Infrastructure and before funds have been specifically provided for the purpose by the Ministry of Finance in cases where the construction or alteration has not been included in the approved estimates”.

Review of payment vouchers and supporting documents revealed payment of D22,530,625.00 to GAI Enterprises for the renovation works carried out at the residence of H.E the President at State House. GPPA granted “no objection” to single source the contract to GAI Enterprise.

The contract committee minutes showed that GAI enterprise has been identified to carry out the renovation works owing to the urgency of the matter and that GAI enterprise has proved to be reliable and show his willingness to pre-finance the contract.

However, we noted that payment to the contractor was made barely one week after the contract was signed thus raising concern over the process leading to the award of the contract.

Single sourcing is not considered to be the best procurement method for this type of service and there was no evidence provided to show that GAI was the only supplier in the market to provide this service.

We further noted a difference of D424,680.00 between the agreed contract price of D22,105,945.00 including contingencies and the actual payments made to Gai enterprises. There was no documentation or explanation provided to justify the excess payments.

The audit team carried out physical verification of the renovation works and observed paint work peeling off the wall at some places suggesting the use of a low-quality paint during the renovation works.

There was no evidence of supervision of work by the Ministry of Works, Transport and Infrastructure as certificate of completion reports could not be provided when requested by the audit team.

Details are shown below.

PV Date	PV No.	Detail	Work areas	Contract amount	Amount Paid	Difference
21/12/17	01PV015583	Being the payment of contract for the renovation/ rehabilitation works at the residence of H.E for lot 1 and 2.	Lot 1 renovation of the residence second floor, first floor, ground floor (basement)	6,065,360.00		
			Lot 2 Renovation of the office building first floor and ground floor	3,413,060.00		
			Lot 3 External work	12,627,525.00		
Total				22,105,945.00	22, 530, 625	424,680.00

Implication

There is a risk that contractor was paid without independent verification of work done through certificate of completion reports thus increases the chance of uncompleted or substandard works and potential loss of public funds. This is indicative of weak contracts committee.

There is a risk that the contract agreement was only entered after the completion of the renovation work thus compromising the transparency of the entire procurement process.

There is a risk that the contract is awarded to a favoured vendor or supplier in exchange for personal gains thus stifling the chance for fair and transparent competition.

There is a risk that value for money was not obtained from this contract and government could achieve more cost savings if the contract was sourced through open tender.

There is a very high risk of potential losses of money to government if GPPA continues to issue "No Objection" for use of single sourcing by procuring organisation when open tender/competitive bidding might be more appropriate. This undermines the credibility of the authority as it seems to shy away from its responsibility in applying appropriate procurement laws to safeguard public funds.

Priority

High

:

Recommendation

Management should provide explanation for the excess payments of D424, 680.00 between the agreed contract price and the actual payments made.

Management should provide copies of certificate of completion reports before payment was made to the contractor.

We recommend that contract for works of this nature should be carried out through competitive bidding. This will lead to more cost savings for government than it would under single sourcing.

Management response

Please note that the contract value of 22,530,625.00 as indicated in the Bill Of Quantity (BOQ) of the contractor was submitted to GPPA and subsequently approved.

Copy of request for payment from the Ministry of Works who were supervising the works is attached for your perusal.

Management noted your concerns and will from hence forth subject such contract to competitive bidding.

Auditor's Comment

Copies of completion certificates remained outstanding up to the time of finalising this management letter.

3.1.7 Single sourcing of procurement of furniture

Section 40 (1) of the GPPA regulations states that “*Single source procurement may not be justified on the grounds that only one bidder has the capacity or the exclusive right to manufacture or deliver goods, works or services if functionally equivalent goods, works or services from other bidders would meet the needs of the procuring organization*”.

During the audit, we noted payments of D21,797,092.00 to GAI Enterprise for the supply of furniture, household and office equipment for the Office of The President.

There was no evidence of contract committee meetings to approve this procurement.

Although “No Objection” for the use of single source was granted by GPPA, there was no evidence provided to show that GAI was the only supplier in the market to provide these materials.

There was also no approval from Major Tender Board to sanction this procurement thus raising concern over the transparency of this procurement. Details are shown below:

Date	Details	Payee	PV No.	Amount
21/12/17	Payment in respect of supply of furniture, household and office equipment for State House	GAI ENTERPRISE	01PV015588	21,797,092.00

Implication

There is a risk that contracts are awarded to favoured vendors or suppliers in exchange for personal gains thus stifling the chance for fair and transparent competition.

There is a risk that value for money is lost in this procurement as the chance for fair and transparent competition was eliminated.

There is a risk of weak or non-functional contracts committee at the Office of The President which is indicative of lapses in internal control.

Priority

High

Recommendation

We request management to provide explanation on the award of the contract to GAI Enterprise.

:

We recommend that contract for supply of furniture and equipment of this nature should be carried out through competitive bidding. This will lead to more cost savings for government that it would under single sourcing.

We request management to provide minutes of contracts committee approving the use of single sourcing for this procurement.

We seek explanation for the procurement of the furniture, household and office equipment without the approval of the Major Tender Board.

Management Response

The contract was awarded by the Ministry of Works due to past performance of the contractor and his willingness to pre-finance due to the urgency of the matter.

Point noted and management will in future carry out competitive bidding for such contracts.

Please find attached the minutes of the contracts committee as requested.

Auditor's Comment

Review of the contract committee minutes and date on the payment voucher revealed that there was no evidence of pre-financing by the contractor.

3.1.8 Failure to follow procurement process for the purchase of motor vehicles

Finding

Section 44 (1) (a) of the Gambia Public Procurement Authority Act, 2014 states, “The single-source procurement method may be used only in the following circumstances- where the estimated value of the procurement does not exceed the amount set in the regulation”.

Section 44 sub-section (1)(b) of the act states, “where only one supplier has the technical capability or capacity to fulfil the procurement requirement, or the exclusive right to manufacture the goods, carry out the works, or perform the services to be procured, and no suitable alternative exists”.

We noted that procurement to the value D10,000,000 and above are approved by the major tender board.

Review of payment vouchers and supporting documents revealed payments totalling D11,446,600.00 made to TK Motors for the supply of six motor vehicles to cabinet Ministers.

Further review of documents showed that this procurement was done through directives issued by Office of The President thus bypassing the procurement process. There was no evidence provided to show that single source approval from GPPA was sought.

In addition, there was no evidence that approval from the Major Tender Board was sought for these procurements.

Details are shown below:

PV Date	PV NO	Description	Qty	Remark	D
28/07/2017	01PV013457	Supply of Mitsubishi Pajero 2.8 L, GLS - Turbo Diesel, Automatic	1	Purchase of car for the use of Hon. Demba Ali Jawo as flag car	2,461,600.00
		Supply of Hyundai Elantra - Petrol – Saloon	3	Purchase of car for the use of Hon. James F.P Gomez, Hon. Badara Alieu Joof, Hon. Abubacarr M. Tamedou as utilities vehicles.	3,885,000.00

PV Date	PV NO	Description	Qty	Remark	D
		Supply of Nissan Patrol GL, Diesel, 4x4, Manual	2	For the use of Hon. Dembo Bojang and Hon. Yusupha Cham, special presidential advisers on religious and political affairs respectively	5,100,000.00
Total					11,446,600.00

Implication

GPPA Regulation is violated.

Lack of competitive bidding may result to an over pricing of the items procured using single sourcing.

The principles of value for money as set out in the GPPA act and or regulation are not adhered to leading to losses of public money.

There is a risk that prices were inflated leading to misappropriation of public funds.

Priority

High

Recommendation

Management should ensure that GPPA Regulation/Act is strictly followed.

Management response

Management noted your concerns and will ensure that GPPA Regulation/Act is strictly followed.

3.2 Purchase of Financial Instruments

3.2.1 Financial Instrument wrongly classified as arrears and guarantees

Finding

We noted a payment of D 21,828,579.20 in respect of purchase of financial instruments that was wrongly disclosed in the financial statements as arrears and guarantees. Details are shown below:

Date	Account code	Description	Document No.	Payee	Amount
10-26-2017	12-00-000-2-3-001-0509-0000000-00-0000-0000000-00-282210	Other Equity Participation	12PV012266	African Development Bank	21,828,579.20

Implication

There is risk that users of financial statements might be misled.

There is a risk that the balances disclosed under purchase of financial instrument and arrears and guarantees are misstated.

There is risk of inadequate review and supervision of work done by the staff of the Accountant General's Department.

Priority

High

Recommendation

Accountant General's Department should endeavour to correctly classify items in the financial statements and ensure that items are given their correct name as per the chart of accounts.

These adjustments should be made, and details furnished to NAO for review.

Management response

This has been corrected and will be adjusted as part of the revised Financial Statements.

Auditor's Comment

The adjustment was wrongly classified under note 8 (use of goods and services) instead of note 19b (other equity participation). Therefore, the issue remained outstanding up to time of finalising this management letter.

3.3 Arrears and guarantees

3.3.1 Unconfirmed payments in respect of arrears and guarantees

Finding

Review of payment vouchers and discussion with officials revealed a part payment totalling D8,000,000.00 made to Campagne Sahallienne D'Enterprises (CSE) in respect of construction of Serrekunda-Mandinaba road.

We also noted claims totalling D54, 000,000 from TK Motors in respect of 33 vehicles supplied to State House during the 2016 Presidential election. Payment of D15, 000,000 was made leaving a balance of D39, 000,000.

We could not confirm the total amount owed nor could we confirm how much was paid and the outstanding balance as there was no evidence of reconciliation between suppliers' statement and the records of arrears maintained by the Ministry of Finance and Economic Affairs (MoFEA).

We requested for supporting documentations in respect of these payments but remained outstanding up to the time of writing this draft management letter. Details are shown in the table below:

Date	Account Code	Description	Document No	Payee	Arrears paid
28/6/2017	15-15-100-1-3-001-0000-00000000-00-0000-0000000-00-222154	Settlement of Confirmed Debts	15PV000112	CSE	5,000,000
12/6/2017	15-15-100-1-3-001-0000-00000000-00-0000-0000000-00-222154	Settlement of Confirmed Debts	15PV000131	CSE	3,000,000
14/6/2017	15-15-100-1-3-001-0000-00000000-00-0000-0000000-00-222154	Settlement of Confirmed Debts	15PV000110	T.K MOTORS LTD	15,000,000
Total					23,000,000

Implication

There is a risk of overpayment to service providers and suppliers if reconciliation is not carried out between them and government.

Priority

High

:

Recommendation

We request management to investigate and establish the actual arrears between government and these suppliers. The result of this exercise should be provided to the auditors for review and confirmation.

Management should stop these payments until a comprehensive reconciliation exercise is carried out and the amounts established.

Management should also endeavour to carryout regular reconciliation between supplier's invoice and record of arrears maintained by Accountant General's Department.

Management response

Management has engaged the suppliers to initiate the reconciliation process.

Auditor's Comment

The Ministry of Finance and Economic Affairs did not provide the audit team with any evidence of reconciliation of arrears between government and suppliers and should not rely on information from suppliers on outstanding government arrears.

3.3.2 Payments wrongly classified as arrears and guarantees

Finding

We noted two payments totalling D23, 029,000.00 that were wrongly classified as arrears and guarantees as opposed to other equity participation and Livestock production respectively in the draft financial statements. Details are shown below:

Description in the financial statement	Appropriate Description	Current Year GMD'000
Settlement of CSE Arrears	Other Equity Participation	21,829
Liquidation of Trust Bank Guarantee	Livestock Production	1,200
Total		23,029

Implication

There is risk that users of financial statements might be misled.

There is a risk that the amount disclosed as arrears and guarantees is incorrect.

There is risk of inadequate review and supervision of work done by junior staff of the Accountant General's Department.

Priority

Medium

Recommendation

Accountant General's Department should endeavour to correctly classify items in the financial statements and ensure that items are reported using the classification as per the chart of accounts.

These adjustments should be made, and details send to NAO for review.

Management response

This has been corrected and will be adjusted as part of the revised Financial Statements.

Auditor's Comment

Purchase of financial instrument remained unadjusted up to the time of finalising this report.

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3.4 Revenue

3.4.1 Delay in banking

Finding

Section 18 of the Public Finance Act states, “*a public Officer who receives public money shall promptly bank it in accordance with this Act, unless he or she is instructed in writing by the Minister to do otherwise*”.

Examination of cash books against the deposit slips (pay-in-slips) revealed instances where revenues collected totalling D1,473,302.51 by some sectors are not timely deposited to the Central Bank of The Gambia. Details are shown in **appendix b**.

Implication

This is indicative of weak supervision over revenue management which could lead to fraud and other irregularities if not addressed.

Priority

High

Recommendation

The Accountant General's Department should liaise with relevant budget entities to ensure that revenue collections are timely banked.

Management response

Management has noted the observations and taken appropriate measures to ensure that revenue is promptly banked when collected. Furthermore, plans are at an advanced stage for all Government revenue to be collected directly through the Banks.

3.4.2 Delay in posting revenue collections in the IFMIS

Finding

Review of treasury receipts against the deposit slips revealed that revenue collections totalling D132, 050.00 were only posted to the IFMIS system 2 months after making the deposits. Details are shown below:

Details	Deposit date	Dated Receipted in the IFMIS	Delay period	Receipt No.	Amount
Payment for the sales of scholarship application forms	12/10/2017	20/12/2017	2 months 9 days	27FC000043	132,050.00
Total					132,050.00

Implication

This is indicative of weak internal control over the supervision of revenue collections.

There is a risk that revenue figure disclosed in the financial statements is misstated.

Priority

Medium

Recommendation

We recommend that the Accountant General's Department provide plausible explanation for this significant delay between banking of revenue collections and postings to the IFMIS system.

Management response

During this period, this revenue line item was not budgeted for. When the revenue was collected, after the Ministry had made a decision to that effect, it was banked pending the approval to create the relevant revenue line item, which took some time.

3.4.3 Revenue receipts without adequate supporting documents

Finding

Section 4 of the Public Finance Act states “Duties of the Accountant General Includes (o) to maintain all documents and records prescribed for him or her in this act and the Accounting Manual, in particular;

- (i) Principal and subsidiary journals, ledgers and registers,*
- (ii) Registers to records,*
- (iii) Revenue earning book register,*
- (iv) Safes and keys, accountable financial stationery, stamp duty, write-offs, and al stocks, shares, debentures and other securities held by Government*
- (v) Audit trial, and*
- (vi) All relevant records and data backups necessary in the context of a manual and a computerized accounting system.*

We noted that revenue collections totalling D12, 883,844.00 were made without adequate supporting documents attached.

Implication

In the absence of adequate supporting documentation, there is a risk that revenue collection for the period under review was misstated.

Priority

High

Recommendation

The Accountant General’s Department should liaise with relevant sectors to ensure that the supporting documents are provided for our review.

In future, any revenue collected should be supported with sufficient documentation.

Management response

All the supporting documents are available for your review.

Auditor's Comment

Two receipts amounting to GMD 1,600,000.00 remained outstanding up to the time of finalising this management letter. Details are shown below:

Date	Details	Receipt No.	Amount	Remark
10-11-17	Being payment IRO out of court settlement for arrested fishing vessels – Water star 2,3,5,6 and 10 IFO KKK Fishing and Trading	25FC000661	1,100,000.00	Meeting minutes of 9 th November 2017 where the amount charged was arrived at was not provided.
13-11-17	Being payment IRO out of court settlement for arrested fishing vessel M/V Golden lead 2 IFO Golden lead import & export company ltd.	25FC000662	500,000.00	Meeting minutes of 9 th November 2017 where the amount charged was arrived at was not provided.
Total			1,600,000.00	

3.4.4 Understatement of revenue – Fisheries Department

Finding

During the audit, we noted an understatement of D112, 392.76 between the tariff for fishing license and amount shown on receipts. Details are shown below:

Date	Details	Receipt No.	Approved Amount on tariff	Amount on receipt	Difference
05/09/17	Being application for fishing permit/licence for fishing vessels M/V Kanbal 3, M/V Sokome, M/V Amine and M/V Helene IFO Sosseh & Sons Enterprise	25FC000595	398,150.47	285,757.71	112,392.76
Total					112,392.76

Implication

There is a risk that the understated amounts are misappropriated.

There is a risk of weak internal control over the monitoring and supervision of revenue collection which if not addressed could lead to fraud and other irregularities.

Priority

High

Recommendation

We recommend that management investigate the cause for the difference(s) and furnish details to National Audit Office for verification.

Management response

The tariff amount of D398, 150.47 was for four fishing vessels (Kanbal 3, Sokone, Amine and Helene). However, License fees received were on behalf of only Kanbal 3, Sokone and Amine. Helene was never issued with a license and therefore, did not pay.

Attached here is the letter reference ABP 15/215/01/PII (28) dated 29th April, 2019 from Permanent Secretary Ministry Of Fisheries to corroborate this statement, for your review.

Auditor's Comment

We have reviewed the documents provided and found them to be satisfactory.

3.4.5 Un-presented business registration files

Finding

Section 6 (1) of the financial regulation states “a public officer who:

- (a) Conducts financial business on behalf of the government of The Gambia
- (b) Receive, keeps and disburses public and trust moneys
- (c) Keeps, takes care of and uses public stores and
- (d) Keeps proper records of all transactions

Shall produce records of the transaction for inspection or audit purposes, when called upon to do so by the Accountant General, the Auditor- General or the Director General of Internal Audit”

During the audit, the under-listed business registration files relevant to the Single Window Business Registration remained outstanding up to time of drafting this management letter. Details are shown in the table below:

Date	Details	Company Registration No	Single Window Registrati on No.	Customer	Amount
16 August 2016	Company registration	C-23727/8-2016	00133	Kebba Wadda	2,000.00
16 August 2016	Company registration	C-23714/8-2016	00129	Landing Sonko	11,000.00
16 August 2016	Company registration	C-23728/8-2016	00134	Lamin Jobe	21,000.00
09 November 2016	Company registration	C-24853/11-2016	00699	Jean Able-Thomas	6,000.00
09 November 2016	Company registration	C-24869/11-2016	00706	Ousman Sangare	2,000.00
09 November 2016	Company registration	C-24872/11-2016	00707	Deepak Arjun Doss Sekar	11,000.00
09 November 2016	Company registration	C-24871/11-2016	00708	Alhagie Karamo Touray	21,000.00

Implication

There is a risk that revenue collections for the period were understated.

In the absence of these files, there is a risk that the amount posted in the single window business registration would be misstated and hence could lead to loss of revenue to government.

Priority

High

Recommendation

The Accountant General's Department should liaise with the relevant officer at the Ministry of Justice to provide the un-presented business registration files for our review.

In future, information requested by the audit team should be provided at the time of request.

Management response

Management has written to the Ministry of Justice to provide the un-presented business registration files. This would be shared as soon as they are available.

Auditor's Comment

The files remained outstanding up to the time of finalising this management letter.

3.4.6 Un-presented non GRA revenue receipts

Finding

Section 6 (1) of the financial regulation states “a public officer who:

- (a) Conducts financial business on behalf of the government of The Gambia
- (b) Receive, keeps and disburses public and trust moneys
- (c) Keeps, takes care of and uses public stores and
- (d) Keeps proper records of all transactions

Shall produce records of the transaction for inspection or audit purposes, when called upon to do so by the Accountant General, the Auditor- General or the Director General of Internal Audit”.

During the audit 182 receipts amounting to D34,479,979.46 remained outstanding up to the time of writing this management letter. Details are shown in revised **appendix c**.

Implication

There is a risk that amounts in the financial statements were understated.

There is a risk that revenue collections not presented were misappropriated.

Priority

High

Recommendation

We recommend that the receipts are presented to the audit team for verification.

If the receipts are not provided, the amounts should be recovered from the responsible officer.

Management response

[All the receipts are available for your review.](#)

Auditor's Comment

There were three (3) unrepresented receipts amounting to D828,978.56. In addition, nine (9) receipts amounting to D283,331.00 are without adequate supporting documents up to the time of finalising this management letter. Details are shown in the revised **appendix c**.

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3.5 Cash and bank

3.5.1 Differences between general ledger, note 15 & cash book balances

A comparison of note 15 balances (cash and cash equivalent) against balances in the General Ledger & cash book revealed the following differences. Details are shown below:

Account	Note 15 Bal '000	General ledger '000	Difference '000	Note 15 Bal '000	Cash Book '000	Difference '000
Treasury Main Account	1,585,356.00	- 3,041,466.7 0	4,626,822.70	1,585,356.00	3,855,723.00	-2,270,367.00
Special Project Bank Account GMD	770,904.00	538,363.00	232,541.00	770,904.00	486,121.00	284,783.00
Special Project Bank Account \$	183,075.00	198,968.00	-15,893.00	183,075.00	4,846.00	178,229.00
Special Deposit Bank	257,604.00	225,453.00	32,151.00	257,604.00	225,453.00	32,151.00
Judiciary Operation al Bank	69,970.00	69,902.00	68.00	69,970.00	58,617.00	11,353.00
Total			4,875,689.70			-1,763,851.00

Implication

There is a risk that not all transactions are captured in the general ledger, therefore the balances disclosed in the financial statements might be inaccurate.

The cash and cash equivalent balance disclosed in the financial statements might be unreliable due to the inconsistencies highlighted above.

Priority

High

Recommendation

We recommend Accountant General's Department to investigate and correct this difference and furnish evidence to the National Audit Office for review.

:

Management response

This will be adjusted as part of the revised Financial Statements.

Auditor's Comment

We have confirmed that adjustments were made in the revised financial statements.

3.5.2 Balances in transit accounts not transferred to revenue accounts at CBG

Finding

Review of IFMIS Accounting Procedures Manual and discussion with officials revealed that payments in respect of non GRA revenue and revenues from sub treasuries are paid to transit accounts held at commercial banks.

Collections in these accounts are subsequently paid to the respective revenue accounts at Central Bank.

However, we noted that funds held in these transit accounts were not transferred to the respective revenue accounts at the reporting date.

Details are shown below:

Account Name	Balance 2017	Balance 2016
	D000	D000
Transfer From DOS	-10,555	-10,555
Transfers from Judiciary	52,293	52,293

Implication

The dictates in the IFMIS accounting procedure manual are not followed.

There is a risk that cash and cash equivalent reported in the financial statements is misstated.

Priority

High

Recommendation

We request that Accountant General's Department investigate these accounts to ensure that funds are adequately accounted for.

The balances held in these accounts should be transferred to the respective revenue accounts at central bank and evidence provided for our review.

The Accountant General should adhere to the dictates of the IFMIS Accounting Procedure Manual.

In future, all refunds held in transit accounts should be transferred to the respective revenue accounts at the reporting date.

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Management response

These transit Accounts would be cleared as part of the revised financial statements.

Auditor's Comment

The issue remained outstanding up to the time of finalising this management letter.

3.5.3 Inappropriate recognition of unused cash allocation

Finding

We reviewed the financial statements and noted that un-used cash allocations brought forward from previous years were still disclosed in note 15 as cash and cash equivalent.

These balances cannot generate future economic benefit to the entity but treated as an asset and classified as cash & cash equivalent under note 15 (current assets). Details are shown below:

Name	Balance 2017	Balance 2016
	D	D
	000	000
Cash Allocation Received-PE	-10,004,131	-10,004,131
Cash Allocation Received- OC	-24,569,789	-24,569,789
Cash Allocation Received- DV	-4,548,175	-4,548,175
Cash Allocation Received - SP	11,717	11,717
Total	-39,106,337	-39,106,337

Implication

These allocations are not current assets therefore the balance shown in note 15 is inaccurate and thus could be misleading to the users of the financial statements.

The cash and cash equivalent balance in the financial statements might be misstated.

Priority

High

Recommendation

Accountant General's Department should ensure that the un-used allocation brought forward from EPICOR 7 is cleared and removed from Note 15 of the draft financial statements.

Management response

This will be adjusted in the revised financial statements

Auditor's Comment

The cash allocation amounting D11,717,000.00 remained outstanding up to the time of finalising this management letter.

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3.5.4 Un-reconciled items in bank reconciliation statement

Finding

During the review and reperformance of bank reconciliation, we noted un-reconciled items in respect of cash and bank balances on government accounts totalling D7,332,778,468.08 brought forward from previous years as far back as 2014. These items remained unresolved and no evidence of clearance or correction of these items from the account was provided to the audit team. Details are shown in **appendix d**.

Implication

Failure to correct or clear un-reconciled items for more than one accounting period increases the risk of misstatement in the account balance.

There is a risk that bank reconciliations performed were not reviewed or supervised by a senior officer.

There is a risk that follow up are not made by management to clear or resolved un-reconciled items.

Priority

High

Recommendation

We recommend that the above omissions are adjusted, and details provided for our verifications.

Un-reconciled items should be investigated and cleared from the various accounts.

In future, the Accountant General should ensure that timely bank reconciliations are performed, reviewed and signed for by the reviewing officer who should also ensure that errors and omissions detected are investigated and adjusted accordingly.

Management response

Bank reconciliation and adjustments thereto is a continuous process and AGD will continue to work on clearing the un-reconciling items. However, out of D7,332,778,468.08, D6,770,231,269.87 has been reconciled D445,423,799.10 reversed and D11,968,870.87 has manually been reconciled. Attached is the table below

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UN-RECONCILING ITEM	
Mangement Responses	
Description	Amount
Reconcilled	6,770,231,269.87
Revesed	445,423,799.10
Mannually Reconcilled	11,968,870.87
Total	7,227,623,939.84

Auditor's Comment

Transactions totalling D1,050,587,268.60 remained unreconciled.

3.5.5 Inaccurate balances used to perform bank reconciliation

Finding

We re-performed the year end bank reconciliation and noted that wrong balances (cash and bank figures) were used in performing the reconciliation leading to wrong cash and bank balances.

We could not therefore rely on the accuracy of the reconciliation performed.

Details are shown in **appendix e**.

Implication

There is a risk that balances disclosed under note 15 (cash and cash equivalent) are misstated.

There is a risk that senior personnel for the timely detection and correction of errors do not review reconciliations.

Priority

High

Recommendation

Management should correct all the inaccuracies identified above and provide evidence for our review.

Accountant General's Department should have proper control system is in place to monitor the reconciliations done on all accounts. Designated Senior Officers should review reconciliation on time to mitigate errors and avoid reoccurrence.

Management response

[This will be corrected in the revised Financial Statements.](#)

Auditor's Comment

We have reviewed the revised financial statements and noted that wrong balances were used in bank reconciliation statements. Details are shown in revised **appendix e**.

3.5.6 Use of departmental self-raised revenue without authority

Finding

Section 10 of the Public Finance Act states that, “*Money shall not be withdrawn from any extra budgetary fund or departmental self-raised revenue unless the Minister has authorised the use of that money*”.

It further requires that departmental self-raised revenues be paid into the Consolidated Fund.

During our audit, we noted that receipts totalling D183,623,424.27 were held in the following accounts opened and operated by Office of the President. Receipts into these accounts were not deposited to the consolidated revenue fund but were used for other purposes.

There was no evidence provided to show that approval from the Ministry of Finance was sought before making payments from these accounts. Details of these of accounts are shown below:

Account Name	Account Number	Bank	Receipt	Closing D 2017
CARNEGIE Mining Account	1101002647	Central Bank	111,955,627.87	110,630.47
GAMICO Training Account	1103001163	Central Bank	555,451,.40	6,175.53
Sand Mining Account	1101004139	Central Bank	71,112,305.00	45,126,140.40
Total			183,623,424.27	45,242,946.40

Implication

This indicates a total disregard of the provisions of the Public Finance Act.

There is a risk that revenues collected under these accounts are not remitted to the consolidated revenue fund leading to misappropriations of public funds.

Priority

High

Recommendation

Management should ensure that the dictates of the Public Finance Act are always adhered to.

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Management should investigate these accounts and provide evidence for our review.

Management response

The balance in Sand Mining Account have been transferred to the CRF.

The balances in the Carnegie Mining and GAMICO Training Accounts would be transferred to CRF pending the adoption of the Janneh Commission Report as these Accounts were part of the said investigation

Auditor's Comment

We have confirmed that balances in the sand mining account are transfer to the consolidated revenue fund account whilst balances in Carnegie mining and Gamico training accounts remain outstanding up to the time of finalising this management letter.

3.5.7 Government bank accounts not maintained or controlled by the Accountant General

Finding

Financial Regulation 20 (3) states, " a government bank account shall be operated within the confine of, and in accordance with regulation and any supplementary instruction issued by the Accountant General".

We noted revenue collections totalling D183,623,424.27 are held in bank accounts maintained by Office of the President. Funds collected and deposited into these accounts as well as withdrawals do not pass through Accountant General's Department thus raising concerns over the accountability of funds.

There is no cash book(s) provided to the audit team to show record of receipts and payments into these accounts and as such, we cannot ascertain that these funds are adequately accounted.

There was no evidence provided to show that approval and authority from the ministry of Finance was sought for the use of these funds. Details are shown below:

Account Name	Account Number	Bank	Receipt	Closing D 2017
CARNEGIE Mining Account	1101002647	Central Bank	111,955,627.87	110,630.47
GAMICO Training Account	1103001163	Central Bank	555,451,.40	6,175.53
Sand Mining Account	1101004139	Central Bank	71,112,305.00	45,126,140.40
Mobilization Account	202-154675-110	GT Bank	N/A	N/A
Total			183,623,424.27	45,242,946.40

Details payments and receipts are shown in **appendix f**.

Implication

This indicates a weakness in the internal control process.

The dictates of the Financial Regulations are not adhered to.

There is a risk that funds might be misappropriated since there is no formal control in place.

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Priority

High

Recommendation

Management should investigate the nature of these accounts and give an update on their status.

We recommend that the maintenance and control of these accounts be handled by The Accountant General's Department and should ensure regular monitoring of funds flow in the accounts.

Management response

The update on these accounts is that they are no longer in use, and their balances would be transferred to CRF pending the adoption of the Janneh Commission Report as these Accounts were part of the said investigation

3.5.8 Differences in translating foreign held account

Finding

We noted difference of D89,441,325.35 between the translated cashbook balance and the general Ledger balance for the Special project dollar (USD) account.

Details are shown below:

Date	Cashbook Balance USD (\$)	Exchange Rate \$	Cashbook Balance (D)	General Ledger balance (D)	Difference (D)
31-Dec-17	4,845,537.67	47.66	230,938,325.35	141,497,000.00	89,441,325.35

Implication

There is a risk that the special project USD cash balance disclosed in Note 15 Cash and cash equivalent is misstated.

There is a risk that the yearend cash balance recognised in the statement of financial position is also misstated.

Priority

High

Recommendation

Management should ensure that the difference is adjusted accordingly and evidence for the adjustments provided to the audit for verification.

Management response

These balances would be translated as part of the Financial Statement revision.

Auditor's Comment

The issue remained outstanding up to the time of finalising this management letter.

3.5.9 Opening of special security account without authority

Finding

Section 13 of the Public Finance Act states that, *“a person shall not open an official account in any domestic or foreign bank, without authority of the Accountant General in consultation with the Permanent Secretary, except for commercial bank accounts which must be approved by the Minister on the recommendation of the Accountant General”*

Financial Regulation 20(2) states, “a government bank account shall be opened only with the authority of the Accountant General”.

Discussion with officials revealed that the special security account number 1101005301 was opened in 2012 by Office of The President without the authority of the Accountant General. Accountant General claimed to have no control over the use of funds in this account.

We requested documentation in respect of this account but remained outstanding.

Implication

There is a risk of weak control mechanism of this account leading to misappropriation of public funds.

This is a total disregard to the provisions of the Public Finance Act and the Financial Regulations.

Priority

High

Recommendation

We request that payments made to this account and withdrawals from the account be stopped immediately while its status is being regularised.

We request the Accountant General to engage relevant stakeholders and take ownership of the custody of this bank account.

We recommend that the dictates of the Public Finance Act and Financial Regulations are always adhered to.

Management response

Management response was not provided

3.5.10 Withdrawals from Treasury Main Account (TMA)

Finding

Section 3(e) of the Public Finance Act states that the minister shall. “promote fiscal transparency and effective management in respect of revenues, expenditures, and assets and liabilities of the Government”.

Section and section 6(f) of the Public Finance Act requires the Accountant General to supervise the expenditure and other disbursements of Government and to ensure that no payment is made which is not covered by proper authority and in the case of any apparent extravagance call the attention of the accounting officer.

During the audit, we noted Office of The President opened and maintained a Special Security account no 1101003565 in 2012 with approval from Ministry of Finance. The total deposit into this account totalled D633,229,723.59 whereas withdrawals amounted to D631,717,859.62 at the time of its closure in 2017. There was no evidence provided to confirm the balance at the time of closure.

A similar Special Security account number 1101005167 was also opened by Office of the President with the Permission of Ministry of Finance. Funds flow to the account stood at D 41,687,902.77 while to total withdrawal of D 35,844,485.70 was made from the account. We can confirm the closure of this account in October 2017 with balances transferred to Consolidated Revenue Fund.

The payment of funds into these accounts as well as the expenditures incurred were not sanctioned by Accountant General as he claimed to have no control over the use of funds in this account.

As such, we are concerned with the control and proliferation of bank accounts in recent period thus stifling the monitoring mechanisms of funds held in these accounts.

Details are shown in **appendix g (i) and g (i).**

Implication

This is a violation of the above section of the Public Finance Act.

The transfer of budgeted funds to these accounts might deprive government from executing its functions or activities which were budgeted for and approved by the National Assembly.

The withdrawals made from the account might not be genuine disbursement of public funds.

Priority

High

Recommendation

We request Ministry of Finance to consult Accountant General in the process of opening new bank accounts.

We recommend the Ministry of Finance to critically review the requests made from Ministries Department and Agencies before approval for the opening of bank accounts.

The dictates of the Public Finance Act should always be adhered to.

Management response

Management has noted your concern regarding the opening of Bank Accounts.

On a separate note, the balance in Account No. 1101005301 was closed and transferred to Account No. 101005167 and this second account was subsequently closed. However both Accounts were closed without obtaining the Bank statements and the CBG is unable to produce statements once the Account is closed. This deficiency is noted and henceforth Bank Accounts Statements would be obtained before accounts are closed.

AGD, in collaboration with CBG, is now enforcing strict control on the Opening of Government Bank Accounts.

Auditor's Comment

Evidence of closure of these accounts was not provided to the audit team. As a result, we could not determine their balance at the time of closure.

3.5.11 Closure of accounts and transfers to Consolidated Fund

Finding

We noted that the following accounts were closed in 2017 and balances claimed to have been transferred to the Consolidated Fund (CF).

However, no evidence of such transfers to CF was provided for our review. In addition, the balances held in these accounts at the time of closure was not provided for our review. There was no evidence provided to show that these accounts were reconciled, and balances established before their closure by Central Bank.

Details are shown below:

Account No	Account Name	Date of Closure	Amount Transferred to CRF	Actual Balance Prior to closure
1101005301	GAMBIA GOVERNMENT BOND	30-Aug-17	Evidence of transfer not provided	Actual Balance not provided
1101003565	SPECIAL SECURITY ACCOUNT	20-Sep-17	Evidence of transfer not provided	Actual Balance not provided
1109000058	Global Fund Round 8 HIV/AIDS	13-Nov-17	Evidence of transfer not provided	Actual Balance not provided
1101002757	HIPC AND MADRI RELIEF	22-Nov-17	Evidence of transfer not provided	Actual Balance not provided

Implication

There is a risk that funds were held in these accounts before closure and not transferred to the Consolidated Revenue Fund.

In the absence of reconciliation, errors can go for a long time before they can be detected and corrected in a timely manner.

There is a risk that funds are misappropriated.

Priority

High

Recommendation

The Accountant General's Department should provide the audit team with evidence of funds transfer to the CRF.

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In future, Accountant General's Department should obtain evidence of bank statement(s) confirming balance(s) held before the closure of these accounts.

Management response

The Global Fund Round 8 HIV/AIDS Bank Account was managed by the Ministry of Health Project Implementation Unit and its balances would not be transferred to CRF. Further information on the said Account could be sought from the Ministry of Health Project Co-coordinating Unit.

THE HIPC AND MADRI RELIEF and the Special Security Accounts were closed without obtaining the Bank statements and the CBG is unable to produce statements once the Account is closed. This deficiency is noted and henceforth Bank Accounts Statements would be obtained before accounts are closed.

Auditor's Comment

Evidence of the closure of the HIPC Madri Relief and Special Security Accounts were not provided for audit up to the time of finalising the management letter.

3.5.12 Unpresented cancelled cheques

Finding

Section 6 (1) of the Financial Regulation states that “a public officer who:

- (a) Conducts financial business on behalf of the government of The Gambia
- (b) Receive, keeps and disburses public and trust moneys
- (c) Keeps, takes care of and uses public stores and
- (d) Keeps proper records of all transactions

Shall produce records of the transaction for inspection or audit purposes, when called upon to do so by the Accountant General, the Auditor- General or the Director General of Internal Audit.”

We noted that payments amounting to D 107,250.74 in respect of cheques that were cancelled in the system, but the physical cheques were not presented for review.

We also noted instances where both the payment vouchers and their respective cancelled cheques amounting to D368, 362.00 were not presented for our review.

Details are shown below:

Date	Payee	Cheque Number	Amount	Remarks
2017-11-17	AMADOU SANNEH	166309	3,250.74	the physical cheque was not attached
2017-06-19	ST. GEORGES UPPER BASIC SCHOOL BASSE	159936	84,000.00	the physical cheque was not attached
2017-12-16	THE GAMBIA TELECOMMUNICATION CELLULAR C	10082854	20,000.00	the physical cheque was not attached
Total			107,250.74	

Date	Payee	Cheque Number	Amount	Remarks
2017-07-25	MOMODOU LAMIN BAH	10076873	125,111.00	both PV and cheques are not presented
2017-08-30	BAYE TRADING	10078356	159,300.00	both PV and cheques are not presented

Date	Payee	Cheque Number	Amount	Remarks
2017-03-20	CLERK NATIONAL ASSEMBLY	10072693	5,850.00	both PV and cheques are not presented
2017-02-24	PERM.SECT-MINISTRY OF ENERGY	10071774	5,946.00	both PV and cheques are not presented
2017-03-28	ABDOU SALAM JATTA	10072940	20,000.00	both PV and cheques are not presented
2017-02-09	RAINBOW BEACH BAR, RESTAURANT AND LODGINGS	10071470	52,155.00	both PV and cheques are not presented
Total			368,362.00	

Implication

In the absence of the cancel cheques we cannot ascertain that the cheques were indeed cancelled.

There is a risk of errors and other irregularities if cancelled cheques are not presented for our review.

Priority

High

Recommendation

The Accountant General's Department should ensure that the above physical cheques and payment vouchers are presented for audit inspection.

The Accountant General's Department should always adhere to the dictates of the Financial Regulation.

Management response

Date	Payee	Cheque Number	Amount	Remarks	Management response
2017-11-17	AMADOU SANNEH	166309	3,250.74	the physical cheque	This was a bank transfer which was cancelled

				was not attached	before printing the instruction. Also the payment was never made (through the Bank).
2017-06-19	ST. GEORGES UPPER BASIC SCHOOL BASSE	159936	84,000.00	the physical cheque was not attached	PV is available for your inspection.
2017-12-16	THE GAMBIA TELECOMMUNICATION CELLULAR C	10082854	20,000.00	the physical cheque was not attached	PV is available for your inspection
Total			23,250.74		

Date	Payee	Cheque Number	Amount	Remarks	
2017-07-25	MOMODOU LAMIN BAH	10076873	125,111.00	both PV and cheque are not presented	PV is Available for your inspection
2017-08-30	BAYE TRADING	10078356	159,300.00	both PV and cheque are not presented	
2017-03-20	CLERK NATIONAL ASSEMBLY	10072693	5,850.00	both PV and cheques are not presented	

2017-02-24	PERM.SECT-MINISTRY OF ENERGY	10071774	5,946.00	both PV and cheque are not presented	PV is Available for your inspection.
2017-03-28	ABDOU SALAM JATTA	10072940	20,000.00	both PV and cheque are not presented	PV is Available for your inspection
2017-02-09	RAINBOW BEACH BAR, RESTAURANT AND LODGINGS	10071470	52,155.00	both PV and cheque are not presented	
Total			368,362.00		
All the cheques stated above were not presented at the Bank.					

Auditor's Comment

The under listed cancelled cheques remained outstanding up to the time of finalising this management letter. Details are shown below:

Date	Payee	Cheque Number	Amount	Remarks	Management response
2017-11-17	AMADOU SANNEH	166309	3,250.74	the physical cheque was not attached	This was a bank transfer which was cancelled before printing the instruction. Also the payment was never made (through the Bank).
2017-12-16	THE GAMBIA TELECOMMUNICATION	10082854	20,000.00	the physical cheque	PV is available for your inspection

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	CELLULAR C			was not attached	
Total			23,250.74		

Date	Payee	Cheque Number	Amount	Remarks	
2017-08-30	BAYE TRADING	10078356	159,300.00	both PV and cheque are not presented	
2017-03-20	CLERK NATIONAL ASSEMBLY	10072693	5,850.00	both PV and cheques are not presented	
2017-02-09	RAINBOW BEACH BAR, RESTAURANT AND LODGINGS	10071470	52,155.00	both PV and cheque are not presented	
Total			217,305.00		

3.5.13 No cancelled cheque register

Finding

Section 4 of the Public Finance Act states *“Duties of the Accountant General Includes (o) to maintain all documents and records prescribed for him or her in this act and the Accounting Manual, in particular;*

- (i) Principal and subsidiary journals, ledgers and registers*
- (ii) Registers to records,*
- (iii) Revenue earning book register,*
- (iv) Safes and keys, accountable financial stationery, stamp duty, write-offs, and all stocks, shares, debentures and other securities held by Government*
- (v) Audit trial, and*
- (vi) All relevant records and data backups necessary in the context of a manual and a computerized accounting system.*

The Accountant General's Department claimed to have maintained a cancelled cheque way book where they recorded all cheques cancelled during the year, the persons who voided the cheques and reasons for cancellation. Despite several requests made by the audit team, the way book was not provided to the team for review up to the time of writing this management letter.

Implication

There is a risk that the cancelled cheque way book does not exist, and Accountant General's Department might not properly monitor cheque processing and cancellation.

There is a risk that not all cheques cancelled in the system are properly voided and filed.

Priority

High

Recommendation

We recommend that Accountant General's Department should provide the cancelled cheque way book for our review and all cancelled cheque be logged in a register for audit and other relevant exercises.

Management response

The register is available for your review.

Auditor's Comment

The register was provided and was reviewed accordingly.

3.5.14 Misclassification of below-the-line expenditure account

Finding

Below-The-Line projects (BTLs) are projects for which accurate amount of incomes receivable and expenditure incurable cannot be reasonably established at the time of preparing the budget. They can be classified as self-accounting or non-self-accounting projects whose funds are executed based on a project work plan that are reviewed and approved by the Permanent Secretary Ministry of Finance and Economic Affairs (MoFEA).

Below-The-Line (BTLs) donor funds received are posted into the Special Project (basket accounts) using the receipting code (192222).

However, we also noted that expenditures (payments) amounting to D97, 229,151.61 from various BTL accounts were misclassified and captured as BTL receipts using the receipt code of 192222 thus resulting to a misstatement of BTL projects receipts.

Implication

The BTL receipts are understated therefore we cannot ascertain the accuracy of the disclosures made in the financial statements.

There is a risk that designated senior officials do not review payment vouchers.

Priority

High

Recommendation

- a) Management should correct the above discrepancies and provide evidence for our review;
- b) Management should increase the review and supervision of work done by junior staff; and
- c) Management should improve its internal control to avoid reoccurrence.

Management response

Out of the Expenditures (payments) amounting to D97, 229,151.61 from various BTL accounts misclassified and captured as BTL receipts using the receipt code of 192222, an amount D 86,758,616.70 of has already been regularised. The balance of transaction amounting to D 10,470,534.91 would be adjusted as part of the Revised Financial Statements. The analysis is available for your review.

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Auditor's Comment

The remaining balance of D10,470,534.91 was not adjusted in the revised financial statements.

3.5.15 No database maintained for self-accounting projects

Finding

A review of Below-The-Line (BTL) projects and discussion with officials at Accountant General's Department (AGD) and Ministries, Departments and Agencies (MDAs) revealed that no data base was maintained by the Accountant General's Department to identify and distinguish between self-accounting and non-self-accounting projects.

Implication

There is risk that Accountant General's Department will not capture all the Below-The-Line projects.

There is a risk that donor funds received for Below-The-Line projects might not be captured and disclosed in the consolidated financial statements.

This is also indicative of inadequate internal control.

Priority

High

Recommendation

Management should develop a data base or any form of control mechanism to keep track of all BTL projects, this will prevent the non-disclosure of donor funds in the financial statements thus eliminating the risk of misstatements in the financial statements.

Management should also improve on the internal control system in the process of identifying and reporting BTLs.

Management response

Currently, non-self-accounting BTL projects are set up on the IFMIS. Also, five self-accounting projects are configured on the IFMIS platform. There are plans to roll IFMIS to all self-accounting projects by January 2020.

In addition, there is data base for self-accounting projects in the AMP (Aid Management Platform) at the Directorate of Aid Coordination.

3.6 Information Technology (IFMIS)

3.6.1 Antivirus and Firewalls installed in the server are deactivated

Finding

Installations of antivirus and firewall minimises unauthorised access and viruses (malwares) to the system.

During our visit to the server room, we noted that the antivirus and firewalls installed were deactivated.

Implication

This could allow viruses and unauthorised access to the system and corrupt sensitive data that can be costly to the government.

Priority

High

Recommendation

Management should ensure that antivirus and firewalls installed are enabled and frequently updated.

Management response

The Anti-Virus is selectively disabled on few servers. These selected servers are running the IFMIS financial suit and there is compatibility issue. The compatibility issue will be addressed in the new IFMIS upgrade.

In addition, these selected servers are NOT on the World Wide Web and there is strict access control in place.

Auditor's Comment

Although, the servers are not on the internet, there still exist high risk of virus infection if computers are connected through the Local Area Network. Therefore, it is critical that antivirus and firewall is always running and up to date.

The issue remained unresolved up to the time of finalising this management letter.

3.6.2 Anti-virus installed in IFMIS computers for various ministries were not updated

Finding

We noted that the Anti-Virus installed in the IFMIS computers for the following Ministries were not up to date. Details are shown below:

Ministries	Anti-Virus Name	Last security update	Version number/ Soft version	Remark
Ministry of Agriculture (MoA)	McAfee	22 October 2009 @ 11:18.13 pm	5.5..447	Not updated
Ministry of Education (MoBSE)	McAfee	N/A	8.8.0.1599	Not updated Build date was (9 December 2016)
Ministry of Fisheries (MoF)	McAfee	14 May 2013 @ 11:01.08 am	4.5.0.1499	Not updated
Ministry of Health (MoHSW)	McAfee	14 May 2013 @ 03:54.25 am	4.8.0.1500	Not updated
Judiciary (High Court)	McAfee	13 February 2017 @ 12:09.26 am	5.5.0.477	Not updated
Ministry of Justice (MoJ)	McAfee	N/A	8.7.i0	DAT created on 05 January 2016
NAO (National Audit Office)	McAfee	N/A	8.7.i0	Date created on 11 March 2015

Implication

In the absence of an updated anti-virus in place, there is a risk of loss of vital data/information.

There is a risk of business interruption if computers crash due to virus.

Lack of up-to-date anti-virus could reduce the speed of the system during processing transactions.

Priority

High

Recommendation

Management should ensure that anti-virus installed on IFMIS computers are regularly updated.

Management response

AGD acquired the latest anti-virus (EPO server) for the IFMIS. However, this cannot be updated in the specified computers as they are too old (supplied in 2006). Many of these computers are still running on Windows XP which is no longer supported in the market.

All client computers are in the process of being upgraded, which would address this situation.

3.6.3 Fire alarm system not working

Finding

Physical inspection of the server room and other test performed on the ICT equipment revealed that the fire alarm in the server room were not functional at the time of our visit.

Implication

The absence of a functional fire alarm could result in late detection of fire outbreak.

Priority

High

Recommendation

Management should ensure that the fire alarms systems are always functional.

Management response

The fire alarm system is currently under review.

Auditor's Comment

The matter remained unresolved up to the time of finalising this management letter.

3.6.4 No genuine micro-soft office suite available

Finding

The Microsoft office installed in most IFMIS computers are cracked version. This cracked version is usually obtained using un-trusted software which usually has trojans/viruses inbuilt in them.

Implication

This could lead to information lost due to virus/trojans.

There is a risk of undetected exposure of information from the cracking software.

Priority

High

Recommendation

Management should ensure that genuine micro-soft office software is purchased or use an open source alternative to replace the crack version.

Management response

We are currently reviewing in order to establish if there is any computer with crack version of MS Office. However, all current procurement of computers comes with genuine operating systems and MS Office.

Auditor's Comment

There was no evidence provided to confirm that genuine operating system and MS office was installed on IFMIS computers.

3.6.5 Network cables not arranged and labelled properly

Finding

During our visit to the server room, we noted that network and power cables were placed in a disorderly manner (i.e. the cables were not neatly wrapped around the server rack).

In addition, we also noted that most network and power cables were not labelled and as a result, it would be difficult to identify which cable is connected to which system.

Implication

It will be difficult to troubleshoot connectivity issues or failures in such environment.

This could lead to long periods of down time which could affect entities operations.

Revenue generating entities might also lose significant amount of revenues during down time.

Priority

High

Recommendation

Management should ensure that cables in the server room are properly arranged and labelled to allow quick troubleshooting of network connectivity issues.

Management response

The situation has been remedied.

Auditor's Comment

We have confirmed that the issue has now been resolved.

3.6.6 IFMIS core server's operating systems are not activated

Finding

Review of the IFMIS Servers at Accountant General's Department revealed that some Epicor 9 Servers (BJLE9DB1) and Domain controller BJLDNTAVG001 were not activated at the time of inspection.

Implication

It is not good practice to run windows servers that are not activated. Some windows services might not run correctly if windows are not activated.

Priority

High

Recommendation

Management should ensure that all IFMIS machines are running genuine and activated operating systems.

Management response

We have activated Windows Server 2008 beyond our license level of 55 due to the VMWare restoration procedure which removes all license information and always requires fresh reinstallation. During the next upgrade of the operating systems to Windows Server 2016 the license issues will be sorted out.

3.7 Commonwealth Secretariat Debt Recording Management System (CS DMRS)

3.7.1 Antivirus not installed in some user machines and servers

Finding

Inspection of some user computers at MoFEA revealed that antivirus was not installed on all the computers and servers.

Implication

There is risk that some of the computers and servers will be infected with viruses and hence resulting to corrupting sensitive data which might not be restored again.

There is a risk of high replacement cost to government if antiviruses are not installed on these computers and or servers regularly.

Priority

High

Recommendation

Management should ensure that antivirus is installed and periodically updated on all computers and servers.

Management response

MoFEA management has been engaged immediately to ensure CSDRMS servers and computers are installed with antivirus appropriately.

Auditor's Comment

This issue was not resolved and therefore remained outstanding.

3.7.2 Permanent/ temporal deactivation of users

Finding

During the audit, we noted that CS-DRMS user access rights to the following officers were not disabled while the officers were either on study leave, transferred, travelled or no longer employed by government.

Name	Designation	Status	Remark
Alaye Barra	Principal Loans Officer	Moved to Budget Unit, MoFEA in February 2018	Active user
Adama Jallow	Economist	Travelled to the United States.	Active user
Demba Jobe	Loans Officer	Service terminated since 2017	Active user
Dawda Sowe	ICT Officer	Service were terminated since 2017	Active user
Ebrima Bala Gaye	Economist	Study leave in January 2017.	Active user
Kabba Baldeh	Senior Financial Analyst	Moved to PFM in 2017	Active user

Implication

There is a risk that these officials could access the system while on leave or elsewhere or their access rights be used by unauthorised officer(s). Any unauthorised changes to the system could result to financial loss to government.

Priority

High

Recommendation

Management should ensure that user accounts for individual on leave and those who travel or terminated are temporally or permanently deactivated.

Management response

This issue has been resolved. However, even though these accounts still exist accessibility is only possible within the office setting.

Auditor's Comment

We have confirmed that the access rights of affected officers are now disabled and the matter has been resolved accordingly.

3.7.3 CS-DRMS users with duplicate accounts

Finding

We noted that there were CS-DRMS users whose accounts were duplicated in the system. Details are shown below.

Name	Designation	Status	Access Rights	Remark
Alaye Barra	Principal Loans Officer	Active user account	Administrator	User name appeared twice with the same rights
Adama Jallow	Economist	Active user account	Browser	User name appeared twice with the same rights
Fatou Jadama	Assistant Loans Office	Active user account	Browser	User name appeared twice with the same rights
Alieu Kassama	Senior Economist	Active user account	Editor	User name appeared twice with the same rights

Implication

Lack of proper and frequent review of access right by the System Administrator, could result to fraud and other irregularities.

Priority

High

Recommendation

Management should ensure that the user's rights are regularly reviewed to avoid duplicate access rights.

Management response

This issue has been resolved and is available for your confirmation.

Auditor's Comment

We have confirmed that user access rights are now resolved.

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3.8 Budget management

3.8.1 Virement from other charges to personnel emolument

Finding

Section 19 2(a) of the financial regulations 2016 states that “Virement may not be used to –

(a) Transfer funds between personnel emoluments and other charges”.

Section 29 (8) of the Public finance act 2014 states that “ virement is not permitted between personnel emoluments and other charges”.

During the review of budget files of various ministries at Ministry of Finance & Economic Affairs (MoFEA), we noted that virements totalling D 53,567,717.30 were made from other charges to personnel emolument contrary to the above financial regulations.

Implication

There is a serious disregard to the Financial Regulation and Public Finance Act.

There is a risk that any decision taken based on these two broad categories of expenditure would be misleading to stakeholders.

Priority

Medium

Recommendation

We recommend that the provisions of the Act and regulations be adhered to at all times.

Management response

All these virements were actually made between OC budget line items. OC Codes range from 22 to 29 series whereas PE codes are 21 series ONLY.

Auditor's Comment

We have confirmed that the virements were made from the appropriate budget lines.

3.8.2 Notification of virement from budget entities

Finding

Section 29 subsection 4 (c) states that “ virement is allowed among budget agencies by the approval of the minister in consultation with vote controllers of budget agencies”.

A review of the budget files of budget entities and virement report at MoFEA revealed that funds were transferred from one entity's budget to another. However, we were not provided with correspondence to confirm whether the affected budget entities were informed accordingly. Details are shown in the table below.

Requesting budget entity		Receiving budget entity	
BE	D	BE	D
(020) -Ministry of Basic & Secondary Education	1,800,000.00	(010)- Ministry of Foreign Affairs	1,800,000.00
(021) -Ministry of Health & Social Welfare	15,000,000.00	(010)- Ministry of Foreign Affairs	15,000,000.00
(050)- National Debt service	850,000.00	(012)- Ministry of Finance Economic Affairs	850,000.00
(017) -Ministry of Agriculture	985,600.00	(012)- Ministry of Finance Economic Affairs	985,600.00
(017) -Ministry of Agriculture	5,300,000.00	(010)- Ministry of Foreign Affairs	5,300,000.00
Total	23,935,600.00		23,935,600.00

Implication

This could result to budget overrun by budget entities which could have an overall impact on the implementation of key operations of the affected budget entities.

There is a risk that plan activities of the budget entities will be disrupted.

Priority

High

Recommendation

We recommend that budget entities are notified whenever funds are transferred from

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their votes.

Management response

Management noted and agreed with comment and recommendation to notify budget entities when viring from BE as per the Public Finance Act. This is in lined with best practices for budget execution to enhance smooth implementation of programmes.

3.8.3 Monitoring of expenditure

Finding

The itemized and commitment & expenditure by budget entity reports in the IFMIS-portal shows funds committed by Ministries Department and Agencies (MDAs).

Discussion with officials at the MoFEA revealed that funds given to the MDA's can be monitored in the system which is verified once they are committed.

However, there is no evidence provided to show that these reports are fully utilised by accounting officers.

Implication

There is a risk that committed funds will not be utilized as intended if there are no monitoring mechanisms in place.

There is an increased risk of accumulation of arrears at MDAs for inefficiently and ineffectively utilising these reports.

Priority

High

Recommendation

We recommend that these reports be utilised to assist in monitoring expenditures patterns across MDAs.

Management response

Management is not in agreement with the submission that the Itemized Commitment & Expenditure by budget entity reports in the IFMIS is not widely used as our interaction with users have proven that this is among the most widely used reports.

3.8.4 Inconsistent budgetary process

Finding

Section 21 (4) of Public Finance Act states that, *“a statement of classes of outputs expected to be provided from each vote during the year and the performance criteria to be met in providing those outputs shall be included in the appropriation bill document”*.

IPSAS 1.3.10 requires entities to report using the cash basis of accounting frequently collect information on items that are not recognized under cash accounting. Examples of the type of information that may be collected include details of:

(b) Performance indicators and the achievement of service delivery objectives.

Program-Based Budgeting (PBB) is a budgeting structure where money is distributed by program or functional area and based on the nature of the activities performed by the program. PBB is a process that clearly links the funds appropriated by the National Assembly to output and outcomes.

Discussions with the officials at MoFEA revealed that the budgetary process of the government has shifted to PBB process which was initially piloted from 2014 through 2016 and fully rolled out to all Ministries, Department and Agencies in 2017.

However, a review of the annual budget estimates of revenue and expenditure of MDAs revealed that line item budgeting is still used in 2017 contrary to submission made by officials at MoFEA.

Implication

This is serious disregard to the Public Finance Act and IPSASs cash basis accounting.

There is a risk that government would not be able measure its priority objective within the short or medium term due to the inconsistency in the budgetary process.

Priority

Medium

Recommendation

We recommend that from hence forth MoFEA should prepare and report the annual budget estimates of revenue and expenditure using the principles of PBB.

The dictates of the IPSASs cash basis accounting and the Public Finance Act should always be adhered to.

Management response

Management has noted your concern and will henceforth adhere to the dictates of the IPSASs cash basis accounting and the Public Finance Act.

3.9 Contingency Fund

3.9.1 Failure to budget for contingency

Finding

Section 24 subsection 3(d) (iii) of the Public Finance Act states “*that the appropriation bill document submitted to the National Assembly should contain at least; (d) estimates of expenditures of each budget agency classifies as (iii) estimates of expenditure allocated to unforeseen expenditures (in this section referred to as “unallocated expenditure”). Pursuant to section 154 of the constitution, for any situation of exceptional nature which cannot be predicted in advance and, therefore, cannot be included under an appropriate category of expenditure*”.

The Contingency Fund is set up under the provisions of section 154 of the Constitution for purposes of meeting unforeseen and urgent expenditure for which no other provision exists.

We noted that there was no budget line created for Contingency Fund in the 2017 estimates of revenue and expenditure.

In this era of climate change and the resulting frequency of natural disasters, it is inconceivable for governments not to hedge funds for emergency purposes.

Implication

In the absence of a budget line, funds might not be available to cater for expenditure in the event of emergencies or unforeseen circumstances.

Priority

High

Recommendation

We recommend that a budget line be created to cater for emergencies or unforeseen circumstances.

Management response

This issue has been resolved as contingency Fund has been budgeted for in 2018.

3.9.2 Misclassification of budget lines

Finding

Centralised Service is a budgeted entity that consists of a number of budget line items maintained and controlled by the Ministry of Finance and Economic Affairs.

A review of the financial statements revealed that these budget lines were classified as contingency fund even though none of the budget lines meet the definition of contingency.

Details are shown below:

Code	Details	Amount
222154	Settlement of Confirmed Debts	184,054,855.49
221203	Rents and Rates	25,053,512.00
211106	Civil Service Staff Loan	15,000,000.00
222102	Arbitration and Court Awards	113,504,803.86

Implication

There is a risk that funds are intentionally classified as Contingency Fund even though they did not meet the definition in order to justify the use of such budget lines for normal operations.

There is a risk of weak monitoring of expenditures made from the Centralised Services.

There is risk that the financial statements are misstated.

Priority

High

Recommendation

Monitoring of expenditures made from the Centralised Services should be strengthened to avoid such reoccurrence.

Accountant General should review the composition of the note 24(Contingency Fund) of the financial statements and make corrective measures.

We seek explanation as to why note 24(Contingency Fund) was created when the budget line for Contingency Fund was abrogated during period under review.

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Management response

This has been corrected and will be adjusted in the revised Financial Statements.

Auditor's Comment

We have confirmed that the relevant adjustment was made in the revised financial statements.

3.10 Deposits

3.10.1 Non-closure of the old TMA

Finding

Discussions with officials at Accountant General's Department revealed that a new Treasury Main Account (TMA) was opened since in January 2014 where all funds from the old TMA are supposed to be transferred. However, during our audit we noted that the old TMA was not closed up to the time of writing this management letter.

Description	Balance as at 31st December Prior Year GMD'000	Current Year Received GMD'000	Current Year Repaid GMD'000'	Balance as at 31st December Current year GMD'000
Old Treasury Main Account Balance	(885)	0	0	(885)

Implication

There is risk that the funds in these accounts might be misappropriated.

This is indicative of weak control over the supervision of work done by staff.

There is a risk that these accounts might be used for fraudulent activities.

Priority

High

Recommendation

These accounts should be closed, and the balances transferred to the Consolidated Revenue Fund and details furnish to NAO for verification.

Management response

The Old TMA balance has already been transferred to CRF and this update was provided to your office with the relevant supporting documents as part of the update to the 2014/2015 management letter. Attached is a copy of the credit advice for your reference.

Auditor's Comment

We have confirmed that the balance has been transferred to Consolidated Fund but the account is still not closed up to the time of finalising this management letter.

3.10.2 TMA unknown deposit account

Finding

Review of statement of deposits revealed an account called TMA Unknown deposit with account balance totalling D1, 385,000.00. We sought explanations regarding the nature and purpose of the account but was not provided up to time of writing this management letter.

See details below:

Description	Balance as at 31st December Prior Year GMD'000	Current Year Received GMD'000	Current Year Repaid GMD'000'	Balance as at 31st December Current year GMD'000
TMA Unknown Deposits	(1,385)	0	0	(1,385)

Implication

There is risk that the funds in these accounts might be misappropriated.

There is a risk that account of this nature might be used for fraudulent activities.

Priority

High

Recommendation

We request the Accountant General to provide us with the purpose and authority for the opening of this account.

This account should be closed, and the balances transferred to the Consolidated Revenue Fund and details furnish to NAO for verification.

Management response

The TMA Unknown Deposit was created to capture receipts into the TMA for which Management was unable to establish the source even though a follow up was made with the Central Bank.

These receipts were transferred to the Special Deposit Account and a liability account created in BE 12 to account for receipts. This was to ensure that these transactions clear from the outstanding reconciling items and that the funds are available for future refund.

The Central Bank subsequently reversed some of these receipts from the TMA after having established that these funds were wrongly Deposited into the TMA.

The current balance 1,385,008.92 of the Unknown Deposits was transferred to CRF on the 4th September 2018.

Attached are the relevant supporting documents relating to the Unknown Deposits for your confirmation.

Auditor's Comment

We have confirmed that the balance has been transferred to the Consolidated Fund but the account was not closed up to the time of finalising this management letter.

Third party accounts with balances at the year end

Finding

Discussion with officials at Accountant General's Department revealed that some deposit accounts are transit account in which third party funds are held. As a result, the account balances at the end of the year should show a nil balance.

However, we noted that the following deposit accounts have balances held in them at the end of the year. See details below:

Accounts meant to have nil balance at the year end				
Description	Balance as at 31st December 2016 (Prior Year) GMD'000	Current Year 2017 Received GMD'000	Current Year 2017 Repaid GMD'000'	Balance as at 31st December (Current year) 2017 GMD'000
Overseas Allotment	(830)	0	0	(830)
Social Security Housing	(18)	(4.00)	(5.00)	(18)
Family Allotment	(326)	(4,100.00)	(4,421.00)	(4)
Fines/Penalties/Misconduct	(54)	879	931	(3)
Trust Fund for Needy Student	(566)	(28,483.00)	(28,886.00)	(164)
Consultancy Fees Clearing A/c	(543)	0	0	(543)
Court Deposit	(39)	0	0	(39)
Settlement of 2006 Stale Cheques	(210)	0	0	(210)
Gov.t Dep.Tourism Levy	(313)	0	0	(313)

Implication

There is a risk that the statement of deposits accounts balance was misappropriated.

There is a weak monitoring of these accounts.

There a risk that some of funds in these accounts might be tampered with if they are not cleared at the year end.

Priority

High

:

Recommendation

Management should make sure that accounts are properly monitored and to ensure that balances in these accounts are transferred to the respective accounts at the year-end.

Management response

Management will transfer all third-party balances from the TMA to respective third party accounts and this will be adjusted as part of the revised Financial Statements.

Auditor's Comment

The third-party balances were not adjusted in the revised financial statements and therefore remained outstanding up to the time of finalising this management letter.

3.10.3 Misclassification of revenue as a third-party account

Finding

Review of statement of deposit revealed that vaccination of international travellers, a revenue budget line (i.e. line item under Ministry of Health and Social Welfare) was wrongly classified as third-party deposit account. See details below:

Description	Balance as at 31st December 2016 (Prior Year) GMD'000	Current Year 2017 Received GMD'000	Current Year 2017 Repaid GMD'000'	Balance as at 31st December 2017 (Current year) GMD'000
Vaccination of International Travellers	(769)	(56.00)	0	(825)

Implication

There is risk that the revenue disclosed in the financial statements was understated and third-party accounts were overstated, thus misleading users of the financial statements.

This is indicative of weakness in internal control which if not addressed could lead to fraud and other irregularities.

Priority

High

Recommendation

The Accountant General's Department should ensure that the correction is made as soon as possible, and details furnished to National Audit Office for verification.

Management response

This will be corrected and adjusted as part of the revised Financial Statements

Auditor's Comment

We have confirmed that the adjustment was made in the revised financial statements.

3.10.4 Tobaski Sheep account still operational

Finding

The tobaski sheep account was a transit account opened by Accountant General's Department in January 2014 to facilitate the collection of the repayment of the tobaski sheep loaned to civil servants by the former president.

We requested information regarding the opening of this account from Accountant General's Department but was not furnished up to time of writing this management letter.

In addition, we noted that the tobaski sheep account is still active as there were some movement (i.e. receipts and payments) in the account during the period under review

This account should have been closed and balances transferred to appropriate account.

Description	Balance as at 31st December Prior Year GMD'000	Current Year Received GMD'000	Current Year Repaid GMD'000'	Balance as at 31st December Current year GMD'000
Tobaski Sheep	(191)	(2.00)	(2.00)	(191)

Implication

There is risk of misappropriation on the tobaski sheep account.

There is a risk of control weakness over deposit accounts.

Priority

High

Recommendation

We request Accountant General to provide reasons for the maintenance of this account.

We recommend that this account be closed, and balances transferred to the Consolidated Fund.

Management response

This account was opened at Trust Bank by the Office of the President. AGD facilitated the recovery through payroll deductions and remitted to the account. However, all recoveries would be transferred to CRF.

Auditor's Comment

Recoveries from the tobaski sheep account remained outstanding up to the time of finalising this management letter.

3.10.5 Insufficient supporting documents-

Finding

The civil service revolving loan is a government loan scheme which provides loans to civil servants. This include amongst other things, loans to pay customs duties on vehicles purchased by those civil servants who received vehicle loans.

Applicants are required to present invoices from GRA towards the settlement of vehicle clearance levies.

During the audit, we noted that the under listed application were issued loans amounting to D125,009.00. Payment vouchers in respect of these payments lack adequate documentation such as invoices and or receipts. Details are shown below:

Date	Details	Payee	PV No.	Amount	Remarks
11/10/2017	Being Payment of duty & Sales tax for a vehicle IRO Babucarr Sanyang	Custom & Excise (Civil Servant Revolving Loan)	12pv012097	25,000.00	this payment does not have an invoice & a receipt; therefore, we cannot ascertain that it's genuine
22/08/2017	Being Payment of duty & Sales tax for a vehicle IRO Paul Gomez	Custom & Excise (Civil Servant Revolving Loan)	12PV011607	25,000.00	this payment does not have an invoice & a receipt; therefore, we cannot ascertain that it's genuine
23/05/2017	Being Payment of duty & Sales tax for a vehicle IRO Lamin Darboe	Custom & Excise (Civil Servant Revolving Loan)	12PV010719	50,004.00	this payment does not have an invoice & a receipt; therefore, we cannot ascertain that it's genuine
31/05/2017	Being Payment of duty & Sales tax for a vehicle IRO Patrick JJ Sambou	Custom & Excise (Civil Servant Revolving Loan)	12PV010773	25,005.00	this payment does not have an invoice & a receipt; therefore, we cannot ascertain that it's genuine
Total				125,009.00	

Implication

There is a risk that payments were done without following due process.

This is indicative of weak control over the issue of loans to applicants.

There is a risk that these payments were not genuine.

Priority

High

Recommendation

The Accountant General's Department should make sure that no payment is made without proper supporting documents.

Management response

All these payments were Bank transfers and not cheques. Therefore the recipient could not have acknowledged receipt. The funds were directly credited to the GRA collection Account and this is verifiable on the T.24.

All Invoices are available for inspection.

Auditor's Comment

The invoices were provided and reviewed accordingly.

3.10.6 Un-presented payment vouchers (statement of deposits)

Finding

We noted that payment vouchers totalling D124, 640.24 in respect of deposits during the period under audit were not presented for review. Details are shown below:

Date	Payee	Details	PV No.	Amount
7/17/2017	IV:08111INSPECTOR GENERAL OF POLICE	Unclaimed Salary	08PV010247	1,163.00
8/30/2017	IV:521PERM. SECT EDUCATION-R 4	Unclaimed Salary	20PV008562	6,311.00
5/16/2017	IV:PY00820175126PO LICE WELFARE FUND	Fines/Penalties/Mis conduct	08PV009854	65,150.00
2/23/2017	IV:82COMMISSIONER -CUSTOMS & EXCISE	Civil Servant Revolving Fund	12PV010001	50,004.00
8/23/2017	IV:102819ABDOU SANNEH	WOPS Contribution	12PV011631	2,012.24
Total				124,640.24

Implication

Payment vouchers not presented for audit verification cast doubt on the genuineness of the payments and therefore could not be accepted as charges to the Consolidated Fund.

Priority

High

Recommendation

The Accountant General's Department should ensure that these payment vouchers are presented for inspection without delay.

Management response

These payment vouchers are available for your inspection.

Auditor's Comment

The payment vouchers were presented and reviewed accordingly.

3.11 Losses of public monies

3.11.1 Losses not fully recovered/ written off

Finding

Section 4 of the Public Finance Act states that *“Duties of the Accountant General Includes (I) report to the Minister with a copy to the Auditor General any short comings in financial control that he or she has identified in the course of his or her duty”*.

Our discussion with management and a review of the fraud file revealed several fraud cases investigated and reported in the financial statements. However, the monies misappropriated were not fully recovered and the outstanding balances were not written off up to the time of drafting this management letter. Details are in the table below:

Department	Nature of loss	Loss Amount	Status
Brikama Health Centre	un-accounted revenue collections	402,674.00	Receipts amounting to D129,000 were recovered leaving an outstanding balance of D273,674
Brikama sub-treasury	un-accounted revenue	6, 592,172.50	No evidence of recoveries was made available for our review.
Kerewan sub-treasury	un-accounted cash	2,136, 327.61	No evidence of recovery was provided
Janjanbureh sub- treasury	un-accounted cash	521,000.00	No evidence of recovery was provided.
Directorate of National Treasury	un-authorise Withdrawal of public funds from the Old TMA	4, 064,363.15	No evidence of recoveries was made available for our review.
Department of Forestry, Parks and Wildlife	un-authorised transactions in a Project Account	839, 500.00	An amount of D510,060 was recovered leaving an outstanding balance of D329,440
Mission in Guinea Bissau	cash withdrawals not accounted for by the finance attaché	390, 000.32	No evidence of recoveries was provided for our review.
Mission in Paris	There was a reported fraud by the Finance attaché at the mission in Paris Mr Faisal Bojang on 14 February 2014. This amounts to €27,500	1, 549,350.00	No evidence of recovery was provided.

Implication

There is a risk that assessment of the recoverability of these funds is not carried out and government might not recover these funds leading to loss of revenue.

Priority

High

Recommendation

Management should make effort to recover the amounts from responsible officers.

We request the Accountant General's Department to provide the current status on these suspected fraud cases including legal action against suspected culprits.

Management response

Department	Nature of loss	Loss Amount D	Status	Management Responses
Brikama Health Centre	un-accounted revenue collections	402,674.00	Receipts amounting to D129,000 were recovered leaving an outstanding balance of D273,674	
Brikama sub-treasury	un-accounted revenue	6, 592,172.50	No evidence of recoveries was made available for our review.	This case is still at the court
Kerewan sub-treasury	un-accounted cash	2,136, 327.61	No evidence of recovery was provided	
Janjanbureh sub-treasury	un-accounted cash	521,000.00	No evidence of recovery was provided.	
Directorate of National Treasury	un-authorise Withdrawal of public funds from the Old TMA	4, 064,363.15	No evidence of recoveries was made available for our review.	Culprits were convicted and Jailed.

Department	Nature of loss	Loss Amount D	Status	Management Responses
Department of Forestry, Parks and Wildlife	un-authorised transactions in a Project Account	839, 500.00	An amount of D510,060 was recovered leaving an outstanding balance of D329,440	
Mission in Guinea Bissau	cash withdrawals not accounted for by the finance attaché	390, 000.32	No evidence of recoveries was provided for our review.	
Mission in Paris	There was a reported fraud by the Finance attaché at the mission in Paris Mr Faisal Bojang on 14 February 2014. This amounts to €27,500	1, 549,350.00	No evidence of recovery was provided.	This case is still at the court

Auditor's Comment

The Accountant General should liaise with the relevant authorities to ensure on-going court cases are expedited and concluded.

Additionally, the losses advisory committee should be informed so that a decision is taken to write off amounts that cannot be recovered.

3.11.2 Non-disclosure of loss of Government stores

Finding

Section 4 of the Public Finance Act states that *“Duties of the Accountant General Includes (l) report to the Minister with a copy to the Auditor General any short comings in financial control that he or she has identified in the course of his or her duty”*.

We noted that there was a fire incident at the IFMIS Server room at the Accountant General’s Department resulting to damage to 21 servers for Accountant Department and 10 servers for Ministry of Information and Communication and Infrastructure which were not disclosed in the financial statements.

Department	Nature of loss	GMD	Status
Accountant General IT Unit	<p>Fire outbreak in the IFMIS Server Room at the Accountant General’s Department on Wednesday the 12th of October 2016.</p> <p>We noted that 21 and 10 servers for Accountant General and Ministry of Information Communication and Infrastructure respectively were burn.</p> <p>Discussions with IT officials revealed that the adopter that was in use by the MOICI server was an inferior adopter and the power battery was not up to standard to match the AGD power battery that resulted to irresistible power fluctuation at the time of the incident.</p>	value of servers burnt was not provided	We noted that 17 dell servers were procured amounting to D9, 941,664.66 to replace the servers burnt.

Implication

The amount disclosed under losses of public monies in the financial statements was misstated.

Priority

High

Recommendation

Management should ensure that the value of the servers is quantified and disclose under losses of public monies in the financial statements.

Management response

The cost of damaged servers as a result of fire outbreak is available and it will be disclosed in the revised Financial Statements.

Auditor's Comment

The cost of the damaged servers was not disclosed in the revised financial statements up to the time of finalising this management letter.

3.12 Contingent liabilities

3.12.1 Non-disclosure of contingent liability

Finding

Part 1 Requirement of the IPSAS Cash Basis Accounting Paragraph 1.3.10 of 1.3 States that *"Entities that report using the cash basis of accounting frequently collect information on items that are not recognized under cash accounting. Examples of the type of information that may be collected include details of:*

Receivables, payables, borrowings and other liabilities, non-cash assets and accruing revenues and expenses;

Commitments and contingent liabilities; and Performance indicators and the achievement of service delivery;

Paragraph 1.3.11 further states that *"preparing general purpose financial statements in accordance with this Standard may disclose such information in the notes to the financial statements where that information is likely to be useful to Users"*.

Review of case files from the Ministry of Justice revealed pending cases amounting to D3,792,397,201.82 against the Government of The Gambia. However, these contingent liabilities were not disclosed in the financial statements. Details are shown in **appendix h(i)**.

In addition, we noted contingent liabilities amounting to D458,707,486.67 being loans guaranteed by government that were not disclosed in the financial statements. Details are shown in **appendix h(ii)**

Implication

There is a risk that contingent liabilities disclosed in the financial statements are misstated.

There is a risk that the disclosure requirements of Cash basis IPSAS in respect of contingent liability in the financial statement is not met.

Priority

High

Recommendation

Management should regularly seek confirmation from relevant sectors on potential contingent liabilities.

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Management should always endeavour to accurately review figures regarding contingent liabilities before their disclosure in the financial statements.

Management response

Accurate data on the pending cases amounting to D 3,792,397,201.82 against the Government of The Gambia was not available at the time of the preparation of the Financial Statements as indicated during our submission. However, the information has now been obtained from the Ministry of Justice and disclosure would be made accordingly in the revised Financial Statements.

Auditor's comment

We have confirmed that contingent liabilities are now disclosed in the revised financial statements.

3.12.2 Understatement of contingent liabilities

Finding

Review of the draft financial statement revealed an understatement of contingent liability totalling D37,706,660,000.00 between the figures provided by Ministry of Justice and balance disclosed in the financial statement. Details are shown below:

Name of parties	Amount \$	Rate	Amount provided by MoJ D	FS amount D	Difference
The Estate of Chief Ebrima Manneh vs The Republic Of The Gambia	1,000,000,000	47.66	47,660,000,000	1,000,000,000.00	-
West African Aquaculture	1,000,000	47.66	47,660,000	1,000,000.00	-
Total	1,001,000,000	47.66	47,707,660,000	10,001,000,000	37,706,660,000.00

Implication

There is a risk that the contingent liability disclosed in the financial statements is misstated.

Priority

High

Recommendation

Management should ensure that the contingent liability balances disclosed in the financial statements in respect of the above cases are adjusted accordingly.

Management response

The understatement of the contingent liability has been noted.

Furthermore the Estate of Chief Ebrima Manneh and the West African Aquaculture West African Aquaculture vs The Republic Of The Gambia was initially provided by the Ministry of Justice, however subsequently we received a correspondence in respect of concluded case which did not included these two cases.

The Ministry of Justice has been engaged to provide further clarification on this matter and adjustments would be made based on the update.

Auditor's Comment

We have confirmed that the understatement of the contingent liability is corrected in the revised financial statements.

3.13 Actual liabilities

3.13.1 Liabilities arising from concluded litigation cases and government guarantees

Finding

Section 2.1.24 of part 2 Cash Basis IPSAS states that, *“An entity is encouraged to disclose in the notes to the financial statements”*.

(a) Information about the assets, liabilities, revenues and expenses of the entity”

We noted instances where judgements were made against the Government of The Gambia in respect of legal claims. These are litigation cases that were concluded and liabilities totalling D8, 168,654.02 in respect of these decided cases were not disclosed in the financial statements.

In addition, we also noted liabilities in respect of loans issued by the government totalling D1, 909,233,709.00 which were later converted to bonds but not disclosed in the financial statements. Details are shown in **appendix i**.

Implication

There is a risk that the reporting requirements of Cash Basis IPSASs are not met.

There is a risk that the financial statements are misstated.

Priority

High

Recommendation

The presentation and disclosure requirements of the Cash basis IPSAS should always be adhered to.

Management should disclose all actual liabilities in respect of judgement creditors in the financial statements.

Management response

These judgement cases were not included in the information received from the Ministry of Justice. The Ministry of Justice has been engaged to confirm these concluded cases and disclosure would be made when confirmed.

Auditor's Comment

The actual liabilities in respect of judgement creditors remained unadjusted in the revised financial statements.

3.14 Government guarantees

3.14.1 Non-reconciliation of government guaranteed loans

Finding

Review of government guarantees revealed guaranteed loans to State Owned Enterprise (SoE) totalling D458,707,486.67 by government. There is no status report supplied by the SoEs to the Ministry of Finance to help government monitor both interest and principal repayments of these guaranteed loans and help to determine any risk of default by SoEs for timely intervention.

Details are shown in **appendix j**.

Implication

There is a risk that guarantees disclosed in the draft financial statements are misstated.

Priority

High

Recommendation

Management should ensure that periodic reconciliations are performed between the SoEs and MoFEA in respect of state guarantees.

Management response

Noted and we would further follow-up to ensure this is addressed as required by the Public Finance Act 2014.

3.14.2 Non-performance of fiscal risk assessment

Finding

Section 47(2) of the Public Finance Act state that; " *Prior to extending a loan, The Ministry shall assess the risk to the state in providing such loan and propose that level of interest rate to cover that cost and the credit risk to the state. The proposal and the method used in the risk assessment shall be in written form be sent to the Minister*".

Fiscal risk assessment requires Ministry of Finance to scrutinise the financial statements of State-Owned Enterprises to ascertain whether they would be able to repay loans guaranteed by government in the event of default.

During the period under review, we noted that Government of the Gambia approved state guarantees to State Owned Enterprises (SOEs) to a tune of D458,707,486.67 and state lending to GAMTEL totaling D 1,191,500,000.

There was no evidence of fiscal risk assessment carried out by Ministry of Finance before granting these guarantees and on lending to GAMTEL in breach of the of the Public Finance Act.

Details shown in **appendix k**.

Implication

There is an increased risk that government might end up paying huge sums of money if the SoEs default in payments as a result of failure of the Ministry of Finance to carry out an initial assessment of fiscal risk.

In the absence of the risk assessment, it will be difficult to determine whether the on-lending loans to SoEs are concessional and the propose interest rate level acceptable to government.

Priority

High

Recommendation

Management should ensure that the dictates of the Public Finance Act is always adhered to.

Management response

Noted and arrangements are advanced in addressing this matter. The process of developing a contingent liability framework has started.

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3.14.3 No borrowing limit set for public enterprises

Finding

Section 56 of the Public Finance Act states that, "*A public enterprise may borrow up to such limit as may be determined by the Minister;*

(2). for the purpose of subsection (1), the Minister shall prescribe an annual borrowing limit for each public enterprise base on its capacity to repay and such other consideration as the Minister may determine; and

(3). any borrowing outside the Gambia requires the prior approval by the Minister, as well as any borrowing above the determined limit."

We noted government guaranteed and on-lend loans to SOEs amounting to D11,218,553,915.00 during the period under review. We are concerned that due to the absence of a borrowing limit when on-lending to public enterprises, the risk exposure in the event of default is high.

In addition, there is no evidence of assessment of revenue forecast or projections by MoFEA before on-lending to State Owned Enterprises. Details are shown in **appendix I**.

Implication

In the absence of revenue forecast or projection provided to MoFEA, government will not accurately assess the amount of loan that can be lent to State Owned Enterprises (SOEs) and this increases the risk of default and eventual write off of loans if SoEs are not able to pay off the loans.

In the absence of a borrowing limit, the impact of default on government is high as large amount of loans would need to be written off if loans remain unpaid.

The Public Finance Act is violated.

Priority

High

Recommendation

Management should ensure that the dictates of the Public Finance Act is always adhered to.

Management response

Noted and Government would institutionalize the borrowing limit for the SOEs consistent with the Public Finance Act 2014.

3.14.4 Accrued interest on government guaranteed loans

Finding

We noted that government acted as guarantor to National Water and Electricity Company Ltd (NaWEC) for a loan amounting to D 1,686,444,749.00.

Discussion with officials at MoFEA indicated that NAWEC consistently failed to inform government in good time about its inability to meet the debt repayments.

As a result, the loan has accrued an interest of D111,812,270.00 during the six-month period (January 2017 to June 2017). This presents an additional cost to government as NAWEC might not be able to service this loan.

The loan was later converted to a bond as per agreement between NaWEC and GoTG and the various commercial banks, payable on twenty-eight equal quarterly instalment commencing September 2017.

Accrued interest on loan

Date	Bond holders	Guarantor	Bond Issuer	Principal loan	Accrued interest	Total Amount
1-Jul-17	Trust bank, Guaranty Trust Bank, SIC Gambia Ltd, Ecobank, Access Bank, Standard Chartered Bank	MoFEA	NAWEC	1,574,632,497	111,812,270	1,686,444,749

Implication

There is a risk of significant loss of public funds to government if the repayment is not made on a timely basis.

There is a risk of poor monitoring of government guaranteed loans to State Owned Enterprises.

Priority

High

Recommendation

Management should ensure that the control related to state guaranteed loans are strengthened to avoid reoccurrence.

Management response

As part of the measures to address risks associated with guarantees, government has suspended all guarantees.

3.15 On-lending

3.15.1 Non-repayment of state lending by SOEs

Finding

During the audit, we noted government on-lend loans to SOEs amounting to D5,103,350,814.27. There was no evidence provided to show that the respective SoEs were engaged to repay these on-lend loans up to the time of writing this management letter. Details are shown in **appendix m**.

Implication

There is a risk of significant loss of public funds if these amounts remained outstanding.

Priority

High

Recommendation

We recommend management to liaise with MoFEA to ensure that there are adequate policies and procedures regarding repayment of loans on-lent to State Owned Enterprises (SOEs).

Management response

Committee is set up at MOFEA to address this issue.

Auditor's Comment

The evidence of minutes and composition of the committee members remained outstanding up to the time of finalising this management letter.

3.15.2 No record of government guarantees and on-lending

Finding

Section 50 of the Public Finance Act states that, " *The Ministry shall keep timely, comprehensive and accurate records of the outstanding state debt, derivatives transactions, guarantees, lending and finance lease arrangement of the state in an appropriate data base*".

Discussion with officials at the Ministry of Finance revealed that there was no comprehensive database maintained to record government guarantees and on-lending for the period under audit.

Implication

In the absence of an appropriate database, there is a risk that government guarantees, and on-lending were misstated in the financial statements.

There is a risk that MoFEA will not be able to keep track of all the guarantees and on-lending to SOEs at any point in time.

Priority

High

Recommendation

MoFEA should ensure that there is a comprehensive database to record government guarantees and on-lending to SOEs.

Management response

The earlier version of the CSDRMS could not capture the on-lendings and guarantees in a separate database. However, the updates that are being implemented would cater for this.

3.16 Public debt (loans and grants)

3.16.1 Un-budgeted debt repayment

Finding

A review of the statement of public debt against the budget estimates of 2017 revealed unbudgeted interest payments and amortisation amounting D48,072,720.20 and D73,524,825.60 for the financing of government projects in 2017. Details are shown in **Appendix n**.

Implication

There is a risk that the amortisation and interest figures disclosed in the financial statements are misstated.

There is a risk that government will not be able to embark on planned activities as funds are used to service external debts for which funds were not allocated during the budgetary process. This is indicative of weak supervision and review of the budgetary process.

Priority

High

Recommendation

Management should provide us with adequate information about these projects and if the payments were not budgeted for and or approved by the National Assembly then the Statement of Public Debt should be adjusted.

Management response

These payments were made out of revised budget, evidence of this can be found in the detail expenditure report in line with appropriation structure on the 2017 draft Financial Statement. However, they did not affect the statement of Public Debt.

Auditor's Comment

The finding is based on the appropriation bill approved by the National Assembly and management response was misrepresented. Further review of the approved budget and discussion with official at Accountant General's Department revealed that these payments were not initially budgeted for, as a result the issue remained outstanding up to time of finalising this report.

3.16.2 Incomplete description of project names in the financial statements

Finding

A review of the statement of public debt against the annual estimates of 2017 for outstanding debts revealed that two (2) projects' names were incomplete and hence could not be reconciled against the estimates and the detailed project list obtained from the CS-DMRS.

In addition, the coding relating to these projects was also missing.

Code	Loan / Project	2017 Amount GMD'000
Abu Dhabi		
	Project	215,876.00
India		
	Area	9,524.90
	Area in Gambia	11,264.60
		20,789.50

Implication

There is a risk that the figure in respect of statement of public debt in the draft financial statements is misstated.

Priority

High

Recommendation

Management should provide us with the full description of project names.

Management response

This will be corrected in the revised Financial Statements

Auditor's Comment

We have confirmed that full description of the names of the projects are corrected in the revised financial statements.

3.16.3 Misclassification of Grant

Finding

We noted that a grant from International Development Association (IDA) which was used to fund the Advance payment for the preparation of West African Regional Fisheries Program Phase II project amounting to D19,000,000.00 was misclassified as a loan.

Implication

There is a risk that the amortisation schedule in the draft financial statements is overstated and the amount of grants is understated.

There is also a risk that the conditions attached to the grant are not met. Furthermore, there is a risk that the disclosure notes in the financial statements were not accurate.

Priority

High

Recommendation

Management should reclassify this loan balance under grants with adequate disclosures made in the revised financial statements.

Management response

This issue has been addressed. This was a project preparatory fund for the project in question which is declared to be fully grant.

Auditor's Comment

The issue remained unresolved up to time of finalising this management letter.

3.16.4 Overstatement of statement of public debt

Finding

A review of the statement of public debt and information recorded in the CS-DMRS revealed that Saudi Fund and BADEA jointly funded the loan in respect of Laminkoto-Passimus Road Project totalling D386,508.60. However, the loan was also included as part of Islamic Development Bank funded projects disclosed in the statement of public debt.

Implication

There is a risk that the statement of public debt in draft financial statements is misstated.

Priority

High

Recommendation

Management should provide us with adequate information as to why this project was included in the draft financial statements and where appropriate adjust the financial statements accordingly.

Management response

The said project is co-financed by five creditors, who created separate credit lines for the same project. (Saudi Fund, BADEA, Islamic Development Bank, OPEC and Abu Dhabi Fund)

Auditor's Comment

We were provided with evidence and have confirmed that the project was jointly co-financed by donors (i.e. Saudi Fund, BADEA, Kuwait fund for Arab Economic Development, OPEC and Abu Dhabi Fund). However, the Islamic Development Bank IDB) was not a co-financier of this project.

3.16.5 Incorrect loan balance included in the statement of public debt

Finding

We noted that a loan provided by Islamic Development Bank (IDB) for the development of University of The Gambia was inappropriately shown to have been repaid in full in the statement of public debt even though the loan is currently being serviced.

Implication

This implies that the loan is fully repaid, and the balance now represents an asset.

There is a risk that the statement of financial statements is misstated.

Priority

High

Recommendation

Management should investigate the balance and take any corrective action(s) necessary accordingly.

Management response

When projects are initially signed without disbursement, the outstanding debt remain zero until a disbursement happened then get recognized. There were implementation challenges which resulted to a late start of the University of the Gambia Project.

Auditor's Comment

The issue remained outstanding up to the time of finalising this management letter.

3.16.6 Differences between statement of public debt and CS-DMRS

Finding

A reconciliation of public debt revealed an understatement of D1,027,610,000.00 between public debt figures disclosed in the financial statements and the CSDMRS. Details are shown in **appendix o**.

Implication

There is a risk that the statement of public debt in the draft financial statements is misstated.

Priority

High

Recommendation

Management should provide us with an explanation for the differences.

Management response

Given that debt data is generally dynamic due to several inputs in the data file i.e. disbursements, debt service payments, exchange rates etc. this affects the debt output depending on when the printout is made.

3.16.7 Understatement of the borrowing balance

Finding

We noted that borrowing balance amounting to D4,408,276,000.00 was understated in the statement of financial position.

Amount on the statement of financial position, extended Trial balance and note 19 a (T-bill) Dec 2017 (D)	Amount on the statement of public debt (T-bills) Dec 2017 (D)	Understatement (D)
10,196,644,000	14,604,920,000	4,408,276,000

Implication

There is a risk that the borrowing (T-Bills) balance disclosed in Note 19a is misstated.

Priority

High

Recommendation

Management should provide explanation supported with documentary evidence in respect of the actual compositions of the borrowing balance (T-Bills) disclosed in Note 19 a, extended trial balance and statement of financial position.

In the absence of documentary evidence, management should ensure that the error is corrected, and the balance is adjusted accordingly.

Management response

Management will investigate and take corrective action in the revised Financial Statements.

Auditor's Comment

The difference is not corrected and adjusted in the revised financial statements.

3.16.8 Difference between the 2016 public debt closing balance and comparative figure included in the 2017 financial statement

Finding

We noted a significant difference between the amounts disclosed as closing balances in the Statement of Public Debt in 2016 financial statements and the comparative figure included in 2017 financial statement.

Details are shown below:

Balance disclosed in 2017	Balance disclosed in 2016	Difference
50,487,301.60	49,068,031.80	1,419,269.80

Implication

There is risk that the prior year debt balance was misstated.

Priority

High

Recommendation

Management should provide explanation for the difference reported in draft financial statements and where necessary adjust the revised financial statements.

Management response

The closing balance of 2016 is not coming anywhere as an opening balance on this report.

Auditor's Comment

The issue remained outstanding up to the time of finalising this management letter.

3.16.9 Misstatement of debt balances

Finding

Recasting of the Statement of Public Debt included in the draft financial statements revealed an understatement of D 13,943,979.60 as follows:

Name	Amount statement in of public debt D'000"	Recast amount D '000"	Difference D '000"
Domestic debt	28,103,521.00	27,983,521.00	120,000.00
Foreign government	4,048,012.90	17,303,919.90	-13,255,907.00
Multilateral organization	20,873,595.90	21,681,668.50	-808,072.60
Total	53,025,129.80	66,969,109.40	-13,943,979.60

Implication

There is a risk that the amount disclosed as Public Debt in the statement public debt is not accurate.

There is also a risk that the amount disclosed as interest and amortisation are misstated.

Priority

High

Recommendation

Management should adjust the financial statements to reflect its true nature of the public debt balance.

Management response

This will be adjusted as part of the revised Financial Statements.

Auditor's Comment

We have confirmed that this was adjusted in the revised financial statements.

:

3.16.10 Differences in translating Interest and amortisation denominated in foreign currency

Finding

Section 1.7.7 of cash IPSAS states that *“Governments and government entities may have transactions in foreign currencies such as borrowing an amount of foreign currency or purchasing goods and services where the purchase price is designated as a foreign currency amount. They may also have foreign operations and transfer cash to and receive cash from those foreign operations. In order to include foreign currency transactions and foreign operations in financial statements the entity must express cash receipts, payments and balances in reporting currency terms.”*

We noted differences of D395,090.47 during the translation of interest and amortisation paid in foreign currencies to the reporting currency.

These differences result to exchange gains and losses in respect of interest and amortisation which were not disclosed in the financial statements.

Further discussion with officials at Accountant General's Department official revealed that the exchange gains and losses in respect of the interest and amortisation were adjusted through bank adjustments. However, documentation of these bank adjustments was not attached to the payment vouchers nor were they provided for our review. Details are shown in **appendix p**.

Implication

There is a risk that these exchange differences are not captured and included in the financial statements.

Priority

High

Recommendation

Management should provide the bank adjustments of the above payment vouchers to the audit team for review.

In the future, management should attach the bank adjustments to vouchers to show relevant adjustments for the exchange differences.

Management response

There is a gain or loss adjustment for these transactions when the payment is made. The file is available for your review.

Auditor's Comment

The file remained outstanding up to the time of finalising this management letter.

3.16.11 Differences between loan repayment schedule and actual loan repayments

Finding

Examination of loan repayment schedules against actual principal loan repayments revealed a difference of D379, 826.18 for the period under audit. Details are shown in **appendix q**.

Implication

There is a risk of errors occurring which might not be detected and corrected in a timely manner.

This is indicative of inadequate supervision of work done by junior staff.

Priority

High

Recommendation

MoFEA should ensure that there are periodic reconciliations between repayment schedules and actual principal repayment of loans.

Management response

The schedule of loan repayment could be subjected to adjustment as long as the loan did not finish disbursing.

Auditor's Comment

Reconciliation between the adjusted repayment schedules and actual principal repayment of loans were not provided up to the time finalising this report.

3.16.12 Failure to disclose penalties paid for late principal repayments

Finding

Discussion with officials at Ministry of Finance revealed that penalties were incurred for late settlement of principal and interest payments of some external loans.

These penalties were included and paid as part of interest payments. We could not determine the actual penalties paid as MoFEA could not provide documentation to establish the amount of penalties paid.

Details are found in **appendix r**.

Implication

There is a risk that interest payments disclosed in the financial statements are inaccurate.

There is an increase risk that users of the financial statements will be misled if penalties incurred because of late payments are not disclosed in the financial statements.

Priority

High

Recommendation

The Ministry of Finance should provide explanation for its failure to disclose penalty charges.

We request management to make a separate disclosure of penalties in the financial statements.

Management response

Significant efforts are being made to eliminate penalty charges due from late payments which are charged to the Interest Line Item. As a result it is difficult to separately disclose them from the Interest payments.

3.16.13 Payment recorded in the wrong accounting period

Finding

Paragraph 1.2.2 of IPSAS Cash basis states that; *"The cash basis of accounting recognizes transactions and events only when cash (including cash equivalents) is received or paid by the entity"*.

A review of payment vouchers against their accompanying swift copies (actual payment dates) revealed interest payments and amortisation totalling D15,345,913.03 which were raised in December 2017 but actually paid in February 2018 and April 2018 were included in the 2017 financial statements contrary to the dictate of IPSAS.

Implication

Dictates of IPSAS cash basis is violated.

There is a risk that the expenditure balance in the financial statements is misstated.

Priority

Medium

Recommendation

Management should ensure that the dictates of IPSAS cash basis is always adhered to.

Management response

There is no contradiction of IPSAS. These payments were raised and expensed in 2017 and the bank effected the payments in 2018.

Auditor's Comment

Management should ensure that the dictates of IPSAS cash basis is always adhered to.

3.16.14 Payments without debit advice

Finding

We noted that payments totalling D3, 642,632,870.50 were made in respect of interest on treasury bills and other government securities for which debit advices were not attached or provided. These payments were only supported with memos from Accountant General's Department.

Implication

In the absence of the debit advices, it will be difficult to confirm the accuracy and completeness of the payments made.

There is also a risk that payment could be made to wrong creditors.

Priority

High

Recommendation

Management should provide us with the relevant debit advices for review.

In future, payments of such magnitude should not be processed without adequate supporting documents attached to substantiate the payments.

Management response

The individual T.Bills interest debits to the Treasury Main Account are voluminous and therefore the debit advices are not printed .The soft copy is downloaded from the T.24 (CBG platform), tabulated and forwarded to the DLDM office for payment. However all these debit advices are verifiable on the T.24 platform.

Auditor's Comment

Evidences of debit advices through soft copy (i.e. T.24 platform) were provided and reviewed accordingly.

3.16.15 Repayment of principal and interest not traced to the financing agreement

Finding

During the audit, we noted that the under listed payments totalling D18,564,974.83 were made in respect of interest and principal loan repayment to a foreign government and international financial institutions.

However, the payment vouchers did not specify or show the name of the project and loan reference number for easy cross referencing with the relevant financing agreements. Details are shown below:

Date	Details	PV No.	Payee	Amount
4/24/2017	Interest on Loans from Foreign Governments	50PV001721	IV:154TAIWAN/ICD F	14,758.98
3/3/2017	Interest on Loans from International Org. & Banks	50PV001645	IV:31EXPORT-IMPORT BANK OF INDIA	6,531,428.57
3/3/2017	Interest on Loans from Foreign Governments	50PV001643	IV:30EXPORT-IMPORT BANK OF INDIA	3,406,611.44
11/17/2017	Principal- Foreign Gov'ts Loans	50PV002001	IV:90OPEC Fund for International Development	8,612,175.84
Total				18,564,974.83

Implication

In the absence of the project name and loan reference number on the payment vouchers, it will be difficult to cross reference the payments details to the respective financing agreements.

There is a risk that payments were made for wrong projects.

There is a risk of making payment to the wrong creditors thus resulting to loss of funds to government.

Priority

Medium

Recommendation

Management should provide us with the loan numbers and project code for ease of reference to the relevant financing agreement.

Management response

The loan reference number and project code are embedded in the General Ledger account code which is specified on the payment voucher.

Auditor's Comment

We have confirmed the loan numbers and project codes were stated on the payment vouchers.

3.16.16 Disbursed outstanding loan balance not provided

Finding

Review of payment vouchers and supporting documents revealed interest payments totalling D45,008,251.31 for the period under audit. However, the documentation in respect of the disbursed outstanding loan balance on which the interest rates were applied is not provided for review.

Implication

There is a risk that interest on loans charged were wrongly calculated resulting in the misstatement of interest balance in the financial statements.

Priority

High

Recommendation

Management should provide us with the Disbursed Outstanding Debt (DODs) of the individual loan as at the date of the interest payments.

For subsequent payments, Management should attach the DODs of each loan as at the date the payment.

Management response

All interest payments are computed on the disbursed outstanding stock of the particular debt concerned and verified. All the outstanding debt by project is available for verification at DLDM.

Auditor's Comment

The disbursed outstanding debt by project was provided and reviewed.

3.16.17 Difference in account balances of undrawn external assistance

Finding

We noted a difference of D18,202,719.56 between the prior year balance (closing balance 2016) and opening balance (current year opening balance 2017) for the statement of undrawn external assistance.

Details are shown below:

Description	Closing 2016 amount D “000	Opening 2017 amount D “000	Difference D “000
Loan	17,433.38	18,220,152.94	18,202,719.56

Implication

There is risk that the closing balance reported under the statement of external assistance was misstated.

Priority

High

Recommendation

Management should provide explanation for the difference and also adjust it in the revised financial statements and details of such correction submitted to this office for verification.

Management response

This will be corrected in the revised Financial Statements.

Auditor’s Comment

We have confirmed that the opening balance under the statement of undrawn external assistance in the revised financial statements was adjusted.

3.16.18 Incorrect computation of net closing balances (statement of undrawn external assistance)

Finding

During the audit, we noted that the closing balance of D19, 196,981,000.19 in respect of loans was incorrectly computed. The closing balance included the opening balance brought forward and loans approved during the year without deducting the actual loan disbursed during the year.

Description	Development Assistance	Emergency assistance	Others	Total 2017	Total 2016
Opening balance	GMD'000	GMD'000	GMD'000	GMD'000	GMD'000
loans	18,220,152.94	0	0	18,220,152.94	16,974.90
Approved in period					
loans	976,828.20	0	0	976,828.20	3,520.48
Loans drawn down	27,500,063.30	0	0	27,500,063.30	986.75
Closing balance	19,196,981.19	0	0	19,196,981.19	17,433.38

Implication

There is risk that the closing balances reported under the statement of external assistance were misstated.

Priority

Medium

Recommendation

Management should ensure that the differences are corrected and adjusted accordingly without delay.

Management response

This will be corrected in the revised Financial Statements.

Auditor's Comment

We have reviewed the adjustment made in the revised financial statements and noted a difference in closing balance as detailed below:

:

Description	Development Assistance	Emergency assistance	Others	Total 2017
Opening balance	GMD'000	GMD'000	GMD'000	GMD'000
loans	22,317.87	0	0	22,317.87
Approved in period				
loans	4,505.74	0	0	4,505.74
Loans drawn down	5,965.90	0	0	5,965.90
Closing balance	29,565.23	0	0	29,565.23
Correct closing balance	20,857.71	0	0	20,857.71

3.16.19 No reconciliation of payment of interest and treasury bills statement

Finding

During the review of transactions at ministry of finance, we noted interest payment on treasury bills totalling D45, 008,251.31 without evidence of reconciliations by the Ministry of Finance between the outstanding balances on the bills and payments made by the Accountant General's Department.

In addition, we also noted payments totalling D3,642,632,870.50 in respect of interest on treasury bills and other government securities. There was no evidence of reconciliations between the matured T-bill account held at the Central Bank of The Gambia (CBG) and payments made the by Accountant General Department. Details are shown in **appendix s**.

Implication

There is a risk of over payment of interest to donors resulting to loss of public funds.

There is a risk that outstanding domestic debt balance reported in financial statements is misstated.

Priority

High

Recommendation

- a) Management should ensure that there are regular reconciliations between outstanding disbursed balance as per bills and outstanding disbursed amount in CS-DMRS and T-bill balances as per CBG and notifications received by AGD; and
- b) All the reconciliation statements should be signed and reviewed by a designated senior officer.

Management response

The CS-DRMS has limitation in capturing the T-Bills. It is expected that the new Loans and Debt Management system would address this issue.

3.16.20 Payment of penalties and commitment fees

Finding

We noted commitment fee charges of D681,851.06 and penalty charges of D1,928,130.33 as a result of delays in disbursement/withdrawals and late payment of interest on amortisation. Details are shown in **appendix t**.

Implication

There is a risk that delay in disbursements will further hinder the successful execution and implementation of projects.

This is indicative of poor planning and execution of projects thus resulting to incurring additional cost by government.

Priority

High

Recommendation

MoFEA should ensure that disbursements/withdrawals are done in a timely manner to avoid payment of penalties and commitment fees.

Management response

The avoidance of commitment fee payment is not possible, however, it could be minimised. Government will continue to implement policies to continuously reduce commitment fee charges.

Auditor's comment

We disagree with the notion that commitment fee charges are inevitable. These charges are a result of poor planning and execution of projects.

3.16.21 Increase in external debt

Finding

We noted a substantial increase in external debt in 2017 to 24.8% compared with 7.39% in 2016. Every effort must be made to reverse this trend as the increases only exacerbate the ever-growing risk of debt distress situation the country is in. The heavy indebtedness will also make it difficult to access new loans to carry out the development programs inscribed in the National Development.

Name	Year end 2017	Year end 2016	Increase	Increase %
External Debt	24,921,608.08	19,019,083.80	5,902,525.00	24.80
	Year end 2016	Year end 2015		
External Debt	19,019,083.80	17,613,270.70	1,405,813.10	7.39%

Implication

There is a risk that MoFEA do not have proper mechanism in place to monitor the movement of public debt and to seek alternative ways of reducing external debt dependence through grants.

Priority

High

Recommendation

Management should provide explanation for the continuous increase in the external debt burden year after year.

Management response

The reasons were due to a significant amount of an on-lending Rapid Credit Facility, as well as an increase in the amounts of loans disbursed in 2017 as compared to 2016.

3.16.22 Un-confirmed concessional loan

Finding

Section 3 (1) a of the Public Finance Act states that, *"the Ministry shall coordinate the management of external grants and loans"*.

Section 4 (2) of the same Act further states that; " *Subject to the provision of the constitution and this Act, the Minister shall undertake the management of the duties of the Ministry and the supervision, control and direction of all the matters related to financial and economic affairs of The Gambia*".

Discussions with officials revealed that Government loans with grant element of 35% or more are usually considered to be a concessional loan.

Our review of financing agreements revealed that loan amounting to US \$25,000,000.00 equivalent to D1,191,500,000.00 was signed between Ministry of Finance & Economic Affairs and Bank of China on 22 December 2017. Discussion with officials suggest that this loan is concessional but relevant documents so support this assertion was not provided for our review.

As a result, we could not confirm the concessionary status of the said loan. Details are shown below:

Date	Project	Beneficiary	Lender	Amount	Rate	D
22-Dec-17	GAMTEL Gambia National broadband network project	GAMTEL	The export- import bank of china.	\$25,000,000.00	47.66	1,191,500,000.00

Implication

There is a risk that no fiscal risk assessment was carried out prior to the signing of the loan agreement.

There is a risk that government will incur high interest and amortisation payments.

Priority

High

Recommendation

Management should ensure that fiscal risk assessments are performed prior to contracting loan.

:

We also request that relevant documents to confirm the concessionary status of the loan be provided for verification.

Management response

Government is implementing debt policies that would ensure maximum grant component.

3.16.23 Failure to submit annual outstanding debt by SoEs

Finding

Section 57 (1) of the Public Finance Act states that, " A public enterprise shall submit to the Ministry, a record of its outstanding debt and new borrowings including overdraft not later than twenty working days after the year end of every quarter".

Review of guarantees and on lending files at MoFEA revealed outstanding debt balance of D11,218,553,914.70 in respect of State-Owned Enterprises (SoEs). There is no evidence that MoFEA engages SoEs to provide an up-to-date outstanding debt balance. Details are shown below:

Public enterprises	Confirmed outstanding debt amount D 2017
NAWEC	9,335,429,171
Gamtel	1,236,524,743.72
GCAA	601,600,000.00
SSHFC	45,000,000.00
Total	11,218,553,914.70

Implication

There is a risk that some State-Owned Enterprises will not provide MoFEA with their outstanding debt balance thus preventing government from making appropriate intervention plan in case of defaults in the payment of the debts.

This is indicative of serious internal control lapses in record management between the MoFEA and SoEs.

The Public Finance Act is breached.

Priority

High

Recommendation

Management should ensure that appropriate actions are taken against the public enterprises to submit their records as dictates by the Public Finance Act.

Management response

Management has noted your recommendation and will ensure that appropriate measures are taken for public enterprises to submit their records to the MOFEA.

:

3.16.24 Un-presented payment vouchers (interest and amortisation) and other documents.

Finding

Section 6 (2) of the Public Finance Act states that, *"A public officer who fails to keep or produce any records under sub-regulation (1) or fails to prepare a handing over statement under sub regulation (3) is in a breach of financial discipline"*.

We noted that payments during the period under review in respect of interest and amortisation totalling D298,030,535.37 were not presented for audit. Details are shown in **appendix u**.

In addition, the following documents in respect of interest and amortisation were not provided despite several requests:

- External assistance received for the individual loans disclosed in the statement the public debt in the 2017 financial statements;
- Outstanding disbursement for the respective loans disclosed in the financial statements under the statement of public debt 2017;
- Undrawn external assistance for the respective loans disclosed in the financial statements under the statement of public debt 2017; and
- Original and revised loan amounts for all the individual loans disclosed in the statement of the public debt for the period 2017.

Implication

In the absence of payment vouchers and other relevant documents, it will be difficult to determine the accuracy of interest and amortisation balance and statement of public debt balances disclosed in the financial statements.

Priority

High

Recommendation

Management should ensure that the outstanding information is provided to the audit team for review.

Management response

Vouchers are available for inspection.

Auditor's Comment

Nine (9) payment vouchers amounting to D265,603,390.66 were not presented and remained outstanding up to the time of finalising this management letter. Details are shown in the **revised appendix u**.

3.16.25 Debt sustainability

Finding

Debt sustainability is often defined as the ability of a country to meet its debt obligations without requiring debt relief or accumulating arrears.

Our audit of public debt revealed worrying trends regarding debt sustainability for the Government of The Gambia.

The table below presents the debt sustainability analysis using the Commonwealth Secretariat criteria. Details are shown below:

Bench Mark ratios (COMSEC)	Year end	GDP Ratio (%)	Bench mark (%)	Difference (%)
Overall Budget Deficit including grants		GMD (billions)		
Fiscal deficit should not be more than 3% of GDP	2017	8.28	3	5.28
Public Debt Service				
Public domestic debt should not be consistently higher than 200% of domestically generated Govt. Revenue.	2017	233.64	200	33.64

Implication

There is risk that government may face difficulties in obtaining loans from prospective creditors in future.

There is also a risk that debt repayments would be difficult in the future as the rate of increase in public debt surpasses the rate of increase in revenue given the current trends.

There is a risk that future loans to the government of the Gambia will attract higher than normal interest rates, because creditors may factor in the country's poor fiscal record.

Priority

High

:

Recommendation

We recommend that government exercise strong fiscal discipline by significantly reducing domestic debt; this will help in addressing high cost and risk attached to repayment of interest from government revenue.

Management response

Debt sustainability remains a challenge for the country. However, measures have been taken to bring back the debt level to a sustainable path in the medium term.

One of measures is to implement the current medium term debt management strategy (2019-2022). Debt restructuring is another measure that government is currently undertaking so as to give fiscal space in the medium term.

As for the analysis on the findings, we refer you to the IMF and World Bank Debt threshold as the standard threshold used in assessing debt sustainability.

Debt sustainability includes both solvency and liquidity indicators. Therefore the above analysis is not sufficient for assessing debt sustainability as many important variables are left out.

Auditor's Comment

We used the Commonwealth Secretariat (COMSEC) indicators to determine the debt sustainability level because Government of the Gambia use Commonwealth Secretariat Debt Recording System (CSDMRS) for recording and reporting public debt information.

3.17 Grants

3.17.1 Reconciliation of grant disbursement

Finding

A reconciliation of the Statement of External Assistance reported in the financial statements and the Grant disbursement data from the Ministry of Finance revealed that the disbursements by projects reported in both data do not agree. As a result, we could not ascertain the reliability of both data.

Further discussions with officials at the Ministry of Finance revealed that some projects included in the statement of external assistance have already phased out but we have not received evidence in this respect.

Details are shown in **appendix v**.

Implication

There is a risk that the figures included in the Statement of External Assistance disclosed in the Financial Statements is misstated.

Priority

High

Recommendation

We request that the Accountant General's Department reconcile with MoFEA to establish credible balances to be reported in the revised financial statements.

Management response

The figures reported in Statement of External Assistance were obtained from

.....

Further consultation would be made in order to reconcile these figures against those provided by the Auditors.

Auditor's Comment

Evidence of reconciliation between statement of external assistance and grant disbursement data from Ministry of Finance and Economic Affairs was not provided to the audit team up to time of finalising this management letter.

:

3.17.2 Differences in grant figures between MoFEA records and sectors

Finding

Section 3 (c) of the Public Finance Act, 2014 states that, *“the Ministry shall coordinate the Management of external grants and debts”*.

Section 50 further states, *“Ministry shall keep timely, comprehensive and accurate records of outstanding state debts, derivatives transactions, guarantees, lending and finance lease arrangements of the state in an appropriate database”*.

The aid coordination unit of the Ministry of Finance maintains a record of grants and other external assistance received in an excel spread sheet. Our examination of the records revealed significant difference between grants disbursed directly to the sectors, and the figures provided by MoFEA.

This application is not also interfaced with Commonwealth Secretariat Debt Management and Recording System (CS-DMRS) and IFMIS to facilitate reconciliation. Details are shown in **appendix w**.

Implication

There is a risk that the figures disclosed in the financial statements by the Accountant General's Department are not accurate.

There is a risk of data loss if information recorded on excel spread sheet are corrupted.

There is a risk that no reconciliation is performed between MoFEA and sectors in respect of the grant disbursed to individual projects on a regular basis.

Priority

High

Recommendation

Reconciliation of grants disbursed directly to sectors and Ministry of Finance records should be performed on a regular basis.

MoFEA should ensure that measures are put in place to capture all the grants disbursed directly to the individual projects.

Management response

MOFEA only captures grant disbursement from Official Development Assistance. MOFEA has a challenge to capture such disbursement as it usually not notified of such disbursements.

3.17.3 Differences in grant disburse amounts

Finding

During our audit, we noted differences in the grant disbursements received from multilateral or bilateral donors between the figures captured by the CSDMRS at the Directorate of Loan and Debt Management (DLDM) and the excel data provided by the Aids Coordination both units at MoFEA.

As a result, we could not ascertain the reliability of the disbursements received for the period under review. Details are shown in **appendix x**.

Implication

There is a risk that regular reconciliation is not performed between Aid Coordination and DLDM unit at the Ministry of Finance.

There is a risk that the grants figure disclosed in the financial statements is misstated.

There is a risk of weakness in the internal controls.

Priority

High

Recommendation

We recommend AGD to liaise with MoFEA so that periodic reconciliations are performed to avoid such differences recurring in the future.

Management response

AGD will liaise with MoFEA to enforce periodic reconciliations.

3.17.4 No monitoring and coordination of grants

Finding

Section 3 (c) of the Public Finance Act states, *“the Ministry shall coordinate the Management of external grants and debts”*.

We noted that there were grants totalling D1, 408,273,292.60 disbursed during the year for which no record exists at the Directorate of Aid Coordination at the Ministry of Finance. Details are shown in **appendix y**.

Implication

There is a risk of lack of coordination between Loans unit and Aid Coordination in respect of the grants disbursed to individual projects on a regular basis.

This is indicative of internal control weaknesses and could result to irregularities.

Priority

High

Recommendation

Reconciliation should be performed in respect of grants disbursed to individual projects on a regular basis; and

In future, Aid Coordination should ensure that measures are put in place to capture all the grants disbursed to individual projects or ministries.

Management response

Management will ensure that periodic reconciliation is performed.

3.18 Payables

3.18.1 Difference between the GL reports, ETB and financial statements (note 21)

Finding

We noted some differences between the General ledger, the Extended Trial balance (ETB) and note 21 (payables) of the financial statements in respect of the under listed accounts.

Account	Amount as per the GL Report	Amount as per the ETB	Amount as per the FS (note 21)
Withholding Tax	-9,680,564.14	-9,794,819.37	9,793,000.00
Wages payable	-574,430.99	-592,947.48	574,000.00
Income tax	-1,839,817.45	-1,861,524.09	1,862,000.00
recurrent creditors	90,990.01	-1,483,255,331.78	1,483,255,000.00
Deposit creditors	-102,924.38	-238,732.24	239,000.00
Development creditors	-37,464.00	-51,990.00	52,000.00
Imprest clearance account	113,280.00	-897,056,542.92	897,057.00

Implication

There is a risk that the payable balance disclosed in the financial statements is misstated.

Priority

High

Recommendation

The differences between general ledger, extended trial balance and note 21 (payables) in respect of the above accounts should be adjusted and details furnished to audit team for verification.

Management response

There is no difference between the ETB, GL and note 21 with respect to these codes. The evidence is available for your review.

Auditor's Comment

We identified a difference of D 1,862,000.00 between general ledger and revised extended trial balance in respect of income tax. Details are shown below;

Account	Amount as per the GL Report	Amount as per Revised ETB	Amount as per the Revised FS (note 21)
Income tax	1,839,817.45	-1,861,524.09	1,862,000.00

3.18.2 Misclassification of account payable

Finding

Deposit accounts are accounts held by Accountant General on behalf of third parties. Payments from these accounts are made upon request by the respective third parties.

During the audit, we noted that the under listed deposits accounts were misclassified as accounts payable.

Code	A/C Name	Amount
08-00-000-4-3-001-0000-00000000-00-0000-000000-00-411843	Sale of printed forms	-40,400.00
23-00-000-4-3-001-0000-00000000-00-0000-000000-00-411840	National biodiversity trust fund	-855,000.00
18-00-000-4-3-001-0000-00000000-00-0000-000000-00-411834	Sale of bidding documents	-88,500.00

Implication

There is a risk that the figure disclosed as payables and deposits in the draft financial statements were misstated.

Priority

High

Recommendation

We recommend that appropriate action taken to correct the errors and details furnished to audit team for verification.

Management response

Management would investigate and take necessary action

Auditor's Comment

The misclassification of the deposit accounts was not corrected in the revised financial statements and therefore remained outstanding.

3.18.3 Transit accounts not cleared at the year end

Finding

Transit accounts are bypass accounts used to facilitate the processing of transactions from one stage of payment schedule to another and should eventually be cleared at the year end when the payment cycle is completed.

We noted that amounts held in transit accounts totalling D34,924,183.11 were not cleared at the end of the financial year. Details are shown **appendix z**.

Implication

There is a risk that accounts payable are not reconciled on a regular basis.

There is a risk that transactions were raised but not completed.

There is a risk that payments were raised but no corresponding debit memos or payment adjustments were raised to reverse the transactions.

There is a risk that the payable balance included in the financial statements is misstated.

Priority

High

Recommendation

The Accountant General's Department should provide explanations as to why these transit accounts were not cleared at the end of the year.

Management should rectify and adjust the accounts payable balance disclosed in the financial statements.

Management response

These will be adjusted in the revised Financial Statements

Auditor's Comment

Some accounts were not adjusted in the revised financial statements up to the time of finalising this management letter. Details are shown in revised **appendix z**.

3.18.4 Liability accounts with debit balances

Finding

We noted that liability accounts are inappropriately shown in debit/ positive balances as oppose to credit balances in their respective general ledger balances.

Implication

There is a risk that the above general ledger balances are not accurate.

Priority

High

Recommendation

Explanation should be provided by management as to why these liability accounts appearing as a positive balance in the general ledger.

Management response

Management will investigate and take corrective action in the revised Financial Statements.

Auditor's Comment

The two (2) under listed accounts remained outstanding in the revised financial statements up to the time of finalising this management letter. Details are shown below:

A/C name	Balance
wages payable	574,000.00
recurrent creditors	1,483,659,000.00

3.19 Receivables

3.19.1 Understatement of GSM levy Collections

Finding

A review of schedule of GRA returns against the Extended Trial Balance (ETB) revealed an understatement of D 6, 137,835.15 in respect of GSM levy. Details are shown below.

GFS code in ETB	Description	Extended Trial Balance	Actual Returns from GRA 2017	Difference
114408	GSM Levy	36,993,816.51	43,131,651.66	(6,137,835.15)

Implication

There is a risk that tax revenue in respect of GSM levy reported in the draft financial statements were misstated.

Priority

High

Recommendation

We recommend that the difference be investigated, and details furnished to the audit team for verification.

If the difference was misappropriated, the amount should be refunded without delay.

Management response

The understatement of the GSM Levy has been noted and the difference would be adjusted as part of the Revised Financial Statements.

Auditor's Comment

We have confirmed that the correction was made in the revised financial statements.

3.19.2 Difference between extended trial balance and detailed imprest report

Finding

During the audit, we noted a difference of D128, 265,562.29 between the imprest amount reported in the extended trial balance and detailed imprest report. Details are shown in **appendix a1(i) & a1(ii)**.

Implication

There is a risk that the receivable balance reported in the draft financial statements is misstated.

Priority

High

Recommendation

The Accountant General's Department should provide explanation for this difference and adjust the imprest balance in the revised financial statements.

Management response

The corrected report will be adjusted in the revised Financial Statements.

Auditor's Comment

This was not provided for review up to the time finalising this report.

3.19.3 Misclassifications of revenue

Finding

During the audit, we noted that non-tax revenues amounting to D28, 704,248.87 were inappropriately disclosed as tax revenue (taxes on goods and services) disclosed under note 3c of the financial statements.

Similarly, tax revenue totalling D 153,195,950.90 were also wrongly captured as non GRA revenue resulting to net understatement of tax revenue by D124, 491,702.07. This further suggest inappropriate description of codes between GRA and non-tax revenue items.

Implication

There is a risk that tax revenue reported in the financial statements were misstated.

Priority

High

Recommendation

We request management to correct the misclassification and adjust the appropriate accounts balances in the revised financial statements.

In future, management should ensure that the correct revenue codes are captured and disclosed under the appropriate revenue budget line.

Management response

Management will correct the misclassification and adjust as part of the revised Financial Statement.

Auditor's Comment

We identified two revenue line items totalling D48,200,312.01 that were not corrected in the revised financial statements. Details are shown in below;

GFS Code	Description	Amount in ETB	Tax revenue	Misclassified as tax revenue
141943	Car Park Fees (Area Council)	22,913,998.35	22,913,998.35	22,913,998.35
142125	Rental Income	25,286,313.96	25,286,313.66	25,286,313.66
Total		196,767,416.24		48,200,312.01

3.19.4 Unretired imprest

Finding

Section 28 of Financial Regulations states that *“An imprest shall be retired on or before the last day of the financial year or on such earlier date as specified by the Permanent Secretary, when authorizing the imprest”*

Review of the detailed imprest report revealed that imprests in respect of foreign missions amounting to D17, 684,238.96 remained outstanding as at 31 December 2017. Details are shown in **appendix b1**.

Implication

There is a risk that the receivable disclosed under note 17 of the draft financial statements is misstated.

This is indicative of serious disregards for financial regulations.

The unretired imprests might not be recovered leading to loss of public funds.

Priority

High

Recommendation

- a) Management should ensure that these imprests are retired immediately; and
- b) Ensure that the dictates of the Financial Regulations are always adhered to.

Management response

Management is reviewing the reports why these imprest still appear as outstanding.

Auditor's Comment

The imprests remained unretired up to the time of finalising this management letter.

3.19.5 Partly retired imprest

Finding

Section 28 of the Financial Regulations, 2016 states *that “An imprest shall be retired on or before the last day of the financial year or on such earlier date as specified by the Permanent Secretary, when authorizing the imprest”*

A review of imprest retirement from IFMIS and manual receipts revealed that imprest totalling D11, 251,045.28 were not fully retired contrary to the above financial regulation. Details are shown in the **appendix c1**.

Implication

This is a breach of financial regulations and undermines the accountability of public funds.

In the absence of relevant supporting documents, we could not determine whether all imprest issued were retired

Priority

High

Recommendation

- a) The Accountant General's Department should provide the required retirement receipts for our examination; and
- b) Ensure that missions and sub treasuries with outstanding imprest are not issued additional imprest.

Management response

Embassy retirements(expenses) does not necessarily relates to any specific quarters disbursements(inmprest issued) therefore the receipts tabulated could not have been specific to the quarters specified in the audit query.

For the individual imprest which are fully retired in the System, Management will review the Auditors observation and take necessary action.

Auditor's Comment

The imprests remained unretired in the system up to the time of finalising this management letter.

3.19.6 Missing imprest retirement documents

Finding

Section 28 (2) of the Financial Regulations stipulates that *“A disbursement from an imprest shall be properly documented and receipted”* And

Section 28 (10) of the Financial Regulations further states that *“An imprest holder shall retire or replenish an imprest by completing an expenditure statement and attaching to it, documentary evidence of disbursements, such as receipts”*.

Our review noted imprest totalling D42, 315,079.40 claimed to have been retired but had insufficient supporting documents. Details are shown in **appendix d1**

Implication

There is a risk that these imprest were not genuine disbursement.

There is a risk that a receivable figure included in draft financial statements is misstated.

Priority

High

Recommendation

We request that the relevant documentation in respect of these imprest be made available to the audit team for inspection

Management response

Management is working on retrieving these documents for your review.

Auditor's Comment

Sixty-three (63) imprest payments and retirement documents amounting to D6,082,909.00 were not presented and remained outstanding up to the time of finalising this management letter. Details are shown in revised **appendix d1**.

3.19.7 Payment from wrong budget line

Finding

A review of payment vouchers revealed that maintenance of vehicle and generators were charged to imprest code 321810 instead of vehicle code 221302 and generator code 221402 respectively.

Date	Details	Payee	PV No	Amount	Remark
08.May.17	imprest for the maintenance of police vehicles for the month of May 2017	Essa Jagne	08PV00938	40,000.00	Misclassifications: vehicle maintenance paid from code 321810 imprest instead of vehicle maintenance. Vote
09.May.17	Imprest iro police generator maintenance	Maolud Nabi Jarju	08PV009757	35,000.00	Paid from code 321810 imprest instead general maintenance vote
10-Jul-17	Imprest IRO maintenance of police generator for the month of July	Maolud Nabi Jarju	008IM605	35,000.00	Paid from code 321810 imprest instead general maintenance vote
7/7/17	Imprest IRO maintenance of police vehicle	Essa Jagne	008IM606	40,000.00	Paid from code 321810 imprest instead general maintenance vote

Implication

There is a risk that the respective budget lines would be misstated if payments are made from wrong budget lines thus undermining the objective of budgeting as a control mechanism.

Priority

Medium

Recommendation

Management should ensure that the above listed payments are correctly classified, and the relevant adjustments are forwarded to audit team for verification.

:

Management response

The said payment vouchers are charged to the correct codes. These are Imprest payments.

When an imprest is raised, the funds are committed against a specific budget line (as stated on the approval letter). A journal is created debiting budget line and crediting the imprest control account. The imprest is fully expensed when retired.

Auditor's Comment

We confirmed that the payments were charged to the correct votes.

3.19.8 Un-presented imprest vouchers and files

Finding

Section 6 (1) of the Public Finance Act states that *“a public officer Shall produce records of the transaction for inspection or audit purposes, when called upon to do so by the Accountant General, the Auditor- General or the Director General of Internal”*.

Section 28 (6) of the same regulation further states that *“an imprest holder is responsible for the full amount of his or her imprest until it is retired”*.

Examination of imprest vouchers against the imprest retirement file for embassies revealed that imprest vouchers totalling D25, 187,926.30 were not presented for audit.

In addition, we noted that imprest retirement file for some foreign missions were not presented for inspection. Details are shown in **appendix e1**.

Implication

There is a risk that the receivables figure in the financial statements is misstated.

Imprest vouchers and supporting documents not presented for audit cast doubts over the authenticity of such imprest payments.

There is a risk of poor filing of documents indicating an internal control weakness over the custody of documents.

Priority

High

Recommendation

- a) The Accountant General's Department should take the necessary steps to ensure that these imprest vouchers are presented for inspection; and
- b) In future, all imprest vouchers and supporting documents should be made available for audit inspection at the time of request.

Management response

All sub treasures payment vouchers and supporting documents are available for your inspection.

Management is working on the individual imprest.

Auditor's Comment

Twenty-six (26) imprest payment and files amounting to D 1,476,841.54 were not presented and remained outstanding up to the time of finalising this management letter. Details are shown in the revised **appendix e1**.

3.19.9 Overstatement of imprest control account balance

Finding

Review of extended trial balance (ETB) against the draft financial statements revealed a difference of D324, 317,852.16 resulting from rolling imprest balance brought forward from 2016.

Details are shown below.

GFS Code	Description	(2017) Closing Balance	Amount as per ETB (movement)	Opening balance 2016 (Diff)
321810	Imprest Account	499,940,548.98	(175,622,696.82)	324,317,852.16

Implication

There is a risk that the balance relating to total receivable disclosed under note 17 of the financial statement are misstated.

Priority

High

Recommendation

We recommend management to establish this difference with supporting evidence and make appropriate corrections in the revised financial statements.

Management response

This is a receivable account, therefore, the closing balance of 2016 will rollover as an opening balance of 2017, hence form part of the closing balance of 2017. Thus, this does not give rise to any misstatement.

Auditor's Comment

We confirmed that the balance has been corrected in the revised financial statements.

3.19.10 Roll over of tax receivable balance

Finding

We noted a rolling over tax receivable balance of D 951,578,180.36 from 2014 through 2016. These were payments made by taxpayers but were not received by the Central Bank.

Officials claimed that this balance arose from the timing differences between direct deposit payments to the bank by taxpayers and the updating of GRA records.

This timing is expected to even out at the year end and the rolling tax receivable balance from previous years should show a nil balance at the end of the reporting period.

We requested for the debit advices to reconcile the transfers from GRA accounts with the actual transfers to the CRF but remained outstanding up to the time finalising this report.

Implication

There is a risk that account balances in respect of tax receivable (321901) are misstated in note 17 (receivables) of the draft financial statements.

There is a risk of non-reconciliation between Accountant records and GRA returns.

The account receivable balance recognised in the statement of financial position is also misstated.

There is also a risk that GRA revenue is misstated.

Priority

High

Recommendation

- a) We request management to investigate this balance and confirm the balance of actual tax receivable to this office;
- b) We recommend regular reconciliation between the Accountant General's Department records and GRA returns; and
- c) Explanation should be given as to why the tax receivable balance is rolled over each year since 2014.

Management response

The debit advices to reconcile the transfers from GRA accounts with the actual transfers to the CRF are available for your review.

Auditor's Comment

Sufficient documentation and explanation were not provided to justify the rolling over of tax receivable balance from 2014 through 2017 accounts. Therefore, the issue remained unresolved and unadjusted in the revised financial statements.

3.19.11 Unconfirmed pristine advance (receivable)

Finding

The receivable balance in the statement of financial position showed an outstanding balance of GMD 6,082,034.00 due to government. This balance is the results of loan facility provided by government to Pristine to facilitate the printing of national ID cards.

Confirmation received from Pristine showed that this outstanding loan balance was eventually paid in April 2012 through deductions of its share of the revenue from the GAMBIS project.

We have not received supporting evidence from Accountant General's Department to confirm the settlement of this outstanding balance.

Implication

There is a risk that the receivable balance included in noted 17 (receivables) and the statement of financial position is misstated.

There is a risk of no analysis of age receivables report from the IFMIS.

There is also a risk that reconciliations are not carried out between Accountant General's records and debtors.

There is a risk that assets and liabilities disclosed in the financial statements are misstated.

Priority

High

Recommendation

We request management to investigate and confirm the status of the loan issued to Pristine and adjust the financial statements accordingly.

Management response

Management confirms that the loan was being recovered from Pristine's weekly share of revenue collection paid from CRF. The receivables figure relating to this loan would be adjusted accordingly.

Auditor's Comment

The issue remained outstanding up to time of finalising this management letter.

:

3.19.12 Understatement of tax revenue

Finding

During recasting of GRA monthly revenue schedules, we noted a difference of D11, 864,850.00 between the extended trial balance and GRA monthly schedules.

We also noted that the same GFS codes were used to capture both GRA and non-GRA revenues collections during the year.

GFS code in ETB	Description	Movement during the year in the ETB	Actual Returns from GRA 2017	Variance btw ETB and Actual Returns
142250	Miscellaneous Receipts	40,918,177.50	994,900.00	39,923,277.50
142207	Miscellaneous licenses Gambia Police	6,999,750.00	6,968,750.00	31,000.00
142230	Mandatory Fine for Motor Traffic Violation	1,025,537.50	475,500.00	550,037.50
142217	Aliens identity (ID) cards	6,312,850.00	3,425,700.00	2,887,150.00
Total		55,256,315.00	11,864,850.00	43,391,465.00

Implication

There is a risk that both GRA and non-GRA revenues are misstated.

There is risk that revenue forecasting on actual collections will be misleading to relevant stakeholders.

Priority

High

Recommendation

- Management should ensure that there is clear distinction between revenue codes used by GRA and other revenue-collecting agencies; and
- Investigate the cause(s) of the differences noted above and provide the audit team with result of their investigation without delay.

Management response

The movement during the year in the ETB for the Mandatory Fine for Motor Traffic Violation should read D1,205,537.50 instead of D1,025,537.50 with a variance of D 730,037.50 and not D 550,037.50

The tax revenues collected by GRA were not understated but the difference was due to non-tax revenues collected by MDAs. The total amount is consolidated under one GFS in the ETB. Evidence of this is available for your review

Auditor's Comment

We have confirmed that the differences have been adjusted now resolved.

3.19.13 Understatement of environmental tax on imports

Finding

We noted an understatement of D14,665,425.59 during the reconciliation of the revenue code relevant to the environmental tax (115602) reported in the Extended Trial Balance (ETB) against amount disclosed in the draft financial statements.

We further noted that the same GFS code 115602 was used to capture both environmental taxes on “imports” as environmental taxes on “used cars”. Details are shown in below.

GFS Code	Tax Types	Amount in the ETB	Amount in the Financial Statements	Actual Returns from GRA	Variance (ETB GRA Returns)
115602	Environment tax on imports	37,394,257.35	37,394,000.00	52,059,682.94	-14,665,425.59

Implication

There is a risk that GRA revenue (tax revenue) figures are misstated in the draft financial statements.

Priority

High

Recommendation

Management should correctly adjust the misstatement in the revised financial statements.

Management response

The difference between the ETB and the GRA returns of D 14,665,425.59 is the Environmental taxes on used cars, which is captured under GFS 142257.

Auditor's Comment

The GFS code 142257 claimed to be used by Accountant General's Department to capture Environmental Taxes on used cars could not be traced in the GRA report. The issue therefore remained outstanding.

3.19.14 Variances between actual GRA returns and amount disclosed in the extended trial balance

Finding

There was a reconciliation difference of D43, 571,465.00 between the GRA schedule included in the extended trial balance and the amounts disclosed in draft financial statements. Details are shown in the table below.

GFS Code	Tax Type	Actual GRA Returns	Amount in ETB	Variance
142250	Miscellaneous Receipts	994,900.00	40,918,177.50	39,923,277.50
142207	Miscellaneous licenses Gambia Police	6,968,750.00	6,999,750.00	31,000.00
142230	Mandatory Fine for Motor Traffic Violat	475,500.00	1,205,537.50	730,037.50
142217	Aliens identity (ID)-cards	3,425,700.00	6,312,850.00	2,887,150.00
Total		153,195,950.94	196,767,416.24	43,571,465.00

Implication

There is risk that the revenue balances in the draft financial statements are misstated.

Priority

High

Recommendation

Explanation should be given by management as to causes of the differences noted above.

Management response

The figures in the Financial Statements are not misstated but the difference is due to non-tax revenues collected by MDAs. The total amount is consolidated under one GFS in the ETB. Evidence is available for your inspection.

Auditor's Comment

We have reviewed the evidence provided and was found to be satisfactory.

:

3.19.15 Un-presented credit advice (transfer of collection to CBG)

Finding

During the audit, we requested for credit advices (transfer of collection to the Consolidated Fund (CF)) maintained by the Accountant General's Department to verify the accuracy of tax revenue reported in the financial statements but the information was not provided up to the time of writing this management letter.

Implication

There is risk that all collections were not transferred to the Consolidated Fund account.

There is risk that ECOWAS and GSM levies are included in the transfers thus overstating the tax revenue balance in financial statements.

Priority

High

Recommendation

Management should ensure that the credit advices file are provided to the audit team for verification.

Management response

The credit advices for the transfer of funds from the GRA collection accounts to CRF are available for your review.

Auditor's Comment

The credit advices file was provided and reviewed accordingly.

3.20 Payroll

3.20.1 Un-presented contract letters and input forms

Finding

During the audit, we noted that 23 contract files and 64 salary input forms for employees were not presented for examination and remained outstanding up to time of writing this management letter.

Implication

The un-presented contract letters and input forms will cast doubt on whether those employees are genuine staff.

Priority

High

Recommendation

We request management to provide these outstanding contract letters and input forms for audit review.

In future, all requested information should be provided at the time of request.

Management response

All contract letters are available for your review.

Auditor's Comment

All the outstanding contract and input files were presented and reviewed accordingly.

3.20.2 Extension of contracts without authority

Finding

General Orders 02123 (e) states that, *“upon satisfactory completion of fixed contract appointment, an Officer will be entitled to twenty-five percent (25%) contract gratuity at a rate of aggregate emoluments as approved by the relevant authorities. However, month-to-month contract appointment will not attract any gratuity. Officers, who retire on voluntary basis, will not benefit from fixed contracts except under exceptional circumstances to be determined by the Public Service Commission. No contract appointment shall exceed a maximum period of six years”*.

Chapter 12(17) of the personal procedures manual states that *“ the initial period of any contract is usually one or two years with a maximum period of six years. Contract should be extended or renew based on satisfactory performance”*.

A review of contract files revealed that some employees continue to receive salaries after the end of their contracts in 2016 and without evidence of contract extension.

We also noted that the said employees were later granted retrospective approval of contract extensions in 2018 in breach of the provisions of the General Orders. Details are shown in **appendix f1**.

Implication

There is a risk that the government will continue to lose a huge amount of money if internal controls are not tightened.

Priority

High

Recommendation

Explanation should be provided for the payment of personnel after the expiry of their contract appointment.

In future, employees on contract should not be allowed to continue working if their contracts are not renewed.

Management response

This was due to system issues. However, all the extra payments to these employees were successfully recovered through their contract gratuity. Evidence of recovery is available for your review.

Auditor's Comment

Evidence of recoveries were not provided up to the time of finalising this management letter.

3.20.3 Overpayment of basic salary to contract employees

Finding

We noted overpayment of basic salaries amounting to D8, 064.00 for 2017. These overpayments were due to the difference between the salary in the letter of appointment and the actual amount paid. Details are shown in **appendix g1**.

Implication

There is a risk of weak supervision and review over the processing of salary payments.

There is a risk that input forms from ministries are processed without proper review by senior officers.

Priority

High

Recommendation

Explanation should be given as to why salaries stated on appointment letters differ with amount shown in the IFMIS (NASDNA).

Management Response

This is due to the issuing of double appointment letters. There were cases where individuals were issued with two appointment letters each had a different basic salary and without any mention of one letter superseding the other. This mistake was an oversight from the HR personnel at HR Directorate.

However, in collaboration with Accounts Unit, efforts had been made to rectify these errors. Eventually their salaries were stopped and deduction of overpayment effected through their 25% pension gratuity.

In view of the mentioned query MOBSE has made some progress to overcome these challenges through more collaboration between HR Department and Accounts Unit as well as more consultation within the staff at the HR Department.

MOBSE will continue to monitor and evaluate to ensure cases like these are avoided in the future.

3.20.4 Payment of salaries after the expiration of contract appointment

Finding

We noted salary payments to 22 employees amount to D623,286.00 whose contracts had expired and were not renewed. The employees should have been deactivated automatically in the system at the end of their contracts and should only be paid when their contracts are renewed. Details are shown in **appendix h1**.

Implication

There is a risk of weak supervision and review over the processing of salary payment.

There is a risk that input senior officer processes forms from Ministries without proper review.

Priority

High

Recommendation

- a) Management should ensure that the irregularity is corrected, and details furnished to audit team for verification; and
- b) Endeavour to increase supervision and review during salary processing.

Management Response

All these overpayments were recovered from the employees' contract gratuity. Evidence is available for your inspection.

Auditor' Comment

Salaries overpayment for seventeen (17) employees remained outstanding up to the time of finalising this management letter. Details are shown in revised **appendix h1**.

3.20.5 Unknown job title

Finding

NAS-DNA is payroll module that is intergraded with epicor financial suite in the intergraded financial management information system (IFMIS).

It is used to record payroll information such as staff payroll number, profile picture, grade, job title, location, organisation, last promotion date, first hire date, allowances, deduction, bank details, vacation etc.

During the review of payroll information, we noted instances where employees' designations or job titles were missing from the NAS-DNA.

Implication

Employees are not easily identified using their designation.

There is a risk that employees are not genuine staff.

There is a risk that they are under or overpaid because of their title.

Priority

High

Recommendation

Management should take proper measures to indicate job titles of employees in the NASDNA.

Management response

All these employees' status is terminated, except for Amadou Colley (301806) whose correct job title has been updated.

Auditor's Comment

The matter is now resolved.

3.21 Non-compliance

3.21.1 Shares in BSIC group

Finding

Section 21 subsection 3(c) of the Public Finance Act states that the appropriation bill document laid before that National Assembly should include “*Lending and equity participation*”.

We reviewed financial Statement and noted Shares taken by Government of The Gambia in Banque Sahélo-saharienne pour l'Investissement et le Commerce BSIC Group amount to D 988,925,000.00 (17,500,000.00 Euro) in 2017. However, this equity participation was not included in the budget estimate laid before the National Assembly contrary to the above section of the Public Finance Act.

Implication

The Ministry of Finance and Economic Affairs has not complied with the above section of the Public Finance Act.

The National Assembly should be aware of all equity participation by government for scrutiny/approval and the above non-inclusion has deprived them of such deliberations

These equity shares might be risky or the returns on investment are less than forecast.

Priority

High

Recommendation

- a) The Ministry of Finance and Economic Affairs should include in the budget estimate all equity shares (participation); and
- b) Explanations on equity participation, risks and forecasted returns on investment should also be included with the estimate for the benefit of the users.

Management response

Management will ensure that government shares are included in the budget estimate.

3.21.2 Non submission of outstanding supplier's credit agreements and finance lease agreements

Finding

Section 52(f) of the Public Finance Act require the report on state debt submitted to the National Assembly and should *a list of all outstanding supplier's credit agreement and finance lease agreements, including the financial items of those contracts.*"

Review of documentations and discussions with Officials at the Ministry of Finance and Economic Affairs revealed that outstanding suppliers credit agreements and finance lease agreements were not included in the Debt Bulletin submitted to the National Assembly contrary to the above section of the Public Finance Act.

Implication

The Ministry of Finance and Economic Affairs has violated the above section of the Public Finance Act.

Supplier credit and finance lease agreement are commitments or obligation government oath to obey and payment of which will affect the preceding year's budget. Therefore, its omission in the debt bulletin might be misleading to users.

Priority

High

Recommendation

All Supplier credit and finance lease agreements should be included to the debt bulletin and provisions to cater for such commitment should be provided for review by the National Assembly.

Management response

Management has noted your comments and recommendations and henceforth will ensure that Supplier credit and finance lease agreements are included to the debt bulletin.

3.21.3 Non-disclosure of stores and other assets

Finding

Schedule S of the Public Finance Act requires the Accountant General to disclose “*a statement of disposal of stores and other assets, being a consolidated statement in respect of physical assets/stores disposed during the year*”.

A review of the 2017 financial statements revealed that the statement of disposal of stores and other assets were excluded from the financial statements contrary to the above section of the Public Finance Act.

Implication

The Public Finance Act is violated.

Disposal of government assets with material value will deprive the users of financial statements to make informed decisions.

Priority

High

Recommendation

The Accountant General's Department should ensure that the dictates of the Public Finance Act are always adhered to.

Management response

There was no disposal during the year under review.

3.21.4 Government Business Enterprises not consolidated

Finding

The Accountant General's Department asserts that it is reporting under the cash basis IPSAS. Part one of the cash IPSAS is mandatory on all entities that prepare their financial statements based on cash IPSAS.

IPSAS 1.6.5 dealing with the scope of consolidated financial statements stipulated that "A controlling entity, other than a controlling entity identified in paragraphs 1.6.7 and 1.6.8, should issue consolidated financial statements which consolidates all controlled entities, foreign and domestic, other than those referred to in paragraph 1.6.6.

In the preparation of these financial statements this requirement was not met.

Implication

The financial statements do not meet the requirements of the reporting framework.

Priority

High

Recommendation

We recommend that the GBEs be consolidated in compliance with IPSAS.

Management response

IPSAS 1.6.20 States: the following disclosures should be made in consolidated Financial Statements:

- (a) A listing of significant controlled entities including the name, the jurisdiction in which the controlled entity operates (when it is different from that of the controlling entity); and*
- (b) The reasons for not consolidating a controlled entity.*

In accordance with IPSAS 1.6.20 paragraph (b), government business entities have not been consolidated as part of government financial statements because government follows IPSAS accounting standards and GBEs follow IFRS. Also, the basis of accounting. These facts have already been disclosed in the financial statement for 2017 under point 1 (a) of the commentary on the Financial Statements by the Accountant General.

Furthermore, the consolidation procedures as identified in IPSAS1.6.16 (c) states that 'consolidated financial statements should be prepared using uniform accounting policies for like cash transactions. If it is not practicable to use uniform accounting policies in preparing the consolidated financial statements, that fact should be disclosed together with the proportions of the items in the consolidated financial statements to which the different accounting policies have been applied'.

Government and GBEs use different accounting policies (e.g. Revenue accounting, accounting for expenditures, and depreciation of fixed assets etc.) thus; Consolidation of the Government Business Enterprises as part of the Government financial statement is not feasible.

In order to enhance the reliability, consistency and faithful representation of government financial statements, government decides to disclose the net-worth of the GBEs in the government financial statements for 2017.

Based on the above, in our opinion government has fully complied with IPSAS.

Auditor's comment

Disclosure of your inability does not absolve you from compliance. The financial statements should not have been declared IPSAS compliant.

3.21.5 Non-explanation of material differences between budget and actual amount

Finding

The Accountant General's Department asserts that it is reporting under the cash basis IPSAS. Part one of the cash IPSAS is mandatory on all entities that prepare their financial statements based on cash IPSAS.

IPSAS 1.9.12 requires an explanation of the material difference between actual amounts and budget amounts. This explanation will assist users in understanding the reasons for material departures from the approved budget for which the MDAs are held publicly accountable.

The financial statements revealed material differences between budgeted and actual expenditure. We sought for explanation from officials at Accountant General's Department for these material differences, but no explanation was received.

Implication

The financial statements are not PSAS compliant.

The users of the financial statements are denied vital information's in the financial statements.

The inconsistency indicate above is misleading and user of the financial statements cannot determine whether the programs budgeted for are indeed implemented.

Priority

High

Recommendation

The Accountant General's Department should provide explanations on these material differences between budget and actual.

Management response

Explanation of possible causes of material differences between budgeted and actual amount will be incorporated in the Revised Financials Statements.

Auditor's Comment

Explanatory notes on material differences between budgeted and actual amounts were not disclosed in the revised financial statements.

3.21.6 Disclosure of budgetary basis, period and scope

Finding

Part one of IPSAS is mandatory on all entities that prepare their financial statements based on cash basis IPSAS.

IPSAS 1.9.33 requires *“An entity shall explain in notes to the financial statements the budgetary basis and classification basis adopted in the approved budget”*.

The Accountant General's Department asserts that it is reporting under the cash basis IPSAS but these financial statements did not disclose the budget basis and classification adopted.

Implication

The financial statements did not comply with the requirement of the above standard.

Priority

High

Recommendation

Disclosure note should be made to explain the budget basis and classification adopted in the financial statements.

Management response

Management will disclose the basis of budgeting in the revised Financial Statement.

Auditor's Comment

Budget basis and classification adopted were not disclosed in the revised financial statements.

3.21.7 Comparative Information

Finding

IPSAS 1.4.18 states *“In some cases, narrative information provided in the financial statements for the previous period(s) continues to be relevant in the current period.*

For example, details of a legal dispute, the outcome of which was uncertain at the last reporting date and is yet to be resolved, may be disclosed in the current period. Users benefit from knowing that the uncertainty existed at the last reporting date, and the steps that have been taken during the period to resolve the uncertainty.”

There is no such disclosure in the financial statements.

Implication

The financial statement(s) do not meet the requirements of this section of the IPSAS(s).

Priority

High

Recommendation

The Accountant General should disclose the uncertainty that existed at the last reporting date in narrative information and the steps that have been taken to resolve the uncertainty.

Management response

Explanatory notes/updates in respect of disclosures of uncertainties in previous years will be provided in the Revised Financial Statements

Auditor's Comment

Explanatory notes regarding uncertainties at the last financial reporting date were not included in the revised financial statements.

3.21.8 Correction of errors

Finding

IPSAS 1.5.2 *“An entity should disclose in the notes to the financial statements the following:*

- (a) The nature of the error;*
- (b) The amount of the correction; and*
- (c) The fact that comparative information has been restated or that it is impracticable to do so”.*

Errors that arose in the cash balances were not disclosed in line with the reporting framework.

Implication

The financial statements did not meet the requirements of the reporting framework.

Priority

High

Recommendation

The Accountant General should disclose the nature and amount of correction of errors as per the above IPSASs.

Management response

Errors, if any relating to prior year financial statements and their subsequent adjustment/corrections will be disclosed in the revised Financial Statement.

Auditor's Comment

Errors in respect of cash balances were not disclosed in the revised financial statements in line with the reporting framework.

3.21.9 Follow up on prior year matters

In our Management Letter in respect of financial years 2016, we reported a number of issues which need urgent action.

Follow up discussion with the Accountant General's Department was made to confirm if action was taken to resolve the issues. The table below details the status of implementation of the recommendations.

Paragraph	Finding	Implementati on status	Management response	Auditor's Comment
3.1.1	Review of payment vouchers provided revealed that, out of the 124 un-presented vouchers, 5 payment vouchers totalling D184,350.00 are still outstanding.	Not Implemented	Management is still working on retrieving these payment vouchers.	This issue remained unresolved in the current audit of 2017.
3.1.2	There are still 17 payments amounting to D72,252,084.17 without adequate supporting documents attached. Details are provided attached in revised appendix a.	Not Implemented	Management has noted this matter and is ensuring that all payment have adequate supporting document	This issue remained unresolved in the current audit of 2017.
3.1.4	Review of payment vouchers and discussion with officials revealed settlement of arrears totalling D109,864,846.27 in respect of Office of the President for the purchases of motor vehicles from TK Motors and supply of fuel by GNPC. We could not confirm the total amount owed nor could we confirm how much was paid and the	Not Implemented	Management has engaged TK Motors for a reconciliation exercise.	This issue remained unresolved in the current audit of 2017.

Paragraph	Finding	Implementati on status	Management response	Auditor's Comment
	outstanding balance as there was no evidence of reconciliation between suppliers' statement and the records of arrears maintained by the Ministry of Finance (MoFEA). We have sent confirmations to both GNPC and TK Motors in respect of government arrears but no response was received up the time of finalising this report.			
3.2.1	Our review of the financial statements revealed that government has subscribed for shares in BSIC group but we were not provided with share certificates to confirm the acquisition of shares. There was also no evidence to show that dividend was received and disclosed in the financial statements.	Not Implemented	No disclosure on dividends was made because BSIC has not declared any dividends since GOTG acquired its shares. With regards to share certificates, BSIC is being engaged to provide evidence of Government's acquisition of its shares.	The issue remained unresolved in the current audit of 2017.
3.3.2	Examination of cash books against the IFMIS system generated receipts revealed that revenue collections totalling D63, 255.00 claimed to have been banked during the year have not been supported	Implemented	These deposit slips are available for your inspections at AGD.	

Paragraph	Finding	Implementati on status	Management response	Auditor's Comment
	<p>with deposit slips attached.</p> <p>As a result, we could not confirm the lodgements to the Central Bank. Details are shown in appendix c.</p>			
3.3.4	<p>We noted revenue collections totalling D70, 700.00 in respect of some revenue streams from Ministries and Departments. There is no approved tariff provided to confirm the fees charged for these revenue collections.</p> <p>As a result, we could not confirm if the total fees collected from these revenue streams are based on the approved tariff. Details are found in appendix d.</p>	Not Implemented	A request was sent to all MDAs that collect revenue to provide AGD with certified rates and fees for all government services rendered by their respective offices. These will be provided for review when received.	This remains unresolved in the current audit of 2017.
3.3.5	<p>During the audit, we noted understatement of D150, 000.00 between entries in the cashbook and amounts shown on receipts for sports hunting fee. Details are shown on appendix e1.</p>	Not Implemented	Management has asked the concerned staff to pay the difference	This remains unresolved in the current audit of 2017.

Paragraph	Finding	Implementation status	Management response	Auditor's Comment
3.3.7	<p>A review of the GRA's monthly submission reports of tax receivables for 2016 revealed that certain class of revenues amounting to D221,502,930.59 did not correspond with the GFS codes included in the Chart of Accounts resulting to misclassification of codes.</p> <p>Details are shown in appendix f.</p>	Not Implemented	<p><u>Management is currently upgrading Government's Chart of Account to GFS 2014 to standardize COA code across the Government. This would address all potential misclassification</u></p>	Effects noted but the remains unresolved in the current audit of 2017.
3.4.4	<p>We noted difference of D43, 987,000.00 between the general ledger balance and the balances disclosed under Note 15 for the following bank accounts.</p>	Not Implemented	<p>Management has investigated this discrepancy and found that the General Ledger balances stated in the above finding are inaccurate. The GL and Note 15 are the same and evidence of this is available for review.</p>	This remains unresolved in the current audit of 2017.
3.4.9	<p>During the audit, we noted that un-used cash allocations brought</p>	Not Implemented	<p>This would adjusted in 2017 Revised</p>	Cash allocation SP remains unresolved in the

Paragraph	Finding	Implementation status	Management response	Auditor's Comment
	<p>forward from previous years were inappropriately disclosed in note 15 as cash and cash equivalent.</p> <p>There was no evidence provided to show that approval was sought from Ministry of Finance before recognising the unused cash allocation as current asset.</p>		Financial Statements	current audit of 2017.
3.4.10	<p>The accounting procedures manual requires that all stale cheques transferred to the TMA un-presented cheques account be transferred to the consolidated revenue account 5 years from the date it was transferred to the special deposit account.</p> <p>During the review of the bank reconciliation, we noted that undrawn cheques and payments in the Treasury Main Account (TMA) and other bank accounts from current and previous years amounting to D647, 187,559.26 have gone stale and remained outstanding in the cash book.</p> <p>This is a violation of the above procedures for the processing of stale</p>	Not implemented	<p>All TMA Stale cheques from 2014 to 2017 within the custody of AGD have been transferred to Special Deposit Account as stipulated in the Accounting Procedures Manual. Likewise, those in the Stale Cheques Special Deposit Account up to 2013 have also been transferred back to CRF in line with the five year requirement.</p> <p>For the purpose of</p>	This remains unresolved in the current audit of 2017.

Paragraph	Finding	Implementati on status	Management response	Auditor's Comment
	cheques by the Accountant General's Department. Details are shown in revised appendix j.		transfers to CRF, it should be noted that stale cheques from 2014 to 2017 are not due as the five year period has still yet to elapse.	
3.4.11	<p>During our verification, we noted that payments amounting to D 2,129,093.00 were cancelled in the system but their corresponding physical cheques were not attached to the payment vouchers.</p> <p>We also noted instances where both the payment vouchers and their respective cancelled cheques amounting to D80, 990,103.46 were not presented for audit. Details are shown in appendix k.</p>	Not implemented	Management is searching for these documents.	This remains unresolved in the current audit of 2017.

Paragraph	Finding	Implementati on status	Management response	Auditor's Comment
3.4.12	<p>Cash Basis IPSAS require an entity to recognise all cash receipts, cash payments and cash balances under the entity's control. This has not been done in these financial statements.</p> <p>Section 21 (1) of the Financial Regulations stipulates that "<i>An accounting officer shall, when he or she thinks it necessary to open a government bank account, apply for approval in writing to the Accountant General and send a copy of the application to the Permanent Secretary</i>" and</p> <p>Section 21 (6) of the Financial Regulations stipulates that "<i>A government bank account may only be opened with a commercial bank on the approval of the Minister on the recommendation of the Accountant General</i>".</p>	Not implemented	This matter is noted and the management will ensure that all the requirement of the IPSAS are met.	This issue was partly addressed in 2017.

Paragraph	Finding	Implementation status	Management response	Auditor's Comment
	<p>A review of the bank confirmation from commercial banks revealed that government funds held at various commercial banks accounts totaling D164, 007,199.16, £92,617.67, €118,714.48 and \$1,473,229.38 were not disclosed in the 2016 financial statement.</p> <p>Failure to include these funds in the financial statements suggests complacency on the part of the Accountant General's Department or lack of awareness of the operation of these bank accountants. Details are shown in revised appendix I.</p>		Government bank accounts in the commercial bank have been moved to the CRF at the Central bank	
3.4.13	<p>During the review of the activity report of the consolidated general ledger balance of the special project dollar account, we noted omissions totalling D23, 358,053.20 for the following ministries.</p> <p>Further discussion with officials revealed that bank transfer forms</p>	Implemented	These figures are part of the Special Project Dollar bank account reported on the Financial Statement, as the GFS code (321112) for special project dollar picks all the balances	

Paragraph	Finding	Implementati on status	Management response	Auditor's Comment
	needed for automatic update of the general ledgers are not always used thus leading to errors.		relating to this account across all the budget entities in the system.	
3.8.1	During the audit, we noted that audit findings in respect of losses of public funds highlighted in our previous management letter remained unresolved thus indicating a weak or dysfunctional Committee.	Implemented	The Losses Advisory Committee has met in August 2018 and mapped out the procedures and actions to be followed/taken in respect of all losses of public funds. The minutes from this meeting are available for review.	
3.8.2	Our discussion with staff of the Accountant General's Department and review of the fraud file revealed a number of fraud cases committed during previous financial years, investigated and reported in the financial statements have still not been fully recovered or written off by the Loss Advisory Committee.	Implemented	The Losses Advisory Committee has met in August 2018 and mapped out the procedures and actions to be followed/taken in respect of all losses of public funds. The minutes from this meeting are available for review.	
3.8.3	During our audit we noted that there were a	Not	Management will investigate	This remained

Paragraph	Finding	Implementati on status	Management response	Auditor's Comment
	number of losses of public monies amounting to D2, 621,793.10 that were not disclosed in the financial statements for the period under review.	implemented	and disclose where appropriate in the revised Financial Statement.	unresolved in the current audit of 2017.
3.9.3	<p>Review of correspondence from Ministry of Justice revealed pending litigation cases against the government.</p> <p>However, these contingent liabilities were not disclosed in the financial statements. Details are provided in appendix p.</p>	Not implemented	Management have written to the Ministry of Justice to provide details of all the pending cases. This will be disclosed in the revised financial Statement where appropriate.	This remained unresolved in the current audit of 2017.
3.9.4	<p>We noted instances where judgements were made against the Government of The Gambia in respect of legal claims. These are litigation cases that were concluded.</p> <p>We noted liabilities totalling to \$4,960,000.00 in respect of already decided cases which were not disclosed in the financial statements.</p>	Implemented	<p>At the time of preparing the Financial Statements, information on all sources of contingent liabilities was sought from Ministry of Finance, Ministry of Justice and all other MDAs. Consequently disclosure on this matter was based on the responses received.</p> <p>Notwithstanding, adjustments</p>	

Paragraph	Finding	Implementati on status	Management response	Auditor's Comment
			has been made in the Revised Financial Statements	
3.9.6	We noted that a difference of D281, 552,000.90 between the disbursed outstanding external debt balances provided by Ministry of Finance and the outstanding external debt balance disclosed in the financial statements.	Not implemented	The updated revised data of debt service has been provided in the 2016 Revised Financial Statement	This remained unresolved in the current audit of 2017.
3.9.5	We noted a difference of D6, 767,072,000 between the statement of Treasury bill balance and the figure disclosed in the extended trial balance.	Not implemented	Management will investigate and adjust accordingly.	This remained unresolved in the current audit of 2017.
3.9.6	We noted that the Government on-lend loans totalling USD 19,000,000 to the National Water and Electricity Company (NAWEC) and the Gambia Civil Aviation Authority (GCAA) that were not disclosed in the financial statements.	Not implemented	This matter is noted and management will investigate and do the necessary adjustment.	This remained unresolved in the current audit of 2017.
3.9.9	A review of the revised financial statements revealed 49.64% and 49.91% increase in domestic debt and external debt respectively between the period 2015 and 2016.	Not implemented	The figures quoted above do not exactly match the total domestic debt outstanding as per the records of Loans and Debt Management. The total	This remained unresolved in the current audit of 2017

Paragraph	Finding	Implementati on status	Management response	Auditor's Comment
			<p>public debt as per DLDM records, increased from D37.2 Billion in 2015 to D48.2Billion in 2016 representing a 29.57% increment.</p> <p>In Book value terms, Domestic debt outstanding increased from D20.1Billion in 2015 to D26.1 Billion in 2016 representing 29.85%.</p> <p>External Debt outstanding increased from D17.1 Billion to D22.1 Billion representing 29.24% increment.</p> <p>With regards the increment in overall public debt amount, It must be clear that the only source of government revenue is tax revenue, and with high</p>	

Paragraph	Finding	Implementation status	Management response	Auditor's Comment
			government expenditure without any budget support, there is a need for government borrowing to increase to meet demands of sectors. It should be noted that MOFEA is conscious about macroeconomic issues and is using everything prudent to manage. This is manifested in the positive trends of inflation growth, exchange rate stability, increase in reserve levels etc.	
3.10.1	During the audit, we noted that government transferred D8, 000, 000 to a special deposit account in 2014 to set up a revolving loan scheme (building and car) for former cabinet	Not implemented	Management has written to the beneficiaries of these loans reminding them of their	Although some are currently repaying, not all beneficiaries were servicing their respective loans

Paragraph	Finding	Implementati on status	Management response	Auditor's Comment
	<p>members in the former regime at an interest rate of 3% and 5% and payable over 5 and 10 years respectively.</p> <p>The repayment clause in the scheme requires monthly payment of principal and interest.</p> <p>However, we noted a breach of this clause as beneficiaries continually defaulted on monthly payments as evident from the repayment schedule from the IFMIS.</p> <p>The outstanding balance is D5, 726,237.30</p>		<p>obligations, and three are paying namely; Dr Isatou Njie Saidy, Alieu K. Jammeh and Neneh Macdouall Gaye. Evidence of this is available for review.</p>	
3.11.4	<p>Partly retired imprest</p> <p>A subsequent review of documentation provided revealed that imprests totalling D1, 459,706.79 remained outstanding up to the time of finalising this report.</p>	Not implemented	Management is working on the retiring the outstanding imprest.	This remained unresolved in the current audit of 2017.
3.11.5	<p>We have reviewed the manual retirement documents provided and noted that imprest totalling D39,924,346.91 issued in 2014 are still not retired. Details are shown in revised appendix t.</p>	Not implemented	Management is working on this retiring this imprest.	This remained unresolved in the current audit of 2017.
3.11.6	<p>Comparison of advances included in the Extended Trial Balance (ETB) against Detailed</p>	Not implemented	An investigation into the matter reveals that the	This remained unresolved in the current audit of 2017.

Paragraph	Finding	Implementati on status	Management response	Auditor's Comment
	Transaction Listing (DTL) for the imprest account code (321810) revealed a difference of D751, 550.00.		<p>difference of 751,550.00 is as a result of difference in between the ETB and the DTL transactions in BE 01, BE 12.</p> <p>The two reports would be aligned accordingly as part of the revision to the Financial Statements.</p>	
3.11.8	We noted a difference of D102, 401,093.83 between detailed imprest report and the imprest figure included in the extended trial balance.	Not implemented	Management is investigating the difference.	This remained unresolved in the current audit of 2017.
3.12.6	Review of 1x6 advance payments revealed a difference of D3, 924,828.62 between recoveries included in the detailed transaction listings and general ledger balance.	Implemented	The vouchers have been retrieved and are available with he Deputy Accountant General Treasury for verification.	
3.13.2	<p><i>IPSAS 1.4.18 "In some cases, narrative information provided in the financial statements for the previous period(s) continues to be relevant in the current period.</i></p> <p><i>For example, details of a</i></p>	Not implemented	The matter is noted and management will ensure that this issue address.	This remained unresolved in the current audit of 2017.

Paragraph	Finding	Implementati on status	Management response	Auditor's Comment
	<p><i>legal dispute, the outcome of which was uncertain at the last reporting date and is yet to be resolved, may be disclosed in the current period. Users benefit from knowing that the uncertainty existed at the last reporting date, and the steps that have been taken during the period to resolve the uncertainty."</i></p> <p>There is no such disclosure in the financial statements.</p>			
3.13.3	<p>IPSAS 1.5.2 "<i>An entity should disclose in the notes to the financial statements the following:</i></p> <p><i>(a) The nature of the error;</i></p> <p><i>(b) The amount of the correction; and</i></p> <p><i>(c) The fact that comparative information has been restated or that it is impracticable to do so".</i></p> <p>Errors that arose in the cash balances were not disclosed in line with the reporting framework.</p>	Not implemented	The matter is noted and management will ensure that this issue address.	This remained unresolved in the current audit of 2017.

Appendices

Appendix a

Inappropriate procurement process

Date	details	PV NO	Payee	Amount	Remarks
18-May-17	Being Payment of spare parts supply for maintenance of police vehicle	08PV009898	Masada Excalider Trades	484,200.00	invoice dated 15/11/2016 and the RFQ on the 12/05/2017
24-Nov-17	Being Payment of food & food supply @ police HQ	08pv011445	Idag	124,312.50	invoice is dated in 07/06/2017 and the RFQ on the 21/11/2017
26-Sep-17	being payment for purchase of equipment for immigration official	08pv010792	360Repairs & Maintenance	32,040.00	invoice dated 16/08/2017 and the RFQ on the 26/11/2017
15-Sep-17	Being payment of feeding of officials on intense security patrol during the tobaski feast	08pv010703	RIM trading	212,850.00	invoice dated 28/08/2017 and the RFQ on the 14/09/2017,
26-Jul-17	Purchase of network cables for the new connection of IFMIS system at the new office of The Ministry of Interior	08pv010327	Fana Fana Trading	81,360.00	invoice dated 03/07/2017 and the RFQ on the 19/07/2017
24-Jul-17	Being Payment for food & food supply for PIU officers in Kanilai	08pv010322	Albaraka Enterprise	111,217.50	invoice dated 04/06/2017 and the RFQ on the 24/07/2017

Date	details	PV NO	Payee	Amount	Remarks
14-Dec-17	Being payment of spare parts supply for GPF M 2 presidential escort vehicle	08pv011657	Shyben A Madi & Sons	15,102.00	invoice dated 30/08/2017 and the RFQ on the 13/12/2017
21-Dec-17	Being payment of food & food supply @ police	08pv011745	BK Enterprises	108,135.00	invoice dated 15/11/2017 and the RFQ on the 21/12/2017
14-Jun-17	Payment for purchase of stationery	10pv004959	ARS-Mam Bai Enterprise	10,080.00	invoice dated 15/03/2017 and RFQ on the 14/06/2017
26-Sep-17	Purchase of fuel coupons	20pv008675	Atlas Energy Limited	100,000.00	invoice dated 22/09/2017 and the RFQ on the 29/09/2017
20-Feb-17	maintenance of vehicle for gg1501A	23pv003907	gorr gorr lo auto workshop	31,567.50	invoice dated 28/12/2016 and the RFQ date is 20/02/2017
18-Dec-17	Maintenance of vehicles	01PV015531	BAH BM	400.00	RFQ dated 16/12/2017 and invoice on the 1/12/2017
Total				1,311,264.50	

Appendix b

Delay in Banking

Date	Details	Receipt No.	Collection Date	Deposit Date	Delay Period	Amount
13/03/17	Recovery of payments from Ousman sanyang	12FC002082	13/03/2017	23/03/2017	10 days	40,000.00
30/08/17	Being sales of Bidding documents IFO CFAO Motors for 3 vehicles	12FC002270,2269 and 2268 (D1,500.00 each)	30/08/2017	20/09/2017	21 days	4,500.00
18-Jul-17	Being application for fishing licence/permit for fishing vessel OKEANOS IFO OB TRAWLERS LTD	25FC000558	18-Jul-17	07-Aug-17	20 days	356,667.17
27-Jul-17	Being application for fishing licence/permit for fishing vessel M/v Annika 111 IFO Kaderr general trading	25FC000570	27-Jul-17	02-Aug-17	6 days	299,812.50
14-Sep-17	Renewal of fishing licence/permit for fishing vessel ITTI 2 IFO KADERR ENTERPRISE LTD	25FC000599	14-Sep-17	21-Sep-17	7 days	472,875.00
15-Dec-17	Being application for renewal of fishing licence for fishing vessels YIFENG 15 & 16 IFO MOMODOU ALIEU JALLOW ENTERPRISE	25FC000694	15-Dec-17	20-Dec-17	5 days	149,723.92
30-Nov-17	Being application for renewal of fishing licence for two (2) fishing vessels CHANG YUANG YU 11 & 12 IFO MOMODOU ALIEU	25FC000686	30-Nov-17	06-Dec-17	6 days	149,723.92

Date	Details	Receipt No.	Collection Date	Deposit Date	Delay Period	Amount
	JALLOW ENTERPRISE					
						1,473,302.51

Appendix c

Un-presented non GRA revenue receipts

Date	Code	Details	TR No	Amount
2/28/2017 ::	142217	Aliens identity(ID)-cards	08FC132457	-166,500.00
3/21/2017 ::	142217	Aliens identity(ID)-cards	08FC132464	-121,500.00
10/31/2017 ::	142250	Miscellaneous Receipts	10CR001757	-540,978.56
Total				--828,978.56

Receipts without adequate supporting documents

Date	Code	Details	TR No	Amount	Remarks
4/24/2017 ::	142250	Miscellaneous Receipts	01FC000690	-7,500.00	Deposit slip and GTR receipt not presented
9/12/2017 ::	142116	Gambia daily' receipts	24FC000062	-1,246.50	Deposit slip and GTR receipt not presented
9/12/2017 ::	142116	Gambia daily' receipts	24FC000063	-2,500.00	Deposit slip and GTR receipt not presented
9/12/2017 ::	142116	Gambia daily' receipts	24FC000064	-2,400.00	Deposit slip and GTR receipt not presented
9/12/2017 ::	142116	Gambia daily' receipts	24FC000065	-960.00	Deposit slip and GTR receipt not presented
2/14/2017 ::	142250	Miscellaneous Receipts	01FC000661	-28,700.00	GTR not presented/attached
2/14/2017 ::	142250	Miscellaneous Receipts	01FC000662	-50,594.00	GTR not presented/attached
12/31/2017 ::	142250	Miscellaneous Receipts	10CR001875	-180,680.50	GTR not presented/attached
3/9/2017 ::	142216	Births and deaths recording fee	21FC004969	-8,750.00	GTR not presented/attached
				-283,331.00	

Appendix d

Un-reconciled Transaction in bank reconciliation statement.

CRF				
19-Jun-2015	000TRF000785	000TRF000785	75,427.00	BE00
30-Jun-2015	FT1518173705	FT1518173705	293,031,000.00	BE00
17-Aug-2015	FT1522950842	FT1522950842	152,000,000.00	BE00
30-Oct-2015	000TRF001136	000TRF001136	278,139.48	BE00
30-Nov-2015	FT1533427234	FT1533427234	750,000,000.00	BE00
17-Feb-2016	FT1604812490	FT1604812490	1,250,000,000.00	BE00
13-May-2016	FT1613452240	FT1613452240	1,589,000,000.00	BE00
02-Jun-2016	FT1615407480	FT1615407480	181,354,931.80	BE00
02-Jun-2016	Transfer from CRF to TMA	Transfer from CRF to TMA	181,354,931.00	BE00
20-Jun-2016	Transfer from CRF to JDYOP	Transfer from CRF to JDYOP	3,000,000.00	BE00
29-Jul-2016	000TRF001369	000TRF001369	39,232.62	BE00
25-Aug-2016	Transfer from CRF to TMA	Transfer from CRF to TMA	750,000,000.00	BE00
27-Sep-2016	FT1627113100	FT1627113100	2,000,000,000.00	BE00
05-Oct-2016	FT1629904073	FT1629904073	6,415,830.00	BE00
15-Mar-2017	FT1633703940	FT1633703940	48,341,259.90	BE00
18-Apr-2017	Transfer from CRF to JDYOP	Transfer from CRF to JDYOP	5,300,000.00	BE00
18-Apr-2017	Transfer from CRF to JDYOP	Transfer from CRF to JDYOP	5,300,000.00	BE00
Judiciary Special Project				
02-Jan-2014	0015059	03FC000054 Being receipt of 4% from sheri	60,000.00	003
27-Jan-2014	0015060	03FC000083 BEING RECEIPT OF 4% FROM SHERI	180,000.00	003
27-Jan-2014	0015061	03FC000084 BEING PAYMENT OF 4% FROM SHERI	5,000.00	003
28-Jan-2014	0015066	03FC000116 BEING PAYMENT OF 4% FROM	220,000.00	003

		SHERI		
28-Jan-2014	0015067	03FC000111 BEING PAYMENT OF 4% FROM SHERI	240,000.00	003
28-Jan-2014	0015068	03FC000112 BEING PAYMENT OF 4% FROM SHERI	22,400.00	003
28-Jan-2014	0015062	03FC000100 BEING OF 4% FROM SHERIFF SALE	15,200.00	003
28-Jan-2014	0015063	03FC000101 BEING PAYMENTS OF 10% FROM SHE	2,795.00	003
28-Jan-2014	0015064	03FC000102 BEING PAYMENTS OF 10% FROM SHE	4,650.00	003
28-Jan-2014	0015065	03FC000103 BEING PAYMENT OF 4% FROM SHERI	6,800.00	003
30-Jan-2014	0015070	03FC000128 BEING PAYMENT OF 4% FROM SHERI	6,000.00	003
30-Jan-2014	0015069	03FC000127 BEING PAYMENT OF 4% FROM SHERI	14,000.00	003
06-Feb-2014	0015071	03FC000172 BEING PAYMENT OF 4% FROM SHER	40,000.00	003
06-Feb-2014	0015072	03FC000173 BEING PAYMENT OF 4% FROM SHERI	34,000.00	003
10-Feb-2014	0015073	03FC000180 BEING PAYMENT OF 4% FROM SHERI	59,000.00	003
10-Feb-2014	0015074	03FC000182	2,421.60	003

		BEING PAYMENT OF 4% FROM SHERI		
17-Feb-2014	0015075	03FC000217 BEING PAYMENT OF 4% FROM SHER	320,000.00	003
17-Feb-2014	0015076	03FC000218 BEING PAYMENT OF 4% FROM SHERI	144,400.00	003
17-Feb-2014	0015077	03FC000219 BEING PAYMENT OF 4% FROM SHERI	20,000.00	003
19-Feb-2014	Transfer from COLAC to JDYSP	003-BK00051	16,000.00	003
18-Mar-2014	0015079	03FC000453 PAYMENT OF 4% FROM SHERIFF SAL	90,000.00	003
18-Mar-2014	0015078	03FC000452 PAYMENT OF 4% FROM SHERIFF SAL	8,000.00	003
18-Mar-2014	0015080	03FC000454 PAYMENT OF 4% FROM SHERIFF SAL	8,400.00	003
01-Apr-2014	0015081	03FC000606 BEING PAYMENT OF 4% FROM SHERI	60,000.00	003
01-Apr-2014	0015082	03FC000607 BEING PAYMENT OF 4% FROM SHERI	5,600.00	003
01-Apr-2014	0015083	03FC000608 BEING PAYMENT OF 10% FROM SHER	5,650.00	003
02-Apr-2014	0015085	03FC000624 BEING PAYMENT OF 5% AND 10% FR	4,017.50	003

08-Apr-2014	0015087	03FC000656 BEING PAYMENT OF 4% FROM SHERI	7,400.00	003
08-Apr-2014	0015086	03FC000655 BEING PAYMENT OF 4% FROM SHERI	92,000.00	003
17-Apr-2014	0015088	03FC000745 BEING PAYMENT OF 4% FROM SHERI	569,000.00	003
17-Apr-2014	0015089	03FC000746 BEING PAYMENT OF 4% FROM SHERI	20,000.00	003
17-Apr-2014	0015090	03FC000747 BEING PAYMENT OF 4% FROM SHERI	10,000.00	003
23-Apr-2014	0015092	03FC000753 BEING PAYMENT OF 6% FROM SHERI	3,300.00	003
23-Apr-2014	0015091	03FC000751 BEING PAYMENT OF 10% FROM SHER	1,480.00	003
15-May-2014	0015095	03FC000810 BEING PAYMENT OF SALES PERCENT	7,870.00	003
15-May-2014	0015093	03FC000808 BEING PAYMENT OF 4% FROM SHERI	19,000.00	003
15-May-2014	0015094	03FC000809 BEING PAYMENT OF 4% FROM SHERI	16,000.00	003
22-May-2014	0015096	03FC000886 BEING PAYMENT OF 4% FROM SHERI	140,000.00	003
29-May-2014	0015098	03FC000922 BEING PAYMENT	18,000.00	003

		OF 4% FROM SHERI		
29-May-2014	0015097	03FC000920 BEING PAYMENT OF 10% AND 5% FR	3,980.00	003
09-Jun-2014	0015099	03FC000939 BEING PAYMENT OF 4% FROM SHERI	26,000.00	003
23-Jun-2014	0015951	03FC001014 BEING PAYMENT OF 4% FROM SHERI	32,000.00	003
23-Jun-2014	0015100	03FC001013 BEING OF 4% FROM SHERIFF SALE	70,000.00	003
26-Jun-2014	0015954	03FC001055 BEING PAYMENT OF 4% FROM SHERI	156,000.00	003
26-Jun-2014	0015955	03FC001056 BEING PAYMENT OF 4% FROM SHERI	480,000.00	003
26-Jun-2014	0015956	03FC001057 BEING PAYMENT OF 4% FROM SHERI	153,100.00	003
26-Jun-2014	0015957	03FC001058 BEING PAYMENT OF 4% FROM SHERI	4,994.36	003
26-Jun-2014	00015952	03FC001063 BEING PAYMENT OF 4% FROM SHERI	400,000.00	003
26-Jun-2014	0015952	03FC001053 BEING PAYMENT FROM SHERIFF SAL	400,000.00	003
26-Jun-2014	0015953	03FC001054 BEING PAYMENT OF 4% FROM SHERI	108,000.00	003

26-Jun-2014	00015952	03RC000013 BEING PAYMENT OF 4% FROM SHERI	400,000.00	BE00
26-Jun-2014	00015952	General Customer	400,000.00	003
16-Jul-2014	0015958	03FC001160 BEING PAYMENT OF 4% FROM SHERI	22,000.00	003
16-Jul-2014	0015959	03FC001161 BEING PAYMENT OF 4% FROM SHERI	4,000.00	003
16-Jul-2014	0015961	03FC001162 BEING PAYMENT OF 4% FROM SHERI	3,400.00	003
16-Jul-2014	0015962	03FC001163 BEING PAYMENT OF 4% FROM SHERI	80,000.00	003
23-Jul-2014	0015963	03FC001186 BEING PAYMENT OF 6% FROM SHERI	1,896.00	003
24-Jul-2014	0015964	03FC001190 BEING PAYMENT OF 1% FROM SHERI	36,000.00	003
24-Jul-2014	0015965	03FC001191 BEING PAYMENT OF 10% FROM SHER	590.00	003
24-Jul-2014	0015966	03FC001192 BEING PAYMENT OF 10% FROM SHER	520.00	003
31-Jul-2014	0015967	03FC001197 BEING PAYMENT OF 4% FROM SHERI	75,000.00	003
11-Aug-2014	0015968	03FC001209 BEING PAYMENT OF 4% FROM SHERI	15,705.28	003
11-Aug-2014	0015969	03FC001210	4,000.00	003

		BEING PAYMENT OF 5% FROM SHERI		
11-Aug-2014	0015970	03FC001211 BEING PAYMENT OF 6% AND 10% FR	2,764.00	003
14-Aug-2014	0015971	03FC001221 BEING PAYMENT 4% FROM SHERIFF	66,000.00	003
14-Aug-2014	0015972	03FC001222 BEING PAYMENT OF 10% FROM SHER	1,000.00	003
21-Aug-2014	0015973	03FC001246 PAYMENT OF 4% FROM SHERIFF SAL	18,000.00	003
21-Aug-2014	0015974	03FC001247 PAYMENT OF 4% FROM SHERIFF SAL	120,000.00	003
26-Aug-2014	0015975	03FC001251 PAYMENT OF 4% FROM SHERIFF SAL	63,000.00	003
28-Aug-2014	0015976	03FC001258 PAYMENT OF 4% FROM SHERIFF SAL	17,600.00	003
28-Aug-2014	0015977	03FC001259 PAYMENT OF 4% FROM SHERIFF SAL	14,800.00	003
11-Sep-2014	0015978	03FC001279 PAYMENT OF 4% FROM SHERIFF SAL	94,000.00	003
11-Sep-2014	0015980	03FC001281 PAYMENT OF 5% FROM SHERIFF SAL	3,750.00	003
11-Sep-2014	0015979	03FC001280 PAYMENT OF 10% FROM SHERIFF	1,500.00	003

		SA		
22-Sep-2014	0015981	03FC001312 PAYMENT OF 6% FROM SHERIFF SAL	2,190.00	003
22-Sep-2014	0015983	03FC001314 PAYMENT OF 6% FROM SHERIFF SAL	2,400.00	003
22-Sep-2014	0015982	03FC001313 PAYMENT OF 5% FROM SHERIFF SAL	3,000.00	003
30-Sep-2014	0015984	03FC001322 PAYMENT OF 4% FROM SHERIFF SAL	56,000.00	003
30-Sep-2014	0015985	03FC001323 PAYMENT OF 4% FROM SHERIFF SAL	60,000.00	003
30-Sep-2014	0015986	03FC001324 PAYMENT OF 4% FROM SHERIFF SAL	1,000.00	003
30-Sep-2014	0015987	03FC001325 PAYMENT OF 5% FROM SHERIFF SAL	3,250.00	003
13-Nov-2014	0015988	03FC001465 PAYMENT OF 4% FROM SHERIFF SAL	15,200.00	003
13-Nov-2014	0015989	03FC001467 PAYMENT OF 6% FROM SHERIFF SAL	3,000.00	003
13-Nov-2014	0015990	03FC001468 PAYMENT OF 10% FROM SHERIFF SA	635.00	003
19-Nov-2014	00000669	03FC001501 PAYMENT OF 4% FROM SHERIFF SAL	831,000.00	003
19-Nov-2014	0015991	03FC001503	12,000.00	003

		PAYMENT OF 4% FROM SHERIFF SAL		
25-Nov-2014	0015992	03FC001511 PAYMENT OF 4% FROM SHERIFF SAL	15,800.00	003
27-Nov-2014	0015993	03FC001535 PAYMENT OF 10% FROM SHERIFF SA	2,750.00	003
17-Dec-2014	0015994	03FC001628 BEING PAYMENTS FROM SHERIFF SA	3,410.20	003
17-Dec-2014	0015996	03FC001630 BEING PAYMENTS FROM SHERIFF SA	5,546.00	003
17-Dec-2014	0015995	03FC001629 BEING PAYMENTS FROM SHERIFF SA	4,272.00	003
22-Dec-2014	0015998	03FC001673 BEING PAYMENT OF 5% FROM SHERI	5,000.00	003
22-Dec-2014	0015997	03FC001672 BEING PAYMENT OF 4% FROM SHERI	14,000.00	003
15-Jan-2015	0015999	03FC001691 BEING PAYMENT OF 4% FROM SHERI	92,000.00	003
21-Jan-2015	0016000	03FC001709 BEING OF 4% FROM SHERIFF SALE	6,000.00	003
22-Jan-2015	0011201	03FC001737 BEING PAYMENT OF 4% FROM SHERI	260,000.00	003
22-Jan-2015	0011202	03FC001738 BEING PAYMENT OF 4% FROM	200,000.00	003

		SHERI		
22-Jan-2015	0011203	03FC001739 BEING PAYMENT OF 4% FROM SHERI	34,000.00	003
29-Jan-2015	0011205	03FC001799 BEING PAYMENT OF 4% FROM SHERI	34,000.00	003
29-Jan-2015	0011204	03FC001798 BEING PAYMENT OF 5% FROM SHER	5,000.00	003
17-Feb-2015	0011206	03FC001868 BEING PAYMENT OF 4% FROM SHERI	42,000.00	003
17-Feb-2015	0011207	03FC001869 BEING PAYMENT OF 10% FROM SHER	535.00	003
09-Mar-2015	0011209	03FC001899 BEING PAYMENT OF 1% FROM SHER	3,000.00	003
09-Mar-2015	0011210	03FC001901 BEING PAYMENT OF 4% FROM SHERI	48,000.00	003
09-Mar-2015	0011208	03FC001898 BEING PAYMENT OF 4% FROM SALE	60,000.00	003
17-Mar-2015	0011211	03FC001913 BEING PAYMENT OF 4% FROM SHERI	14,000.00	003
23-Mar-2015	0011212	03FC001926 BEING PAYMENT OF 10% FROM SHER	3,000.00	003
31-Mar-2015	0011213	03FC001967 BEING OF 5% FROM SHERIFF SALE	2,800.00	003
31-Mar-2015	0011214	03FC001968	880.00	003

		BEING PAYMENT OF 10% FROM SHER		
19-May-2015	0011215	03FC002251 PAYMENT OF 4% FROM SHERIFF SAL	16,400.00	003
19-May-2015	0011216	03FC002252 PAYMENT OF 4% FROM SHERIFF SAL	12,000.00	003
19-May-2015	0011217	03FC002253 PAYMENT OF 4% FROM SHERIFF SLE	12,000.00	003
19-May-2015	0011218	03FC002254 PAYMENT OF 4% FROM SHERIFF SALE	32,000.00	003
19-May-2015	0011219	03FC002255 PAYMENT OF 6% FROM SHERIFF SAL	2,400.00	003
16-Jul-2015	0015401	03FC002724 BEING PAYMENT OF 4% FROM SHERI	36,000.00	003
16-Jul-2015	0015402	03FC002725 BEING PAYMENT OF 4% FROM SHERI	28,000.00	003
25-Aug-2015	0015403	03FC003072 BEING PAYMENT OF 4% FROM SHERI	40,000.00	003
25-Aug-2015	0015404	03FC003073 BEING PAYMENT OF 4% FROM SHERI	18,000.00	003
25-Aug-2015	0015405	03FC003074 BEING PAYMENT OF 10% FROM SHER	1,644.00	003
25-Aug-2015	0015406	03FC003075 BEING PAYMENT OF 4% FROM	10,000.00	003

		SHERI		
22-Oct-2015	0015407	03FC003361 BEING PAYMENT OF 4% FROM SHERI	2,800.00	003
22-Oct-2015	0015409	03FC003364 BEING PAYMENT OF 5% AND 10% FR	6,140.00	003
22-Oct-2015	0015410	03FC003365 BEING PAYMENT OF 4% FROM SALE	16,800.00	003
22-Oct-2015	0015408	03FC003363 BEING PAYMENT OF 10% FROM SHER	4,890.00	003
22-Oct-2015	0015411	03FC003366 BEING PAYMENT OF 5% FROM SHERI	2,000.00	003
26-Nov-2015	0015412	03FC003679 BEING PAYMENT OF 4% FROM SHERI	12,000.00	003
26-Nov-2015	0015413	03FC003680 BEING PAYMENT OF 4% FROM SHERI	28,000.00	003
26-Nov-2015	0015414	03FC003681 BEING PAYMENT OF 5% AND 4% FROM	8,850.00	003
28-Jan-2016	0015417	03FC003995 BEING PAYMENT OF 4% FROM SHERI	23,200.00	003
28-Jan-2016	0011221	03FC003991 BEING PAYMENT OF 4% FROM SHERI	40,000.00	003
28-Jan-2016	0015416	03FC003993 BEING PAYMENT OF 4% FROM SHERI	60,000.00	003
29-Feb-2016	0015418	03FC004162	44,000.00	003

		BEING PAYMENT OF BIJOU CLAYTON		
21-Mar-2016	0015419	03FC004292 BEING PAYMENT OF 4% FROM PRIVA	440,000.00	003
22-Mar-2016	0015420	03FC004296 BEING PAYMENT OF 4%FROM PRIVAT	280,000.00	003
22-Mar-2016	0015421	03FC004297 BEING PAYMENT OF 4% FROM PRIVA	128,000.00	003
27-Apr-2016	0015422	03FC004545 BEING PAYMENT OF 4% FROM SHERI	162,000.00	003
27-Apr-2016	0015423	03FC004546 BEING PAYMENT OF 4% FROM SHERI	32,000.00	003
27-Apr-2016	0015424	03FC004547 BEING PAYMENT OF 4% FROM SHERI	11,200.00	003
31-May-2016	0015425	03FC004637 BEING PAYMENT OF 4% FROM SHER	148,400.00	003
28-Jun-2016	0015427	03FC004752 BEING PAYMENT OF 6%FROM SHERIF	2,700.00	003
28-Jun-2016	0015426	03FC004751 BEING PAYMENT OF 4% FROM SHERI	28,000.00	003
28-Jun-2016	0015428	03FC004753 BEING PAYMENT OF 4% FROM SHERI	34,000.00	003
14-Jul-2016	0015429	03FC004834 BEING PAYMENT OF WEEKEND	48,200.00	003

		SITTI		
26-Jul-2016	0015431	03FC004878 BEING PAYMENT OF 4% FROM SHERI	20,000.00	003
26-Jul-2016	0015430	03FC004877 BEING PAYMENT OF 5% FROM SHERI	15,000.00	003
26-Jul-2016	0015432	03FC004879 BEING PAYMENT OF 10% FROM SHER	680.00	003
27-Jul-2016	0015433	03FC004881 BEING PAYMENT FROM SSHFC FOR T	60,075.00	003
28-Jul-2016	0015434	03FC004887 BEING PAYMENT OF 10% FROM SHER	1,450.00	003
17-Aug-2016	0015435	03FC004959 PAYMENT TO THE BANK	41,600.00	003
31-Aug-2016	0015437	03FC004996 PAYMENT OF 4% SHERIFF SALE IN	4,800.00	003
31-Aug-2016	0015438	03FC004997 PAYMENT OF 4% FROM SHERIFF SA	12,000.00	003
21-Sep-2016	0015439	03FC005047 RECEIVED FROM DRUG LAW ENFORCE	45,800.00	003
26-Sep-2016	0015440	03FC005063 BEING PAYMENT OF 4% FROM DECEA	48,123.39	003
31-Oct-2016	31/10/16/SD3	03FC005206 PAYMENT TO THE BANK	34,538.35	003
22-Nov-2016	0015442	03FC005528 PAYMENT TO THE BANK(4% FROM SH	1,081,220.00	003

29-Nov-2016	0015443	03FC005662 PAYMENT FROM DRUG LAW ENFORC	91,300.00	003
22-Dec-2016	0015444	03FC005940 RECEIVED FROM NDEA PAID BY CE	51,300.00	003
29-Dec-2016	0015445	03FC005974 payment of amount payable to j	35,200.00	003
29-Dec-2016	0015446	03FC005975 4% from deceased estate for th	20,144.16	003
31-Jan-2017	0015447	03FC006029 PAYMENT OF AMOUNT TO JUDICIARY	325,600.00	003
31-Jan-2017	0015448	03FC006030 PAYMENT OF 4% FROM DECEASED ES	29,230.32	003
28-Feb-2017	0015450	03FC006200 payment to the bank.	259,200.00	003
31-Mar-2017	0016204	03FC006415 4% from deceased estate(inheri	33,227.89	003
11-Apr-2017	0016205	03FC006449 RECEIVED FROM DRUG LAW ENFORCE	47,900.00	003
28-Apr-2017	0016206	03FC006522 PAYMENT OF AMOUNT TO JUDICIARY	101,200.00	003
28-Apr-2017	0016207	03FC006523 PAYMENT OF 4% FROM DECEASED ES	30,035.88	003
31-May-2017	0016208	03FC006751 PAYMENT OF 4% FROM SHERIFF SAL	154,200.00	003
31-May-2017	0016209	03FC006759 PAYMENT OF 4% FROM DECEASED	29,769.94	003

		ES		
Sukuk Al Salam				
31-Dec-2013	sukuk	sukuk	104,108,900.94	BE00
Environment				
31-Dec-2015	000TRF001299	000TRF001299	170,110.00	023
16-Dec-2016	000TRF001621	000TRF001621	379,059.50	023
06-Feb-2017	0015458	0015458	18,102.80	023
Health				
14-Mar-2014	000TRF000087	000TRF000087	27,085.00	021
02-Jul-2014	222640	General Customer	2,000.00	021
31-Dec-2015	000TRF001299	000TRF001299	29,750.00	021
31-Dec-2015	000TRF001299	000TRF001299	24,475.00	021
31-Dec-2015	000TRF001299	000TRF001299	875.00	021
Interior				
16-Dec-2016	000TRF001809	000TRF001809	31,874.17	008
Justice				
31-Dec-2014	0083698	0083698	383,000.00	011
10-Apr-2017	000TRF001730	000TRF001730	10,770.00	011
Local Government				
05-Jan-2015	Transfer from MLGL to COLAC	Transfer from MLGL to COLAC	113,958.00	016
Office of The President				
12-Aug-2015	Transfer from OPR to COLAC	Transfer from OPR to COLAC	14,950.00	001
Trade				
24-Jan-2014	000TRF000029	000TRF000029	2,860.00	019
02-Dec-2016	000TRF001601	000TRF001601	675.00	019
30-Dec-2016	000TRF001627	000TRF001627	400.00	019
Total			7,332,778,468.08	

Appendix e

Inaccurate balances used to perform bank reconciliation

CRF Bank REC		
Actual Bank Bal	482,932,133.97	
Bank Bal used to perform reconciliation	482,932,133.97	
Diff		0.00
Actual Cash Book Bal	(1,031,963,196.17)	
Cash Book Bal used to perform reconciliation	-4,766,681,261.18	
Diff	0	
Total Difference		3,734,718,065.01
Bank REC- Sukuk Al Salam		
Actual Bank Bal	296,917,149.77	
Bank Bal used to perform reconciliation	266,334,955.27	
Diff		-30,582,194.50
Actual Cash Book Bal	323,992,858.10	
Cash Book Bal used to perform reconciliation	323,992,858.10	
Diff	0	
Total Difference		-30,582,194.50
Bank REC- Special Project GMD		
Actual Bank Bal	577,752,009.63	
Bank Bal used to perform reconciliation	577,752,009.63	
Diff		0
Actual Cash Book Bal	486,121,288.82	
Cash Book Bal used to perform reconciliation	534,481,623.61	
Diff	48,360,334.79	
Total Difference		48,360,334.79
Bank REC- Special Project USD		

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Actual Bank Bal	457,062.74	
Bank Bal used to perform reconciliation	457,062.74	
Diff		0.00
Actual Cash Book Bal	4,845,537.67	
Cash Book Bal used to perform reconciliation	4,605,537.67	
Diff		240,000.00
Total Difference		240,000.00
Bank REC- T Bills Account		
Actual Bank Bal	88,060,739.35	
Bank Bal used to perform reconciliation	-327,936,950.40	
Diff		415,997,689.75
Actual Cash Book Bal	2,055,101,418.02	
Cash Book Bal used to perform reconciliation	1,666,819,873.02	
Diff		388,281,545.00
Total Difference		804,279,234.75
Bank REC- TMA		
Actual Bank Bal	-110,502,200.55	
Bank Bal used to perform reconciliation	-110,491,799.25	
Diff		-10,401.30
Actual Cash Book Bal	3,855,722,730.65	
Cash Book Bal used to perform reconciliation	3,329,163,322.78	
Diff		526,559,407.87
Total Difference		526,549,006.57
Bank REC- Youth & Sports		
Actual Bank Bal	0	
Bank Bal used to perform reconciliation	0.00	
Diff		0.00
Actual Cash Book Bal	19,651.70	

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Cash Book Bal used to perform reconciliation	-1,080,708.52	
Diff		-
Total Difference		-1,431.60

Appendix f

Government bank accounts not maintained and controlled by AGD

Date	Details	Reference	Amount
CARNEGIE Mining Account 1101002647			
24-Jan-12	CBG Acc. Bal	CBG Acc Bal	25,112,915.20
2-Apr-12	Heavy Mineral Operation	6030	4,811,757.00
16-May-12	Carnegie Mineral Account	6038	11,269,835.00
22-Mar-13	PYT IRO Royalty Fee for the 3 rd Quarter	FT1308154951	6,246,143.32
25-Mar-13	103 RTGS Transaction	RTGS Trans	7,435,515.84
3-Apr-13	103 RTGS Transaction	RTGS Trans	5,137,427.78
3-Jun-13	Part Payment of Royalty Fee for 1 st Q	RTGS Trans	8,616,631.16
7-Jun-13	Payment for Diff of Exchange for RO	RTGS Trans	557,192.74
12-Sep-13	Payment on Account Royalties of AL	RTGS Trans	6,000,000.00
9-Oct-13	TRF of Funds from TBL B/O Gambia AF	FT1328262405	6,700,689.73
9-Apr-14	Payment for Diff of Exchange	RTGS Trans	3,435,350.19
9-Apr-14	Settlement of Royalties Balance	RTGS Trans	5,648,190.45
3-Jun-14	Settle of Royalties Balance	RTGS Trans	7,058,850.00
6-Aug-14	Cash Deposit by SiffayHydaraGov (WCR) in Connection with Letter Ref:PR/C/102/Vol.5 (NT)	16251	500,000.00
11-Aug-14	Cash Deposit by Omar A KhanGov (CRR) in Connection with Letter Ref:PR/C/102/Vol.5 (NT)	16253	500,000.00
12-Aug-14	Settlement of Royalties Balance	RTGS Trans	3,599,835.00
13-Aug-14	Cash Deposit by Lamin SI JammehGov (NBR) in Connection with Letter Ref:PR/C/102/Vol.5 (NT)	16255	500,000.00
18-Aug-14	Cash Deposit by SalieuPuyeGov (LRR) in Connection with Letter Ref:PR/C/102/Vol.5 (NT)	16256	500,000.00
21-Aug-14	Settlement of Royalties of all Expo	RTGS Trans	1,043,952.15

Date	Details	Reference	Amount
27-Aug-14	Cash Deposit by Omar SompocoesayGov(URR) in Connection with Letter Ref:PR/C/102/Vol.5 (NT)	16257	500,000.00
29-Oct-14	Settlement of Royalties of Final SH	RTGS Trans	4,223,506.88
29-Dec-14	R/Fund IRO PYMT Haddy Bah Camara RE	R/Fund IRO PYMT Haddy Bah Camara RE	1,196,260.00
29-Dec-14	PD Haddy Bah Camara REF: OP/240/309/	PD Haddy Bah Camara REF: OP/240/309/	1,206,924.00
22-Jan-15	Presentation of Outstanding Cheque	2746385	35,081.43
22-Jan-15	Presentation of Outstanding Cheque	2531702	39,270.00
22-Jan-15	Presentation of Outstanding Cheque	460029	80,300.00
Sub-total			111,955,627.87
Gamico Training Account 1103001163			
24-Jan-12	CBG Acc. Bal	CBG Acc. Bal	199,952.00
30-Jan-12	Proceed of Cheque Sent for Collection	Proceed of Cheque Sent for Collection	117,968.00
21-Feb-12	Proceed of Cheque for Collection IFO G	Proceed of Cheque for Collection IFO G	118,850.00
10-Apr-12	Receipt B/O TBL REF:RF B/SWF Of 14/01/	Receipt B/O TBL IFO Gamico Training	18,771.40
10-Jul-12	Receipt B/O Euro African Group IFO	Receipt B/O Euro African Group IFO	99,950.00
Sub-total			555,491.40
Sand Mining 1101004139			
5-Sep-13	Cash Deposited by Bubacarr Cham	7948	200,800.00
9-Sep-13	Cash Deposited by Bubacarr Cham	7949	196,725.00
11-Sep-13	Cash Deposited by Lamin K Jatta	220301	69,375.00
18-Sep-13	Cash Deposited by Lamin K Jatta	220302	56,500.00
24-Sep-13	Cash Deposited by Lamin K Jatta	220303	100,400.00
1-Oct-13	Cash Deposited by Lamin K Jatta	220304	125,200.00
14-Oct-13	Cash Deposited by Lamin K Jatta	220307	149,375.00

Date	Details	Reference	Amount
14-Oct-13	Cash Deposited by Lamin K Jatta	220305	109,050.00
31-Oct-13	Cash Deposited by Lamin K Jatta	220309	154,575.00
31-Oct-13	Cash Deposited by Lamin K Jatta	220308	127,075.00
20-Nov-13	Cash Deposited by Lamin K Jatta	220311	174,700.00
20-Nov-13	Cash Deposited by Lamin K Jatta	220312	210,275.00
20-Nov-2013	Cash Deposited by Lamin K Jatta	220310	134,100.00
4-Dec-13	Cash Deposited by Lamin K Jatta	220314	287,725.00
19-Dec-13	Cash Deposited by Lamin K Jatta	220315	241,650.00
19-Dec-13	Cash Deposited by Lamin K Jatta	220316	247,900.00
19-Dec-13	Cash Deposited by Lamin K Jatta	220317	199,925.00
8-Jan-14	Cash Deposited by Lamin K Jatta	220319	215,375.00
8-Jan-14	Cash Deposited by Lamin K Jatta	220318	168,525.00
8-Jan-14	Cash Deposited by Lamin K Jatta	220320	224,600.00
21-Jan-14	Cash Deposited by Lamin K Jatta	220321	288,500.00
21-Jan-14	Cash Deposited by Lamin K Jatta	220322	252,075.00
4-Feb-14	Cash Deposited by Lamin K Jatta	220324	299,300.00
4-Feb-14	Cash Deposited by Lamin K Jatta	220323	247,750.00
12-Feb-14	Cash Deposited by Lamin K Jatta	220325	175,750.00
25-Feb-14	Cash Deposited by Lamin K Jatta	220326	314,025.00
25-Feb-14	Cash Deposited by Lamin K Jatta	220327	326,050.00
13-Mar-14	Cash Deposited by Lamin K Jatta	220328	211,675.00
13-Mar-14	Cash Deposited by Lamin K Jatta	220329	304,250.00

Date	Details	Reference	Amount
1-Apr-14	Cash Deposited by Lamin K Jatta	220330	355,000.00
1-Apr-14	Cash Deposited by Lamin K Jatta	220332	273,175.00
7-Apr-14	Cash Deposited by Lamin K Jatta	220333	406,025.00
29-Apr-14	Cash Deposited by Lamin K Jatta	220335	325,925.00
29-Apr-14	Cash Deposited by Lamin K Jatta	220334	275,075.00
13-May-14	Cash Deposited by Lamin K Jatta	220337	317,100.00
13-May-14	Cash Deposited by Lamin K Jatta	220340	217,900.00
13-May-14	Cash Deposited by Lamin K Jatta	220339	199,780.00
15-May-14	Cash Deposited by Lamin K Jatta	220341	235,675.00
29-May-14	Cash Deposited by Lamin K Jatta	220342	356,850.00
12-Jun-14	Cash Deposited by Lamin K Jatta	220343	303,925.00
12-Jun-14	Cash Deposited by Lamin K Jatta	220344	301,825.00
3-Jul-14	Cash Deposited by Lamin K Jatta	220345	274,475.00
3-Jul-14	Cash Deposited by Lamin K Jatta	220346	262,400.00
3-Jul-14	Cash Deposited by Lamin K Jatta	220347	338,325.00
10-Jul-14	Cash Deposited by Lamin K Jatta	220348	281,750.00
21-Jul-14	Cash Deposited by Lamin K Jatta	220350	292,750.00
21-Jul-14	Cash Deposited by Lamin K Jatta	220349	286,737.00
7-Aug-14	Cash Deposited by Lamin K Jatta	242801	254,400.00
7-Aug-14	Cash Deposited by Lamin K Jatta	242802	221,050.00
21-Aug-14	Cash Deposited by Lamin K Jatta	242803	325,575.00
17-Sep-14	Cash Deposited by Lamin K Jatta	242804	259,100.00

Date	Details	Reference	Amount
17-Sep-14	Cash Deposited by Lamin K Jatta	242805	281,325.00
4-Nov-14	Cash Deposited by Lamin K Jatta	242806	264,987.00
4-Nov-14	Cash Deposited by Lamin K Jatta	242807	273,700.00
4-Nov-14	Cash Deposited by Lamin K Jatta	242808	334,075.00
17-Nov-14	Cash Deposited by Lamin K Jatta	242809	405,525.00
16-Dec-14	Cash Deposited by Lamin K Jatta	242811	416,225.00
16-Dec-14	Cash Deposited by Lamin K Jatta	242812	233,750.00
16-Dec-14	Cash Deposited by Lamin K Jatta	242813	240,300.00
7-Jan-15	Cash Deposited by Lamin K Jatta	242815	388,875.00
7-Jan-15	Cash Deposited by Lamin K Jatta	242814	288,100.00
22-Jan-15	Cash Deposited by Lamin K Jatta	242816	261,200.00
22-Jan-15	Cash Deposited by Lamin K Jatta	242817	327,855.00
4-Feb-15	Cash Deposited by Lamin K Jatta	241818	337,725.00
4-Feb-15	Cash Deposited by Lamin K Jatta	242819	294,675.00
25-Feb-15	Cash Deposited by Lamin K Jatta	242820	301,500.00
25-Feb-15	Cash Deposited by Lamin K Jatta	242822	278,925.00
25-Feb-15	Cash Deposited by Lamin K Jatta	242821	286,325.00
16-Mar-15	Cash Deposited by Lamin K Jatta	242823	277,575.00
16-Mar-15	Cash Deposited by Lamin K Jatta	2428247	332,475.00
9-Apr-15	Cash Deposited by Lamin K Jatta	242826	307,825.00
9-Apr-15	Cash Deposited by Lamin K Jatta	242827	241,225.00
9-Apr-15	Cash Deposited by Lamin K Jatta	242825	355,750.00

Date	Details	Reference	Amount
22-Apr-15	Cash Deposited by Lamin K Jatta	242828	316,039.00
22-Apr-15	Cash Deposited by Lamin K Jatta	242829	332,875.00
23-Apr-15	Cash Deposited by David Gomez	242832	281,400.00
23-Apr-15	Cash Deposited by David Gomez	242831	301,450.00
29-Apr-15	Cash Deposited by David Gomez	242833	188,665.00
30-Apr-15	Cash Deposited by David Gomez	242836	209,185.00
30-Apr-15	Cash Deposited by David Gomez	242834	387,625.00
11-May-15	242838	CSH DEP BY DAVID GOMEZ	346,990.00
19-May-15	242839	CSH DEP BY DAVIB GOMEZ	300,015.00
4-Jun-15	242840	CSH DEP BY IDA JAGO	429,700.00
17-Jun-15	242841	CSH DEP BY IDA JAGO	429800
17-Jun-15	242842	CSH DEP BY IDA JAGO	407540
1-Jul-15	242843	CSH DEP BY IDA JAGO	422,025.00
15-Jul-15	242844	CASH DEP BY IDA JAGO	627,050.00
20-Jul-15	14440	CASH DEP BY ISMALLA SAHO	127,025.00
27-Jul-15	14441	CASH DEP BY ISMAILA SAHO	273,550.00
4-Aug-15	14442	CSH DEP BY ISMAILA SAHO	230,100.00
11-Aug-15	14444	CSH DEP BY ISMAILA SAHO	131,450.00
19-Aug-15	14445	CSH DEP BY ISMAILA SAHO	126,975.00
4-Feb-16	RTGS TRANS	ROYALTIES FOR GOVERNMENT	1,901,783.00
20-Apr-16	FT1611143380	PMT FRM GTB B/O ALHAMDULILAH P	1,057,675.00
20-Jun-16	RTGS TRANS	ROYALTIES	1,040,875.00
19-Dec-16	RTGS TRANS	ROYALTIES FOR APRIL2016	929,025.00
26-Jan-17	14752	CASH DEP BY BUBACARR CHAM	62,075.00
2-Feb-17	14754	CSH DEP BY BUBACARR CHAM	2,605,850.00
2-Feb-17	14753	CSH DEP BY BUBACARR CHAM	169,700.00
6-Feb-17	14755	CASH DEP BY BUBACARR CHAM	114,050.00
9-Feb-17	14756	CASH DEP BY BUBACARR CHAM	86,100.00
9-Feb-17	14757	CASH DEP BY BUBACARR CHAM	1,000,000.00
20-Feb-17	14758	CASH DEP BY BUBACARR CHAM	258,700.00
20-Feb-17	14759	CASH DEP BY BUBACARR CHAM	1,358,990.00
24-Feb-17	14760	CSH DEP BY BABUCARR CHAM	173,725.00
1-Mar-17	14761	CSH DEP BY BUBACARR CHAM	169,525.00
15-Mar-17	14764	CSH DEP BY ISMAILA SAHO	328,600.00
16-Mar-17	14765	CSH DEP BY ISMAILA SAHO	242,200.00
20-Mar-17	14766	CASH DEP BY SANKUNG FATTY	241,600.00

Date	Details	Reference	Amount
21-Mar-17	14767	CASH DEP BY SANKUNG FATTY	245,000.00
22-Mar-17	14769	CASH DEP BY SANKUNG FATTY	195,300.00
27-Mar	170014770	CASH DEP BY ISMAILASAHO	327,100.00
29-Mar-17	14771	CASH DEP BY SANKUNG FATTY	228,700.00
30-Mar-17	14772	CASH DEP BY ISMAILASAHO	235,300.00
3-Apr-17	14773	CASH DEP BY SANKUNG FATTY	234,100.00
4-Apr-17	14774	CASH DEP BY SANKUNG FATTY	266,500.00
5-Apr-17	14775	CASH DEP BY SANKUNG FATTY	234,000.00
10-Apr-17	14776	CASH DEP BY SANKUNG FATTY	194,600.00
11-Apr-17	14777	CASH DEP BY SANKUNG FATTY	196,800.00
12-Apr-17	14778	CASH DEP BY SANKUNG FATTY	240,000.00
13-Apr-17	14779	CASH DEP BY ISMAILASAHO	230,600.00
18-Apr-17	14780	CASH DEP BY SANKUNG FATTY	274,700.00
19-Apr-17	14781	CASH DEP BY SANKUNG FATTY	235,600.00
20-Apr-17	14782	CASH DEP BY SANKUNG FATTY	276,000.00
21-Apr-17	14783	CASH DEP BY SANKUNG FATTY	266,300.00
24-Apr-17	14784	CASH DEP BY SANKUNG FATTY	238,300.00
25-Apr-17	14785	CASH DEP BY SANKUNG FATTY	233,350.00
26-Apr-17	14786	CASH DEP BY SANKUNG FATTY	276,300.00
27-Apr-17	14787	CASH DEP BY ISMAILASAHO	277,500.00
2-May-17	14788	CASH DEP BY SANKUNG FATTY	317,000.00
3-May-17	14789	CASH DEP BY SANKUNG FATTY	276,800.00
4-May-17	14790	CASH DEP BY SANKUNG FATTY	273,800.00
8-May-17	14792	CASH DEP BY SANKUNG FATTY	275,450.00
9-May-17	14793	CASH DEP BY SANKUNG FATTY	233,200.00
11-May-17	14794	CASH DEP BY SANKUNG FATTY	279,000.00
16-May-17	14795	CASH DEP BY ISMAILASAHO	240,000.00
17-May-17	14796	CASH DEP BY SANKUNG FATTY	241,200.00
24-May-17	14797	CASH DEP BY SANKUNG FATTY	277,600.00
29-May-17	14798	CSH DEP BY SANKUNGFATTY	239,300.00
29-May-17	14799	CSH DEP BY SANKUNGFATTY	106,300.00
1-Jun-17	14800	CASH DEP BY SANKUNG FATTY	236,800.00
2-Jun-17	15125	CASH DEP BY SANKUNG FATTY	281,500.00
5-Jun-17	15126	CSH DEP BY SANKUNGFATTY	237,750.00
6-Jun-17	15127	CASH DEP BY SANKUNG FATTY	236,600.00
7-Jun-17	15129	CASH DEP BY SANKUNG FATTY	259,900.00
8-Jun-17	15130	CSH DEP BY SANKUNGFATTY	236,500.00
9-Jun-17	15131	CSH DEP BY SANKUNGFATTY	271,600.00
12-Jun-17	15132	CSH DEP BY SANKUNGFATTY	192,500.00
15-Jun-17	15137	CSH DEP BY SANKUNGFATTY	425,050.00
19-Jun-17	15138	CASH DEP BY SANKUNG FATTY	424,600.00
20-Jun-17	15139	CASH DEP BY SANKUNG FATTY	190,800.00
21-Jun-17	15140	CASH DEP BY SANKUNG FATTY	216,500.00
22-Jun-17	15141	CASH DEP BY SANKUNG FATTY	217,500.00

Date	Details	Reference	Amount
23-Jun-17	15142	CASH DEP BY SANKUNG FATTY	178,500.00
28-Jun-17	15143	CASH DEP BY SANKUNG FATTY	377,600.00
29-Jun-17	15144	CASH DEP BY SANKUNG FATTY	216,300.00
30-Jun-17	15145	CASH DEP BY SANKUNG FATTY	158,100.00
3-Jul-17	15146	CASH DEP BY SANKUNG FATTY	223,300.00
4-Jul-17	15147	CASH DEP BY SANKUNG FATTY	185,700.00
6-Jul-17	15148	CASH DEP BY SANKUNG FATTY	312,200.00
10-Jul-17	15150	CASH DEP BY SANKUNG FATTY	281,700.00
11-Jul-17	22351	CASH DEP BY SANKUNG FATTY	180,000.00
12-Jul-17	22353	CASH DEP BY SANKUNG FATTY	181,600.00
13-Jul-17	22354	CASH DEP BY SANKUNG FATTY	192,700.00
14-Jul-17	22355	CASH DEP BY SANKUNG FATTY	177,400.00
17-Jul-17	22356	CSH DEP BY SANKUNGFATTY	180,500.00
18-Jul-17	22357	CSH DEP BY SANKUNGFATTY	204,300.00
19-Jul-17	22358	CSH DEP BY SANKUNGFATTY	196,200.00
20-Jul-17	22359	CSH DEP BY SANKUNGFATTY	195,000.00
21-Jul-17	22360	CSH DEP BY SANKUNGFATTY	205,200.00
24-Jul-17	22361	CASH DEP BY SANKUNG FATTY	225,600.00
10-Aug-17	22363	CASH DEP BY LAMIN DAMPHA	641,680.00
5-Sep-17	22365	CSH DEP BY LAMIN DAMPHA	1,057,550.00
9-Oct-17	22368	CSH DEP BY SANKUNGFATTY	1,057,810.00
8-Nov-17	RTGS TRANS	PMT FOR PRJT WRK FR MININ	1,012,194.00
9-Nov-17	RTGS TRANS	RYTY PMT 205-307094-110 UNI	1,443,585.00
5-Dec-17	RTGS TRANS	PMT 205307094110 UNITY MININ	1,626,495.00
11-Dec-17	RTGS TRANS	PMT OF PRJTWK FR MINING	878,080.00
8-Jan-18	RTGS TRANS	ROYALTY PMT 205-307094-110 UNIT	1,443,585.00
9-Jan-18	RTGS TRANS	PMT 205-307094-110 UNITY MINING	314,665.00
11-Jan-18	RTGS TRANS	FUNDS TRF BYCHINO GAM COMPAN	589,540.00
5-Feb-18	RTGS TRANS	PMT OF PROJECT WORK FOR MINING	542,940.00
7-Feb-18	RTGS TRANS	ROYALTY PMT 205-307094-110 UNIT	2,022,605.00
6-Mar-18	RTGS TRANS	ROYALTY PMT 205-307094-110 UNIT	1,906,515.00
14-Mar-18	RTGS TRANS	PMT OF PROJECT WORK FOR MINING	255,300.00
6-Apr-18	RTGS TRANS	ROYALTY PMT 205-307094-110 UNIT	2,233,660.00
7-May-18	RTGS TRANS	ROYALTY PMT 205-307094-110 UNIT	1,813,565.00
8-May-18	RTGS TRANS	PMT OF PROJECT WORK FOR	118,320.00

Date	Details	Reference	Amount
		MINING	
21-May-18	RTGS TRANS	FUNDS TRF BYCHINO GAM COMPAN	166,140.00
11-Sep-18	RTGS TRANS	ROYALTY PMT 205-307094-110 UNIT	504,985.00
Sub-total			71,112,305.00
Grand Total			183,623,424.27

Appendix g(i)

Withdrawals from Treasury Main Account(TMA) without the knowledge of the Accountant General's Department

Receipt

Account	Special Security Account : 1101003565	
Currency :	GMD	
Date	Particulars	Receipts
24-Jan-12	CBG.ACCT.BAL	1,358,388.20
	Balance Take Over - Credit	
25-Jan-12	FT1202576099	5,000,000.00
	Transfer Txn- Cr	
	TRF FROM TMA A/C TO 01201200499 A/C	
26-Jan-12	TT1202620579	0
	Cash Withdrawal	
	CHQ WDL BY ADAMA NJIE	
09-Feb-12	TT1204009569	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
29-Feb-12	TT1206001016	6,532.00
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
29-Feb-12	TT1206078852	178,410.00
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
29-Feb-12	TT1206064284	15,425.00
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
02-Mar-12	TT1206208282	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
02-Apr-12	TT1209365037	21,501.00
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
02-Apr-12	TT1209370049	21,501.00
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
02-Apr-12	TT1209303976	25,801.20
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
02-Apr-12	TT1209378656	21,501.00
	Cash Deposit	

Account	Special Security Account : 1101003565	
	CASH DEP BY LAMIN S CAMARA	
12-Apr-12	TT1210311402	6,019.00
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
20-Apr-12	TT1211134015	0
	Cash Withdrawal	
	CSH WDL BY ELIZABETH JANNEH	
23-Apr-12	TT1211472573	0
	Cash Withdrawal	
	CSH WDL BY ELIZABETH JANNEH	
25-Apr-12	TT1211668582	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
26-Apr-12	TT1211795710	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
27-Apr-12	FT1211813195	5,000,000.00
	Transfer Txn- Cr	
	TRF FROM TMA TO S.SECURITY A/C	
02-May-12	TT1212307705	0
	Cash Withdrawal	
	CSH WDL BY FATOUMATA SINGHATEH	
23-May-12	TT1214495088	8,618.40
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
23-May-12	TT1214466872	7,182.00
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
23-May-12	TT1214490347	5,539.00
	Cash Deposit	
	CSAH DEP BY LAMIN S CAMARA	
23-May-12	TT1214467986	21,501.00
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
28-May-12	TT1214986387	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
15-Jun-12	TT1216763482	125,008.00
	Cash Deposit	
	CSH DEP BY LAMIN S CAMARA	
15-Jun-12	TT1216710158	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
19-Jun-12	FT1217107999	5,000,000.00

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Account	Special Security Account : 1101003565	
	Transfer Txn- Cr	
	TRF OF FUNDS FROM TMA TO SPECIAL	
19-Jun-12	TT1217121892	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
06-Jul-12	FT1218887355	7,000,000.00
	Transfer Txn- Cr	
	TRF OF FUNDS TO SPECIAL SEC.A/C NO.	
10-Jul-12	TT1219206075	57,828.00
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
10-Jul-12	TT1219234131	38,525.00
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
10-Jul-12	TT1219249975	287,212.50
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
10-Jul-12	TT1219266997	2,050.00
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
10-Jul-12	TT1219299075	104,090.50
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
10-Jul-12	TT1219206387	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
26-Jul-12	TT1220861347	665,022.00
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
30-Jul-12	TT1221223429	36,500.00
	Cash Deposit	
	CASH DEP BY SALLY SANYANG	
30-Jul-12	TT1221224584	22,050.00
	Cash Deposit	
	CASH DEP BY SALLY SANYANG	
30-Jul-12	TT1221220145	36,892.50
	Cash Deposit	
	CASH DEP BY SALLY SANYANG	
30-Jul-12	TT1221206230	36,000.00
	Cash Deposit	
	CASH DEP BY SALLY SANYANG	
30-Jul-12	TT1221258940	30,000.00
	Cash Deposit	
	CASH DEP BY SALLY SANYANG	

Account	Special Security Account : 1101003565	
06-Aug-12	TT1221971088	28,914.00
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
08-Aug-12	TT1222160806	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
09-Aug-12	TT1222266005	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
17-Aug-12	TT1223003220	76,923.00
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
27-Aug-12	TT1224020652	1,225,060.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
17-Sep-12	TT1226103676	95,416.20
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
21-Jan-13	TT1302133002	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
31-Jan-13	FT1303170322	3,500,000.00
	Transfer Txn- Cr	
	TRF OF FUNDS AS PER LETTER REF	
04-Feb-13	TT1303542426	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
05-Feb-13	TT1303604097	137,301.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
14-Feb-13	TT1304525500	3,286.25
	Cash Deposit	
	CSH DEP BY LAMIN S. CAMARA	
21-Feb-13	TT1305209828	46,886.00
	Cash Deposit	
	CSH DEP BY LAMIN S. CAMARA	
25-Feb-13	TT1305696382	86,907.80
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
26-Feb-13	TT1305793012	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
19-Mar-13	TT1307800200	0
	Cash Withdrawal	

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Account	Special Security Account : 1101003565	
	CSH WDL BY ADAMA NJIE	
21-Mar-13	TT1308066020	1,248,950.00
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
15-May-13	TT1313567176	13,995.00
	Cash Deposit	
	CSH DEP BY LAMIN S CAMARA	
20-May-13	TT1314082015	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
21-May-13	TT1314105720	99,666.00
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
23-May-13	FT1314371201	3,500,000.00
	Transfer Txn- Cr	
	PYT TO CATER 2ND LEG PRESIDENT	
23-May-13	TT1314375000	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
29-May-13	TT1314997130	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
04-Jun-13	TT1315511925	866,068.00
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
07-Jun-13	FT1315845233	0
	Transfer Txn	
	REV OF ENTRY AS PER LETTER REF	
10-Jun-13	TT1316177909	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
11-Jun-13	TT1316270208	204,426.00
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
19-Jun-13	TT1317080000	195
	Cash Deposit	
	CSH DEP BY SALLY SANYANG	
07-Aug-13	FT1321906758	6,000,000.00
	Transfer Txn- Cr	
	TRF OF FUND AS PER LETT REF	
13-Aug-13	TT1322506704	2,443,954.50
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
20-Aug-13	TT1323287368	0

Account	Special Security Account : 1101003565	
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
28-Aug-13	TT1324021360	10,000.00
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
13-Sep-13	FT1325604063	7,000,000.00
	Transfer Txn- Cr	
	ACCOPUNT TRANFER	
16-Sep-13	TT1325979625	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
16-Sep-13	TT1325936326	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
17-Sep-13	TT1326063590	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
08-Oct-13	TT1328152126	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
09-Oct-13	TT1328214843	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
10-Oct-13	FT1328395064	5,000,000.00
	Transfer Txn- Cr	
	PYT IRO UPLIFTING H.E TRIPS TO	
10-Oct-13	TT1328383810	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
14-Oct-13	TT1328703949	23,252.10
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
22-Oct-13	TT1329521288	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
23-Oct-13	TT1329650839	310,733.80
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
23-Oct-13	TT1329699842	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
23-Oct-13	TT1329683076	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	

Account	Special Security Account : 1101003565	
24-Oct-13	FT1329737327	1,000,000.00
	Transfer Txn- Cr	
	ACCOUNT TRANSFER	
24-Oct-13	TT1329734987	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
24-Oct-13	TT1329768075	399,480.80
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
29-Oct-13	TT1330214619	770
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
06-Nov-13	TT1331035849	155,546.60
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
07-Nov-13	FT1331198401	10,000,000.00
	Transfer Txn- Cr	
	TRF OF FUNDS BEING FINDS MEAT FOR	
07-Nov-13	TT1331134403	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
07-Nov-13	TT1331129990	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
12-Nov-13	FT1331647064	1,000,000.00
	Transfer Txn- Cr	
	FUND TRF FRM TMA ACC	
12-Nov-13	FT1331619428	5,000,000.00
	Transfer Txn- Cr	
	FUND TRF FRM TMA ACC	
12-Nov-13	TT1331609316	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
25-Nov-13	TT1332943018	5,822.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
26-Nov-13	TT1333013100	350,327.50
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
28-Nov-13	TT1333255274	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
28-Nov-13	TT1333259180	0
	Cash Withdrawal	

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Account	Special Security Account : 1101003565	
	CASH WDL BY ADAMA NJIE	
29-Nov-13	FT1333306811	10,000,000.00
	Transfer Txn- Cr	
	FUND TRF FRM TMA ACC	
02-Dec-13	TT1333665400	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
03-Dec-13	TT1333770882	1,934,452.00
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
03-Dec-13	TT1333709380	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
03-Dec-13	FT1333720363	4,000,000.00
	Transfer Txn- Cr	
	PYT IRO EXPENSES TO TAKE CARE EXPEN	
04-Dec-13	TT1333890408	829,500.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
04-Dec-13	TT1333874089	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
09-Dec-13	TT1334341036	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
18-Dec-13	TT1335229644	638,532.00
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
06-Jan-14	TT1400654356	564,000.00
	Cash Deposit	
	CASH DEP BY SALLY SANYANG	
08-Jan-14	TT1400876969	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
09-Jan-14	TT1400960800	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
20-Jan-14	TT1402005737	359,745.00
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
21-Jan-14	TT1402162051	282,700.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
22-Jan-14	TT1402280889	0

Account	Special Security Account : 1101003565	
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
23-Jan-14	TT1402310866	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
23-Jan-14	TT1402393520	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
23-Jan-14	FT1402307528	6,500,000.00
	Transfer Txn- Cr	
	TRF PYT IRO PER-DIEM TO HIS EXCELL-	
28-Jan-14	TT1402813290	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
28-Jan-14	TT1402811221	0
	Cash Withdrawal	
	CSH WDL BY JATOU NJIE KAIRA (TRAVEL EXPRESS AGENCY)	
28-Jan-14	TT1402803507	0
	Cash Withdrawal	
	CSH WDL BY JATOU NJIE KAIRA (TRAVEL EXPRESS AGENCY)	
28-Jan-14	TT1402878840	0
	Cash Withdrawal	
	CSH WDL BY JATOU NJIE KAIRA (TRAVEL EXPRESS AGENCY)	
29-Jan-14	FT1402939132	5,000,000.00
	Transfer Txn- Cr	
	FUND TRF FRM TMA ACC	
04-Feb-14	TT1403530268	417,004.00
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
04-Feb-14	TT1403554009	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
04-Feb-14	TT1403534303	0
	Cash Withdrawal	
	CSH WDL BY JATOU NJIE KAIRA	
04-Feb-14	TT1403547011	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
04-Feb-14	TT1403555445	0
	Cash Withdrawal	
	CSH WDL BY JATOU NJIE KAIRA	

Account	Special Security Account : 1101003565	
06-Feb-14	FT1403781581	8,193,040.00
	Transfer Txn- Cr	
	ACCOUNT TRANSFER	
06-Feb-14	TT1403706111	359,016.00
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
06-Feb-14	TT1403720399	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
06-Feb-14	TT1403700767	0
	Cash Withdrawal	
	CSH WDL BY JATOU NJIE KAIRA	
06-Feb-14	TT1403762660	0
	Cash Withdrawal	
	CSH WDL BY JATOU NJIE KAIRA	
11-Feb-14	TT1404257300	1,875,158.00
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
13-Feb-14	FT1404403432	9,806,960.00
	Transfer Txn- Cr	
	ACCOUNT TRANSFER	
13-Feb-14	TT1404441072	0
	Cash Withdrawal	
	CSH WDL BY JATOU NJIE KAIRA (TRAVEL EXPRESS)	
20-Feb-14	TT1405183063	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
24-Feb-14	TT1405520346	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
24-Feb-14	TT1405515300	370.55
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
24-Feb-14	FT1405517238	6,000,000.00
	Transfer Txn- Cr	
	FUND TRF FRM TMA ACC	
24-Feb-14	TT1405514585	10,736.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
24-Feb-14	TT1405505701	0
	Cash Withdrawal	
	CSHW DL BY ADAMA NJIE	
24-Feb-14	TT1405570365	0

Account	Special Security Account : 1101003565	
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
24-Feb-14	TT1405520915	0
	Cash Withdrawal	
	CSH WDL BY LEEKAIS TRAVEL AGENCY	
26-Feb-14	TT1405714195	453,400.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
12-Mar-14	TT1407170808	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
13-Mar-14	FT1407200636	10,000,000.00
	Transfer Txn- Cr	
	TRF TO A/C 1101003565 AS PER DNT	
13-Mar-14	TT1407289626	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
13-Mar-14	TT1407258524	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
14-Mar-14	FT1407307858	5,000,000.00
	Transfer Txn- Cr	
	FUND TRF FRM TMA ACC	
17-Mar-14	TT1407603220	1,076,961.60
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
17-Mar-14	TT1407694664	0
	Cash Withdrawal	
	CSH WDL BY JATOU NJIE KAIRA	
17-Mar-14	TT1407698155	540,920.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
18-Mar-14	TT1407763379	164,601.00
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
18-Mar-14	TT1407700030	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
20-Mar-14	TT1407968342	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
20-Mar-14	TT1407909011	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	

Account	Special Security Account : 1101003565	
20-Mar-14	FT1407919030	15,000,000.00
	Transfer Txn- Cr	
	TRF TO SPECIAL SECURITY ACCOUNT	
20-Mar-14	TT1407987081	12,000.00
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
20-Mar-14	TT1407906772	540,000.00
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
20-Mar-14	TT1407950593	0
	Cash Withdrawal	
	CSH WDL BY JATOU NJIE KAIRA (TRAVEL EXPRESS AGENCY)	
20-Mar-14	TT1407905337	0
	Cash Withdrawal	
	CSH WDL BY NJATEH NDOW (FUTURE TRAVEL AGENCY)	
24-Mar-14	TT1408314957	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
25-Mar-14	TT1408439440	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
25-Mar-14	TT1408459735	0
	Cash Withdrawal	
	CSH WDL BY NJATEH NDOW	
25-Mar-14	TT1408408727	0
	Cash Withdrawal	
	CSH WDL BY JATOU NJIE KAIRA	
26-Mar-14	TT1408534197	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
26-Mar-14	TT1408580116	0
	Cash Withdrawal	
	CSH WDL BY KEMO JALLOW	
27-Mar-14	TT1408604126	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
27-Mar-14	TT1408677800	155,610.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
31-Mar-14	FT1409064572	10,000,000.00
	Transfer Txn- Cr	
	TRF TO SPECIAL SECURITY ACCOUNT	

Account	Special Security Account : 1101003565	
31-Mar-14	TT1409047605	235,641.60
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
02-Apr-14	TT1409285637	0
	Cash Withdrawal	
	CSH WDL BY NJATEH NDOW	
02-Apr-14	TT1409214076	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
02-Apr-14	TT1409269440	2,950,638.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
23-Apr-14	TT1411380360	569,800.00
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
08-May-14	TT1412869810	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
20-May-14	TT1414003609	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
21-May-14	TT1414154608	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
21-May-14	TT1414120564	0
	Cash Withdrawal	
	CSH WDL BY NJATEH NDOW	
27-May-14	FT1414710628	0
	Outward Cheque - Dr	
	CHQ DEPOSIT	
27-May-14	FT1414708800	0
	Outward Cheque - Dr	
	CHQ DEPOSIT	
28-May-14	TT1414808548	0
	Cash Withdrawal	
	CSH WDL BY NJATEH NDOW	
03-Jun-14	TT1415487836	80,953.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
03-Jun-14	TT1415485454	455,843.20
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
05-Jun-14	TT1415668410	0
	Cash Withdrawal	

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Account	Special Security Account : 1101003565	
	CSH WDL BY ADAMA NJIE	
09-Jun-14	TT1416053036	51,232.00
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
11-Jun-14	TT1416271264	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
12-Jun-14	TT1416314480	0
	Cash Withdrawal	
	CSH WDL BY JATOU NJIE KAIRA	
12-Jun-14	TT1416308290	0
	Cash Withdrawal	
	CSH WDL BY JATOU NJIE KAIRA	
12-Jun-14	TT1416393008	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
18-Jun-14	FT1416930100	5,000,000.00
	Transfer Txn- Cr	
	ACCOUNT TRANSFER	
19-Jun-14	TT1417010089	3,171.20
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
24-Jun-14	TT1417524563	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
24-Jun-14	TT1417589035	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
24-Jun-14	TT1417504560	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
25-Jun-14	FT1417603245	5,000,000.00
	Transfer Txn- Cr	
	ACCOUNT TRANSFER	
25-Jun-14	TT1417627732	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
25-Jun-14	TT1417604359	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
01-Jul-14	TT1418286024	1,075,622.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
02-Jul-14	TT1418374513	127,735.00

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Account	Special Security Account : 1101003565	
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
09-Jul-14	TT1419003472	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
09-Jul-14	TT1419091333	0
	Cash Withdrawal	
	CSH WDL BY SATGURU TRAVEL TOURS SERVICES	
14-Jul-14	TT1419516101	319,924.50
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
15-Jul-14	TT1419657732	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
17-Jul-14	TT1419820290	109,650.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
24-Jul-14	TT1420501610	76,851.20
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
24-Jul-14	FT1420571916	8,000,000.00
	Transfer Txn- Cr	
	TRF OF FUNDS AS PER LETTER REF:	
24-Jul-14	TT1420502624	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
30-Jul-14	TT1421109930	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
31-Jul-14	TT1421261750	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
31-Jul-14	TT1421203957	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
04-Aug-14	TT1421602675	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
13-Aug-14	TT1422525877	227,722.50
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
18-Aug-14	TT1423096564	370,684.20
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	

Account	Special Security Account : 1101003565	
20-Aug-14	TT1423205025	250,000.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
25-Aug-14	TT1423716287	9,754.00
	Cash Deposit	
	CSH DEP BY DAMA NJIE	
26-Aug-14	TT1423840267	0
	Cash Withdrawal	
	CASH WDL BY GAMBIA INTERNATIONAL	
26-Aug-14	TT1423881045	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
28-Aug-14	TT1424010027	65,835.00
	Cash Deposit	
	CSH DEP BY ADAM NJIE	
04-Sep-14	TT1424777017	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
09-Sep-14	TT1425259730	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
11-Sep-14	FT1425460628	20,000,000.00
	Transfer Txn- Cr	
	FUND TRF FRM TMA ACC	
11-Sep-14	TT1425440188	0
	Cash Withdrawal	
	CSH WDL BY NJATEH NDOW	
15-Sep-14	TT1425890864	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
16-Sep-14	TT1425913905	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
17-Sep-14	TT1426003512	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
18-Sep-14	TT1426101312	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
18-Sep-14	FT1426105836	4,600,000.00
	Transfer Txn- Cr	
	ACCOUNT TRANSFER	
18-Sep-14	TT1426194597	0
	Cash Withdrawal	

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Account	Special Security Account : 1101003565	
	CASH WDL BY ADAMA NJIE	
08-Oct-14	TT1428101850	0
	Cash Withdrawal	
	CSH WDL BY NJATEH NDOW	
14-Oct-14	TT1428718906	222,524.00
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
23-Oct-14	FT1429627595	700,000.00
	Transfer Txn- Cr	
	FUND TRF FRM TMA ACC	
27-Oct-14	TT1430066040	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
27-Oct-14	TT1430001138	0
	Cash Withdrawal	
	CSH WDL BY HADDIJATOU NJIE KAIRA	
29-Oct-14	FT1430220921	0
	Inw Chq Pres	
	00210796 Inward Cheque Presentation	
05-Nov-14	TT1430941977	521,388.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
13-Nov-14	FT1431762098	1,000,000.00
	Transfer Txn- Cr	
	FUND TRF FRM TMA ACC	
13-Nov-14	FT1431798986	23,800,000.00
	Transfer Txn- Cr	
	FUND TRF FRM TMA ACC	
13-Nov-14	TT1431719223	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
13-Nov-14	TT1431775430	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
17-Nov-14	TT1432104819	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
17-Nov-14	TT1432198806	0
	Cash Withdrawal	
	CSH WDL BY SENEGAMBIA TRAVEL	
17-Nov-14	TT1432124763	0
	Cash Withdrawal	
	CSH WDL BY FUTURE TRAVEL AGENCY LTD	
17-Nov-14	TT1432179870	0

Account	Special Security Account : 1101003565	
	Cash Withdrawal	
	CSH WDL BY LEEKAS TRAVEL AGENCY	
18-Nov-14	TT1432225038	159,100.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
26-Nov-14	TT1433093516	2,803,625.20
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
27-Nov-14	TT1433105099	0
	Cash Withdrawal	
	CSH WDL BY GIA	
27-Nov-14	TT1433124108	81,450.60
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
27-Nov-14	TT1433138898	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
01-Dec-14	TT1433555775	0
	Cash Withdrawal	
	CSH WDL BY SENEGAMBIA TRAVEL	
09-Dec-14	TT1434385371	53,535.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
10-Dec-14	TT1434495670	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
11-Dec-14	TT1434513079	0
	Cash Withdrawal	
	CSH WDL BY JATOU NJIE KAIRA	
16-Dec-14	TT143500000T	0
	Cash Withdrawal	
	CSH WDL B Y FUTURE TRAVEL AGENCY LTD	
17-Dec-14	TT1435114907	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
18-Dec-14	TT1435228003	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
22-Dec-14	TT1435607912	0
	Cash Withdrawal	
	CSH WDL BY GIA	
23-Dec-14	TT1435739517	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	

Account	Special Security Account : 1101003565	
24-Dec-14	TT1435809155	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
29-Dec-14	FT1436300090	7,000,000.00
	Transfer Txn- Cr	
	FUND TRF FRM TMA ACC	
05-Jan-15	TT1500580987	232,505.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
05-Jan-15	TT1500501477	1,116,791.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
07-Jan-15	TT1500775050	0
	Cash Withdrawal	
	CSH WDL BY SENEGAMBIA TRAVEL	
08-Jan-15	FT1500862515	2,593,175.00
	Transfer Txn- Cr	
	PYT IRO ALLOCATION FOR JANUARY 2015	
08-Jan-15	TT1500809013	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
08-Jan-15	TT1500806737	0
	Cash Withdrawal	
	CSH WDL BY LT COL ANSUMANA TAMBA	
09-Jan-15	FT1500987604	0
	RTGS Transaction Debit	
	PYT OF OPERATIONAL BUDGET BANJUL	
12-Jan-15	TT1501205203	0
	Cash Withdrawal	
	CSH WDL BY ELTON	
13-Jan-15	FT1501351090	0
	RTGS Transaction Debit	
	FUND TRF TO ZENITH BANK IFO GNPC	
15-Jan-15	TT1501572080	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
21-Jan-15	FT1502175082	10,000,000.00
	Transfer Txn- Cr	
	TRF OF FUNDS AS PER LETTER REF	
22-Jan-15	TT1502204035	0
	Cash Withdrawal	
	CSH WDL BY ISATOU JOBE	
26-Jan-15	TT1502603984	0
	Cash Withdrawal	

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Account	Special Security Account : 1101003565	
	CSH WDL BY ISATOU JOBE	
26-Jan-15	TT1502610746	113,808.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
26-Jan-15	TT1502695672	0
	Cash Withdrawal	
	CSH WDL BY MUSA SIGNIAN	
27-Jan-15	TT1502708366	0
	Cash Withdrawal	
	CSH WDL BY TRAVEL EXPRESS AGENCY	
27-Jan-15	TT1502710290	0
	Cash Withdrawal	
	CASH WDL BY TRAVEL EXPRESS AGENCY	
27-Jan-15	TT1502705563	0
	Cash Withdrawal	
	CASH WDL BY TRAVEL EXPRESS AGENCY	
28-Jan-15	TT1502840852	87,250.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
28-Jan-15	TT1502849997	97,720.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
02-Feb-15	TT1503353794	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
04-Feb-15	TT1503552634	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
05-Feb-15	TT1503605897	84,012.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
05-Feb-15	TT1503619047	0
	Cash Withdrawal	
	CSH WDL BY G I A	
09-Feb-15	TT1504070008	2,040.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
13-Feb-15	FT1504477401	3,500,000.00
	Transfer Txn- Cr	
	TRF FROM TMA TO SPECIAL SECURITY	
17-Feb-15	TT1504827135	0
	Cash Withdrawal	
	CSH WDL BY G I A	
17-Feb-15	TT1504850511	0

Account	Special Security Account : 1101003565	
	Cash Withdrawal	
	CSH WDL BY G I A	
26-Mar-15	TT1508570704	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
01-Apr-15	FT1509194829	1,716,956.80
	Transfer Txn- Cr	
	TRF OF FUNDS AS PER LETTER REF	
02-Apr-15	TT1509282960	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
22-Apr-15	TT1511211077	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
23-Apr-15	TT1511332155	0
	Cash Withdrawal	
	CASH WDL BY DAWODA SARR	
30-Apr-15	FT1512071435	1,675,602.00
	Transfer Txn- Cr	
	ACCOUNT TRANSFER	
30-Apr-15	TT1512024092	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
04-May-15	TT1512415072	0
	Cash Withdr Foreign Currency	
	CASH PAYMENT B/O OFFICE OF THE PRE SIDENT RECEIVED BY ADAMA NJIE ACCO UNTANT IRO SALARIES FOR SYRIAN MED ICAL PERSONN.ERF:PR/C/540/VOL.1(IA	
07-May-15	FT1512721541	3,000,000.00
	Transfer Txn- Cr	
	TRF OF FUNDS AS PER LETTER REF	
08-May-15	FT1512829881	0
	Inw Chq Pres	
	00180096 Inward Cheque Presentation	
12-May-15	TT1513202750	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
14-May-15	TT1513402333	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
18-May-15	TT1513811400	0
	Cash Withdrawal	
	CSH WDL BY LEEKA'S TRAVEL AGENCY	

Account	Special Security Account : 1101003565	
21-May-15	TT1514195640	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
27-May-15	TT1514755060	0
	Cash Withdrawal	
	CSH WDL BY LEEKA'S TRAVEL AGENCY	
27-May-15	TT1514704238	0
	Cash Withdrawal	
	CSH WDL BY ISATOU JOBE	
27-May-15	TT1514759955	0
	Cash Withdrawal	
	CSH WDL BY ISATOU JOBE	
28-May-15	TT1514807205	0
	Cash Withdrawal	
	CSH WDL BY MUSA SINYAN	
04-Jun-15	TT1515587662	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
08-Jun-15	TT1515915860	89,040.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
08-Jun-15	FT1515951587	2,000,000.00
	Transfer Txn- Cr	
	131177 PYT OF TRF OF FUND TO THE	
09-Jun-15	TT1516033672	0
	Cash Withdrawal	
	CSH WDL BY ABBEY'S TRAVEL AGENCY	
09-Jun-15	TT1516058400	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
10-Jun-15	FT1516161979	1,500,000.00
	Transfer Txn- Cr	
	131210 PYT OF TRF OF FUNDS TO OFFIC	
11-Jun-15	TT1516257869	0
	Cash Withdrawal	
	CSH WDL BY ABBEY'S TRAVEL AGENCY	
15-Jun-15	TT1516698336	1,830.85
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
15-Jun-15	TT1516680679	2,870.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
16-Jun-15	FT1516738710	0
	Transfer Txn	

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Account	Special Security Account : 1101003565	
	PYT OF DOMESTIC TAX	
01-Jul-15	TT1518248558	161,000.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
02-Jul-15	FT1518344781	2,000,000.00
	Transfer Txn- Cr	
	132108 FUND TRF TO OFFICE OF THE	
08-Jul-15	TT1518968427	0
	Cash Withdrawal	
	CSH WDL BY GAMBIA INTERNATIONAL AIRLINES	
08-Jul-15	TT1518944786	0
	Cash Withdrawal	
	CSH WDL BY GAMBIA INTERNATIONAL AIRLINES	
28-Jul-15	FT1520905081	0
	Outward Swift Payment	
	SETTLEMENT OF INVOICES FROM	
04-Aug-15	TT1521680739	0
	Cash Withdrawal	
	CASH WDL BY LAMIN S CAMARA	
04-Aug-15	FT1521672956	2,500,000.00
	Transfer Txn- Cr	
	133277 TRF OF FUND TO OFFICE OF THE	
11-Aug-15	FT1522361087	2,279,000.00
	Transfer Txn- Cr	
	133331 TRF OF FUND TO OFFICE OF THE	
11-Aug-15	TT1522363576	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
13-Aug-15	TT1522581390	0
	Cash Withdr Foreign Currency	
	CASH PYT B/O OFFICE OF THE PRESIDENT REF:173/II/TEMP (137)	
15-Sep-15	TT1525876065	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
16-Sep-15	FT1525906930	25,000,000.00
	Transfer Txn- Cr	
	135188 TRF TO OP A/C	
16-Sep-15	TT1525955308	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
16-Sep-15	TT1525904433	0
	Cash Withdrawal	
	CASH WDL BY SATGURU TRAVEL	

Account	Special Security Account : 1101003565	
17-Sep-15	TT1526042880	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
22-Sep-15	TT1526501628	0
	Cash Withdrawal	
	CSH WDL BY FUTURE TRAVEL AGENCYLTD	
22-Sep-15	TT1526534235	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
23-Sep-15	TT1526644974	0
	Cash Withdrawal	
	CSH WDL BY SEMPERA TRAVEL AGENCY	
23-Sep-15	FT1526604334	7,361,108.10
	Transfer Txn- Cr	
	135408 TRF OF FUND TO OFFICE OF THE	
23-Sep-15	FT1526639200	0
	Outward Swift Payment	
	SETTLEMENT FOR HIRING OF VEHICLES	
23-Sep-15	FT1526663950	0
	Outward Swift Payment	
	HOTEL BILLS - GAMBIAN DEL. TO UN	
29-Sep-15	TT1527223038	0
	Cash Withdrawal	
	CSH WDL BY DAWDA SARR	
29-Sep-15	TT1527241702	0
	Cash Withdrawal	
	CSH WDL BY DAWDA SARR	
30-Sep-15	FT1527393004	0
	Inw Chq Pres	
	00220473 Inward Cheque Presentation	
30-Sep-15	TT1527383563	778,110.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
14-Oct-15	TT1528783607	0
	Cash Withdrawal	
	CSH WDL BY FUTURE TRAVEL AGENCYLTD	
15-Oct-15	TT1528842403	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
16-Oct-15	FT1528971886	4,000,000.00
	Transfer Txn- Cr	
	ACCOUNT TRANSFER	
19-Oct-15	TT1529289342	0
	Cash Withdrawal	

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Account	Special Security Account : 1101003565	
	CSH WDL BY FUTURE TRAVEL AGENCYLTD	
19-Oct-15	TT1529208592	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
19-Oct-15	TT1529200856	0
	Cash Withdrawal	
	CSH WDL BY LEEKA'S TRAVEL AGENCY	
21-Oct-15	TT1529494322	735
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
21-Oct-15	TT1529410140	875
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
26-Oct-15	TT1529909204	780,583.40
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
27-Oct-15	TT1530091935	0
	Cash Withdrawal	
	CSH WDL BY LEEKA'S TRAVEL AGENCY	
30-Oct-15	FT1530318198	2,458,912.00
	Transfer Txn- Cr	
	ACCOUNT TRANSFER	
02-Nov-15	TT1530600556	0
	Cash Withdrawal	
	CSH WDL BY GAMBIA INTERNATIONAL AIRLINES	
05-Nov-15	TT1530972589	0
	Cash Withdrawal	
	CSH WDL BY FATOUMATA SINGHATEH	
06-Nov-15	FT1531046420	8,000,000.00
	Transfer Txn- Cr	
	137237 PYT TRF OF FUNDS TO OFFICE	
09-Nov-15	TT1531336707	0
	Cash Withdrawal	
	CSH WDL BY FATOUMATA SINGHATEH	
09-Nov-15	TT1531391799	0
	Cash Withdrawal	
	CSH WDL BY FUTURE TRAVEL AGENCY	
09-Nov-15	TT1531350700	0
	Cash Withdr Foreign Currency	
	CASH PAYMENT B/O OFFICE OF THE PRE SIDENT RECEIVED BY FATOUMATTA SINGHATEH REF:FA173/11/PART:XIII/ (AI)	
12-Nov-15	TT1531624680	5,934.40
	Cash Deposit	

Account	Special Security Account : 1101003565	
	CSH DEP BY FATOUMATTA SINGHATEH	
16-Nov-15	TT1532040303	5,250.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
16-Nov-15	TT1532001234	0
	Cash Withdrawal	
	CSH WDL BY FATOU MATA SINGHATEH	
18-Nov-15	TT1532294316	0
	Cash Withdrawal	
	CSH WDL BY LEEKA'S TRAVEL AGENCY	
18-Nov-15	FT1532256102	0
	Transfer Txn	
	PYT IS FOR DUE DOMESTIC TAX IN	
19-Nov-15	FT1532342601	4,500,000.00
	Transfer Txn- Cr	
	137744 PYT TRF OF FUNDS TO OFFICE	
19-Nov-15	TT1532337603	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
09-Dec-15	TT1534360759	122,500.00
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
14-Dec-15	TT1534826261	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
14-Dec-15	TT1534827371	17,257.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
16-Dec-15	TT1535005841	0
	Cash Withdrawal	
	CSH WDL BY CINDERELLA TRAVEL & TOURS	
16-Dec-15	TT1535029950	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
18-Dec-15	FT1535251022	15,000,000.00
	Transfer Txn- Cr	
	139281 TRF OF FUND TO OFFICE OF THE	
18-Dec-15	FT1535252590	0
	Outward Swift Payment	
	PAYMENT IN RELATION TO THE	
21-Dec-15	TT1535507500	73,260.00
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
21-Dec-15	TT1535596929	36,630.00

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Account	Special Security Account : 1101003565	
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
21-Dec-15	TT1535500721	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
21-Dec-15	TT1535572584	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
22-Dec-15	TT1535627428	36,630.00
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
23-Dec-15	TT1535763110	0
	Cash Withdrawal	
	CSH WDL BY FUTURE TRAVEL AGENCY LTD	
23-Dec-15	TT1535706011	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
23-Dec-15	FT1535789239	0
	Outward Swift Payment	
	PAYMENT IRO OPERATIONAL BUDGET FOR	
28-Dec-15	TT1536207724	0
	Cash Withdrawal	
	CSH WDL BY SATGURU TRAVELS	
28-Dec-15	TT1536248689	237,362.50
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
30-Dec-15	TT1536484172	5,250.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
04-Jan-16	TT1600460109	239,193.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
04-Jan-16	TT1600441468	293,836.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
14-Jan-16	TT1601469720	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
19-Jan-16	TT1601975412	0
	Cash Withdr Foreign Currency	
	CASH PYT B/O OP REF:FA 173/11/PART XIII/(IA)	
20-Jan-16	TT1602090104	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	

Account	Special Security Account : 1101003565	
20-Jan-16	TT1602023691	0
	Cash Withdrawal	
	CSH WDL BY FUTURE TRAVEL AGENCYLTD	
21-Jan-16	FT1602120824	10,000,000.00
	Transfer Txn- Cr	
	TRANSFER OF FUND	
21-Jan-16	TT1602197822	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
25-Jan-16	TT1602578215	0
	Cash Withdrawal	
	CSH WDL BY TRAVEL EXPRESS AGENCY	
26-Jan-16	TT1602670711	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
27-Jan-16	FT1602773908	1,301,294.24
	Transfer Txn- Cr	
	140253 FUND TRF TO OFFICE OF THE	
27-Jan-16	FT1602703284	350,629.00
	Transfer Txn- Cr	
	140313 TRANSFER OF FUNDS	
28-Jan-16	TT1602877261	0
	Cash Withdr Foreign Currency	
	CASH PAYMENT RECEIVED BY CHIEF PROTOCOL PHILIP SABENA SAMBOU FA173/11/PART:XIII(IA)	
28-Jan-16	TT1602854924	175,550.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
28-Jan-16	TT1602861853	0
	Cash Withdrawal	
	CSH WDL BY TRAVEL EXPRESS AGENCY	
01-Feb-16	TT1603204886	201,564.00
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
08-Feb-16	TT1603924543	36,648.00
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
12-Feb-16	FT1604353083	2,000,000.00
	Transfer Txn- Cr	
	PYT OF TRANSFER FUNDS INTO THE OFF	
17-Feb-16	TT1604890144	0
	Cash Withdrawal	
	CSH WDL BY DAWODA SARR	
19-Feb-16	FT1605023147	0

Account	Special Security Account : 1101003565	
	Inw Chq Pres	
	00245909 Inward Cheque Presentation	
29-Feb-16	FT1606083987	9,191,000.00
	Transfer Txn- Cr	
	141482 TRF OF FUNDS TO OFFICE OF	
01-Mar-16	TT1606122083	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
01-Mar-16	TT1606163840	0
	Cash Withdrawal	
	CASH WDL BY FUTURE TRAVEL AGENCY	
02-Mar-16	TT1606208767	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
03-Mar-16	FT1606388024	15,809,000.00
	Transfer Txn- Cr	
	TRF AS PER LETT REF DD02/03/16	
09-Mar-16	TT1606963287	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
10-Mar-16	TT1607003112	0
	Cash Withdrawal	
	CSH WDL BY TRAVEL EXPRESS AGENCY	
14-Mar-16	TT1607484023	134,092.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
16-Mar-16	TT1607683945	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
17-Mar-16	TT1607734800	0
	Cash Withdr Foreign Currency	
	CASH PAYMENT B/O OFFICE OF THE PRESIDENT REF:FA 173/11/PART:III/ (IA) USD 100,800.00	
17-Mar-16	FT1607742827	0
	Inw Chq Pres	
	00245910 Inward Cheque Presentation	
17-Mar-16	FT1607724092	4,616,304.00
	Transfer Txn- Cr	
	142385 TRF OF FUNDS	
23-Mar-16	TT1608315167	0
	Cash Withdrawal	
	REFUND OF CASH PAYMENT FROM THE OFFICE OF THE PRESIDENT	
31-Mar-16	TT1609147015	0

Account	Special Security Account : 1101003565	
	Cash Withdrawal	
	CASH WDL BY FUTURE TRAVEL AGNENA	
05-Apr-16	TT1609686901	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
06-Apr-16	TT1609784650	0
	Cash Withdrawal	
	CSH WDL BY BABOUCARR M S JOBARTEH	
06-Apr-16	TT1609750479	0
	Cash Withdrawal	
	CSH WDL BY BUBA I DEMBA	
07-Apr-16	FT1609835105	20,000,000.00
	Transfer Txn- Cr	
	142683 FUND TRF TO OFFICE OF THE	
11-Apr-16	TT1610212887	0
	Cash Withdr Foreign Currency	
	CASH PYT B/O OP RECEIVED BY MRS AD AMA NJIE REF:FA 173/11/PART:XIII/(312)	
11-Apr-16	TT1610299936	0
	Cash Withdr Foreign Currency	
	CASH PYT B/O OP RECEIVED BY MR BUB A I DEMBA REF:FA 173/11/PART:XIII/ 313	
12-Apr-16	TT1610350564	0
	Cash Withdr Foreign Currency	
	CASH PYT B/O OP REF:FA 173/11/PART XIII/(314) IRO OPERATIONAL BUDGET FOR THE TRIP TO ISTANBUL, TURKEY	
12-Apr-16	TT1610370276	0
	Cash Withdr Foreign Currency	
	CASH WITHDRAWAL B/O O.P. IFO GIA REF: FA173/11/PART:XIII/(316)	
13-Apr-16	TT1610486047	30,159.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
13-Apr-16	TT1610497293	2,993.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
13-Apr-16	FT1610412001	2,325,288.00
	Transfer Txn- Cr	
	ACCOUNT TRANSFER	
20-Apr-16	TT1611179682	0
	Cash Withdrawal	
	CASH WDL BY CINDERELLA TRAVEL AND TOURS	
21-Apr-16	TT1611236134	702,575.00

Account	Special Security Account : 1101003565	
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
25-Apr-16	FT1611636362	0
	RTGS Transaction Debit	
	PYT FOR CATERING SERVICES ON BOARD	
25-Apr-16	TT1611600344	133,338.75
	Cash Deposit	
	CASH DEPOSIT B/O OP IRO RETURN OF BALANCE OF IMPREST RECEIVED BY MR BUBA I DEMBA ICW H.E THE PRESIDENT TRIP TO TURKEY FOR THE OIC SUMMIT	
25-Apr-16	TT1611663453	168,379.20
	Cash Deposit	
	CASH DEPOSIT B/O OP IRO RETURN OF BALANCE OF IMPREST RECEIVED BY MR BUBA I DEMBA FOR HE THE PRESIDE NT'S TRIP TO TURKEY	
26-Apr-16	TT1611732937	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
04-May-16	FT1612590134	2,353,008.00
	Transfer Txn- Cr	
	143933 PYT TRF OF FUNDS IFO OFFICE	
04-May-16	TT1612504715	0
	Cash Withdr Foreign Currency	
	CASH PYT B/O OP REF:FA 173/11/TEMP XIII/(214)	
05-May-16	TT1612695031	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
05-May-16	TT1612637765	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
11-May-16	TT1613298044	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
17-May-16	FT1613891592	13,228,800.00
	Transfer Txn- Cr	
	144496 TRF IFO 1101003565 ACCOUNT	
17-May-16	FT1613893923	0
	Outward Swift Payment	
	ACCOMODATION FOR HER EXCELLENCY THE	
18-May-16	TT1613900468	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
18-May-16	TT1613912745	0

Account	Special Security Account : 1101003565	
	Cash Withdrawal	
	CASH WDL BY FUTURE TRAVEL AGENCY	
19-May-16	FT1614047296	18,000,000.00
	Transfer Txn- Cr	
	144789 PYT TRF OF FUNDS TO OFFICE	
19-May-16	FT1614047027	0
	RTGS Transaction Debit	
	PYT IFOSINDOLA SAFARI LODGE	
20-May-16	FT1614101229	2,810,600.00
	Transfer Txn- Cr	
	145100 TRF IFO OFFICE OF THE	
23-May-16	TT1614455308	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
24-May-16	FT1614503507	0
	Outward Swift Payment	
	PAYMENT FOR THE TRIP TO MALAYSIA AN	
26-May-16	TT1614727419	0
	Cash Withdrawal	
	CSH WDL BY HALIMATOU T . JAWARA	
02-Jun-16	TT1615427305	370,257.00
	Cash Deposit	
	CSH DEP BY FATOUMATA SINGHATEH	
02-Jun-16	FT1615487601	0
	RTGS Transaction Debit	
	COST OF AIRTICKET AS PER LETT REF	
02-Jun-16	FT1615420313	0
	RTGS Transaction Debit	
	COST OF AIRTICKET AS PER LETT REF	
08-Jun-16	FT1616026836	0
	Outward Swift Payment	
	PAYMENT IRO FUEL UPLIFT FOR THE DUB	
08-Jun-16	FT1616025090	0
	RTGS Transaction Debit	
	SETTLEMENT OF COST OF AIR TICKETS	
08-Jun-16	FT1616085665	0
	RTGS Transaction Debit	
	COST OF AIRTICKET AS PER LETT REF	
15-Jun-16	FT1616760037	1,100,000.00
	Transfer Txn- Cr	
	145584 TRF OF FUNDS IFO OFFICE OF	
16-Jun-16	TT1616801300	388,912.50
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	

Account	Special Security Account : 1101003565	
16-Jun-16	FT1616832760	2,038,842.00
	Transfer Txn- Cr	
	TRANSFER OF FUNDS REQ NO:0025538	
20-Jun-16	TT1617248255	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
21-Jun-16	TT1617361762	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
21-Jun-16	TT1617395017	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
21-Jun-16	FT1617355632	0
	RTGS Transaction Debit	
	PYT IFO CINDERELLA TRAVEL AND	
22-Jun-16	FT1617460051	0
	RTGS Transaction Debit	
	SETTLEMENT OF AIR TICKETS AS PER	
22-Jun-16	FT1617469681	17,187,100.00
	Transfer Txn- Cr	
	145695 PYT TRF TO OFFICE OF THE PRE	
22-Jun-16	TT1617475081	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
22-Jun-16	TT1617457048	0
	Cash Withdr Foreign Currency	
	CASH PYT B/O OP REF:FA 173/TEMP:II I/(223) IRO MAY 2016 SALARIES FOR SYRIAN MEDICAL PERSONNEL	
23-Jun-16	TT1617559042	0
	Cash Withdr Foreign Currency	
	CASH PYT B/O OP IRO OPERATIONAL BU DGET FOR STATE AIRCRAFT B727-100 (SUPER 27) TRAVELLING TO SAUDI AND BACK REF:FA 173/II/PART:XIII/(287)	
24-Jun-16	FT1617652476	0
	Outward DC Presentation	
	DD1617556940 CHQ NO:00245937	
29-Jun-16	FT1618132159	0
	RTGS Transaction Debit	
	COST OF AIRTICKETS AS PER LETT REF	
30-Jun-16	TT1618272097	130,011.00
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	

Account	Special Security Account : 1101003565	
05-Jul-16	TT1618750804	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
11-Jul-16	TT1619351593	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
12-Jul-16	TT1619420419	37,146.00
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
12-Jul-16	FT1619470073	0
	Outward Swift Payment	
	MEMBERSHIP FEES FOR THE YEAR 2016	
13-Jul-16	TT1619504832	0
	Cash Withdrawal	
	CASH WDL BY DODOU BAMMY JAGNE	
13-Jul-16	TT1619581788	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
18-Jul-16	TT1620033235	0
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
18-Jul-16	FT1620052070	1,500,000.00
	Transfer Txn- Cr	
	TRF TO OFFICE OF THE PRESIDENT	
19-Jul-16	FT1620110968	2,214,045.00
	Transfer Txn- Cr	
	146599 PYT FOR TRANSFER OF FUNDS TO	
19-Jul-16	TT1620100937	0
	Cash Withdr Foreign Currency	
	CASH PYT B/O OP REF:FA 173/11/TEMP III/(238)	
21-Jul-16	FT1620368586	0
	RTGS Transaction Debit	
	PYT FOR THE SETTLEMENT OF COST OF	
21-Jul-16	FT1620335974	5,822,875.00
	Transfer Txn- Cr	
	PYT TRF OF FUNDS TO OFFICE OF THE	
21-Jul-16	FT1620380481	0
	RTGS Transaction Debit	
	SETTLEMENT OF COST OF AIR TICKETS	
28-Jul-16	TT1621006447	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
28-Jul-16	FT1621072427	24,000,000.00
	Transfer Txn- Cr	

Account	Special Security Account : 1101003565	
	147379 TRF OF FUNDS AS PER LETTER	
28-Jul-16	FT1621001215	0
	RTGS Transaction Debit	
	P/PART OF ARREARS OWED IRO SUPPLY	
04-Aug-16	FT1621749085	0
	RTGS Transaction Debit	
	SETTLEMENT OF THE STATE HOUSE	
09-Aug-16	TT1622211640	0
	Cash Withdrawal	
	CSH WDL BY DAWODA SARR	
10-Aug-16	FT1622366291	0
	Inw Chq Pres	
	00245946 Inward Cheque Presentation	
17-Aug-16	FT1623008121	2,352,500.00
	Transfer Txn- Cr	
	147718 TRF TO OFFICE OF THE PRESIDE	
18-Aug-16	TT1623135620	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
18-Aug-16	TT1623100208	0
	Cash Withdr Foreign Currency	
	CASH PYT B/O OFFICE OF THE PRESIDENT IRO JULY 2016 SALARIES FOR SYRIAN MEDICAL PERSONNEL REF:FA173/11/PART:XIII/312	
25-Aug-16	TT1623819909	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
01-Sep-16	FT1624511299	0
	Outward DC Presentation	
	DD1624536047 PYT IFO MR SHEIKH JOBE	
01-Sep-16	FT1624590306	0
	RTGS Transaction Debit	
	FUNB TRF TO ACCESS BANK IFO	
08-Sep-16	FT1625282006	3,000,000.00
	Transfer Txn- Cr	
	ACCOUNT TRANSFER	
08-Sep-16	FT1625249734	12,000,000.00
	Transfer Txn- Cr	
	148914 PYT TRF TO OFFICE OF THE	
08-Sep-16	FT1625265058	0
	RTGS Transaction Debit	
	PART PYT IRO ARREARS OWED IRO SUPP	
08-Sep-16	FT1625219056	10,300,000.00
	Transfer Txn- Cr	

Account	Special Security Account : 1101003565	
	148913 TRF OF FUND TO OFFICE OF THE	
08-Sep-16	FT1625219557	2,297,058.00
	Transfer Txn- Cr	
	148927 TRF OF FUNDS TO OFFICE OF	
08-Sep-16	TT1625227251	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
14-Sep-16	TT1625878238	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
15-Sep-16	TT1625941717	82,000.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
15-Sep-16	FT1625914654	0
	RTGS Transaction Debit	
	PYT OF AIR TICKET FOR OFFICIAL TRIP	
15-Sep-16	FT1625980726	0
	RTGS Transaction Debit	
	PYT OF AIR TICKET FOR OFFICIAL TRIP	
16-Sep-16	FT1626040966	750,000.00
	Transfer Txn- Cr	
	148978 PYT FOR TRF OF FUND TO	
19-Sep-16	FT1626380087	2,734,800.00
	Transfer Txn- Cr	
	ACCOUNT TRANSFER	
20-Sep-16	FT1626442770	0
	RTGS Transaction Debit	
	PYT IFO TAF GAMBIA HOMES SETTLEMENT	
20-Sep-16	FT1626459360	0
	Outward Swift Payment	
	EXPENSE FOR THE DELEGATION TO THE	
21-Sep-16	FT1626541943	0
	Transfer Txn	
	RECOVERY OF CASH WITHDRAWN BY	
21-Sep-16	TT1626503058	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
27-Sep-16	FT1627119404	0
	RTGS Transaction Debit	
	SETTLEMENT OF AIR TICKETS AS PER	
28-Sep-16	FT1627276827	10,000,000.00
	Transfer Txn- Cr	
	149585 PYT TRF IFO OFFICE OF THE	
28-Sep-16	FT1627295176	1,839,230.40

Account	Special Security Account : 1101003565	
	Transfer Txn- Cr	
	149587 PYT TRF IFO OFFICE OF THE	
28-Sep-16	TT1627200901	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
28-Sep-16	FT1627202460	0
	Outward Swift Payment	
	THE MAINTENANCE OF THE STATE AIR	
28-Sep-16	FT1627245586	2,297,932.50
	Transfer Txn- Cr	
	149585 PYT TRF IFO OFFICE OF THE	
29-Sep-16	FT1627360611	2,318,163.00
	Transfer Txn- Cr	
	TRF TO OFFICE OF THE PRESIDENT	
30-Sep-16	FT1627400008	0
	Outward Swift Payment	
	INSURANCE COVERAGE OF STATE AIR	
03-Oct-16	TT1627752878	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
04-Oct-16	FT1627835664	0
	RTGS Transaction Debit	
	FUND TRF TO ACCESS BANK IFO	
17-Oct-16	TT1629134178	0
	Cash Withdr Foreign Currency	
	CASH PYMT B/O OFFICE OF THE PRESIDENT IRO SALARIES FOR SEPT, 2016 IFO SYRIAN MEDICAL PERSONNEL REF;FA173/11/TEMP:III(282)	
19-Oct-16	TT1629399314	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
20-Oct-16	FT1629405423	0
	RTGS Transaction Debit	
	SETTLEMENT OF COST OF AIR TICKETS	
03-Nov-16	TT1630809408	52,800.00
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
03-Nov-16	FT1630876609	2,117,778.00
	Transfer Txn- Cr	
	TRF OF FUND TO OFFICE OF THE	
07-Nov-16	TT1631283019	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
07-Nov-16	TT1631250940	0

Account	Special Security Account : 1101003565	
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
08-Nov-16	TT1631336016	88,080.00
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
08-Nov-16	TT1631325080	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
08-Nov-16	TT1631339877	0
	Cash Withdr Foreign Currency	
	OCTOBER 2016 SALARIES TO THE SYRIAN MEDICAL PERSONNEL	
09-Nov-16	FT1631406993	0
	Inw Chq Pres	
	00257008 Inward Cheque Presentation	
09-Nov-16	TT1631428745	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
09-Nov-16	FT1631471523	0
	RTGS Transaction Debit	
	SETTLEMENT OF COST OF AIR TICKETS	
09-Nov-16	FT1631434706	0
	RTGS Transaction Debit	
	SETTLEMENT OF COST OF AIR TICKET AS	
14-Nov-16	TT1631948024	150,000.00
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
16-Nov-16	TT1632115604	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
16-Nov-16	TT1632190504	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
16-Nov-16	TT1632105545	1,079,867.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
17-Nov-16	FT1632233270	17,052,150.00
	Transfer Txn- Cr	
	152013 FUND TRF TO OFFICE OF THE	
17-Nov-16	FT1632219502	0
	Transfer Txn	
	CHRGs IRO PYT TO GIA B/O OP REF:	
17-Nov-16	TT1632210409	0
	Cash Withdr Foreign Currency	

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Account	Special Security Account : 1101003565	
	CASH PAYMENT B/O OP REF:FA 173/11/ TEMP: IV(10)	
29-Nov-16	TT1633400509	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
30-Nov-16	FT1633500068	0
	Outward Swift Payment	
	BEING X-RAY SCANNER-TUNNEL AND	
06-Dec-16	TT1634170268	129,504.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
06-Dec-16	FT1634180954	0
	RTGS Transaction Debit	
	BEING COST OF AIRTICKET AS PER	
06-Dec-16	FT1634141325	0
	RTGS Transaction Debit	
	COST OF AIRTICKET AS PER INVOICE	
07-Dec-16	TT1634299456	0
	Cash Withdrawal	
	BEING CASH PAYMENT TO ADAMA NJIE SENIOR ACCOUNTANT OFFICE OF THE PRESIDENT ORDERED BY THE OFFICE OF PRESIDENT WITH LETTER.	
07-Dec-16	TT1634209208	0
	Cash Withdrawal	
	CSH WDL BY MASS AXI GYE	
07-Dec-16	TT1634279178	57,500.00
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
07-Dec-16	FT1634260601	9,352,130.75
	Transfer Txn- Cr	
	152845 TRANSFER OF FUNDS TO OFFICE	
07-Dec-16	FT1634206152	8,000,000.00
	Transfer Txn- Cr	
	152846 PYT FOR TRANSFER OF FUNDS	
07-Dec-16	FT1634252182	0
	Outward Swift Payment	
	SETTLEMENT OF INVOICE NO REF:	
08-Dec-16	FT1634317810	0
	Transfer Txn	
	PYT IF FOR DOMESTIC TAX IN RELATION	
08-Dec-16	FT1634377229	0
	RTGS Transaction Debit	
	PYT OF SETTLEMENT OF INVOICE	

Account	Special Security Account : 1101003565	
08-Dec-16	FT1634302530	0
	RTGS Transaction Debit	
	TRF OF FUNDS AS PER LETTER REF	
08-Dec-16	TT1634388037	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
08-Dec-16	TT1634368134	0
	Cash Withdr Foreign Currency	
	CASH PYT FOR NOV SALARY OF SYRIAN MEDICAL TEAM REF: FA173/11/TEMP:IV /(30)	
15-Dec-16	FT1635001533	2,244,999.00
	Transfer Txn- Cr	
	153049 PYT OF FUND FOR OFFICE OF	
20-Dec-16	TT1635507210	0
	Cash Withdrawal	
	CSH WDKL BY ADAMA NJIE	
21-Dec-16	FT1635646795	18,019,340.00
	Transfer Txn- Cr	
	153868 TRF OF FUNDS TO OFFICE OF	
21-Dec-16	TT1635661977	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
22-Dec-16	FT1635753450	0
	Inw Chq Pres	
	00257015 Inward Cheque Presentation	
22-Dec-16	FT1635734101	0
	RTGS Transaction Debit	
	SETTLEMENT OF COST OF AIR TICKET	
22-Dec-16	FT1635718245	0
	RTGS Transaction Debit	
	SETTLEMENT OF INVOICE FOR SUPPLY OF	
22-Dec-16	FT1635740074	0
	RTGS Transaction Debit	
	SETTLEMENT OF COST OF AIR TICKET	
29-Dec-16	TT1636432414	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
29-Dec-16	TT1636483693	0
	Cash Withdr Foreign Currency	
	DEC SAL IFO SYRIAN DOCS. REF:FA173 /II/TEMP:IV/(44) USD 46,900.00	
30-Dec-16	FT1636539419	2,236,088.00
	Transfer Txn- Cr	
	PYT OF THE CSYRIAN DOCTOR SALARY	

Account	Special Security Account : 1101003565	
09-Jan-17	TT1700956441	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
17-Jan-17	FT1701762798	0
	RTGS Transaction Debit	
	PYT IRO EVENTS PLANNING AND MNGMT	
17-Jan-17	FT1701720801	0
	RTGS Transaction Debit	
	SETTLEMENT OF COST OF AIR TICKETS	
17-Jan-17	FT1701757379	0
	RTGS Transaction Debit	
	SETTLEMENT OF INVOICE NO 0033710	
26-Jan-17	TT1702625600	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
07-Feb-17	TT1703876410	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
07-Feb-17	TT1703898165	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
09-Feb-17	TT1704086370	0
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
	Total	633,229,723.59

Payments

Special Security Account :1101003565

GMD

Date	Particulars	Payments
24-Jan-12	CBG.ACCT.BAL	0
	Balance Take Over - Credit	
25-Jan-12	FT1202576099	0
	Transfer Txn- Cr	
	TRF FROM TMA A/C TO 01201200499 A/C	
26-Jan-12	TT1202620579	1,963,303.00
	Cash Withdrawal	
	CHQ WDL BY ADAMA NJIE	
09-Feb-12	TT1204009569	42,255.00

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Date	Particulars	Payments
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
29-Feb-12	TT1206001016	0
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
29-Feb-12	TT1206078852	0
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
29-Feb-12	TT1206064284	0
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
02-Mar-12	TT1206208282	1,412,656.40
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
02-Apr-12	TT1209365037	0
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
02-Apr-12	TT1209370049	0
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
02-Apr-12	TT1209303976	0
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
02-Apr-12	TT1209378656	0
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
12-Apr-12	TT1210311402	0
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
20-Apr-12	TT1211134015	214,290.00
	Cash Withdrawal	
	CSH WDL BY ELIZABETH JANNEH	
23-Apr-12	TT1211472573	449,532.80
	Cash Withdrawal	
	CSH WDL BY ELIZABETH JANNEH	
25-Apr-12	TT1211668582	86,184.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
26-Apr-12	TT1211795710	252,327.60
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
27-Apr-12	FT1211813195	0
	Transfer Txn- Cr	
	TRF FROM TMA TO S.SECURITY A/C	

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Date	Particulars	Payments
02-May-12	TT1212307705	184,227.50
	Cash Withdrawal	
	CSH WDL BY FATOUMATA SINGHATEH	
23-May-12	TT1214495088	0
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
23-May-12	TT1214466872	0
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
23-May-12	TT1214490347	0
	Cash Deposit	
	CSAH DEP BY LAMIN S CAMARA	
23-May-12	TT1214467986	0
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
28-May-12	TT1214986387	1,331,803.20
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
15-Jun-12	TT1216763482	0
	Cash Deposit	
	CSH DEP BY LAMIN S CAMARA	
15-Jun-12	TT1216710158	2,466,622.40
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
19-Jun-12	FT1217107999	0
	Transfer Txn- Cr	
	TRF OF FUNDS FROM TMA TO SPECIAL	
19-Jun-12	TT1217121892	4,498,312.80
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
06-Jul-12	FT1218887355	0
	Transfer Txn- Cr	
	TRF OF FUNDS TO SPECIAL SEC.A/C NO.	
10-Jul-12	TT1219206075	0
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
10-Jul-12	TT1219234131	0
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
10-Jul-12	TT1219249975	0
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
10-Jul-12	TT1219266997	0
	Cash Deposit	

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Date	Particulars	Payments
	CASH DEP BY LAMIN S CAMARA	
10-Jul-12	TT1219299075	0
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
10-Jul-12	TT1219206387	2,767,474.50
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
26-Jul-12	TT1220861347	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
30-Jul-12	TT1221223429	0
	Cash Deposit	
	CASH DEP BY SALLY SANYANG	
30-Jul-12	TT1221224584	0
	Cash Deposit	
	CASH DEP BY SALLY SANYANG	
30-Jul-12	TT1221220145	0
	Cash Deposit	
	CASH DEP BY SALLY SANYANG	
30-Jul-12	TT1221206230	0
	Cash Deposit	
	CASH DEP BY SALLY SANYANG	
30-Jul-12	TT1221258940	0
	Cash Deposit	
	CASH DEP BY SALLY SANYANG	
06-Aug-12	TT1221971088	0
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
08-Aug-12	TT1222160806	183,316.50
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
09-Aug-12	TT1222266005	1,977,770.50
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
17-Aug-12	TT1223003220	0
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
27-Aug-12	TT1224020652	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
17-Sep-12	TT1226103676	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
21-Jan-13	TT1302133002	1,130,976.00

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Date	Particulars	Payments
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
31-Jan-13	FT1303170322	0
	Transfer Txn- Cr	
	TRF OF FUNDS AS PER LETTER REF	
04-Feb-13	TT1303542426	2,588,413.60
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
05-Feb-13	TT1303604097	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
14-Feb-13	TT1304525500	0
	Cash Deposit	
	CSH DEP BY LAMIN S. CAMARA	
21-Feb-13	TT1305209828	0
	Cash Deposit	
	CSH DEP BY LAMIN S. CAMARA	
25-Feb-13	TT1305696382	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
26-Feb-13	TT1305793012	1,057,146.00
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
19-Mar-13	TT1307800200	1,248,949.80
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
21-Mar-13	TT1308066020	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
15-May-13	TT1313567176	0
	Cash Deposit	
	CSH DEP BY LAMIN S CAMARA	
20-May-13	TT1314082015	2,593,812.10
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
21-May-13	TT1314105720	0
	Cash Deposit	
	CASH DEP BY LAMIN S CAMARA	
23-May-13	FT1314371201	0
	Transfer Txn- Cr	
	PYT TO CATER 2ND LEG PRESIDENT	
23-May-13	TT1314375000	2,000,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	

Date	Particulars	Payments
29-May-13	TT1314997130	2,791,934.30
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
04-Jun-13	TT1315511925	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
07-Jun-13	FT1315845233	866,068.00
	Transfer Txn	
	REV OF ENTRY AS PER LETTER REF	
10-Jun-13	TT1316177909	31,890.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
11-Jun-13	TT1316270208	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
19-Jun-13	TT1317080000	0
	Cash Deposit	
	CSH DEP BY SALLY SANYANG	
07-Aug-13	FT1321906758	0
	Transfer Txn- Cr	
	TRF OF FUND AS PER LETT REF	
13-Aug-13	TT1322506704	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
20-Aug-13	TT1323287368	6,000,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
28-Aug-13	TT1324021360	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
13-Sep-13	FT1325604063	0
	Transfer Txn- Cr	
	ACCOPUNT TRANFER	
16-Sep-13	TT1325979625	3,000,000.00
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
16-Sep-13	TT1325936326	5,000,000.00
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
17-Sep-13	TT1326063590	2,500,000.00
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
08-Oct-13	TT1328152126	1,500,000.00
	Cash Withdrawal	

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Date	Particulars	Payments
	CASH WDL BY ADAMA NJIE	
09-Oct-13	TT1328214843	1,500,000.00
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
10-Oct-13	FT1328395064	0
	Transfer Txn- Cr	
	PYT IRO UPLIFTING H.E TRIPS TO	
10-Oct-13	TT1328383810	3,555,000.00
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
14-Oct-13	TT1328703949	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
22-Oct-13	TT1329521288	1,000,000.00
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
23-Oct-13	TT1329650839	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
23-Oct-13	TT1329699842	300,000.00
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
23-Oct-13	TT1329683076	500,000.00
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
24-Oct-13	FT1329737327	0
	Transfer Txn- Cr	
	ACCOUNT TRANSFER	
24-Oct-13	TT1329734987	350,000.00
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
24-Oct-13	TT1329768075	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
29-Oct-13	TT1330214619	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
06-Nov-13	TT1331035849	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
07-Nov-13	FT1331198401	0
	Transfer Txn- Cr	
	TRF OF FUNDS BEING FINDS MEAT FOR	
07-Nov-13	TT1331134403	4,000,000.00

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Date	Particulars	Payments
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
07-Nov-13	TT1331129990	6,000,000.00
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
12-Nov-13	FT1331647064	0
	Transfer Txn- Cr	
	FUND TRF FRM TMA ACC	
12-Nov-13	FT1331619428	0
	Transfer Txn- Cr	
	FUND TRF FRM TMA ACC	
12-Nov-13	TT1331609316	4,500,000.00
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
25-Nov-13	TT1332943018	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
26-Nov-13	TT1333013100	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
28-Nov-13	TT1333255274	1,500,000.00
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
28-Nov-13	TT1333259180	1,000,000.00
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
29-Nov-13	FT1333306811	0
	Transfer Txn- Cr	
	FUND TRF FRM TMA ACC	
02-Dec-13	TT1333665400	5,000,000.00
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
03-Dec-13	TT1333770882	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
03-Dec-13	TT1333709380	5,000,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
03-Dec-13	FT1333720363	0
	Transfer Txn- Cr	
	PYT IRO EXPENSES TO TAKE CARE EXPEN	
04-Dec-13	TT1333890408	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	

Date	Particulars	Payments
04-Dec-13	TT1333874089	2,300,000.00
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
09-Dec-13	TT1334341036	1,685,657.60
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
18-Dec-13	TT1335229644	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
06-Jan-14	TT1400654356	0
	Cash Deposit	
	CASH DEP BY SALLY SANYANG	
08-Jan-14	TT1400876969	1,500,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
09-Jan-14	TT1400960800	819,317.60
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
20-Jan-14	TT1402005737	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
21-Jan-14	TT1402162051	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
22-Jan-14	TT1402280889	1,574,541.60
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
23-Jan-14	TT1402310866	100,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
23-Jan-14	TT1402393520	394,917.60
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
23-Jan-14	FT1402307528	0
	Transfer Txn- Cr	
	TRF PYT IRO PER-DIEM TO HIS EXCELL-	
28-Jan-14	TT1402813290	2,034,735.40
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
28-Jan-14	TT1402811221	1,993,297.40
	Cash Withdrawal	
	CSH WDL BY JATOU NJIE KAIRA (TRAVEL EXPRESS AGENCY)	
28-Jan-14	TT1402803507	896,136.52

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Date	Particulars	Payments
	Cash Withdrawal	
	CSH WDL BY JATOU NJIE KAIRA (TRAVEL EXPRESS AGENCY)	
28-Jan-14	TT1402878840	1,332,917.79
	Cash Withdrawal	
	CSH WDL BY JATOU NJIE KAIRA (TRAVEL EXPRESS AGENCY)	
29-Jan-14	FT1402939132	0
	Transfer Txn- Cr	
	FUND TRF FRM TMA ACC	
04-Feb-14	TT1403530268	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
04-Feb-14	TT1403554009	2,004,636.20
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
04-Feb-14	TT1403534303	1,918,399.60
	Cash Withdrawal	
	CSH WDL BY JATOU NJIE KAIRA	
04-Feb-14	TT1403547011	1,519,208.60
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
04-Feb-14	TT1403555445	735,198.10
	Cash Withdrawal	
	CSH WDL BY JATOU NJIE KAIRA	
06-Feb-14	FT1403781581	0
	Transfer Txn- Cr	
	ACCOUNT TRANSFER	
06-Feb-14	TT1403706111	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
06-Feb-14	TT1403720399	3,040,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
06-Feb-14	TT1403700767	1,399,483.26
	Cash Withdrawal	
	CSH WDL BY JATOU NJIE KAIRA	
06-Feb-14	TT1403762660	4,413,679.10
	Cash Withdrawal	
	CSH WDL BY JATOU NJIE KAIRA	
11-Feb-14	TT1404257300	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
13-Feb-14	FT1404403432	0

Date	Particulars	Payments
	Transfer Txn- Cr	
	ACCOUNT TRANSFER	
13-Feb-14	TT1404441072	10,007,778.00
	Cash Withdrawal	
	CSH WDL BY JATOU NJIE KAIRA (TRAVEL EXPRESS)	
20-Feb-14	TT1405183063	400,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
24-Feb-14	TT1405520346	700,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
24-Feb-14	TT1405515300	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
24-Feb-14	FT1405517238	0
	Transfer Txn- Cr	
	FUND TRF FRM TMA ACC	
24-Feb-14	TT1405514585	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
24-Feb-14	TT1405505701	1,000,000.00
	Cash Withdrawal	
	CSHW DL BY ADAMA NJIE	
24-Feb-14	TT1405570365	676,153.80
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
24-Feb-14	TT1405520915	976,408.52
	Cash Withdrawal	
	CSH WDL BY LEEKA'S TRAVEL AGENCY	
26-Feb-14	TT1405714195	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
12-Mar-14	TT1407170808	3,500,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
13-Mar-14	FT1407200636	0
	Transfer Txn- Cr	
	TRF TO A/C 1101003565 AS PER DNT	
13-Mar-14	TT1407289626	4,000,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
13-Mar-14	TT1407258524	2,000,000.00
	Cash Withdrawal	

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Date	Particulars	Payments
	CSH WDL BY ADAMA NJIE	
14-Mar-14	FT1407307858	0
	Transfer Txn- Cr	
	FUND TRF FRM TMA ACC	
17-Mar-14	TT1407603220	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
17-Mar-14	TT1407694664	9,143,560.60
	Cash Withdrawal	
	CSH WDL BY JATOU NJIE KAIRA	
17-Mar-14	TT1407698155	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
18-Mar-14	TT1407763379	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
18-Mar-14	TT1407700030	155,664.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
20-Mar-14	TT1407968342	1,000,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
20-Mar-14	TT1407909011	304,822.59
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
20-Mar-14	FT1407919030	0
	Transfer Txn- Cr	
	TRF TO SPECIAL SECURITY ACCOUNT	
20-Mar-14	TT1407987081	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
20-Mar-14	TT1407906772	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
20-Mar-14	TT1407950593	6,208,009.50
	Cash Withdrawal	
	CSH WDL BY JATOU NJIE KAIRA (TRAVEL EXPRESS AGENCY)	
20-Mar-14	TT1407905337	994,024.54
	Cash Withdrawal	
	CSH WDL BY NJATEH NDOW (FUTURE TRAVEL AGENCY)	
24-Mar-14	TT1408314957	800,000.00
	Cash Withdrawal	

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Date	Particulars	Payments
	CSH WDL BY ADAMA NJIE	
25-Mar-14	TT1408439440	1,500,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
25-Mar-14	TT1408459735	94,767.35
	Cash Withdrawal	
	CSH WDL BY NJATEH NDOW	
25-Mar-14	TT1408408727	71,897.05
	Cash Withdrawal	
	CSH WDL BY JATOU NJIE KAIRA	
26-Mar-14	TT1408534197	1,100,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
26-Mar-14	TT1408580116	644,935.86
	Cash Withdrawal	
	CSH WDL BY KEMO JALLOW	
27-Mar-14	TT1408604126	3,000,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
27-Mar-14	TT1408677800	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
31-Mar-14	FT1409064572	0
	Transfer Txn- Cr	
	TRF TO SPECIAL SECURITY ACCOUNT	
31-Mar-14	TT1409047605	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
02-Apr-14	TT1409285637	234,400.24
	Cash Withdrawal	
	CSH WDL BY NJATEH NDOW	
02-Apr-14	TT1409214076	60,925.10
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
02-Apr-14	TT1409269440	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
23-Apr-14	TT1411380360	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
08-May-14	TT1412869810	474,840.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
20-May-14	TT1414003609	2,000,000.00

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Date	Particulars	Payments
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
21-May-14	TT1414154608	1,500,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
21-May-14	TT1414120564	1,988,344.38
	Cash Withdrawal	
	CSH WDL BY NJATEH NDOW	
27-May-14	FT1414710628	1,094.48
	Outward Cheque - Dr	
	CHQ DEPOSIT	
27-May-14	FT1414708800	1,034.28
	Outward Cheque - Dr	
	CHQ DEPOSIT	
28-May-14	TT1414808548	356,714.41
	Cash Withdrawal	
	CSH WDL BY NJATEH NDOW	
03-Jun-14	TT1415487836	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
03-Jun-14	TT1415485454	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
05-Jun-14	TT1415668410	239,112.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
09-Jun-14	TT1416053036	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
11-Jun-14	TT1416271264	1,200,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
12-Jun-14	TT1416314480	1,165,812.40
	Cash Withdrawal	
	CSH WDL BY JATOU NJIE KAIRA	
12-Jun-14	TT1416308290	1,167,422.77
	Cash Withdrawal	
	CSH WDL BY JATOU NJIE KAIRA	
12-Jun-14	TT1416393008	1,500,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
18-Jun-14	FT1416930100	0
	Transfer Txn- Cr	
	ACCOUNT TRANSFER	

Date	Particulars	Payments
19-Jun-14	TT1417010089	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
24-Jun-14	TT1417524563	500,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
24-Jun-14	TT1417589035	500,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
24-Jun-14	TT1417504560	2,319,880.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
25-Jun-14	FT1417603245	0
	Transfer Txn- Cr	
	ACCOUNT TRANSFER	
25-Jun-14	TT1417627732	26,512.20
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
25-Jun-14	TT1417604359	2,582,590.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
01-Jul-14	TT1418286024	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
02-Jul-14	TT1418374513	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
09-Jul-14	TT1419003472	853,491.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
09-Jul-14	TT1419091333	805,088.40
	Cash Withdrawal	
	CSH WDL BY SATGURU TRAVEL TOURS SERVICES	
14-Jul-14	TT1419516101	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
15-Jul-14	TT1419657732	384,156.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
17-Jul-14	TT1419820290	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
24-Jul-14	TT1420501610	0
	Cash Deposit	

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Date	Particulars	Payments
	CSH DEP BY ADAMA NJIE	
24-Jul-14	FT1420571916	0
	Transfer Txn- Cr	
	TRF OF FUNDS AS PER LETTER REF:	
24-Jul-14	TT1420502624	5,000,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
30-Jul-14	TT1421109930	1,600,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
31-Jul-14	TT1421261750	2,103,874.40
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
31-Jul-14	TT1421203957	1,740,616.80
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
04-Aug-14	TT1421602675	1,000,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
13-Aug-14	TT1422525877	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
18-Aug-14	TT1423096564	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
20-Aug-14	TT1423205025	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
25-Aug-14	TT1423716287	0
	Cash Deposit	
	CSH DEP BY DAMA NJIE	
26-Aug-14	TT1423840267	4,810,079.13
	Cash Withdrawal	
	CASH WDL BY GAMBIA INTERNATIONAL	
26-Aug-14	TT1423881045	811,214.00
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
28-Aug-14	TT1424010027	0
	Cash Deposit	
	CSH DEP BY ADAM NJIE	
04-Sep-14	TT1424777017	193,563.00
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
09-Sep-14	TT1425259730	48,160.00

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Date	Particulars	Payments
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
11-Sep-14	FT1425460628	0
	Transfer Txn- Cr	
	FUND TRF FRM TMA ACC	
11-Sep-14	TT1425440188	5,703,338.00
	Cash Withdrawal	
	CSH WDL BY NJATEH NDOW	
15-Sep-14	TT1425890864	3,100,000.00
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
16-Sep-14	TT1425913905	2,500,000.00
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
17-Sep-14	TT1426003512	1,000,000.00
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
18-Sep-14	TT1426101312	7,000,000.00
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
18-Sep-14	FT1426105836	0
	Transfer Txn- Cr	
	ACCOUNT TRANSFER	
18-Sep-14	TT1426194597	4,559,685.40
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
08-Oct-14	TT1428101850	335,663.60
	Cash Withdrawal	
	CSH WDL BY NJATEH NDOW	
14-Oct-14	TT1428718906	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
23-Oct-14	FT1429627595	0
	Transfer Txn- Cr	
	FUND TRF FRM TMA ACC	
27-Oct-14	TT1430066040	184,334.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
27-Oct-14	TT1430001138	785,268.40
	Cash Withdrawal	
	CSH WDL BY HADDIJATOU NJIE KAIRA	
29-Oct-14	FT1430220921	24,413.20
	Inw Chq Pres	
	00210796 Inward Cheque Presentation	

Date	Particulars	Payments
05-Nov-14	TT1430941977	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
13-Nov-14	FT1431762098	0
	Transfer Txn- Cr	
	FUND TRF FRM TMA ACC	
13-Nov-14	FT1431798986	0
	Transfer Txn- Cr	
	FUND TRF FRM TMA ACC	
13-Nov-14	TT1431719223	641,687.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
13-Nov-14	TT1431775430	891,290.40
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
17-Nov-14	TT1432104819	7,000,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
17-Nov-14	TT1432198806	1,119,071.89
	Cash Withdrawal	
	CSH WDL BY SENEGAMBIA TRAVEL	
17-Nov-14	TT1432124763	3,476,328.90
	Cash Withdrawal	
	CSH WDL BY FUTURE TRAVEL AGENCY LTD	
17-Nov-14	TT1432179870	2,243,781.57
	Cash Withdrawal	
	CSH WDL BY LEEKAS TRAVEL AGENCY	
18-Nov-14	TT1432225038	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
26-Nov-14	TT1433093516	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
27-Nov-14	TT1433105099	1,194,649.50
	Cash Withdrawal	
	CSH WDL BY GIA	
27-Nov-14	TT1433124108	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
27-Nov-14	TT1433138898	1,086,912.40
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
01-Dec-14	TT1433555775	704,651.54
	Cash Withdrawal	

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Date	Particulars	Payments
	CSH WDL BY SENEGAMBIA TRAVEL	
09-Dec-14	TT1434385371	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
10-Dec-14	TT1434495670	84,012.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
11-Dec-14	TT1434513079	552,185.20
	Cash Withdrawal	
	CSH WDL BY JATOU NJIE KAIRA	
16-Dec-14	TT143500000T	246,550.90
	Cash Withdrawal	
	CSH WDL B Y FUTURE TRAVEL AGENCY LTD	
17-Dec-14	TT1435114907	258,310.50
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
18-Dec-14	TT1435228003	972,812.50
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
22-Dec-14	TT1435607912	980,805.59
	Cash Withdrawal	
	CSH WDL BY GIA	
23-Dec-14	TT1435739517	1,800,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
24-Dec-14	TT1435809155	3,200,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
29-Dec-14	FT1436300090	0
	Transfer Txn- Cr	
	FUND TRF FRM TMA ACC	
05-Jan-15	TT1500580987	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
05-Jan-15	TT1500501477	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
07-Jan-15	TT1500775050	992,533.07
	Cash Withdrawal	
	CSH WDL BY SENEGAMBIA TRAVEL	
08-Jan-15	FT1500862515	0
	Transfer Txn- Cr	
	PYT IRO ALLOCATION FOR JANUARY 2015	
08-Jan-15	TT1500809013	1,245,820.00

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Date	Particulars	Payments
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
08-Jan-15	TT1500806737	884,575.00
	Cash Withdrawal	
	CSH WDL BY LT COL ANSUMANA TAMBA	
09-Jan-15	FT1500987604	6,162,626.00
	RTGS Transaction Debit	
	PYT OF OPERATIONAL BUDGET BANJUL	
12-Jan-15	TT1501205203	859,750.00
	Cash Withdrawal	
	CSH WDL BY ELTON	
13-Jan-15	FT1501351090	848,850.00
	RTGS Transaction Debit	
	FUND TRF TO ZENITH BANK IFO GNPC	
15-Jan-15	TT1501572080	65,421.20
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
21-Jan-15	FT1502175082	0
	Transfer Txn- Cr	
	TRF OF FUNDS AS PER LETTER REF	
22-Jan-15	TT1502204035	649,140.00
	Cash Withdrawal	
	CSH WDL BY ISATOU JOBE	
26-Jan-15	TT1502603984	300,000.00
	Cash Withdrawal	
	CSH WDL BY ISATOU JOBE	
26-Jan-15	TT1502610746	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
26-Jan-15	TT1502695672	2,000,000.00
	Cash Withdrawal	
	CSH WDL BY MUSA SIGNIAN	
27-Jan-15	TT1502708366	2,941,025.00
	Cash Withdrawal	
	CSH WDL BY TRAVEL EXPRESS AGENCY	
27-Jan-15	TT1502710290	1,725,747.22
	Cash Withdrawal	
	CASH WDL BY TRAVEL EXPRESS AGENCY	
27-Jan-15	TT1502705563	1,145,865.55
	Cash Withdrawal	
	CASH WDL BY TRAVEL EXPRESS AGENCY	
28-Jan-15	TT1502840852	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	

Date	Particulars	Payments
28-Jan-15	TT1502849997	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
02-Feb-15	TT1503353794	2,107,330.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
04-Feb-15	TT1503552634	213,440.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
05-Feb-15	TT1503605897	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
05-Feb-15	TT1503619047	617,393.00
	Cash Withdrawal	
	CSH WDL BY G I A	
09-Feb-15	TT1504070008	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
13-Feb-15	FT1504477401	0
	Transfer Txn- Cr	
	TRF FROM TMA TO SPECIAL SECURITY	
17-Feb-15	TT1504827135	239,822.00
	Cash Withdrawal	
	CSH WDL BY G I A	
17-Feb-15	TT1504850511	574,284.50
	Cash Withdrawal	
	CSH WDL BY G I A	
26-Mar-15	TT1508570704	1,716,956.80
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
01-Apr-15	FT1509194829	0
	Transfer Txn- Cr	
	TRF OF FUNDS AS PER LETTER REF	
02-Apr-15	TT1509282960	646,763.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
22-Apr-15	TT1511211077	89,508.00
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
23-Apr-15	TT1511332155	1,575,602.00
	Cash Withdrawal	
	CASH WDL BY DAWODA SARR	
30-Apr-15	FT1512071435	0
	Transfer Txn- Cr	

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Date	Particulars	Payments
	ACCOUNT TRANSFER	
30-Apr-15	TT1512024092	215,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
04-May-15	TT1512415072	2,635,212.00
	Cash Withdr Foreign Currency	
	CASH PAYMENT B/O OFFICE OF THE PRE SIDENT RECEIVED BY ADAMA NJIE ACCO UNTANT IRO SALARIES FOR SYRIAN MED ICAL PERSONN.ERF:PR/C/540/VOL.1(IA	
07-May-15	FT1512721541	0
	Transfer Txn- Cr	
	TRF OF FUNDS AS PER LETTER REF	
08-May-15	FT1512829881	74,298.24
	Inw Chq Pres	
	00180096 Inward Cheque Presentation	
12-May-15	TT1513202750	216,776.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
14-May-15	TT1513402333	316,255.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
18-May-15	TT1513811400	483,891.43
	Cash Withdrawal	
	CSH WDL BY LEEKA'S TRAVEL AGENCY	
21-May-15	TT1514195640	189,849.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
27-May-15	TT1514755060	643,377.02
	Cash Withdrawal	
	CSH WDL BY LEEKA'S TRAVEL AGENCY	
27-May-15	TT1514704238	347,373.00
	Cash Withdrawal	
	CSH WDL BY ISATOU JOBE	
27-May-15	TT1514759955	343,810.20
	Cash Withdrawal	
	CSH WDL BY ISATOU JOBE	
28-May-15	TT1514807205	150,000.00
	Cash Withdrawal	
	CSH WDL BY MUSA SINYAN	
04-Jun-15	TT1515587662	483,784.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
08-Jun-15	TT1515915860	0

Date	Particulars	Payments
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
08-Jun-15	FT1515951587	0
	Transfer Txn- Cr	
	131177 PYT OF TRF OF FUND TO THE	
09-Jun-15	TT1516033672	957,306.00
	Cash Withdrawal	
	CSH WDL BY ABBEY'S TRAVEL AGENCY	
09-Jun-15	TT1516058400	563,673.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
10-Jun-15	FT1516161979	0
	Transfer Txn- Cr	
	131210 PYT OF TRF OF FUNDS TO OFFIC	
11-Jun-15	TT1516257869	939,532.42
	Cash Withdrawal	
	CSH WDL BY ABBEY'S TRAVEL AGENCY	
15-Jun-15	TT1516698336	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
15-Jun-15	TT1516680679	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
16-Jun-15	FT1516738710	256,585.56
	Transfer Txn	
	PYT OF DOMESTIC TAX	
01-Jul-15	TT1518248558	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
02-Jul-15	FT1518344781	0
	Transfer Txn- Cr	
	132108 FUND TRF TO OFFICE OF THE	
08-Jul-15	TT1518968427	666,501.02
	Cash Withdrawal	
	CSH WDL BY GAMBIA INTERNATIONAL AIRLINES	
08-Jul-15	TT1518944786	364,872.33
	Cash Withdrawal	
	CSH WDL BY GAMBIA INTERNATIONAL AIRLINES	
28-Jul-15	FT1520905081	239,106.96
	Outward Swift Payment	
	SETTLEMENT OF INVOICES FROM	
04-Aug-15	TT1521680739	1,057,829.50
	Cash Withdrawal	
	CASH WDL BY LAMIN S CAMARA	

Date	Particulars	Payments
04-Aug-15	FT1521672956	0
	Transfer Txn- Cr	
	133277 TRF OF FUND TO OFFICE OF THE	
11-Aug-15	FT1522361087	0
	Transfer Txn- Cr	
	133331 TRF OF FUND TO OFFICE OF THE	
11-Aug-15	TT1522363576	215,000.00
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
13-Aug-15	TT1522581390	2,044,392.00
	Cash Withdr Foreign Currency	
	CASH PYT B/O OFFICE OF THE PRESIDENT REF:173/II/TEMP (137)	
15-Sep-15	TT1525876065	1,675,940.00
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
16-Sep-15	FT1525906930	0
	Transfer Txn- Cr	
	135188 TRF TO OP A/C	
16-Sep-15	TT1525955308	265,912.00
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
16-Sep-15	TT1525904433	3,033,304.33
	Cash Withdrawal	
	CASH WDL BY SATGURU TRAVEL	
17-Sep-15	TT1526042880	4,500,000.00
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
22-Sep-15	TT1526501628	8,009,061.82
	Cash Withdrawal	
	CSH WDL BY FUTURE TRAVEL AGENCYLTD	
22-Sep-15	TT1526534235	2,143,526.40
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
23-Sep-15	TT1526644974	764,723.98
	Cash Withdrawal	
	CSH WDL BY SEMPERA TRAVEL AGENCY	
23-Sep-15	FT1526604334	0
	Transfer Txn- Cr	
	135408 TRF OF FUND TO OFFICE OF THE	
23-Sep-15	FT1526639200	2,217,301.20
	Outward Swift Payment	
	SETTLEMENT FOR HIRING OF VEHICLES	
23-Sep-15	FT1526663950	5,143,806.90

Date	Particulars	Payments
	Outward Swift Payment	
	HOTEL BILLS - GAMBIAN DEL. TO UN	
29-Sep-15	TT1527223038	173,236.00
	Cash Withdrawal	
	CSH WDL BY DAWDA SARR	
29-Sep-15	TT1527241702	227,770.95
	Cash Withdrawal	
	CSH WDL BY DAWDA SARR	
30-Sep-15	FT1527393004	75,092.00
	Inw Chq Pres	
	00220473 Inward Cheque Presentation	
30-Sep-15	TT1527383563	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
14-Oct-15	TT1528783607	120,487.00
	Cash Withdrawal	
	CSH WDL BY FUTURE TRAVEL AGENCYLTD	
15-Oct-15	TT1528842403	1,139,476.80
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
16-Oct-15	FT1528971886	0
	Transfer Txn- Cr	
	ACCOUNT TRANSFER	
19-Oct-15	TT1529289342	3,367,310.00
	Cash Withdrawal	
	CSH WDL BY FUTURE TRAVEL AGENCYLTD	
19-Oct-15	TT1529208592	3,000,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
19-Oct-15	TT1529200856	4,356,582.00
	Cash Withdrawal	
	CSH WDL BY LEEKA'S TRAVEL AGENCY	
21-Oct-15	TT1529494322	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
21-Oct-15	TT1529410140	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
26-Oct-15	TT1529909204	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
27-Oct-15	TT1530091935	320,604.00
	Cash Withdrawal	
	CSH WDL BY LEEKA'S TRAVEL AGENCY	

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Date	Particulars	Payments
30-Oct-15	FT1530318198	0
	Transfer Txn- Cr	
	ACCOUNT TRANSFER	
02-Nov-15	TT1530600556	268,519.00
	Cash Withdrawal	
	CSH WDL BY GAMBIA INTERNATIONAL AIRLINES	
05-Nov-15	TT1530972589	1,200,000.00
	Cash Withdrawal	
	CSH WDL BY FATOUMATA SINGHATEH	
06-Nov-15	FT1531046420	0
	Transfer Txn- Cr	
	137237 PYT TRF OF FUNDS TO OFFICE	
09-Nov-15	TT1531336707	430,000.00
	Cash Withdrawal	
	CSH WDL BY FATOUMATA SINGHATEH	
09-Nov-15	TT1531391799	2,283,074.00
	Cash Withdrawal	
	CSH WDL BY FUTURE TRAVEL AGENCY	
09-Nov-15	TT1531350700	2,046,456.00
	Cash Withdr Foreign Currency	
	CASH PAYMENT B/O OFFICE OF THE PRE SIDENT RECEIVED BY FATOUMATTA SINGHATEH REF:FA173/11/PART:XIII/ (AI)	
12-Nov-15	TT1531624680	0
	Cash Deposit	
	CSH DEP BY FATOUMATTA SINGHATEH	
16-Nov-15	TT1532040303	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
16-Nov-15	TT1532001234	1,187,725.00
	Cash Withdrawal	
	CSH WDL BY FATOU MATA SINGHATEH	
18-Nov-15	TT1532294316	3,022,240.80
	Cash Withdrawal	
	CSH WDL BY LEEKA'S TRAVEL AGENCY	
18-Nov-15	FT1532256102	253,972.83
	Transfer Txn	
	PYT IS FOR DUE DOMESTIC TAX IN	
19-Nov-15	FT1532342601	0
	Transfer Txn- Cr	
	137744 PYT TRF OF FUNDS TO OFFICE	
19-Nov-15	TT1532337603	1,527,122.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	

Date	Particulars	Payments
09-Dec-15	TT1534360759	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
14-Dec-15	TT1534826261	1,463,369.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
14-Dec-15	TT1534827371	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
16-Dec-15	TT1535005841	977,918.80
	Cash Withdrawal	
	CSH WDL BY CINDERELLA TRAVEL & TOURS	
16-Dec-15	TT1535029950	779,322.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
18-Dec-15	FT1535251022	0
	Transfer Txn- Cr	
	139281 TRF OF FUND TO OFFICE OF THE	
18-Dec-15	FT1535252590	3,360,425.85
	Outward Swift Payment	
	PAYMENT IN RELATION TO THE	
21-Dec-15	TT1535507500	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
21-Dec-15	TT1535596929	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
21-Dec-15	TT1535500721	1,135,530.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
21-Dec-15	TT1535572584	1,089,132.50
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
22-Dec-15	TT1535627428	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
23-Dec-15	TT1535763110	1,068,052.23
	Cash Withdrawal	
	CSH WDL BY FUTURE TRAVEL AGENCY LTD	
23-Dec-15	TT1535706011	424,152.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
23-Dec-15	FT1535789239	1,457,257.00
	Outward Swift Payment	

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Date	Particulars	Payments
	PAYMENT IRO OPERATIONAL BUDGET FOR	
28-Dec-15	TT1536207724	208,744.24
	Cash Withdrawal	
	CSH WDL BY SATGURU TRAVELS	
28-Dec-15	TT1536248689	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
30-Dec-15	TT1536484172	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
04-Jan-16	TT1600460109	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
04-Jan-16	TT1600441468	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
14-Jan-16	TT1601469720	687,120.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
19-Jan-16	TT1601975412	1,591,600.00
	Cash Withdr Foreign Currency	
	CASH PYT B/O OP REF:FA 173/11/PART XIII/(IA)	
20-Jan-16	TT1602090104	2,523,214.80
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
20-Jan-16	TT1602023691	2,087,335.38
	Cash Withdrawal	
	CSH WDL BY FUTURE TRAVEL AGENCYLTD	
21-Jan-16	FT1602120824	0
	Transfer Txn- Cr	
	TRANSFER OF FUND	
21-Jan-16	TT1602197822	3,500,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
25-Jan-16	TT1602578215	4,742,462.21
	Cash Withdrawal	
	CSH WDL BY TRAVEL EXPRESS AGENCY	
26-Jan-16	TT1602670711	2,300,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
27-Jan-16	FT1602773908	0
	Transfer Txn- Cr	
	140253 FUND TRF TO OFFICE OF THE	
27-Jan-16	FT1602703284	0

Date	Particulars	Payments
	Transfer Txn- Cr	
	140313 TRANSFER OF FUNDS	
28-Jan-16	TT1602877261	1,269,654.24
	Cash Withdr Foreign Currency	
	CASH PAYMENT RECEIVED BY CHIEF PROTOCOL PHILIP SABENA SAMBOU FA173/11/PART:XIII(IA)	
28-Jan-16	TT1602854924	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
28-Jan-16	TT1602861853	586,187.40
	Cash Withdrawal	
	CSH WDL BY TRAVEL EXPRESS AGENCY	
01-Feb-16	TT1603204886	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
08-Feb-16	TT1603924543	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
12-Feb-16	FT1604353083	0
	Transfer Txn- Cr	
	PYT OF TRANSFER FUNDS INTO THE OFF	
17-Feb-16	TT1604890144	1,372,769.25
	Cash Withdrawal	
	CSH WDL BY DAWODA SARR	
19-Feb-16	FT1605023147	92,090.66
	Inw Chq Pres	
	00245909 Inward Cheque Presentation	
29-Feb-16	FT1606083987	0
	Transfer Txn- Cr	
	141482 TRF OF FUNDS TO OFFICE OF	
01-Mar-16	TT1606122083	1,795,971.60
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
01-Mar-16	TT1606163840	2,651,883.30
	Cash Withdrawal	
	CASH WDL BY FUTURE TRAVEL AGENCY	
02-Mar-16	TT1606208767	261,221.10
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
03-Mar-16	FT1606388024	0
	Transfer Txn- Cr	
	TRF AS PER LETT REF DD02/03/16	
09-Mar-16	TT1606963287	4,009,171.20
	Cash Withdrawal	

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Date	Particulars	Payments
	CASH WDL BY ADAMA NJIE	
10-Mar-16	TT1607003112	1,282,750.40
	Cash Withdrawal	
	CSH WDL BY TRAVEL EXPRESS AGENCY	
14-Mar-16	TT1607484023	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
16-Mar-16	TT1607683945	420,000.00
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
17-Mar-16	TT1607734800	4,196,304.00
	Cash Withdr Foreign Currency	
	CASH PAYMENT B/O OFFICE OF THE PRESIDENT REF:FA 173/11/PART:III/ (IA) USD 100,800.00	
17-Mar-16	FT1607742827	70,592.89
	Inw Chq Pres	
	00245910 Inward Cheque Presentation	
17-Mar-16	FT1607724092	0
	Transfer Txn- Cr	
	142385 TRF OF FUNDS	
23-Mar-16	TT1608315167	1,431,500.00
	Cash Withdrawal	
	REFUND OF CASH PAYMENT FROM THE OFFICE OF THE PRESIDENT	
31-Mar-16	TT1609147015	3,318,549.80
	Cash Withdrawal	
	CASH WDL BY FUTURE TRAVEL AGNENA	
05-Apr-16	TT1609686901	6,000,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
06-Apr-16	TT1609784650	2,300,650.00
	Cash Withdrawal	
	CSH WDL BY BABOUCARR M S JOBARTEH	
06-Apr-16	TT1609750479	1,045,750.00
	Cash Withdrawal	
	CSH WDL BY BUBA I DEMBA	
07-Apr-16	FT1609835105	0
	Transfer Txn- Cr	
	142683 FUND TRF TO OFFICE OF THE	
11-Apr-16	TT1610212887	2,118,312.00
	Cash Withdr Foreign Currency	
	CASH PYT B/O OP RECEIVED BY MRS AD AMA NJIE REF:FA 173/11/PART:XIII/(312)	
11-Apr-16	TT1610299936	2,658,955.95

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Date	Particulars	Payments
	Cash Withdr Foreign Currency	
	CASH PYT B/O OP RECEIVED BY MR BUB A I DEMBA REF:FA 173/11/PART:XIII/ 313	
12-Apr-16	TT1610350564	5,654,758.23
	Cash Withdr Foreign Currency	
	CASH PYT B/O OP REF:FA 173/11/PART XIII/(314) IRO OPERATIONAL BUDGET FOR THE TRIP TO ISTANBUL, TURKEY	
12-Apr-16	TT1610370276	2,244,149.82
	Cash Withdr Foreign Currency	
	CASH WITHDRAWAL B/O O.P. IFO GIA REF: FA173/11/PART:XIII/(316)	
13-Apr-16	TT1610486047	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
13-Apr-16	TT1610497293	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
13-Apr-16	FT1610412001	0
	Transfer Txn- Cr	
	ACCOUNT TRANSFER	
20-Apr-16	TT1611179682	187,794.50
	Cash Withdrawal	
	CASH WDL BY CINDERELLA TRAVEL AND TOURS	
21-Apr-16	TT1611236134	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
25-Apr-16	FT1611636362	318,780.00
	RTGS Transaction Debit	
	PYT FOR CATERING SERVICES ON BOARD	
25-Apr-16	TT1611600344	0
	Cash Deposit	
	CASH DEPOSIT B/O OP IRO RETURN OF BALANCE OF IMPREST RECEIVED BY MR BUBA I DEMBA ICW H.E THE PRESIDENT TRIP TO TURKEY FOR THE OIC SUMMIT	
25-Apr-16	TT1611663453	0
	Cash Deposit	
	CASH DEPOSIT B/O OP IRO RETURN OF BALANCE OF IMPREST RECEIVED BY MR BUBA I DEMBA FOR HE THE PRESIDE NT'S TRIP TO TURKEY	
26-Apr-16	TT1611732937	213,978.00
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	

Date	Particulars	Payments
04-May-16	FT1612590134	0
	Transfer Txn- Cr	
	143933 PYT TRF OF FUNDS IFO OFFICE	
04-May-16	TT1612504715	2,136,960.00
	Cash Withdr Foreign Currency	
	CASH PYT B/O OP REF:FA 173/11/TEMP XIII/(214)	
05-May-16	TT1612695031	210,000.00
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
05-May-16	TT1612637765	218,700.00
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
11-May-16	TT1613298044	10,000,000.00
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
17-May-16	FT1613891592	0
	Transfer Txn- Cr	
	144496 TRF IFO 1101003565 ACCOUNT	
17-May-16	FT1613893923	2,949,104.44
	Outward Swift Payment	
	ACCOMODATION FOR HER EXCELLENCY THE	
18-May-16	TT1613900468	3,228,800.00
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
18-May-16	TT1613912745	2,087,419.62
	Cash Withdrawal	
	CASH WDL BY FUTURE TRAVEL AGENCY	
19-May-16	FT1614047296	0
	Transfer Txn- Cr	
	144789 PYT TRF OF FUNDS TO OFFICE	
19-May-16	FT1614047027	2,900,800.00
	RTGS Transaction Debit	
	PYT IFOSINDOLA SAFARI LODGE	
20-May-16	FT1614101229	0
	Transfer Txn- Cr	
	145100 TRF IFO OFFICE OF THE	
23-May-16	TT1614455308	5,000,000.00
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
24-May-16	FT1614503507	11,217,429.00
	Outward Swift Payment	
	PAYMENT FOR THE TRIP TO MALAYSIA AN	
26-May-16	TT1614727419	1,200,000.00
	Cash Withdrawal	

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Date	Particulars	Payments
	CSH WDL BY HALIMATOU T . JAWARA	
02-Jun-16	TT1615427305	0
	Cash Deposit	
	CSH DEP BY FATOUMATA SINGHATEH	
02-Jun-16	FT1615487601	258,363.61
	RTGS Transaction Debit	
	COST OF AIRTICKET AS PER LETT REF	
02-Jun-16	FT1615420313	1,111,482.81
	RTGS Transaction Debit	
	COST OF AIRTICKET AS PER LETT REF	
08-Jun-16	FT1616026836	1,612,953.44
	Outward Swift Payment	
	PAYMENT IRO FUEL UPLIFT FOR THE DUB	
08-Jun-16	FT1616025090	357,415.06
	RTGS Transaction Debit	
	SETTLEMENT OF COST OF AIR TICKETS	
08-Jun-16	FT1616085665	563,680.80
	RTGS Transaction Debit	
	COST OF AIRTICKET AS PER LETT REF	
15-Jun-16	FT1616760037	0
	Transfer Txn- Cr	
	145584 TRF OF FUNDS IFO OFFICE OF	
16-Jun-16	TT1616801300	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
16-Jun-16	FT1616832760	0
	Transfer Txn- Cr	
	TRANSFER OF FUNDS REQ NO:0025538	
20-Jun-16	TT1617248255	210,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
21-Jun-16	TT1617361762	195,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
21-Jun-16	TT1617395017	150,192.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
21-Jun-16	FT1617355632	305,729.45
	RTGS Transaction Debit	
	PYT IFO CINDERELLA TRAVEL AND	
22-Jun-16	FT1617460051	2,578,942.72
	RTGS Transaction Debit	
	SETTLEMENT OF AIR TICKETS AS PER	
22-Jun-16	FT1617469681	0

Date	Particulars	Payments
	Transfer Txn- Cr	
	145695 PYT TRF TO OFFICE OF THE PRE	
22-Jun-16	TT1617475081	4,447,970.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
22-Jun-16	TT1617457048	1,833,975.00
	Cash Withdr Foreign Currency	
	CASH PYT B/O OP REF:FA 173/TEMP:II I/(223) IRO MAY 2016 SALARIES FOR SYRIAN MEDICAL PERSONNEL	
23-Jun-16	TT1617559042	7,908,750.00
	Cash Withdr Foreign Currency	
	CASH PYT B/O OP IRO OPERATIONAL BU DGET FOR STATE AIRCRAFT B727-100 (SUPER 27) TRAVELLING TO SAUDI AND BACK REF:FA 173/II/PART:XIII/(287)	
24-Jun-16	FT1617652476	95,136.00
	Outward DC Presentation	
	DD1617556940 CHQ NO:00245937	
29-Jun-16	FT1618132159	464,719.54
	RTGS Transaction Debit	
	COST OF AIRTICKETS AS PER LETT REF	
30-Jun-16	TT1618272097	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
05-Jul-16	TT1618750804	934,304.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
11-Jul-16	TT1619351593	1,099,158.30
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
12-Jul-16	TT1619420419	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
12-Jul-16	FT1619470073	326,775.00
	Outward Swift Payment	
	MEMBERSHIP FEES FOR THE YEAR 2016	
13-Jul-16	TT1619504832	87,140.00
	Cash Withdrawal	
	CASH WDL BY DODOU BAMMY JAGNE	
13-Jul-16	TT1619581788	2,054,484.00
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
18-Jul-16	TT1620033235	195,000.00

Date	Particulars	Payments
	Cash Withdrawal	
	CASH WDL BY ADAMA NJIE	
18-Jul-16	FT1620052070	0
	Transfer Txn- Cr	
	TRF TO OFFICE OF THE PRESIDENT	
19-Jul-16	FT1620110968	0
	Transfer Txn- Cr	
	146599 PYT FOR TRANSFER OF FUNDS TO	
19-Jul-16	TT1620100937	2,039,681.00
	Cash Withdr Foreign Currency	
	CASH PYT B/O OP REF:FA 173/11/TEMP III/(238)	
21-Jul-16	FT1620368586	3,084,426.00
	RTGS Transaction Debit	
	PYT FOR THE SETTLEMENT OF COST OF	
21-Jul-16	FT1620335974	0
	Transfer Txn- Cr	
	PYT TRF OF FUNDS TO OFFICE OF THE	
21-Jul-16	FT1620380481	454,431.00
	RTGS Transaction Debit	
	SETTLEMENT OF COST OF AIR TICKETS	
28-Jul-16	TT1621006447	2,745,526.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
28-Jul-16	FT1621072427	0
	Transfer Txn- Cr	
	147379 TRF OF FUNDS AS PER LETTER	
28-Jul-16	FT1621001215	24,000,000.00
	RTGS Transaction Debit	
	P/PART OF ARREARS OWED IRO SUPPLY	
04-Aug-16	FT1621749085	940,000.00
	RTGS Transaction Debit	
	SETTLEMENT OF THE STATE HOUSE	
09-Aug-16	TT1622211640	166,348.00
	Cash Withdrawal	
	CSH WDL BY DAWODA SARR	
10-Aug-16	FT1622366291	75,019.00
	Inw Chq Pres	
	00245946 Inward Cheque Presentation	
17-Aug-16	FT1623008121	0
	Transfer Txn- Cr	
	147718 TRF TO OFFICE OF THE PRESIDE	
18-Aug-16	TT1623135620	195,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	

Date	Particulars	Payments
18-Aug-16	TT1623100208	2,091,271.00
	Cash Withdr Foreign Currency	
	CASH PYT B/O OFFICE OF THE PRESIDENT IRO JULY 2016 SALARIES FOR SYRIAN MEDICAL PERSONNEL REF:FA173/11/PART:XIII/312	
25-Aug-16	TT1623819909	335,888.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
01-Sep-16	FT1624511299	49,922.40
	Outward DC Presentation	
	DD1624536047 PYT IFO MR SHEIKH JOBE	
01-Sep-16	FT1624590306	475,428.29
	RTGS Transaction Debit	
	FUNB TRF TO ACCESS BANK IFO	
08-Sep-16	FT1625282006	0
	Transfer Txn- Cr	
	ACCOUNT TRANSFER	
08-Sep-16	FT1625249734	0
	Transfer Txn- Cr	
	148914 PYT TRF TO OFFICE OF THE	
08-Sep-16	FT1625265058	12,000,000.00
	RTGS Transaction Debit	
	PART PYT IRO ARREARS OWED IRO SUPP	
08-Sep-16	FT1625219056	0
	Transfer Txn- Cr	
	148913 TRF OF FUND TO OFFICE OF THE	
08-Sep-16	FT1625219557	0
	Transfer Txn- Cr	
	148927 TRF OF FUNDS TO OFFICE OF	
08-Sep-16	TT1625227251	195,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
14-Sep-16	TT1625878238	4,200,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
15-Sep-16	TT1625941717	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
15-Sep-16	FT1625914654	5,931,582.93
	RTGS Transaction Debit	
	PYT OF AIR TICKET FOR OFFICIAL TRIP	
15-Sep-16	FT1625980726	986,523.65
	RTGS Transaction Debit	
	PYT OF AIR TICKET FOR OFFICIAL TRIP	

Date	Particulars	Payments
16-Sep-16	FT1626040966	0
	Transfer Txn- Cr	
	148978 PYT FOR TRF OF FUND TO	
19-Sep-16	FT1626380087	0
	Transfer Txn- Cr	
	ACCOUNT TRANSFER	
20-Sep-16	FT1626442770	750,000.00
	RTGS Transaction Debit	
	PYT IFO TAF GAMBIA HOMES SETTLEMENT	
20-Sep-16	FT1626459360	2,743,800.00
	Outward Swift Payment	
	EXPENSE FOR THE DELEGATION TO THE	
21-Sep-16	FT1626541943	2,123,163.00
	Transfer Txn	
	RECOVERY OF CASH WITHDRAWN BY	
21-Sep-16	TT1626503058	835,206.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
27-Sep-16	FT1627119404	1,131,248.00
	RTGS Transaction Debit	
	SETTLEMENT OF AIR TICKETS AS PER	
28-Sep-16	FT1627276827	0
	Transfer Txn- Cr	
	149585 PYT TRF IFO OFFICE OF THE	
28-Sep-16	FT1627295176	0
	Transfer Txn- Cr	
	149587 PYT TRF IFO OFFICE OF THE	
28-Sep-16	TT1627200901	711,725.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
28-Sep-16	FT1627202460	1,877,850.42
	Outward Swift Payment	
	THE MAINTENANCE OF THE STATE AIR	
28-Sep-16	FT1627245586	0
	Transfer Txn- Cr	
	149585 PYT TRF IFO OFFICE OF THE	
29-Sep-16	FT1627360611	0
	Transfer Txn- Cr	
	TRF TO OFFICE OF THE PRESIDENT	
30-Sep-16	FT1627400008	2,307,480.00
	Outward Swift Payment	
	INSURANCE COVERAGE OF STATE AIR	
03-Oct-16	TT1627752878	195,000.00
	Cash Withdrawal	

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Date	Particulars	Payments
	CSH WDL BY ADAMA NJIE	
04-Oct-16	FT1627835664	952,527.40
	RTGS Transaction Debit	
	FUND TRF TO ACCESS BANK IFO	
17-Oct-16	TT1629134178	2,186,478.00
	Cash Withdr Foreign Currency	
	CASH PYMT B/O OFFICE OF THE PRESIDENT IRO SALARIES FOR SEPT, 2016 IFO SYRIAN MEDICAL PERSONNEL REF;FA173/11/TEMP:III(282)	
19-Oct-16	TT1629399314	634,506.30
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
20-Oct-16	FT1629405423	1,512,597.90
	RTGS Transaction Debit	
	SETTLEMENT OF COST OF AIR TICKETS	
03-Nov-16	TT1630809408	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
03-Nov-16	FT1630876609	0
	Transfer Txn- Cr	
	TRF OF FUND TO OFFICE OF THE	
07-Nov-16	TT1631283019	67,528.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
07-Nov-16	TT1631250940	410,452.80
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
08-Nov-16	TT1631336016	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
08-Nov-16	TT1631325080	195,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
08-Nov-16	TT1631339877	2,173,346.00
	Cash Withdr Foreign Currency	
	OCTOBER 2016 SALARIES TO THE SYRIAN MEDICAL PERSONNEL	
09-Nov-16	FT1631406993	90,617.04
	Inw Chq Pres	
	00257008 Inward Cheque Presentation	
09-Nov-16	TT1631428745	1,661,817.70
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
09-Nov-16	FT1631471523	1,438,221.45

Date	Particulars	Payments
	RTGS Transaction Debit	
	SETTLEMENT OF COST OF AIR TICKETS	
09-Nov-16	FT1631434706	1,613,565.02
	RTGS Transaction Debit	
	SETTLEMENT OF COST OF AIR TICKET AS	
14-Nov-16	TT1631948024	0
	Cash Deposit	
	CASH DEP BY ADAMA NJIE	
16-Nov-16	TT1632115604	706,336.40
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
16-Nov-16	TT1632190504	160,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
16-Nov-16	TT1632105545	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
17-Nov-16	FT1632233270	0
	Transfer Txn- Cr	
	152013 FUND TRF TO OFFICE OF THE	
17-Nov-16	FT1632219502	290.04
	Transfer Txn	
	CHRGs IRO PYT TO GIA B/O OP REF:	
17-Nov-16	TT1632210409	294,632.30
	Cash Withdr Foreign Currency	
	CASH PAYMENT B/O OP REF:FA 173/11/ TEMP: IV(10)	
29-Nov-16	TT1633400509	200,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
30-Nov-16	FT1633500068	9,352,130.75
	Outward Swift Payment	
	BEING X-RAY SCANNER-TUNNEL AND	
06-Dec-16	TT1634170268	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
06-Dec-16	FT1634180954	1,173,665.08
	RTGS Transaction Debit	
	BEING COST OF AIRTICKET AS PER	
06-Dec-16	FT1634141325	563,064.39
	RTGS Transaction Debit	
	COST OF AIRTICKET AS PER INVOICE	
07-Dec-16	TT1634299456	7,052,150.00
	Cash Withdrawal	

Date	Particulars	Payments
	BEING CASH PAYMENT TO ADAMA NJIE SENIOR ACCOUNTANT OFFICE OF THE PRESIDENT ORDERED BY THE OFFICE OF PRESIDENT WITH LETTER.	
07-Dec-16	TT1634209208	94,500.00
	Cash Withdrawal	
	CSH WDL BY MASS AXI GYE	
07-Dec-16	TT1634279178	0
	Cash Deposit	
	CSH DEP BY ADAMA NJIE	
07-Dec-16	FT1634260601	0
	Transfer Txn- Cr	
	152845 TRANSFER OF FUNDS TO OFFICE	
07-Dec-16	FT1634206152	0
	Transfer Txn- Cr	
	152846 PYT FOR TRANSFER OF FUNDS	
07-Dec-16	FT1634252182	3,485,872.50
	Outward Swift Payment	
	SETTLEMENT OF INVOICE NO REF:	
08-Dec-16	FT1634317810	291,791.37
	Transfer Txn	
	PYT IF FOR DOMESTIC TAX IN RELATION	
08-Dec-16	FT1634377229	6,354,780.00
	RTGS Transaction Debit	
	PYT OF SETTLEMENT OF INVOICE	
08-Dec-16	FT1634302530	347,956.94
	RTGS Transaction Debit	
	TRF OF FUNDS AS PER LETTER REF	
08-Dec-16	TT1634388037	195,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
08-Dec-16	TT1634368134	2,049,999.00
	Cash Withdr Foreign Currency	
	CASH PYT FOR NOV SALARY OF SYRIAN MEDICAL TEAM REF: FA173/11/TEMP:IV /(30)	
15-Dec-16	FT1635001533	0
	Transfer Txn- Cr	
	153049 PYT OF FUND FOR OFFICE OF	
20-Dec-16	TT1635507210	194,198.40
	Cash Withdrawal	
	CSH WDKL BY ADAMA NJIE	
21-Dec-16	FT1635646795	0
	Transfer Txn- Cr	
	153868 TRF OF FUNDS TO OFFICE OF	

Date	Particulars	Payments
21-Dec-16	TT1635661977	140,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
22-Dec-16	FT1635753450	96,319.05
	Inw Chq Pres	
	00257015 Inward Cheque Presentation	
22-Dec-16	FT1635734101	225,197.81
	RTGS Transaction Debit	
	SETTLEMENT OF COST OF AIR TICKET	
22-Dec-16	FT1635718245	18,019,340.00
	RTGS Transaction Debit	
	SETTLEMENT OF INVOICE FOR SUPPLY OF	
22-Dec-16	FT1635740074	275,204.66
	RTGS Transaction Debit	
	SETTLEMENT OF COST OF AIR TICKET	
29-Dec-16	TT1636432414	195,000.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
29-Dec-16	TT1636483693	2,052,813.00
	Cash Withdr Foreign Currency	
	DEC SAL IFO SYRIAN DOCS. REF:FA173 /II/TEMP:IV/(44) USD 46,900.00	
30-Dec-16	FT1636539419	0
	Transfer Txn- Cr	
	PYT OF THE CSYRIAN DOCTOR SALARY	
09-Jan-17	TT1700956441	69,816.60
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
17-Jan-17	FT1701762798	1,593,800.00
	RTGS Transaction Debit	
	PYT IRO EVENTS PLANNING AND MNGMT	
17-Jan-17	FT1701720801	104,010.40
	RTGS Transaction Debit	
	SETTLEMENT OF COST OF AIR TICKETS	
17-Jan-17	FT1701757379	478,865.00
	RTGS Transaction Debit	
	SETTLEMENT OF INVOICE NO 0033710	
26-Jan-17	TT1702625600	2,506,937.60
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
07-Feb-17	TT1703876410	29,250.00
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
07-Feb-17	TT1703898165	80,000.00

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Date	Particulars	Payments
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
09-Feb-17	TT1704086370	59,752.20
	Cash Withdrawal	
	CSH WDL BY ADAMA NJIE	
	Total	631,717,859.62

Appendix g(ii)

Payments

Special Security Account 1101005167

Date	Reference	Details	Credit Amount
		Balance brought forward	2,675,858.97
25-Apr-17	157739 TRF	Acc Trf	2,200,000.00
05-May-17	TRF to Security Acc	Transfer of funds the Security Acc	3,000,000.00
31-May-17	TRF to Security Acc	Account Transfer	5,000,000.00
22-Jun-17	TRF to Security Acc	Account Transfer	6,000,000.00
17-Jul-17	14904	Cash Deposit Haruna Sawo	36,720.00
22-Aug-17	TRF to Sepcial Security	TRF to Sepcial Security Account CAT	3,500,000.00
24-Aug-17	162807	TRF to Sepcial Security Account	4,000,000.00
30-Aug-17	14907	Cash Deposit By Hamadou Kandeh	16,165.00
11-Sep-17	Transfer	Transfer to Enable Office ti Finance	15,000,000.00
16-Oct-17	14908	Cash Deposit By Hamadou Kandeh	1,470.80
16-Oct-17	14909	Cash Deposit By Hamadou Kandeh	217,184.00
16-Oct-17	14910	Cash Deposit By Hamadou Kandeh	40,504.00
Total Receipts			41,687,902.77

Receipts

Special Security Account 1101005167

Date	Reference	Details	Payments
10-Apr-17	273555	Cash withdrawal by Atlas Energy	231,000.00
21-Apr-17	FT1711177805	Payment for fuel supply recently conc	788,000.00
25-Apr-17	273559	Cash Withdrawal by Malick Sillah	1,980,000.00
15-May-17	273560	Cash withdrawal by Hamadou Kandeh	650,000.00
16-May-17	273561	Cash withdrawal by Hamadou Kandeh	1,734,364.00
18-May-17	273563	Cash withdrawal by Hamadou Kandeh	89,835.00
29-May-17	273564	Cash Withdrawal by Malick NK Sillah	1,000,000.00
31-May-17	273566	Cash withdrawal by Hamadou Kandeh	910,000.00
31-May-17	273565	Cash Withdrawal by Travel Express Agency	2,761,774.30

Date	Reference	Details	Payments
02-Jun-17	273567	Cash Withdrawal by Malick NK Sillah	273,956.00
19-Jun-17	REF:FA173/ 11/ TEMP XIV/(58)	Cost of Transporting HE	1,645,700.00
21-Jun-17	273569	Cash Withdrawal by Malick NK Sillah	300,000.00
23-Jun-17	273573	Cash withdrawal by Hamadou Kandeh	120,600.00
23-Jun-17	273570	Cash withdrawal by Baboucarr Jobarteh	138,690.00
23-Jun-17	273572	Cash withdrawal by Turo Janneh	120,600.00
23-Jun-17	273582	Cash withdrawal by Ousman Badjie	96,480.00
23-Jun-17	273581	Cash withdrawal by Ebrima Sisawo	110,952.00
23-Jun-17	273580	Cash withdrawal by Halimatou Tamberdou	110,952.00
23-Jun-17	273579	Cash withdrawal by Njogo Saer Bah	110,952.00
23-Jun-17	273575	Cash withdrawal by Djibril Ndour	120,600.00
23-Jun-17	273574	Cash withdrawal by Badara Nyang	120,600.00
23-Jun-17	273584	Cash withdrawal by Alieu Jagne	96,480.00
23-Jun-17	273583	Cash withdrawal by Alagie Jallow	96,480.00
23-Jun-17	273588	Cash withdrawal by Dawda Ceesay	110,952.00
23-Jun-17	273587	Cash withdrawal by Baboucarr Jobarteh	1,880,800.00
23-Jun-17	273571	Cash withdrawal by Juma Janneh	120,600.00
23-Jun-17	273586	Cash withdrawal by Lamin Darboe	96,480.00
23-Jun-17	273576	Cash withdrawal by Isatou Ceesay	144,720.00
27-Jun-17	273578	Cash withdrawal by Saffie Lowe Ceesay	144,720.00
28-Jun-17	275851	Cash withdrawal by Sidy Ndao	35,784.00
28-Jun-17	273599	Cash withdrawal by Yusupha Drammeh	35,784.00
28-Jun-17	273600	Cash withdrawal by Gorgue Manneh	35,784.00
28-Jun-17	273593	Cash withdrawal by Momodou Jallow	71,568.00
28-Jun-17	273592	Cash withdrawal by Rohey Jeng Gaye	71,568.00
28-Jun-17	273598	Cash withdrawal by Amie Manneh	71,568.00
28-Jun-17	273594	Cash withdrawal by Biran Mboob	71,568.00
28-Jun-17	273853	Cash withdrawal by Yahya Dampha	35,784.00
28-Jun-17	273856	Cash withdrawal by Yayha Drammeh	35,784.00
29-Jun-17	273862	Cash withdrawal by Hamadou Kandeh	240,000.00
29-Jun-17	273860	Cash withdrawal by Dawda D Fadera	53,676.00
29-Jun-17	273858	Cash withdrawal by Baboucarr Sowe	35,784.00
29-Jun-17	273597	Cash withdrawal by Awa Ceesay	71,568.00
29-Jun-17	273596	Cash withdrawal by Momodou Njie	71,568.00
29-Jun-17	273859	Cash withdrawal by Alagie Ousman Ceesay	41,151.00
29-Jun-17	273589	Cash withdrawal Alagie Ousman Ceesay	300,000.00
29-Jun-17	273591	Cash withdrawal by Mansour Saidykhan	71,568.00
29-Jun-17	273855	Cash withdrawal Lamin Cham	35,784.00
29-Jun-17	273595	Cash withdrawal by Sulayman Touray	71,568.00
30-Jun-17	273577	Cash withdrawal by Ousainou ANM Darboe	144,720.00
07-Jul-17	275854	Cash withdrawal by Abdoulaye Camara	35,784.00
10-Jul-17	275861	Cash withdrawal by Fatim Badjie	96,480.00

Date	Reference	Details	Payments
11-Jul-17	275857	Cash withdrawal by Amie Bojang Sisoho	35,784.00
07-Aug-17	275867	Cash withdrawal by Sidy Ndao	48,544.00
07-Aug-17	275868	Cash withdrawal by Ousmane Danfakha	48,544.00
07-Aug-17	275869	Cash withdrawal by Hamadou Kandeh	133,500.00
07-Aug-17	275866	Cash withdrawal by Musa Fatty	48,544.00
07-Aug-17	275865	Cash withdrawal by Roheya Jeng Gaye	48,544.00
07-Aug-17	275864	Cash withdrawal by Fatoumatta Janneh	48,544.00
07-Aug-17	275863	Inward cheque presentation	55,825.60
08-Aug-17	275870	Cash withdrawal by Halimatou Tamedou	250,000.00
14-Aug-17	275871	Inward cheque Presentation	55,017.00
16-Aug-17	275875	Cash Withdrawal By Kaddijatou Jallow	61,210.00
16-Aug-17	275876	Cash Withdrawal By Ousman Camara	39,786.50
16-Aug-17	275877	Cash Withdrawal By Musa Sinyan	75,000.00
16-Aug-17	275872	Cash Withdrawal By Fatoumatta Jallow Tambajang	107,117.50
22-Aug-17	275881	Cash Withdrawal By Lamin Saidykhan	165,424.00
22-Aug-17	275880	Cash Withdrawal By Kuluteh Manneh	165,424.00
22-Aug-17	275885	Cash Withdrawal By Assan Mbye	165,424.00
22-Aug-17	275878	Cash Withdrawal By Ebrima Ceesay	190,237.60
22-Aug-17	275879	Cash Withdrawal By Juma L C Janneh	165,424.00
22-Aug-17	275884	Cash Withdrawal By Buba Ayi Sanneh	165,424.00
22-Aug-17	275882	Cash Withdrawal By Amadou Faye	165,424.00
22-Aug-17	275886	Cash Withdrawal By Momodou Jallow	165,424.00
22-Aug-17	275883	Cash Withdrawal By Ebrahima Ndour	165,424.00
23-Aug-17	00275874	Cash Withdrawal By Musa Sinyan	61,210.00
24-Aug-17	275888	Cash Withdrawal By Hamadi Kandeh	259,952.00
24-Aug-17	275873	Cash Withdrawal By Nancy Niang	70,391.50
24-Aug-17	278506	Cash Withdrawal By Sulayman Touray	129,976.00
24-Aug-17	278505	Cash Withdrawal By Biran Mboob	129,976.00
24-Aug-17	278513	Cash Withdrawal By Omar Camara	129,976.00
24-Aug-17	275890	Cash Withdrawal By Sarjo Mballow Barrow	227,458.00
24-Aug-17	278511	Cash Withdrawal By Arfang Soulaymane Badji	129,976.00
24-Aug-17	278501	Cash Withdrawal By Jatou Njie Kaira	129,976.00
24-Aug-17	278510	Cash Withdrawal By Sidy Ndao	129,976.00
24-Aug-17	278512	Cash Withdrawal By Cheikh Omar Sall	129,976.00
25-Aug-17	278508	Cash Withdrawal By Turo Jawneh	129,976.00
25-Aug-17	275898	Cash Withdrawal By Yaya Drammeh	129,976.00
25-Aug-17	275895	Cash Withdrawal By Alhagi Ousman Ceesay	148,472.00
25-Aug-17	278514	Cash Withdrawal By Alhagi Ousman Ceesay	400,000.00
25-Aug-17	278503	Cash Withdrawal By Musa Fatty	129,976.00
25-Aug-17	275894	Cash Withdrawal By Hamat NK Bah	194,964.00
25-Aug-17	275900	Cash Withdrawal By Bubacarr Sowe	129,976.00
25-Aug-17	275899	Cash Withdrawal By Lamin Cham	129,976.00

Date	Reference	Details	Payments
25-Aug-17	278504	Cash Withdrawal By Abubacarr Sidike Camara	129,976.00
25-Aug-17	275891	Cash Withdrawal By Hassan B Jallow	194,964.00
25-Aug-17	275893	Cash Withdrawal By Mai Ahmad Fatty	194,964.00
25-Aug-17	275896	Cash Withdrawal By Fatou Ceesay	149,472.40
25-Aug-17	278516	Cash Withdrawal By Alhagi Ousman Ceesay	1,645,413.00
29-Aug-17	278517	Cash Withdrawal By Ousman Sowe	40,765.20
04-Sep-17	278515	Cash Withdrawal By Demba A. Jawo	53,172.00
06-Sep-17	278507	Cash Withdrawal By Abdoulaye Camara	129,976.00
07-Sep-17	275892	Cash Withdrawal By Ousainou A N M Darboe	194,964.00
11-Sep-17	278523	Cash Withdrawal By Yahya Dampah	170,744.00
11-Sep-17	278521	Cash Withdrawal By Djidiak Faye	170,744.00
11-Sep-17	278522	Cash Withdrawal By Abdou Diouf	170,744.00
11-Sep-17	278524	Cash Withdrawal By Alkali Conteh	170,744.00
11-Sep-17	278520	Cash Withdrawal By Yankuba Baldeh	170,744.00
12-Sep-17	275897	Cash Withdrawal By Amie Bojang Sissoho	129,976.00
12-Sep-17	275889	Cash Withdrawal By Fatoumatta Bah Barrow	227,458.00
12-Sep-17	278502	Cash Withdrawal By Aminata Jallow Ceesay	129,976.00
13-Sep-17	278530	Cash Withdrawal By Binta Jeng	170,184.00
13-Sep-17	278541	Cash Withdrawal By Momodou Jallow	145,872.00
13-Sep-17	278542	Cash Withdrawal By Sulayman Touray	145,872.00
13-Sep-17	278528	Cash Withdrawal By Yankuba Ceesay	170,184.00
13-Sep-17	278529	Cash Withdrawal By Kalifa Singhateh	170,184.00
13-Sep-17	00278527	Cash Withdrawal By Njogou Saer Bah	195,711.60
13-Sep-17	278526	Cash Withdrawal By Ousainou A N M Darboe	218,808.00
13-Sep-17	278534	Cash Withdrawal By Musa Drammeh	167,145.00
14-Sep-17	278568	Cash Withdrawal By Matida Jarju	170,184.00
14-Sep-17	278551	Cash Withdrawal By Saffie Sankareh	195,711.60
14-Sep-17	278567	Cash Withdrawal By Abdoulie Jallow	170,184.00
14-Sep-17	278569	Cash Withdrawal By Wuday Ceesay	121,560.00
14-Sep-17	278536	Cash Withdrawal By Ebrima Ceesay	153,773.40
14-Sep-17	278539	Cash Withdrawal by Halimatou Tambadou Jawara	167,753.80
14-Sep-17	278525	Cash Withdrawal by Dawda D Fadera	164,106.00
14-Sep-17	278578	Cash Withdrawal by Ousman Badjie	109,404.00
14-Sep-17	278552	Cash Withdrawal by Naffie Barry	167,752.80
14-Sep-17	278563	Cash Withdrawal by Isatou Touray	218,808.00
14-Sep-17	278573	Cash Withdrawal by Isatou Auber Faal	182,340.00
14-Sep-17	278576	Cash Withdrawal by Ramatoulie Jawary	195,711.60
15-Sep-17	278566	Cash Withdrawal by Nuha Y Manneh	170,184.00
15-Sep-17	278559	Cash Withdrawal by Yaya Drammeh	109,404.00
15-Sep-17	278570	Cash Withdrawal by Saffie Lowe Ceesay	200,574.00
15-Sep-17	278545	Cash Withdrawal by Roheya Jeng Gaye	109,404.00
15-Sep-17	278554	Cash Withdrawal by Momodou Njie	121,560.00

Date	Reference	Details	Payments
15-Sep-17	278565	Cash Withdrawal by Ebrima Jobe	170,184.00
15-Sep-17	278548	Cash Withdrawal by Alhagie Ousman Ceesay	125,814.60
15-Sep-17	278543	Cash Withdrawal by Sidy Ndao	109,404.00
15-Sep-17	278544	Cash Withdrawal by Gora Kane	109,404.00
15-Sep-17	278537	Cash Withdrawal by Adama Borrow	218,808.00
15-Sep-17	278572	Cash Withdrawal by Alhagie Ousman Ceesay	350,000.00
15-Sep-17	278538	Cash Withdrawal by Fatoumatta Bah Barrow	191,457.00
15-Sep-17	278577	Cash Withdrawal by Nene Ousman Ceesay	121,560.00
15-Sep-17	278546	Cash Withdrawal by Aminata Jallow Ceesay	109,404.00
15-Sep-17	278558	Cash Withdrawal by Juma Janneh	109,404.00
15-Sep-17	278555	Cash withdrawal by Musa Bah	125,560.00
15-Sep-17	278581	Cash withdrawal by Yusupha Drammeh	109,404.00
15-Sep-17	278575	Cash withdrawal by Ebrima Sillah	125,814.00
15-Sep-17	278561	Cash withdrawal by Halimatou Biran Mboob	109,404.00
15-Sep-17	278579	Cash withdrawal by Mai Ahmad Fatty	164,106.00
15-Sep-17	278550	Cash withdrawal by Amie Manneh	121,560.00
15-Sep-17	278580	Cash withdrawal by Husainatou Jallow	121,560.00
15-Sep-17	278564	Cash withdrawal by Baboucarr Sowe	109,404.00
18-Sep-17	278519	Cash withdrawal by Momodou Lamin Touray	170,744.00
18-Sep-17	278571	Cash withdrawal by Lamin Ousman Jobe	164,106.00
19-Sep-17	278562	Cash withdrawal by Abdoulaye Camara	109,404.00
26-Sep-17	278533	Cash withdrawal by Abubacarr M Tamberdou	218,808.00
29-Sep-17	278588	Cash withdrawal by Papa Wally Diouf	62,270.00
29-Sep-17	278589	Cash withdrawal by Sidy Ndao	62,270.00
29-Sep-17	278586	Cash withdrawal by Fatoumatta Janneh	62,270.00
29-Sep-17	278587	Cash withdrawal by Rohey Jeng Gaye	62,270.00
05-Oct-17	278590	Cash Withdrawal Mass Axi Gaye	70,391.50
05-Oct-17	278591	Cash Withdrawal By Alkali Conteh	25,611.60
06-Oct-17	278518	Cash Withdrawal By Baboucarr Jobarteh	196,355.60
09-Oct-17	278547	Cash Withdrawal By Bojang Sissoho	109,404.00
10-Oct-17	278585	Cash Withdrawal By Aminata Jallow Ceesay	62,270.00
10-Oct-17	278583	Cash Withdrawal By Fatoumatta Bah Barrow	108,972.50
10-Oct-17	275887	Cash Withdrawal By Muhammed Kante	165,424.00
16-Oct-17	278584	Cash Withdrawal By Halimatou Tambadou Jawara	71,610.50
Total Payments			35,844,485.70

Appendix h(i)

Non-disclosure of contingent liabilities Contingent liabilities on Government Cases

Description of case	Status	Amount in US \$	Rate	Amount in Dalasi
CARNERGIE VS The Gambia	PENDING	23,144,798.00	47.66	1,103,081,072.68
GALIA HOLDING VS THE GAMBIA	PENDING	29,255,479.00	47.66	1,394,316,129.14
Keba EA Touray, Yaya Marong and Dr. P.D Wade, Dr Isatou Bah, Sheikh Zayad Regional Eye Centrvs The Attorney General	PENDING	N/A	N/A	10,000,000
Fatou Camara vs The Attorney General	PENDING	N/A	N/A	20,000,000
Nogoi Njie vs The Attorney General, Ministry of Interior, Inspector General of Police, Director of NIA and commissioner of Police	PENDING	N/A	N/A	20,000,000
Alhagie Abdoulie Ceesay vs The Republic of The Gambia	PENDING	N/A	N/A	5,000,000.00
Ousainou Darboe and 31 others vs Republic of the Gambia	PENDING	N/A	N/A	1,240,000,000.00
Total				3,792,397,201.82

Appendix h(ii)

Contingent liabilities on Government guarantees

Date	Creditors	Beneficiary	Details	Outstanding Amount	Rate	Amount D
9-Nov-15	Banjul international AIRPORT Improvement project(GCAA and Trust Bank)	GCAA	Government guarantees	D125,000,000		125,000,000.00
1-Oct-15	NAWEC Greater Banjul Water supply project (Zenith Bank)	NAWEC	Government guarantees	\$1,000,000.00	47.66	47,660,000.00
26-Sep-16	NAWEC and BSIC Gambia LTD(ING BANK)	NAWEC	Government guarantees	€ 855,826.26	56.51	48,362,741.95
30-May-16	NAWEC and MEGA BANK	NAWEC	Government guarantees	\$1,000,000.00	47.66	47,660,000.00
19-Jan-16	GCAA and MEGA BANK	NAWEC	Government guarantees	D 100,000,000		100,000,000.00
22-Jul-88	GAMTEL and Agence Fraincaise Development(ADF)	GAMTEL	Government guarantees	€ 796,757.10	56.51	45,024,743.72
2017	Social Security and housing finance corporation.	SSHFC	Government guarantees	D 45,000,000	N/A	45,000,000.00
Total						458,707,486.67

Appendix i

Liabilities arising from concluded litigation cases and government guarantees

Name of Party	Description	Total legal fees £	Amount Paid£	Outstanding Amount £	Rate	Outstanding Amount D
Conapro vs Republic of The Gambia	Legal fee	£875,422.56	£749,614.95	£125,807.61	63.34	7,968,654.02
Abdoul Aziz Jeng vs Republic of the Gambia	Being part payment of court order in respect of Abdoul Aziz Jeng vs Republic of the Gambia	700,000.00	500,000.00	-		200,000.00
Total						8,168,654.02

Bond balance

Date	Bond holders	Guaran tor	Bond Issuer	Bond amount D	Amount paid	Outstanding Amount D
1-Jul-17	Trust bank, Guaranty Trust Bank, SIC Gambia Ltd, Ecobank, Access Bank, Standard Chartered Bank	MoFEA	NAWEC	1,686,444,749.00	0	1,686,444,749
5-Nov-15	Standard chartered	MoFEA	NAWEC	340,000,000	117,211,040	222,788,960
Total						1,909,233,709

Appendix j

Non reconciliation of government guarantees

Date	Creditors	Beneficiary	Details	Outstanding Amount	Rate	Amount D
9-Nov-15	Banjul international AIRPORT Improvement project(GCAA and Trust Bank)	GCAA	Government guarantees)	D125,000,000		125,000,000.00
1-Oct-15	NAWEC Greater Banjul Water supply project (Zenith Bank)	NAWEC	Government guarantees)	\$1,000,000.00	47.66	47,660,000.00
26-Sep-16	NAWEC and BSIC Gambia LTD(ING BANK)	NAWEC	Government guarantees)	€ 855,826.26	56.51	48,362,741.95
30-May-16	NAWEC and MEGA BANK	NAWEC	Government guarantees)	\$1,000,000.00	47.66	47,660,000.00
19-Jan-16	GCAA and MEGA BANK	NAWEC	Government guarantees)	D 100,000,000		100,000,000.00
22-Jul-88	GAMTEL and Agence Fraincaise Development(A DF)	GAMTEL	Government guarantees)	€ 796,757.10	56.51	45,024,743.72
2017	Social Security and housing finance corporation.	SSHFC	Government guarantees	D 45,000,000	N/A	45,000,000.00
Total						458,707,486.67

Appendix k

Non-performance of fiscal risk assessment

Date	Creditors	Beneficiary	Details	Outstanding Amount	Rate	Amount D
9-Nov-15	Banjul international AIRPORT Improvement project(GCAA and Trust Bank)	GCAA	Government guarantees)	D125,000,000		125,000,000.00
1-Oct-15	NAWEC Greater Banjul Water supply project (Zenith Bank)	NAWEC	Government guarantees)	\$1,000,000.00	47.66	47,660,000.00
26-Sep-16	NAWEC and BSIC Gambia LTD(ING BANK)	NAWEC	Government guarantees)	€ 855,826.26	56.51	48,362,741.95
30-May-16	NAWEC and MEGA BANK	NAWEC	Government guarantees)	\$1,000,000.00	47.66	47,660,000.00
19-Jan-16	GCAA and MEGA BANK	NAWEC	Government guarantees)	D 100,000,000		100,000,000.00
22-Jul-88	GAMTEL and Agence Fraincaise Development(AD F)	GAMTEL	Government guarantees)	€ 796,757.10	56.51	45,024,743.72
2017	Social Security and housing finance corporation.	SSHFC	Government guarantees	D 45,000,000	N/A	45,000,000.00
Total						458,707,486.67
State lending						
Loan Agreement date	Details/Project Name		Beneficiary	Loan Amount	Rate	Amount D
22-Dec-17	GAMTEL Gambia National broadband network project		GAMTEL	\$25,000,000.00	47.66	1,191,500,000.00

Appendix I

No borrowing limit set for public enterprises

Facility	Lender	Original currency	Tenor	Maturity	Outstanding D 06/2017	Comment
NAWEC						
Kotu Power Generation expansion	OFID/OPEC	USD	20 Years	2032	369,149,737	
Upgrade & Expansion of LV network	BANDES(Ven)	USD	20 years	2029	814,724,712.00	
Banks	ISDB	ID	9 years	2020	294,513,228.00	
Brikama Power Station	ISDB	USD	25 YEARS	2031	199,907,636.00	Electricity Loans that remain in NAWEC'S books
Kotu Power Generation expansion	BADEA	USD	30 years	2042	165,541,415.00	GMD 2,091,614,966
Brikama 2 Gen sets	SSHFC	GMD	Open	Open	139,343,750.00	
Elect Expansion project GBA	India Exim Bank	USD		2040	1,887,742.00	
Overdraft	BSIC	Eur		2017	45,247,521.00	
Overdraft	Ecobank	GMD	12 Mos	2017	30,000,000.00	
Overdraft	GT Bank	GMD	12 Mos	2017	20,000,000.00	

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Refi of ITFC for HFO	Mega Bank	GMD	18 Mos	2017	11,298,425.00	
ITFC Repayment	SSHFC	GMD	Open	Open	235,216,524.00	SSHFC loans to be relocated to MOFEA
EFGA Payment	SSHFC	GMD	Open	Open	581,489,543.00	
Bond	Commercial Banks	GMD	7 years	2014	1,686,444,749.00	Bonds to be relocated to MoFEA
ING Loan repayment	Government	GMD	Open	Open	46,900,179.00	
Government Loan	Government	GMD	Open	Open	804,746,603.00	Government Loans to be capitalized
Loans Generators	Government	GMD	Open	Open	794,121,551.00	GMD 2,645,890,311
BANDES Loan Repayment	Government	GMD	Open	Open	8,003,332.00	
ITFC GM/0302 Loan Reayment	Government	GMD	Open	Open	81,621,857.00	
TOTSA Loan Repayment	Government	GMD	Open	Open	910,496,790.00	
Energy Dev& Access Expansion	OFID/OPEC	USD	20 Years	2031	235,523,260.00	Rural Electrification Loans to be relocated to MoFEA GMD 1,205,940,874
Rural Electrification Project	ECOWAS	USD	25 YEARS	2033	652,566,708.00	

Second Phase Rural Elect.	Ecowas	USD	22 years	2033	317,850,906.00	
Kotu Ring Water Supply System	ISDB	ID	25 YEARS	2028	429,780,846.00	Water& Sewearage Loans to be relocated to MoFEA GMD 888,833,002
Gunjur Water Supply	ISDB	USD	30 years	2038	188,609,848.00	
GBA Water	ING Bank	Eur	5 Years	2019	257,788,833.00	
Gunjur Rural Water Supply	IDB	ID		2026	1,490,825.00	
Replacement of Asbestos Water	India Exim Bank	USD		2026	11,162,651.00	
Sub-total				TOTAL	9,335,429,171	
Gamtel						

Date	Project	Beneficiary	Details	Amount	Rate	Amount D
22-Jul-88	GAMTEL and Agence Fraincaise Development(ADF)	GAMTEL	Government guarantees)	€ 796,757.10	56.51	45,024,743.72
22-Dec-17	GAMTEL Gambia National broadband network project	GAMTEL	On-lending	\$25,000,000.00	47.66	1,191,500,000.00
Sub-total						1,236,524,743.72
GCAA						
9-Nov-15	Banjul international AIRPORT Improvement project(GCAA and Trust	GCAA	Government guarantees)	D125,000,000		125,000,000.00

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	Bank)					
28-Mar-08	Banjul international Airport improvement project	GCAA	On-lending	\$10,000,000.00	47.66	476,600,000.00
Sub-total						601,600,000.00
SSHFC						
2017	Social Security and housing finance corporation.	SSHFC	Government guarrantees	D 45,000,000	N/A	45,000,000.00
Sub-total						45,000,000.00
Grand-total						11,218,553,915

Appendix m

Non repayment of state lending by SoEs.

Loan Agreement date	Details/Project Name	Beneficiary	Loan Amount	Rate	Amount D
2017	ADB 3rd port project loan	GPA	D 314,876,194.27	N/A	314,876,194.27
16-Jan-13	Kotu power generation plant expansion project	NAWEC	\$9,000,000.00	47.66	428,940,000.00
28-Mar-08	Banjul international Airport improvement project	Civil Aviation	\$10,000,000.00	47.66	476,600,000.00
3/5/2001	NAWEC Rural Electrification project	NAWEC	\$6,750,000.00	47.66	321,705,000.00
29/03/2001	NAWEC Rural Electrification project	NAWEC	UA 2,970,000	67.07	199,197,900.00
30/11/2000	NAWEC Rural Electrification project	NAWEC	ID 4,760,000	67.07	319,253,200.00
17th April 2009	NAWEC Rural Electrification Extension	NAWEC	\$20,000,000.00	47.66	953,200,000.00
4th Jan/2002	NAWEC 3rd and 6th mega Watt generator set project	NAWEC	\$25,542,000.00	47.66	1,217,331,720.00
22-Dec-17	GAMTEL Gambia National	GAMTEL	\$25,000,000.00	47.66	1,191,500,000.00

Loan Agreement date	Details/Project Name	Beneficiary	Loan Amount	Rate	Amount D
	broadband network project				
Total					5,103,350,814.27

Appendix n

Un-budgeted debt repayment

Code	Loan / Project	2017 Outstanding Debt stock Amount GMD'000	Amortization paid in 2017GMD	Interest Amount paid in 2017GMD
India				
	Completion of National Assembly Building	764,020.20	0	13,690,338.7
Saudi Fund				
	Construction of liminkoto - Passims Road project	300,728.00	0	62,512.5
	The Rehabilitation of Banjul International Air Port Project "Phase II"	18,950.60	0	292,288.7
		319,678.60		
IDA				
	Electricity Support Project	437,664.10	0	623,603.8
	Second Additional financing for integrated Financial management Information System	431,456.10	0	87,556.8
		869,120.20		
IDB				
2434	Implementation of ECOWAS Program - Works-IDB	99,677.70	0	747,476.0
2704	Integrated Rural Development for L/Stock-IDB	25,117.70	3,544,910.0	0
	Instina'a national Component of the EcowanProgramme	742,649.40	0	0
2432	Support to Malaria Prevention and Control Project-IDB	53,852.80	0	353,402.4
		921,297.60		

IFAD				
2500	2nd Agricultural Dev. (ADP/II) IFAD-144GA	112,252.60	6,598,521.1	1,133,109.7
2502	Agricultural Services Project IFAD312	104,839.20	4,078,729.7	1,050,048.0
2504	Jahally-Pachar Small Holder Proj. IFAD077	95,071.70	3,939,323.3	804,173.3
	National agricultural land and Water Management Development Project	66,153.50	0	53,324.4
	Participatory Integrated Watershed Management Project	281,917.20	10,624,799.5	2,131,216.9
2505	Rural finance Project (REP)	129,737.20	4,570,118.5	993,999.3
2501	Small Scale Water control project-IFAD	97,329.80	4,791,054.6	496,612.5
		887,301.20		
OPEC				
	Rural Infrastructure Development Project	92,765.40	0	663,348.4
1129	Highway and Street Lightening Project	N/A	11,787,204.3	1,828,668.4
1403	Energy Development and Access Expansion Project	N/A	17,554,315.5	4,611,306.5
1447-P	Kotu Generation Expansion Project	N/A	0	7,205,332.4
1128	Third Public Work Project		6,035,849.1	636,054.9
ECOWAS Bank For International Development				
2704	Reconstruction and upgrading of mandinaba-Soma Project-ECOWAS	231,700.70	0	10,608,347.1
Total			73,524,825.60	48,072,720.70

Appendix o

Differences between financial statement (statement of public debt) and CS-DMRS

Projects	Amount in the CSDMRS	Amounts in the Financial Statements	Over / Understatement	Remark
ADB / Nigerian Trust Fund				
Artisanal Fisheries Dev. Project	60,428.60	90,735.70	30,307.10	
African Development Fund (ADF)			-	
Agricultural value Chain Development Project	57,860.70	89,641.90	31,781.20	
Gambia River basin Development Organization (OMVG Energy Project	1,447.90	5,107.90	3,660.00	
JPY-Farmer Managed Rice Irrigation	73,074.00	72,699.20	(374.80)	
USD- Peri-Urban Agricultural Development Project	38,471.10	36,589.20	(1,881.90)	
USD-Farmer Managed Rice Irrigation Project	197,835.90	196,821.30	(1,014.60)	
ECOWAS Bank for Inter. Development				
Reconstruction and Upgrading of Mandinaba-Soma Project	264,964.50	231,700.70	(33,263.80)	Transposition
Rural Electrification Extension Project	634,778.10	545,687.40	(89,090.70)	Transposition
Erste Bank (GiroCredit)				
Urban Water Supply cr.fac1990 Lot 4	25,456.90	25,457.90	1.00	
Export - Import Bank of india				
Replacement of Asbestos Water Pipes with UPVC Pipes in the Greater Banjul Area in Gambia	11,264.60	-	(11,264.60)	Not in the FS
INTERNATIONAL DEVELOPMENT ASSOCIATION				
Commercial Agriculture and Value Chain Management Project	261,925.30	308,960.50	47,035.20	
Electricity Support Project	406,642.50	437,664.10	31,021.60	

Second Additional Financing for Integrated Financial Management Information System Project	43,145.10	431,456.10	388,311.00	
International Monetary Fund				
IMF Rapid Credit Facility	782,203.90	-	(782,203.90)	Not in the FS
INTERNAIONAL FUND FOR AGRIC. DEVELOPMEN			-	
National Agricultural Land and Water Management Development project	34,202.70	66,153.50	31,950.80	
Rural Finance Project (RFP)	260,953.90	129,737.20	(131,216.70)	
ISLAMIC DEVELOPMENT BANK			-	
20MW Brikama II Power Project	73,114.60	73,144.60	30.00	
IsDB-DEVELOPMENT OF THE UNIVERSITY OF THE GAMBIA	60,896.80	(2,446.10)	(63,342.90)	
Istisna'a - Enhancing Value Addition in the Groundnut Sector	467,484.90	469,484.90	2,000.00	
-The Building Resilience to Recurring Food Insecurity Project ID 2.52million- Loan	5,818.10	-	(5,818.10)	Not in the FS
KUWAIT FUND FOR ARB ECONOMIC DEVELOPMENT			-	
KF-University of The Gambia Project	263,942.40	248,929.90	(15,012.50)	
OPEC FUND FOR INTERNATIONAL DEVELOPMENT			-	
Banjul Airport Rehabilitation Project-Phase II	188,849.20	201,515.50	12,666.30	
THIRD PUBLIC WORKS PROJECT	100,005.10	122,503.80	22,498.70	
SAUDI FUND FOR DEVELOPMENT			-	
Brikama-Darsilami-Dimbaya Road Project	354,937.50	349,049.80	(5,887.70)	
Construction of Laminkoto-Passimus Road Project	426,673.40	300,728.00	(125,945.40)	
The Rehabilitation of Banjul International	236,614.80	18,950.60	(217,664.20)	

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Airport Project "Phase II"				
The University of The Gambia Project	190,465.00	455,73.2	(144,891.80)	
TOTAL	5,523,457.50	4,495,846.80	(1,027,610.70)	

Appendix p

Differences in translating Interest and amortisation paid in foreign currency

Date	Details	PV No.	Payee	Foreign Currency	Rate	(CBG) Debit advice D	(IFMIS) DTL D	Difference D
3/3/2017	Principal-Foreign Gov'ts Loans	50pv001644	Export/ Import Bank of India	\$333,333.33	46.65	15,549,999.84	15,023,333.18	-526,666.66
20/7/2017	Principal-Foreign Gov'ts Loans	50pv001816	Kuwait Fund for Arab Economic Development	€ 85,544.30	55.34	4,734,021.56	4,564,643.85	-169,377.71
14/2/2017	Principal-Int'l Orgs & Banks Loan	50pv001634	African Development Fund	\$ 8,003.58	45.07	360,721.35	362,242.03	1,520.68
13/2/2017	Principal-Int'l Orgs & Banks Loan	50pv001630	African Development Fund	\$ 14,790.17	45.07	666,592.96	669,403.09	2,810.13
14/2/2017	Principal-Int'l Orgs & Banks Loan	50pv001636	African Development Fund	\$ 1,908.71	45.07	86,025.56	86,388.21	362.65
15/3/2017	Principal-Int'l Orgs & Banks Loan	50pv001657	African Development Fund	\$ 28,246.33	46.02	1,299,896.11	1,282,948.31	-16,947.80
15/3/2017	Principal-Int'l Orgs & Banks Loan	50pv001661	African Development Fund	\$ 12,564.51	46.02	578,218.75	570,680.04	-7,538.71
8/8/2017	Principal-Int'l Orgs & Banks Loan	50pv001839	African Development Fund	\$ 2,065.75	47.1	97,296.83	96,842.36	-454.46
11/9/2017	Principal-Int'l Orgs & Banks	50pv001896	African Development	\$ 13,438.52	47.29	635,507.61	633,491.83	-2,015.78

Date	Details	PV No.	Payee	Foreign Currency	Rate	(CBG) Debit advice D	(IFMIS) DTL D	Difference D
	Loan		Fund					
6/12/217	Interest on Loans from International Org. & Banks	50PV002040	Kuwait Fund for Arab Economic Development	€ 6,540.70	56.51	369,614.96	370,661.47	1,046.51
16/2/2017	Interest on Loans from International Org. & Banks	50PV001642	Kuwait Fund for Arab Economic Development	\$ 26,420.95	49.38	1,304,666.51	1,271,640.32	-33,026.19
1/2/2017	Interest on Loans from International Org. & Banks	50pv001616	BADEA	\$ 78,735.96	45.26	3,563,589.55	3,535,244.60	-28,344.95
21/8/2017	Interest on Loans from International Org. &	50pv001860	BADEA	\$ 40,895.27	47.1	1,926,167.22	1,928,211.98	2,044.76
13/2/2017	Interest on Loans from International Org. & Banks	50pv001625	Export/ Import Bank of India	\$ 32,522.47	45.07	1,465,787.72	1,471,966.99	6,179.27
2/8/2017	Interest on Loans from International Org. & Banks	50pv001863	Export/ Import Bank of India	\$ 27,674.21	47.1	1,303,455.29	1,304,839.00	1,383.71
11/102017	Interest on Loans from International Org. & Banks	50pv001961	Export/ Import Bank of India	\$ 1,269.05	47.32	60,051.45	60,013.37	-38.08
3/3/2017		50pv001645	Export/ Import	\$ 144,917.43	46.65	6,760,398.11	6,531,428.5	-228,969.54

Date	Details	PV No.	Payee	Foreign Currency	Rate	(CBG) Debit advice D	(IFMIS) DTL D	Difference D
	Interest on Loans from International Org. & Banks		Bank of India				7	
8/9/2017	Interest on Loans from Foreign Governments	50pv001886	Export/ Import Bank of India	\$ 76,718.97	47.29	3,628,040.09	3,613,463.4 9	-14,576.60
1/2/2017	Interest on Loans from International Org. & Banks	50pv001617	BADEA	\$ 36,833.65	45.26	1,667,091.00	3,535,245.6 0	1,868,154.6 0
7/11/2017	Interest on Loans from International Org. & Banks	50pv001985	Kuwait Fund for Arab Economic Development	€ 1,638.79	55.88	€ 91,575.59	91,493.65	-81.94
19/10/2017	Interest on Loans from Foreign Governments	50pv001980	Kuwait Fund for Arab Economic Development	€ 33,187.68	56.31	1,868,798.26	1,856,186.9 4	-12,611.32
19/10/217	Interest on Loans from International Org. & Banks	50pv001978	Kuwait Fund for Arab Economic Development	€ 68,651.00	56.31	3,865,737.81	3,839,650.4 3	-26,087.38
21/8/2017	Interest on Loans from Foreign Governments	50pv001864	Kuwait Fund for Arab Economic Development	€ 24,143.14	56.1	1,354,430.15	1,338,737.1 1	-15,693.04
27/6/2017	Interest on Loans from Foreign	50pv001805	Kuwait Fund for Arab Economic	€ 113,797.84	54.28	6,176,946.76	6,006,250.0 0	-170,696.76

Date	Details	PV No.	Payee	Foreign Currency	Rate	(CBG) Debit advice D	(IFMIS) DTL D	Difference D
	Governments		Development					
31/3/2017	Interest on Loans from Foreign Governments	50pv001706	Kuwait Fund for Arab Economic Development	€ 77,157.02	51.18	3,948,896.28	3,873,282.40	-75,613.88
14/2/2017	Interest on Loans from Foreign Governments	50pv001639	Kuwait Fund for Arab Economic Development	\$ 589.12	49.38	29,090.75	28,354.35	-736.4
31/3/2017	Interest on Loans from International Org. & Banks	50pv001707	Kuwait Fund for Arab Economic Development	€ 41,561.65	51.18	2,127,125.25	2,086,394.83	-40,730.42
19/4/2017	Interest on Loans from Foreign Governments	50pv001716	Kuwait Fund for Arab Economic Development	€ 2,516.98	51.18	128,819.04	127,812.24	-1,006.80
20/7/2017	Interest on Loans from Foreign Governments	50pv001815	Kuwait Fund for Arab Economic Development	€ 10,294.58	55.34	569,702.06	549,318.79	-20,383.27
31/3/217	Interest on Loans from International Org. & Banks	50PV001702	BADEA	\$ 58,788.33	47.02	2,764,227.28	2,719,548.15	-44,679.13
24/3/217	Interest on Loans from International Org. & Banks	50pv001694	Nigeria Trust Fund	\$ 25,296.74	46.02	1,164,155.97	1,160,614.43	-3,541.54
31/3/2017	Interest on Loans from	50pv001698	African Development	\$ 1,173.87	47.02	55,195.37	54,303.23	-892.14

Date	Details	PV No.	Payee	Foreign Currency	Rate	(CBG) Debit advice D	(IFMIS) DTL D	Difference D
	Foreign Governments		Fund					
19/4/217	Interest on Loans from International Org. & Banks	50pv001717	African Development Fund	\$ 10,042.69	47.08	472,809.85	465,880.39	-6,929.46
8/8/2017	Interest on Loans from International Org. & Banks	50pv001836	African Development Fund	\$ 6,137.16	47.1	289,060.24	287,710.06	-1,350.18
8/8/2017	Interest on Loans from International Org. & Banks	50pv001838	African Development Fund	\$ 1,500.66	47.1	70,681.09	70,350.94	-330.15
8/8/2017	Interest on Loans from International Org. & Banks	50pv001843	Nigeria Trust Fund	\$ 48,541.54	47.1	2,286,306.53	2,275,627.40	-10,679.13
28/8/2017	Interest on Loans from International Org. & Banks	50pv001878	African Development Fund	\$ 50,272.10	47.1	2,367,815.91	2,362,788.70	-5,027.21
11/9/2017	Interest on Loans from International Org. & Banks	50pv001891	Nigeria Trust Fund	\$ 24,185.58	47.29	1,143,736.08	1,140,108.24	-3,627.84
11/9/2017	Interest on Loans from International Org. & Banks	50pv001892	African Development Fund	\$ 13,842.03	47.29	654,589.60	652,513.29	-2,076.31
11/9/2017	Interest on	50pv001893	Nigeria Trust	\$ 40,441.56	47.29	1,912,481.37	1,906,415.1	-6,066.23

Date	Details	PV No.	Payee	Foreign Currency	Rate	(CBG) Debit advice D	(IFMIS) DTL D	Difference D
	Loans from International Org. & Banks		Fund				4	
11/9/2017	Interest on Loans from International Org. & Banks	50pv001895	African Development Fund	\$ 9,513.07	47.29	449,873.08	448,446.12	-1,426.96
11/9/2017	Interest on Loans from International Org. & Banks	50pv001897	African Development Fund	\$ 20,610.68	47.29	974,679.06	971,587.46	-3,091.60
11/9/2017	Interest on Loans from International Org. & Banks	50pv001899	African Development Fund	\$ 17,677.87	47.29	835,986.47	833,334.79	-2,651.68
15/3/2017	Interest on Loans from International Org. & Banks	50pv001660	African Development Fund	\$ 19,911.19	46.02	916,312.96	904,398.95	-11,914.01
15/3/2017	Interest on Loans from International Org. & Banks	50pv001670	African Development Fund	\$ 9,840.05	45.88	451,461.49	446,935.07	-4,526.42
14/2/2017	Interest on Loans from International Org. & Banks	50pv001633	African Development Fund	\$ 5,880.83	45.07	265,049.01	266,166.37	1,117.36
14/2/2017	Interest on Loans from International Org. & Banks	50pv001635	African Development Fund	\$ 1,416.90	45.07	63,859.68	64,128.89	269.21

Date	Details	PV No.	Payee	Foreign Currency	Rate	(CBG) Debit advice D	(IFMIS) DTL D	Difference D
13/2/2017	Interest on Loans from International Org. & Banks	50pv001631	African Development Fund	\$ 49,109.87	45.07	2,213,381.84	2,222,712.7 2	9,330.88
13/2/2017	Interest on Loans from International Org. & Banks	50pv001627	African Development Fund	\$ 26,339.57	45.07	1,187,124.42	1,192,128.9 4	5,004.52
23/11/2017	Interest on Loans from International Org. & Banks	50pv002011	BADEA	\$ 37,364.31	47.68	1,781,530.30	1,773,683.8 0	-7,846.50
6/6/2017	Interest on Loans from International Org. & Banks	50pv001770	BADEA	\$ 37,457.95	47.03	1,761,647.39	1,765,767.7 6	4,120.37
Total								395,090.47

Appendix q

Differences between loan repayment schedule and actual loan repayments

Date	Voucher No	Details	Payee	Payments Amount	Scheduled Amount	Difference
9/29/2017 ::	50PV001931	Principal repayment	IV:400ISLAMIC DEVELOPMENT BANK (Middle School Development Project) 3GM-0035	45,353.66	60,500.00	15,146.34
6/2/2017 ::	50PV001763	Principal repayment	IV:373ISLAMIC DEVELOPMENT BANK (LowerBasic Education Support Project) 3GM-0048	27,225.16	29,750.00	2,524.84
12/22/2017 ::	50PV002079	Principal repayment	IV:454ISLAMIC DEVELOPMENT BANK (Brikama Power Station Project) 2GM-58	818,398.66	120,000.00	(698,398.66)
12/15/2017 ::	50PV002055	Principal repayment	IV:342ISLAMIC DEVELOPMENT BANK (Urgent assistance in the health sector) 3GM-0037	80,341.90	20,000.00	(60,341.90)
12/14/2017 ::	50PV002050	Principal repayment	IV:337ISLAMIC DEVELOPMENT BANK (Recontrustion of Westfiled- Sukuta) 2GM-0064	169,416.46	169,472.22	55.76
6/2/217	50PV002058	Principal repayment	IV:337ISLAMIC DEVELOPMENT BANK (Recontrustion of Westfiled- Sukuta) 2GM-0064	169,416.46	169,472.22	55.76
12/22/2017 ::	50PV002075	Principal repayment	IV:450ISLAMIC DEVELOPMENT BANK (Lowland Development Project)2GM-0061	163,059.07	175,000.00	11,940.93
11/17/2017 ::	50PV002001	Principal repayment	IV:90OPEC Fund for International Development	-	181,653.15	181,653.15
6/22/2017 ::	50PV001797	Principal repayment	IV:166OPEC Fund for International Development	72,175.40	133,330.00	61,154.60
12/15/2017 ::	50PV002059	Principal repayment	IV:113BADEA	67,617.00	174,000.00	106,383.00
Total						379,826.18

Appendix r

Failure to disclose penalties paid for late principal repayments

Date	Details	Voucher No	Payee	Foreign currency	Rate	Amount D	Remarks
21/8/2017	Interest on Loans from International Org. & Banks	50PV001862	Export/ Import Bank of India	\$478.91	47.15	22,580.61	Commitment fees paid as interest on loans
24/7/2017	Interest on Loans from International Org. & Banks	50pv001825	Ecowas Bank for Investment and Development	\$23,276.84	46.94	1,092,614.87	Commitment fees paid as interest on loans
2/5/2017	Interest on Loans from International Org. & Banks	50pv001724	Ecowas Bank for Investment and Development	\$5,409.74	47.02	254,365.97	Commitment fees paid as interest on loans
19/4/217	Interest on Loans from International Org. & Banks	50pv001717	African Development Fund	\$10,012.88	47.08	471,406.39	Commitment fees paid as interest on loans
19/10/2017	Interest on Loans from International Org. & Banks	50pv001977	African Development Fund	\$184.32	47.32	8,722.02	Commitment fees paid as interest on loans
26/10/217	Interest on Loans from International Org. & Banks	50pv001983	African Development Fund	\$1,656.26	47.36	78,440.47	Commitment fees paid as interest on loans
3/3/2017	Interest on Loans from International Org. & Banks	50PV001645	Export/ Import Bank of India	\$33.48	45.07	1,508.94	Penalty fees paid under interest on loans
3/3/2017	Interest on Loans from Foreign Governments	50PV001643	Export/ Import Bank of India	\$92.90	45.07	4,187.00	Penalty fees paid under interest on loans
2/5/2017	Interest on Loans from International Org. & Banks	50pv001725	Ecowas Bank for Investment and Development	\$14,380.16	47.02	676,155.12	Penalty fees paid under interest on loans
Total				55,516.27		2,609,545.02	

Appendix s

No reconciliation of Payment of interest and treasury bills Statement

Date	Details	PV No.	Payee	Amount
Interest payments				
8/14/2017 ::	Interest payment	50PV001848	IV:151OPEC Fund for International Development	5,657,822.14
11/17/2017 ::	Interest payment	50PV001999	IV:88OPEC Fund for International Development	1,643,791.46
6/14/2017 ::	Interest payment	50PV001783	IV:65OPEC Fund for International Development	1,263,091.29
6/22/2017 ::	Interest payment	50PV001802	IV:171OPEC Fund for International Development	911,029.43
6/22/2017 ::	Interest payment	50PV001799	IV:168OPEC Fund for International Development	1,686,805.35
7/25/2017 ::	Interest payment	50PV001829	IV:114OPEC Fund for International Development	3,127,083.66
3/15/2017 ::	Interest payment	50PV001667	IV:81BADEA	2,207,790.35
7/12/2017 ::	Interest payment	50PV001807	IV:94BADEA	1,608,294.35
3/31/2017 ::	Interest payment	50PV001702	IV:74BADEA	2,719,548.15
8/21/2017 ::	Interest payment	50PV001860	IV:123BADEA	1,928,211.98
2/1/2017 ::	Interest payment	50PV001616	IV:104BADEA	3,535,244.60
6/6/2017 ::	Interest payment	50PV001772	IV:78BADEA	3,664,286.48
2/2/2017 ::	Interest payment	50PV001617	IV:104BADEA	3,535,245.60
6/6/2017 ::	Interest payment	50PV001770	IV:70BADEA	1,765,767.76
11/23/2017 ::	Interest payment	50PV002010	IV:89BADEA	3,554,585.40
10/19/2017 ::	Interest payment	50PV001977	IV:139AFRICAN DEVELOPMENT FUND	8,722.02
10/26/2017 ::	Interest payment	50PV001983	IV:216AFRICAN DEVELOPMENT FUND	509,896.70
3/31/2017 ::	Interest payment	50PV001698	IV:98AFRICAN DEVELOPMENT FUND	54,303.23
9/11/2017 ::	Interest payment	50PV001899	IV:136AFRICAN DEVELOPMENT	833,334.79

			FUND	
9/11/2017 ::	Interest payment	50PV001892	IV:129AFRICAN DEVELOPMENT FUND	652,513.29
9/11/2017 ::	Interest payment	50PV001897	IV:132AFRICAN DEVELOPMENT FUND	971,587.46
9/11/2017 ::	Interest payment	50PV001895	IV:130AFRICAN DEVELOPMENT FUND	448,446.12
8/28/2017 ::	Interest payment	50PV001878	IV:122AFRICAN DEVELOPMENT FUND	2,362,788.70
8/8/2017 ::	Interest payment	50PV001836	IV:105AFRICAN DEVELOPMENT FUND	287,710.06
8/8/2017 ::	Interest payment	50PV001838	IV:107AFRICAN DEVELOPMENT FUND	70,350.94
Total				45,008,251.31
Treasury Bills				
Date	Details	PV No.	Payee	Amount
12/13/2017 ::	Interest on Treasury Bills & Other Gvt Securities	50PV002044	IV:333CENTRAL BANK OF THE GAMBIA	284,728,968.50
12/13/2017 ::	Interest on Treasury Bills & Other Gvt Securities	50PV002045	IV:334CENTRAL BANK OF THE GAMBIA	186,954,916.00
12/31/2017 ::	Interest on Treasury Bills & Other Gvt Securities	50PV002098	IV:450CENTRAL BANK OF THE GAMBIA	110,684,900.00
12/31/2017 ::	Interest on Treasury Bills & Other Gvt Securities	50PV002190	IV:302CENTRAL BANK OF THE GAMBIA	108,882,945.00
3/14/2017 ::	Interest on Treasury Bills & Other Gvt Securities	50PV001652	IV:311CENTRAL BANK OF THE GAMBIA	159,518,822.50
3/14/2017 ::	Interest on Treasury Bills & Other Gvt Securities	50PV001654	IV:312CENTRAL BANK OF THE GAMBIA	175,930,134.00
7/18/2017 ::	Interest on Treasury Bills & Other Gvt Securities	50PV001809	IV:350CENTRAL BANK OF THE GAMBIA	218,862,760.00
7/18/2017 ::	Interest on Treasury Bills & Other Gvt Securities	50PV001810	IV:351CENTRAL BANK OF THE GAMBIA	136,778,849.00

7/18/2017 ::	Interest on Treasury Bills & Other Gvt Securities	50PV001811	IV:352CENTRAL BANK OF THE GAMBIA	235,866,582.35
7/18/2017 ::	Interest on Treasury Bills & Other Gvt Securities	50PV001812	IV:353CENTRAL BANK OF THE GAMBIA	126,646,175.00
8/17/2017 ::	Interest on Treasury Bills & Other Gvt Securities	50PV001852	IV:360CENTRAL BANK OF THE GAMBIA	316,638,006.79
8/17/2017 ::	Interest on Treasury Bills & Other Gvt Securities	50PV001854	IV:362CENTRAL BANK OF THE GAMBIA	1,980,098.00
8/17/2017 ::	Interest on Treasury Bills & Other Gvt Securities	50PV001856	IV:365CENTRAL BANK OF THE GAMBIA	13,090,912.50
8/23/2017 ::	Interest on Treasury Bills & Other Gvt Securities	50PV001872	IV:367CENTRAL BANK OF THE GAMBIA	410,348,922.50
12/31/2017 ::	Interest on Treasury Bills & Other Gvt Securities	50PV002082	IV:425CENTRAL BANK OF THE GAMBIA	189,798,316.50
12/31/2017 ::	Interest on Treasury Bills & Other Gvt Securities	50PV002352	IV:514CENTRAL BANK OF THE GAMBIA	965,921,561.92
Total				3,642,632,870.50

Appendix t.

Penalties and commitment fees

Date	Details	Voucher No	Payee	Foreign currency	Rate	Amount D
Penalties						
21/8/2017	Interest on Loans from International Org. & Banks	50PV001862	Export/ Import Bank of India	\$478.91	47.15	22,580.61
24/7/2017	Interest on Loans from International Org. & Banks	50pv001825	Ecowas Bank for Investment and Development	\$23,276.84	46.94	1,092,614.87
2/5/2017	Interest on Loans from International Org. & Banks	50pv001724	Ecowas Bank for Investment and Development	\$5,409.74	47.02	254,365.97
19/4/217	Interest on Loans from International Org. & Banks	50pv001717	African Development Fund	\$10,012.88	47.08	471,406.39
19/10/2017	Interest on Loans from International Org. & Banks	50pv001977	African Development Fund	\$184.32	47.32	8,722.02
26/10/217	Interest on Loans from International Org. & Banks	50pv001983	African Development Fund	\$1,656.26	47.36	78,440.47
Sub-total						1,928,130.33
Commitment fees						
3/3/2017	Interest on Loans from International Org. & Banks	50PV001645	Export/ Import Bank of India	\$33.48	45.07	1,508.94
3/3/2017	Interest on Loans from Foreign Governments	50PV001643	Export/ Import Bank of India	\$92.90	45.07	4,187.00
2/5/2017	Interest on Loans from International Org. & Banks	50pv001725	Ecowas Bank for Investment and Development	\$14,380.16	47.02	676,155.12
Sub-total						681,851.06
Total				\$55,516.27		2,609,545.02

Appendix u

Un-presented payment vouchers (interest and amortisation) and other documents

Date	Details	PV No.	Payee	Amount
Interest payment				
12/31/2017 ::	Interest payment	50PV002212	IV:552CENTRAL BANK OF THE GAMBIA	130,739,549.22
12/31/2017 ::	Interest payment	50PV002098	IV:450CENTRAL BANK OF THE GAMBIA	110,684,900.00
8/22/2017 ::	Interest payment	50PV001871	IV:173INTERNATIONAL DEVELOPMENT ASSOCIATION	305,980.87
12/31/2017 ::	Interest payment	50PV002198	IV:355INTERNATIONAL DEVELOPMENT ASSOCIATION	178,038.09
8/17/2017 ::	Interest payment	50PV001856	IV:365CENTRAL BANK OF THE GAMBIA	13,090,912.50
8/17/2017 ::	Interest payment	50PV001854	IV:362CENTRAL BANK OF THE GAMBIA	1,980,098.00
Sub-Total				256,979,478.68
Amortization				
9/11/2017 ::	Principal payment	50PV001894	IV:31NIGERIAN TRUST FUND (NTF)	5,439,652.42
5/4/2017 ::	Principal payment	50PV001730	IV:184INTERNATIONAL FUND FOR AGRICULTURAL DEV	3,168,925.80
11/22/2017 ::	Principal payment	50PV002007	IV:325TAIWAN/ICDF	15,333.76
Sub-Total				8,623,911.98
G-Total				265,603,390.66

Appendix v

Reconciliation of Grant Disbursement

Statement of External Assistance (Grants disbursement) extracted from the 2017 Financial Statement

Statemet of External Assistance (Grants disbursement)	Statement of External Assistance Received for the year Ended 31st December,2017
GRANT DISBURSMENTS	2017
PROJECTS	AMOUNT
EPMDP	111,804,256.30
African Capacity Building Foundation	4,285,940.40
Rural Water Supply and Sanitation Project	12,144,639.50
Capacity Building Project	17,753,924.50
Coastal Protection Study	35,598,768.80
COMMUNITY SKILLS IMPROVEMENT PROJECT	92,928,306.80
ENTERPRENEURSHIP PROMOTION AND MICROFINANCE	47,799,187.30
Food and Agric Sector Development Project	300,900,437.20
Health Sector Study	53,130,935.20
Institution Support to Ministry of Works	211,215,093.20
Institutional Support for Economic and Financial Governance Phase III Project	47,278,374.40
INSTITUTIONAL SUPPORT PROJECT FOR ECONOMIC AND FINANCIAL GOVERNANCE	87,293,290.50
Livestock and Hortculture Development Project	57,460,723.00
livestock Development Study	22,566,244.80
PART NTERGRATED WARSHED MANAGEt	110,127,340.90
Poverty Reduction Budget Support Program	188,040,000.00

Statemet of External Assistance (Grants disbursement)	Statement of External Assistance Received for the year Ended 31st December,2017
Project 1 of Program Building Resilience Against Food and Nutritional Insecurity in the Sahe	176,970,872.60
RENEWABLE ENERGY STUDY	72,897,819.70
Rural Electrification Project THE STUDY	49,451,058.80
Rural Water Supply Sanitation Project	71,059,088.60
Skill Component Project for Women	100,487,205.80
Social Dimension Adjustment	87,027,601.00
SUPPLEMENTARY GRANT FOR THE RURAL WATER SUPPLY AND SANITATION	0
Sustainable Land Management Project	41,773,654.80
SUSTAINABLE MANAGEMENT OF ENDMIC RUMINANT LIVESTOCK IN WEST AFRICA	30,837,561.90
Tourism Development Master Plan Study	42,266,158.80
TRANS-GAMBIA CORRIDOR PROJECT	736,686,167.20
Water Supply & Sanitation Study	42,895,640.90
Consultancy Services for feasibility study on Feeder Road in West of Gambia (Kiang West)	0
9TH EDF ENVELOP	868,339,881.70
Coordination of European Programmes	70,532,823.60
Divisional Development Programme	229,826,371.90
EDF - Rural Water Supply	106,554,212.10
EDF - Technical cooperation Facility II	28,445,937.10
EDF VIII Training Programme	94,798.80
ITC – PROCODEL	195,469,604.70
National Authorising Office Support Unit	44,359,753.70
NON NSA (9 ACP GM 010)	4,524,779.80

Statemet of External Assistance (Grants disbursement)	Statement of External Assistance Received for the year Ended 31st December,2017
PACE PROGRAMME	39,972,719.10
Programe for Petroleum Products Imports.	256,400,000.00
RSP II 8-ACP-ROC-0	422,961,384.30
Stabex 99 (ECHO SRL(Lot1)	12,120,992.10
Stabex(Groundnut Sector Support)	273,744,820.00
STRUCTURAL ADJUSTMENT PROGRAMME	23,405,746.60
Study on National Tourism Authority	8,432,850.40
Support to Education Sector Programme (SESP)	338,124,102.20
Support to Peace Negotiation in Casaman	35,899,846.50
Support to the 2006 - 2008 Electoral cycle in The Gambia	0
Support to the Decentralised Rur. Develo	999,649,121.50
Support to the Groundnut Sub Sector	25,287,301.30
Support to the National Transport Plan	-52,617,242.00
Committed Undisbursed Balanced	309,017,242.00
Technical Cooperation Facility II	2,053,271.20
URD.Integrated Project.(URDIPCE11-14)	33,574,774.30
2nd PPF-ADVANCE CAP. BLDG. FOR ECON.MGMT	14,316,314.60
Additional Results for Education Achievement and Development Project	0
ADVANCE 2ND PPF - BANJUL PORT	16,157,129.60
ADVANCED 1ST PPF - BANJUL PORT	6,812,441.70
AFRICA EMERGENCY AGRICULTURAL PRODUCTION PROJECT	66,238,043.20
Africa Higher Education Centers of Excellence Project	29,616,879.80
African Emergency Locust Project	10,646,352.10
Commercial Agriculture and Value Chain Management	542,937,954.10

Statemet of External Assistance (Grants disbursement)	Statement of External Assistance Received for the year Ended 31st December,2017
Project	
Community Development Project PPF	37,516,895.70
COMMUNITY-DRIVEN DEVELOPMENT PROJECT	684,984,506.30
Economic Governance Reform Grant I	244,452,000.00
Education for All - Fast Track Initiative Catalytic Trust Fund	865,541,707.20
Electricity Support Project	246,296,600.00
Committed Undisbursed Balanced	29,495,400.00
Emergency Development Policy Financing	0
First Phase of the West Africa Regional Communication Infrastructure Program-The Gambia Project	1,035,803,465.50
GAMBIA EMERGENCY AGRICULTURAL PRODUCTION	316,428,098.20
GAMBIA GROWTH AND COMPITITIVENESS PROJECT	615,779,445.70
Gambia Rapid Response Nutrition Security	147,046,705.00
GM- Integrated Financial management and Information System project	13,822,407.90
IFMIS Additonal Financing	291,727,970.00
IFMIS Additional Financing	121,284,058.90
JSDF Grant for NGO Sector Efficiency and Accountability to Strengthen Services Projects	8,370,298.00
Maternal and Child Nutriition and Health Results Project	122,859,180.10
Maternal and Child Nutrition and Health Results Project	10,698,479.00
Maternal and Child Nutrition and Health Results Project	110,708,490.20
PPF ADVANCE- GATEWAY PROJECT	30,596,158.00
PPF-Advance,Economic mgmt(Secal)Proj.	13,027,625.20
PPF-Advance,Pov.Alleviation & Dev.	2,234,500.00
Results for Education Achievement and Development Project	619,041,884.30

Statemet of External Assistance (Grants disbursement)	Statement of External Assistance Received for the year Ended 31st December,2017
Second Additional Financing for the Maternal and Child Nutrition and Health Results Project	0
Strengthening Integrated Biodiversity	12,903,278.90
Strengthening Integrated Biodiversity Management	23,525,367.00
Strengthening Public Account and Public Enterprise Committee	22,085,127.70
Third Education Project Phase II	158,991,688.20
Third Education Sector Poject Phase II	519,117,816.00
Third Education Sector Project- First Addtional Financing	205,262,087.80
Trust Fund for Statistical Capacity Building	2,234,500.00
West Africa Agricultural Productivity Program Ph I (WAAPP)	1,440,298,358.50
West Africa Regional Communications Infrastructure Program - The Gambia project	1,075,979,751.80
ASAP Grant National Agrictural Land an Water Management Development Project	50,834,308.80
Livestock and Horticulture Development Project	264,297,097.80
National Agricultural Land and Water Management Dev. Proj. (NEMA)	2,986,963,231.80
Rural Finance & Comm. Initiative Project	9,704,369.10
RURAL FINANCE PROJECT (RFP)	52,682,771.00
EDUCATION FOR ALL FAST TRACK 56177GM	420,086,000.00
Integrated Coastal & Marine Bio. Magt. P	62,607,726.60
Capacity Building for Nat.Counc.Art &Cul	23,746,786.80
Poverty Reduction Support Paper (PRSP)	5,412,322.30
Teaching Maths and Physics through E-Learning	9,405,909.20

Statemet of External Assistance (Grants disbursement)	Statement of External Assistance Received for the year Ended 31st December,2017
The Gambia Association of Accountants	14,832,443.40
CAPACITY BUILDING IN PROJECT MANAGEMENT	11,432,831.40
COMM.BASED INFRASTRUCTURE & LIVELIHOOD	8,085,139.20
Committed Undisbursed Balanced	9,790,860.80
Feasib. Study for University of Gambia	8,607,626.90
FOOD SECURITY PROJECT (SOUTH-SOUTH CO-OP (G)	15,789,935.70
INSTITUTION AND CAPACITY BLDG PROJECT	2,263,912.60
Integrated Functional Literacy Project	18,325,312.80
NATIONAL WATER & ELECTRICITY COMPANY (NAWEC) - THE GAMBIA	15,002,145.90
Revised Linkage Project Between The Gambia and Turkey in Medicine and Allied Health Sciences	12,513,200.00
Support Food Secuity Under the Jeddah Declaration	13,407,000.00
First Literacy Project	3,766,486.70
TRADE GATEWAY PROJECT	10,623,297.90
Banjul Sewerage & Drainage Project	53,253,657.60
CRD Forestry Project	126,694,021.10
CRD Forestry Project II	111,276,961.60
RURAL WATER SUPPLY - KFW	62,741,623.50
RURAL WATER SUPPLY IV	12,997,358.90
Tech. Assist. for Farafenni-Laminkoto Rd	15,882,984.70
Essau-Kerewan Road Project	280,171,527.20
Technical and Vocational Education Training	15,641,500.00
Cotton Development Project & Gamcot	41,935,856.30
Sub-Total	21,417,499,687.00

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Statement of External Assistance (Grants disbursement) received from MoFEA

Name of Project	Donor	fund type	Disbursement for 2017 (US\$D)	Disbursement for 2017 (GMD)
Food and Agriculture Sector Development Project	ADB	grant	7,050,000.00	331,350,000.00
Building Resilience to Recurring Food Insecurity Project in The Sahel the Gambia. (P2RS)	ADB	grant	3,569,762.00	167,778,814.00
Rural Water Supply & Sanitation Project	ADB	grant	1,691,938.96	79,521,131.12
Inclusive Growth Institutional Support Project (IGISP)	ADB	grant	501,815.00	23,585,305.00
Trans-Gambia Corridor Bridge Project	ADB	grant	11,060,000.00	519,820,000.00
Trans-Gambia Corridor Bridge Project Phase II	ADB	grant	441,594.14	20,754,924.58
Gambia Statistical Capacity Building	TF IDA/WB	grant	125,704.68	5,908,119.96
Results for Education Achievement and Development Project	WB	grant	2,707,149.39	127,236,021.33
African Higher Education Centre of Excellence	WB	grant	558,061.46	26,228,888.62
Gambia Electricity Support Project	WB	grant	3,948,590.52	185,583,754.44
Gambia Integrated Financial Management System AF I	WB	grant	310,208.14	14,579,782.58
Commercial Agriculture and Value Chain Management Project	WB	grant	1,926,782.00	90,558,754.00
Maternal and Child Health Nutrition Results Project	WB	grant	3,400,000.00	159,800,000.00
National Agricultural Land Development Management Project	IFAD	grant		
NEMA CHOSSO	IFAD	grant	17,762,486.00	834,836,842.00
Strengthening Climate Services and Early Warning Systems in the Gambia to Climate Resilient Development and Adaptation to Climate Change Phase II	UNEP	grant	3,200,000.00	150,400,000.00

Name of Project	Donor	fund type	Disbursement for 2017 (US\$D)	Disbursement for 2017 (GMD)
UNICEF	UNICEF	grant	54,481.00	2,560,607.00
UNICEF	UNICEF	grant	148,596.00	6,984,012.00
UNICEF	UNICEF	grant	38,329.00	1,801,463.00
UNICEF	UNICEF	grant	422,948.00	19,878,556.00
UNICEF	UNICEF	grant	989,042.00	46,484,974.00
National Aid Secretariat	GLOBAL FUND	grant	1,763,288.39	82,874,554.33
National Leprosey for Tuberculosis Control Progam	GLOBAL FUND	grant	3,249,353.08	152,719,594.76
National Malaria Control Program	GLOBAL FUND	grant	1,943,691.00	91,353,477.00
Action Against Desertification (Great Green wall in the Sahara & Sahel	EU	grant	500,000.00	23,500,000.00
Post Crisis Response to Food and Nutrition Insecurity in The Gambia	EU	grant	2,450,185.00	115,158,695.00
Agric Economic Growth, Food Security/Nutrition to Mitigate Migration Flows	EU	grant	1,231,409.00	57,876,223.00
Improving Food Security and Nutrition in The Gambia through Food Fortification	EU	grant	998,653.00	46,936,691.00
UNFPA	UNFPA	grant	1,796,398.52	84,430,730.44
UNIDO/GEF 5 Renewable Energy	GEF	Grant	211,009.00	9,917,423.00
Community-Based Sustainable Dry Land Management	GEF	grant	200,000.00	9,400,000.00
Enhance Resilience of Vulnerable Coastal Areas to	GEF	grant		

Name of Project	Donor	fund type	Disbursement for 2017 (US\$D)	Disbursement for 2017 (GMD)
Communities in the Gambia			3,548,890.00	166,797,830.00
Adapting Agriculture to Climate Change in The Gambia (FSP)	GEF	grant	815,884.00	38,346,548.00
Support to enhancing the capacity of youth and women employment in aquaculture (Project)	FAO-TCP	grant	242,007.00	11,374,329.00
Integrated Pest Management on Whitefly	FAO-TCP	grant	218,234.00	10,256,998.00
Support to capacity development in conducting livestock census in The Gambia	FAO-TCP	grant	82,577.00	3,881,119.00
Assistance to Enhance Commercial Poultry Production for Food Security	FAO-TCP	grant	89,862.00	4,223,514.00
Development of the Artisanal Fisheries in The Gambia	FAO-TCP	grant	131,292.00	6,170,724.00
Green Climate Fun	GCF	grant	74,985.00	3,524,295.00
Construction Of Laminkoto Passimuss Road Project	ABU DHABI	loan	31,302,888.62	1,471,235,765.14

Appendix w

Differences in grant figures between MoFEA records and sectors

NAME OF PROJECT	SECTOR	DONOR	AMOUNT AS PER SECTOR/ DONOR USD	ACTUAL DISBURSEMENT AS PER MOFEA USD	Difference USD
Food and Agriculture Sector Development Project (FASDEP)	Agriculture	Gafsp	7,976,199	7,050,000	926,199
Gambia Commercial Agriculture Value Chain Project (GCAV)	Agriculture	IDA	2,648,105	1,926,782	721,323
Nema CHOSSO	Agriculture	IFAD	579,765	17,762,486	17,182,721
P2RS	Agriculture	ADF	3,666,452	3,569,762	96,692
National Agricultural Land Development Management Project (Nema)	Agriculture	IFAD	7,702,695	0.00	7,702,695
Total					26,629,628

Appendix x

Differences in grant disburse amounts

PROJECT	DONOR	GRANT DISBURSED AS PER LOAN UNIT	GRANT DISBURSED AS PER AIDS CODINATION	DIFFERENCE
Rural Water Supply and Sanitation Project	African Development Bank (G)	69,003,194.9	7,952,131.12	61,051,063.78
Rural Water Supply Sanitation Project	African Development Fund	898,691,663.3	0.00	
National Agricultural Land and Water Management Dev. Proj. (NEMA)	International Fund For Agric. Development	300,283,816.8	0.00 -	300,283,816.80
TRANS-GAMBIA CORRIDOR PROJECT	African Development Fund	926,291,850.1	519,820,000.00	406,471,850.10
Food and Agric Sector Development Project	African Development Fund	676,634,414.4	331,350,000.00	345,284,414.40
Maternal and Child Nutrition and Health Results Project	International Development Association	42,844,977.6	159,800,000.00	(116,955,022.40)
Maternal and Child Nutrition and Health Results Project	International Development Association	70,394,543.3		
Results for Education Achievement and Development Project	International Development Association	123,534,133.6	127,236,021.33	(3,701,887.73)
Commercial Agriculture and Value Chain Management Project	International Development Association	177,794,504.2	90,558,754.00	87,235,750.20
Project 1 of Program Building Resilience Against Food and Nutritional Insecurity in the Sahel	African Development Fund	203,504,865.2	167,778,814.00	35,726,051.20
Electricity Support Project	International Development Association	145,136,212.8	185,583,754.44	(40,447,541.64)

PROJECT	DONOR	GRANT DISBURSED AS PER LOAN UNIT	GRANT DISBURSED AS PER AIDS CODINATION	DIFFERENCE
INCLUSIVE GROWTH PROMOTION INSTITUTIONAL SUPPORT PROJECT	African Development Fund	23,791,049.2	23,585,305.00	205,744.20

Appendix y

No monitoring and coordination of grants

CODE	PROJECT	DONOR	GRANT DISBURSED
2011007	First phase of the west Africa Regional Communication Infrastructure Program- The Gambia Project	International development association	19,808,715.70
2011012	west Africa Regional Communication Infrastructure Program- The Gambia Project	International development association	19,742,789.20
2013003	IFMIS Additional Financing	International development association	13,307,283.10
2013006	Consultancy Services for feasibility study on feeder road in West of Gambia (Kiang West)	Arab bank for economic dev. in Africa	2,925,819.30
2015001	Grant in relation to the Gambia river basin development organization (OMVG Energy Project)	African development fund	5,186,862.90
2015003	GM -Integrated Financial Management and Information System Project	International development association	6,738,322.20
2016009	Additional Results for Education Achievement and Development Project	International development association	104,466,000.0
2017002	Second Additional Financing for the Maternal and Child Nutrition and Health Results Project	International development association	4,428,511.3
2017004	Supplementary grant for the rural water supply and sanitation	African development fund	18,610,034.90
2017010	Emergency Development Policy Financing	International development association	1,213,058,954.0
TOTAL			1,408,273,292.60

Appendix z

Transit accounts not cleared at the year end

Transit Account not Cleared		
Account codes	A/C name	Balance
12-00-000-4-0-000-0000-00000000-00-0000-000000-00-411947	wages payable	1,846.05
22-00-000-4-0-000-0000-00000000-00-0000-000000-00-411947	wages payable	3,463.62
01-00-000-0-0-000-0000-00000000-00-0000-000000-00-411812	recurrent creditors	120,402.00
02-00-000-0-0-000-0000-00000000-00-0000-000000-00-411812	recurrent creditors	63,302.20
07-00-000-0-0-000-0000-00000000-00-0000-000000-00-411812	recurrent creditors	1,275.00
08-00-000-0-0-000-0000-00000000-00-0000-000000-00-411812	recurrent creditors	311,202.37
09-00-000-0-0-000-0000-00000000-00-0000-000000-00-411812	recurrent creditors	50,000.00
18-00-000-0-0-000-0000-00000000-00-0000-000000-00-411812	recurrent creditors	78,001.00
23-00-000-0-0-000-0000-00000000-00-0000-000000-00-411812	recurrent creditors	361,471.52
50-00-000-0-0-000-0000-00000000-00-0000-000000-00-411812	recurrent creditors	48,878.06
01-00-000-0-0-000-0000-00000000-00-0000-000000-00-411816	imprest clearance	2,219,496.30
05-00-000-0-0-000-0000-00000000-00-0000-000000-00-411816	imprest clearance	20,000.00
07-00-000-0-0-000-0000-00000000-00-0000-000000-00-411816	imprest clearance	29,060.00
09-00-000-0-0-000-0000-00000000-00-0000-000000-00-411816	imprest clearance	10,000.00
10-00-000-0-0-000-0000-00000000-00-0000-000000-00-411816	imprest clearance	644,080.95
12-00-000-0-0-000-0000-00000000-00-0000-000000-00-411816	imprest clearance	73,220.00
18-00-000-0-0-000-0000-00000000-00-0000-000000-00-411816	imprest clearance	20,000.00
19-00-000-0-0-000-0000-00000000-00-0000-000000-00-411816	imprest clearance	50,000.00
23-00-000-0-0-000-0000-00000000-00-0000-000000-00-411816	imprest clearance	101,720.00
28-00-000-0-0-000-0000-00000000-00-0000-000000-00-411816	imprest clearance	10,000.00
Total		4,217,419.07

Appendix a1(i)& a1(ii)

Difference between extended trial balance and detailed imprest report

VN code	Retired Date	Opening Bal	Amount Issued	Amount retired	Balance outstanding
VN000089	GAMBIA EMBASSY-MOROCCO				
010IM838	31-Dec-2017	- 1,463,015.44	1,481,250.00	1,463,015.44	18,234.56
010IM911	31-Dec-2017	- 1,026,999.22	1,179,055.82	1,026,999.22	152,056.60
010IM927	31-Dec-2017	0	864,350.00	0	864,350.00
VN000108	GAMBIA EMBASSY TURKEY				
010IM723	31-Dec-2017	-672,486.79	688,193.18	672,486.79	15,706.39
010IM816	31-Dec-2017	-867,770.71	868,750.00	867,770.71	979.29
010IM841	31-Dec-2017	-726,346.25	868,750.00	726,346.25	142,403.75
010IM864	31-Dec-2017	- 2,615,932.40	2,615,988.00	2,615,932.40	55.6
010IM893	31-Dec-2017	- 1,016,696.95	1,049,306.82	1,016,696.95	32,609.87
010IM898	31-Dec-2017	-579,196.45	579,280.00	579,196.45	83.55
VN000234	GAMBIA EMBASSY-ADDIS ABABA				
010IM821	31-Dec-2017	-806,880.16	1,134,000.00	806,880.16	327,119.84
010IM827	31-Dec-2017	-670,958.64	755,000.00	670,958.64	84,041.36
010IM892	31-Dec-2017	- 1,099,316.76	1,127,206.82	1,099,316.76	27,890.06
010IM896	31-Dec-2017	- 3,723,780.36	3,725,650.50	3,723,780.36	1,870.14
VN000266	GAMBIA HIGH COMMISSION - DAKAR				
010IM824	31-Dec-2017	-354,554.09	500,000.00	354,554.09	145,445.91

VN code	Retired Date	Opening Bal	Amount Issued	Amount retired	Balance outstanding
010IM843	24-Jul-2017	-920,669.72	946,250.00	920,669.72	25,580.28
010IM903	31-Dec-2017	-606,918.43	626,557.00	606,918.43	19,638.57
VN000280	GAMBIA EMBASSY-HAVANA				
010IM796	31-Dec-2017	0	581,250.00	0	581,250.00
010IM798	31-Dec-2017	-952,743.71	962,500.00	952,743.71	9,756.29
010IM826	31-Dec-2017	-445,649.35	581,250.00	445,649.35	135,600.65
010IM847	31-Dec-2017	-827,824.93	912,500.00	827,824.93	84,675.07
010IM858	31-Dec-2017	0	3,555,811.20	0	3,555,811.20
010IM867	31-Dec-2017	-2,800,183.04	3,555,811.20	2,800,183.04	755,628.16
010IM899	31-Dec-2017	-1,376,214.66	2,342,806.80	1,376,214.66	966,592.14
VN000408	GAMBIA EMBASSY - MADRID				
010IM741	31-Dec-2017	-989,693.08	989,693.18	989,693.08	0.1
010IM833	31-Dec-2017	-1,133,922.18	1,170,000.00	1,133,922.18	36,077.82
010IM883	31-Dec-2017	-624,926.77	625,306.82	624,926.77	380.05
010IM921	31-Dec-2017	-328,754.33	331,000.00	328,754.33	2,245.67
010IM932	31-Dec-2017	-364,498.53	394,000.00	364,498.53	29,501.47
VN008215	GAMBIA HIGH COMMISSION LONDON				
010IM857	31-Dec-2017	-488,615.85	804,226.02	488,615.85	315,610.17
010IM918	31-Dec-2017	-1,051,993.95	1,434,250.00	1,051,993.95	382,256.05
010IM929	31-Dec-2017	-22,666.28	978,210.45	22,666.28	955,544.17

VN code	Retired Date	Opening Bal	Amount Issued	Amount retired	Balance outstanding
VN00827 3	Gambia High Commission - Freetown				
010IM795	31-Dec-2017	- 1,249,933.19	1,270,000.00	1,249,933.19	20,066.81
010IM871	31-Dec-2017	-968,479.11	1,000,000.00	968,479.11	31,520.89
010IM890	31-Dec-2017	- 1,389,614.01	1,732,806.82	1,389,614.01	343,192.81
010IM916	31-Dec-2017	0	4,911,201.90	0	4,911,201.90
VN00827 5	GAMBIA HIGH COMMISSION - ABUJA				
010IM737	31-Dec-2017	- 1,373,125.28	1,519,693.18	1,373,125.28	146,567.90
010IM858	31-Dec-2017	0	1,700,000.00	0	1,700,000.00
VN00827 6	GAMBIA EMBASSY - BRUSSELS				
010IM812	31-Dec-2017	- 1,739,997.93	1,740,000.00	1,739,997.93	2.07
010IM835	31-Dec-2017	- 1,127,300.77	1,240,000.00	1,127,300.77	112,699.23
010IM910	31-Dec-2017	0	10,000,000.00	0	10,000,000.00
010IM919	31-Dec-2017	- 1,603,157.93	1,955,000.00	1,603,157.93	351,842.07
VN00827 7	GAMBIA EMBASSY - RIYADH				
010IM752	31-Dec-2017	0	2,088,930.00	0	2,088,930.00
010IM784	31-Dec-2017	- 1,008,108.68	1,025,000.00	1,008,108.68	16,891.32
010IM831	31-Dec-2017	-987,277.28	1,025,000.00	987,277.28	37,722.72
010IM881	26-Oct-2017	-944,049.47	1,025,000.00	944,049.47	80,950.53
VN00827 8	GAMBIA EMBASSY - WASHINGTON				
010IM830	05-Dec-	0	226,033.78	0	226,033.78

VN code	Retired Date	Opening Bal	Amount Issued	Amount retired	Balance outstanding
	2017				
010IM840	31-Dec-2017	- 1,095,791.69	1,257,193.18	1,095,791.69	161,401.49
010IM882	31-Dec-2017	- 1,330,724.57	1,878,420.46	1,330,724.57	547,695.89
VN008279	GAMBIA EMBASSY - GUINEA BISSAU				
010IM752	31-Dec-2017	0	562,222.08	0	562,222.08
010IM861	31-Dec-2017	-555,592.42	604,422.00	555,592.42	48,829.58
010IM891	31-Dec-2017	-142,258.63	605,000.00	142,258.63	462,741.37
VN008282	GAMBIA CONSULATE - JEDDAH				
010IM822	31-Dec-2017	- 2,282,752.16	2,325,600.00	2,282,752.16	42,847.84
010IM839	31-Dec-2017	-837,500.00	862,500.00	837,500.00	25,000.00
VN008283	GAMBIA EMBASSY - PARIS				
010IM736	31-Dec-2017	-607,776.68	702,000.00	607,776.68	94,223.32
010IM792	31-Dec-2017	-638,578.50	870,000.00	638,578.50	231,421.50
010IM815	31-Dec-2017	- 2,945,179.25	3,299,108.40	2,945,179.25	353,929.15
010IM852	31-Dec-2017	- 1,512,790.85	3,488,032.80	1,512,790.85	1,975,241.95
010IM877	31-Dec-2017	-681,784.62	872,500.00	681,784.62	190,715.38
010IM878	31-Dec-2017	- 1,868,933.25	3,531,716.00	1,868,933.25	1,662,782.75
010IM895	31-Dec-2017	0	2,400,690.00	0	2,400,690.00
010IM901	31-Dec-2017	-258,943.32	1,026,939.40	258,943.32	767,996.08
VN008284	GAMBIA MISSION - UNITED NATION(New York)				
010IM814	31-Dec-	-	1,069,693.18	1,054,350.5	15,342.60

VN code	Retired Date	Opening Bal	Amount Issued	Amount retired	Balance outstanding
	2017	1,054,350.58		8	
010IM828	31-Dec-2017	-461,064.97	472,000.00	461,064.97	10,935.03
010IM845	25-Jul-2017	-943,968.86	1,069,693.18	943,968.86	125,724.32
010IM897	31-Dec-2017	-910,141.29	1,573,026.46	910,141.29	662,885.17
VN00828 5	GAMBIA EMBASSY - MAURITANIA				
010IM731	31-Dec-2017	-891,483.24	1,002,500.00	891,483.24	111,016.76
010IM773	31-Dec-2017	-1,293,467.79	1,296,193.42	1,293,467.79	2,725.63
010IM779	31-Dec-2017	-983,935.22	1,002,500.00	983,935.22	18,564.78
010IM880	31-Dec-2017	-1,002,399.01	1,002,500.00	1,002,399.01	100.99
VN00831 3	GAMBIA EMBASSY INDIA				
010IM930	31-Dec-2017	-2,346.00	3,500,000.00	2,346.00	3,497,654.00
VN00983 1	EMBASSY OF THE REPUBLIC OF THE GAMBIA-MALAYSIA				
010IM765	31-Dec-2017	-429,835.78	613,943.18	429,835.78	184,107.40
010IM818	31-Dec-2017	-557,371.68	793,750.00	557,371.68	236,378.32
010IM846	31-Dec-2017	-316,607.51	793,750.00	316,607.51	477,142.49
010IM856	31-Dec-2017	-1,347,012.64	2,256,888.00	1,347,012.64	909,875.36
010IM886	31-Dec-2017	0	793,750.00	0	793,750.00
VN01110 5	EMBASSY OF THE GAMBIA????				
010IM844	31-Dec-2017	-701,327.84	775,000.00	701,327.84	73,672.16
010IM913	31-Dec-2017	-730,372.67	787,500.00	730,372.67	57,127.33
010IM915	31-Dec-	-	6,164,407.70	6,157,201.3	7,206.37

VN code	Retired Date	Opening Bal	Amount Issued	Amount retired	Balance outstanding
	2017	6,157,201.33		3	
VN012655	EMBASSY OF THE ISLAMIC REPUBLIC THE GAMBIA - CHINA				
010IM727	31-Dec-2017	-605,857.02	613,443.00	605,857.02	7,585.98
010IM829	31-Dec-2017	-442,832.11	450,000.00	442,832.11	7,167.89
010IM834	31-Dec-2017	-698,659.46	793,750.00	698,659.46	95,090.54
010IM860	31-Dec-2017	-5,900,740.00	6,697,240.00	5,900,740.00	796,500.00
010IM920	31-Dec-2017	-791,523.78	793,750.00	791,523.78	2,226.22
TOTAL					47,357,134.53,

Appendix a1(ii)

Difference in imprest reported in ETB and the detailed imprest report 2017

Date of imprest	Description	Imprest as per ETB(GMD)	Balance as per Detail report(GMD)	Difference (GMD)
2017	Imprest	175,622,696.82	47, 357,134.53	128,265,562.29

Appendix b1.

Unretired imprest

VN code	Retired Date	Opening Bal	Amount Issued	Amount retired	Balance outstanding
VN000089	GAMBIA EMBASSY- MOROCCO				
010IM927	31-Dec-2017	0.00	864,350.00	0.00	864,350.00
VN000280	GAMBIA EMBASSY- HAVANA				
010IM796	31-Dec-2017	0.00	581,250.00	0.00	581,250.00
010IM858	31-Dec-2017	0.00	3,555,811.20	0.00	3,555,811.20
VN008273	Gambia High Commission - Freetown				
010IM916	31-Dec-2017	0.00	4,911,201.90	0.00	4,911,201.90
VN008275	GAMBIA HIGH COMMISSION - ABUJA				
010IM858	31-Dec-2017	0.00	1,700,000.00	0.00	1,700,000.00
VN008277	GAMBIA EMBASSY - RIYADH				
010IM752	31-Dec-2017	0.00	2,088,930.00	0.00	2,088,930.00
VN008278	GAMBIA EMBASSY - WASHINGTON				
010IM830	05-Dec-2017	0.00	226,033.78	0.00	226,033.78
VN008279	GAMBIA EMBASSY - GUINEA BISSAU				
010IM752	31-Dec-2017	0.00	562,222.08	0.00	562,222.08
VN008283	GAMBIA EMBASSY - PARIS				
010IM895	31-Dec-2017	0.00	2,400,690.00	0.00	2,400,690.00
VN009831	EMBASSY OF THE REPUBLIC OF THE GAMBIA-MALAYSIA				
010IM886	31-Dec-2017	0.00	793,750.00	0.00	793,750.00
					17,684,238.96

Appendix c1

Partly-retired imprest

Date	Imprest no	Holder	Description	Amount issued-GMD	Retired as per receipt GMD	Outstanding (GMD)	Remark
8.05.17	07IM304	Masanneh N Kinteh	Imprest iro GAF food ration across the country	1,000,000.00	865,340.00	134,660.00	Partly retired
12.04.17	007im298	Musa m Jammeh	Imprest for maintenance & special service for GAF	120,000.00	105,000.00	15,000.00	Attached invoice no.0035 amount 15,000 not authentic
21.02.17	00IM287	Commodre SillahKujabi	Imprest for minor maintc. On patrol boat for Gambia Navy	70,000.00	67,150.00	2,850.00	Partly retired
21.02.17	00IM288	Lt.Col.Musa M. Jammeh	Imprest for maintenance & special service for GAF	120,000.00	111,260.00	8,740.00	Partly retired

Date	Imprest no	Holder	Description	Amount issued-GMD	Retired as per receipt GMD	Outstanding (GMD)	Remark
23/5/17	008IM587	Omar Darboe	Imprest IRO perishable food item for the feeding of Kanifing PIU for the month of May 2017.	100,000.00	79,900.00	20,100.00	Partly retired
10/4/17	008IM557	Mamour Jobe	Imprest IRO perishable food item for the feeding of recruits at the Police Training for the month of April 2017.	60,000.00	53,100.00	6,900.00	Partly retired
6/2/17	08IM530	famara jallow	Imprest IRO perishable	100,000.00	74,085.00	25,915.00	Partly retired

Date	Imprest no	Holder	Description	Amount issued-GMD	Retired as per receipt GMD	Outstanding (GMD)	Remark
			e food item for the feeding of kanifing PIU for the month of Feb 2017.				
7/7/17	007im315	Masanneh N Kinteh	Imprest for the feeding of troops on 24 hours guard duties to GAF for the month of July 2017	1,000,000.00	986,570.00	13,430.00	Partly retired
2/6/17	008IM591	Sohna Jawara	Payment of reimbursable imprest for Sohnna Jawara in IRO	40,000.00	35,100.00	4,900.00	Partly retired

Date	Imprest no	Holder	Description	Amount issued-GMD	Retired as per receipt GMD	Outstanding (GMD)	Remark
			perishable food items for the feeding of Banjul PIU for the month of June 2017				
7/7/17	008IM598	Omar Darboe	Imprest IRO perishable food item for the feeding of Kanifing PIU for the month of July 2017.	100,000.00	77,032.00	22,968.00	No manual receipt attached
7/7/17	008IM602	Asumana Kinteh	Imprest IRO perishable food item for the feeding of	60,000.00	41,500.00	18,500.00	No manual receipt attached

Date	Imprest no	Holder	Description	Amount issued-GMD	Retired as per receipt GMD	Outstanding (GMD)	Remark
			recruits for the month of July 2017.				
6/2/17	008IM589	Omar Darboe	Imprest IRO perishable food item for the feeding of Kanifing PIU for the month of June 2017.	100,000.00	81,455.00	18,545.00	No manual receipt attached
9/6/2017	012IM420	Lamin jawneh	Reimbursable imprest to meet miscellaneous expenses	150,000.00	141,660.00	8,340.00	Partly retired
8/9/2017	008IM622	Asumana Kinteh	Imprest IRO perishable food item for the	60,000.00	19,000.00	41,000.00	No manual receipt attached

Date	Imprest no	Holder	Description	Amount issued-GMD	Retired as per receipt GMD	Outstanding (GMD)	Remark
			feeding of recruits for the month of October 2017.				
13/06/17	021IM103	Babanding Sabally	Payment for clearing of goods and medical supply at the sea and airport for central medical stores	100,000.00	95,250.98	4,749.02	No approval or request and partially retired
9616/11/17	010IM899	Gambia Embassy - Havana	Payment of Other Charges for fourth quarter	2,342,806.80	601,484.45	1,741,322.35	Partly retired, both manual and system
10/11/17	010IM893	Gambia Embassy - Turkey	Payment of Other Charges for fourth quarter	1,049,306.82	995,218.74	54,088.08	Partly retired manual and in system
23/11/17	010IM911	Gambia Embassy - Morocco	Payment of Other	1,179,055.82	406,693.12	772,362.70	Partly retired both system and manual

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Date	Imprest no	Holder	Description	Amount issued-GMD	Retired as per receipt GMD	Outstanding (GMD)	Remark
			Charges for fourth quarter				
30/11/17	010IM915	Gambia Embassy - South Africa	Purchase of flag car for the Ambassador and a utility car	6,164,407.70	6,157,201.33	7,206.37	Partly retired
13/7/17	010IM880	Gambia Embassy - Mauritania	Payment of Other Charges for fourth quarter	1,002,500.00	667,980.07	334,519.93	Partly retired but fully retired in system
13/7/17	010IM832	Gambia Embassy - Mauritania	Payment of Other Charges for third quarter	1,002,500.00	833,186.79	169,313.21	Partly retired but fully retired in system
13/07/17	010IM833	Gambia Embassy - Madrid	Being payment of other Charges for third quarter	1,170,000.00	1,103,034.87	66,965.13	Partly retired in system & manual
27/11/17	010IM913	Gambia Embassy - South Africa	Being payment of other Charges for fourth quarter	787,500.00	705,810.58	81,689.42	Partly retired

Date	Imprest no	Holder	Description	Amount issued-GMD	Retired as per receipt GMD	Outstanding (GMD)	Remark
20/4/17	010IM787	Gambia Embassy - Addis Ababa	Being payment of other Charges for second quarter	755,000.00	416,108.15	338,891.85	Partly retired, but fully retired in system
6/2/17	010IM035	Gambia Embassy - Havana	Being payment of other Charges for first quarter	400,943.18	349,497.30	51,445.88	Partly retired but fully retired in system
6/2/17	010IM732	Gambia Embassy - India	Being payment of other Charges for first quarter	950,000.00	847,542.91	102,457.09	Partly retired but fully retired in system
8/2/17	010IM736	Gambia Embassy - Paris	Being payment of other Charges for first quarter	702,000.00	579,476.05	122,523.95	Partly retired
16/02/17	010IM739	Gambia Embassy - Bissau	Being payment of other Charges for first quarter	692,193.18	682,913.16	9,280.02	Partly retired but fully retired in system
9/8/17	010IM870	Gambia Embassy - Brussels	Payment of six	2,716,051.21	1,396,050.53	1,320,000.68	Partly retired but fully retired in system

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Date	Imprest no	Holder	Description	Amount issued-GMD	Retired as per receipt GMD	Outstanding (GMD)	Remark
			months' rent from July to December 2017				
1/8/17	010IM853	Gambia Embassy - South Africa	Payment of six months' rent from July to December 2017	1,632,528.00	465,043.30	1,167,484.70	Partly retired but fully retired in system
13.07/17	010IM835	Gambia Embassy - Brussels	Being payment of other Charges for Third quarter	1,240,000.00	227,813.83	1,012,186.17	Partly retired
11/8/17	010IM872	Gambia Embassy - Washington	Being payment of six month rent for the residence of the home base staff	1,535,788.80	1,240,292.52	295,496.28	Partly retired but fully retired in system
6/2/17	010IM730	Gambia Embassy - South Africa	Being payment of other Charges	787,500.00	245,304.77	542,195.23	Partly retired but fully retired in system

Date	Imprest no	Holder	Description	Amount issued-GMD	Retired as per receipt GMD	Outstanding (GMD)	Remark
			for first quarter				
21/02/17	010IM745	Gambia Embassy Washington	Being payment of other Charges for first quarter	1,257,193.18	567,944.07	689,249.11	Partly retired but fully retired in system
1/8/17	010IM850	Gambia Embassy - India	Being payment of six month rent from July to December	6,006,948.00	5,367,748.00	639,200.00	Partly retired but fully retired in system
02.08.17	00IM608	Ansumana Manneh	Imprest IFO Director General-Prisons	30,000	26,905.00	3,095	counting of invoice & receipt
7/25/17	010im843	Gambia High Commission - Dakar		946,250.00	920,669.72	25,580.28	No manual retirement
7/25/17	010IM841	Gambia Embassy Turkey		868,750.00	726,346.25	142,403.75	No manual retirement
8/1/2017 ::	010IM857	Gambia High Commission London		804,226.02	488,615.85	315,610.17	Not fully retired in system.
7/6/17	010IM828	Gambia Mission- UN	NA	472,000.00	461,064.97	10,935.03	Partly retire in system and manual receipts attached

Date	Imprest no	Holder	Descript ion	Amount issued-GMD	Retired as per receipt GMD	Outstanding (GMD)	Remark
8/2/20 17	010IM8 60	EMBASSY OF THE ISLAMIC REPUBLIC TH	NA	6,697,240.00	5,900,740.00	796,500.00	
2/6/20 17	10PV00 4502	IV:010IM735GAMBI A EMBASSY- HAVANA	NA	400,943.18	349,497.30	51,445.88	Partly retired
12/4/2 017	08PV01 1535	IV:008IM652LANDIN G KINTEH	NA	60,000.00	19,000	41,000	Partly retired
TOTAL						11,251,045.28	

Appendix d1

Missing Imprest retirement documents

Date	PV Number	Details/ Description imprest	Amount	Remarks
11/15/2017	21PV006063	IV:021IM165ABDOUKARIM JALLOW	463,600.00	Only approval attached
4/5/2017	23PV004085	IV:023IM164BUBACARR ZAIDI JALLOW	456,525.00	No summary of expenditures attached.
11/22/2017	23PV005104	IV:023IM195BABANDING SANYANG	302,100.00	No system receipt, summary of expenditure, attendance list attached.
6/20/2017	12PV010952	IV:012IM424EBRIMA BALA GAYE	278,400.00	No request attached, manual receipts, expenditure summary & system receipt.
6/13/2017	21PV005395	IV:021IM102ROHEY NJIE	268,224.00	No request attached, manual receipts, expenditure summary & system receipt.
7/24/2017	23PV004527	IV:023IM175CHERNO GAYE	240,000.00	No manual and system receipt, or attachment list
12/29/2017	01PV015594	IV:001IM903 Neneh Sambou	200,000.00	No request, expenditure summary and retirement receipts.
8/2/2017	25PV002198	IV:025IM19MANDING SAIDYKHAN	200,000.00	No approval, expenditure summary and retirement receipts attached
10/16/2017	21PV005945	IV:021IM155ALIMATOU JUWARA	192,904.00	No approval, expenditure summary and retirement receipts

Date	PV Number	Details/ Description imprest	Amount	Remarks
				attached.
7/20/2017	20PV008290	IV:020IM80MARABATOU BADJIIE	190,000.00	No request, expenditure summary and retirement receipts
6/28/2017	12PV010997	IV:012IM425LAMIN TRAWALLY	186,300.00	No attachment list, request, system retired receipt attached. Imprest not retired.
9/4/2017	21PV005776	IV:021IM133 Basiru Drammeh	177,600.00	No approval, expenditure summary and retirement receipts attached.
3/20/2017	12PV010218	IV:012IM383BINTOU PA NJIE	162,500.00	No attachment list, request and system receipt attached. Imprest not retired.
4/5/2017	12PV010317	IV:012IM388FATOU JADAMA	115,750.00	No system receipt and summary of expenditure attached.
12/15/2017	01PV015427	IV:001IM899ALHAGI OUSMAN CEESAY	100,000.00	No system retired receipt, approval and summary of expenditures attached.
1/23/2017	08PV008894	IV:008IM518FAMARA JALLOW	100,000.00	No retirement or supporting document attached, except request letter
2/6/2017	08PV009028	IV:008IM530FAMARA JALLOW	100,000.00	No approval attached.
5/23/2017	08PV009938	IV:008IM587OMAR DARBOE	100,000.00	No request, approval and summary of expenditures attached.
6/2/2017	08PV009990	IV:008IM589OMAR DARBOE	100,000.00	Purchase of bread: No request and

Date	PV Number	Details/ Description imprest	Amount	Remarks
				approval & manual attached.
7/7/2017	08PV010190	IV:008IM598OMAR DARBOE	100,000.00	No request and approval & manual receipt attached.
3/28/2017	27PV002377	IV:027IM56LAMIN CEESAY	86,250.00	No request, approval and summary of expenditures attached
11/13/2017	23PV005011	IV:023IM191CHERNO GAYE	81,200.00	No manual receipt attached system receipt, expenditure summary
11/23/2017	23PV005106	IV:023IM198 Hatab Camara	81,000.00	No manual receipt attached & system receipt
2/14/2017	01PV011549	IV:001IM747 ALHAGI OUSMAN CEESAY	80,000.00	No manual receipts seen
7/12/2017	12PV011108	IV:012IM430 MOMODOU SAMBOU	79,500.00	No retirement receipts attached.
8/21/2017	27PV002647	IV:027IM59KHADDIJATOU JATTA	78,000.00	No request, manual receipt, system receipt, imprest retirement & summary expenditure
6/23/2017	01PV012983	IV:001IM809ABDOURAHMAN BARRY	75,000.00	Fully retired but no request or approval attached.
7/14/2017	11PV002812	IV:011IM58ALIEU JALLOW	75,000.00	Fully retired but no system receipt and approval attached.
9/20/2017	23PV004798	IV:023IM183BABANDING SANYANG	70,750.00	No manual and system receipt is attached. No attachment list
2/9/2017	08PV009048	IV:008IM533EDUWARD T. SAMBOU	70,000.00	No request, approval and summary of expenditures attached.

Date	PV Number	Details/ Description imprest	Amount	Remarks
3/6/2017	08PV009252	IV:008IM550EDUWARD T. SAMBOU	70,000.00	No request, approval and summary of expenditures attached.
8/16/2017	23PV004608	IV:023IM180EBOU SANNEH	62,700.00	No request attached, manual receipts, expenditure summary & system receipt.
2/9/2017	08PV009046	IV:008IM531YANKUBA SONKO	60,000.00	Only system retired receipt but no manual one
8/4/2017	08PV010382	IV:008IM614LANDING KINTEH	60,000.00	No manual receipt, summary of expenditure and approval attached.
6/19/2017	23PV004380	IV:023IM171BABANDING SANYANG	58,500.00	Only request and approval attached
10/13/2017	23PV004878	IV:023IM187CHERNO GAYE	52,000.00	No manual receipts, system receipts, imprest retirement & attachment list.
9/8/2017	21PV005791	IV:021IM141 SITAPHA SARJO	50,000.00	No manual receipts, summary of expenditure and request attached.
4/27/2017	10PV004826	IV:010IM800 FATOU S SANYANG	47,700.00	No receipts, summary of expenditure
12/12/2017	21PV006204	IV:021IM178 Buba Darboe	43,726.00	No request & summary expenditure IRO imprest to facilitate the movement of HCU staff to conduct health communication activities
1/23/2017	08PV008896	IV:008IM521 SOHNA JAWARA	40,000.00	No expenditure, receipt & approval

Date	PV Number	Details/ Description imprest	Amount	Remarks
1/23/2017	08PV008897	IV:008IM522 BABOUCARR CHAM	40,000.00	No manual receipt & expenditure summary attached.
1/25/2017	08PV008909	IV:008IM526 MOMODOU SOWE	40,000.00	No expenditure, receipt & approval
2/9/2017	08PV009047	IV:008IM532 MOMODOU SOWE	40,000.00	No supporting /retirement receipts attached
5/8/2017	08PV009738	IV:008IM582ESSA JAGNE	40,000.00	Only approval sought and attached: no receipts seen
7/10/2017	08PV010197	IV:008IM603MAMOUR JOBE	40,000.00	No approval, summary expenditure, manual receipts and system generated receipt attached.
8/4/2017	08PV010381	IV:008IM615MAMOUR JOBE	40,000.00	No approval and manual receipts attached.
11/1/2017	08PV011208	IV:008IM638BABOUCARR CHAM	40,000.00	No request and approval attached.
6/1/2017	12PV010783	IV:012IM418DAWDA NJIE	40,000.00	No request, system receipt, manual receipts and summary of expenditure attached. Imprest not retired.
11/10/2017	27PV002814	IV:027IM61YAYA SIREH JALLOW	40,000.00	No request, expenditure summary, manual receipt, system receipts & imprest retirement
4/25/2017	07PV007129	IV:007IM301LALA CAMARA	39,000.00	No request, retirement receipt seen.

Date	PV Number	Details/ Description imprest	Amount	Remarks
10/6/2017	21PV005926	IV:021IM153 Buba Darboe	37,180.00	No Manual receipts, system receipts, imprest retirement & attachment list.
2/9/2017	08PV009055	IV:008IM539MAOLUD NABI JARJU	35,000.00	No Manual receipts, imprest retirement & attachment list.
3/20/2017	08PV009383	IV:008IM553BULLI MUSTAPHA DIBBA	30,000.00	No Manual receipts, system receipts, imprest retirement & attachment list.
8/2/2017	08PV010363	IV:008IM608ANSUMANA MANNEH	30,000.00	Invalid Request letter dated 4th July 2014 was attached.
5/11/2017	11PV002651	IV:011IM56ABUBAKAR MOHAMMED BABADOKO	30,000.00	No system receipt, attachment list and request attached. Imprest not retired
6/20/2017	12PV010951	IV:012IM422ABDOULIE S. BAH	27,000.00	No system receipt, attachment list and request attached. Imprest not retired
5/9/2017	05PV000853	IV:005IM15SOHNA TOURAY	26,000.00	No, request letter, expenditure statement, retirement receipts
4/27/2017	11PV002632	IV:011IM55ALHAGIE BABOU JOOF	25,000.00	No system receipt, manual receipts and request attached. Imprest not retired.
3/28/2017	29PV000988	IV:029IM8FATOU JABANG	25,000.00	No manual receipts, system receipts, imprest retirement & attachment list.
6/7/2017	12PV010819	IV:012IM419MOMODOU SAMBOU	21,000.00	No system receipt, attachment list and request attached. Imprest not retired.

Date	PV Number	Details/ Description imprest	Amount	Remarks
8/11/2017	19PV002921	IV:019IM48AUGUSTINE F.D MENDY	19,000.00	No manual receipts, system receipts, imprest retirement & attachment list.
11/13/2017	23PV005014	IV:023IM192BABANDING SANYANG	17,500.00	No request, expenditure summary attached,
9/28/2017	12PV012003	IV:012IM448ABDOU SALAM JATTA	6,000.00	No system receipt, attachment list and request attached. Imprest not retired.
TOTAL			6,082,909.00	

Appendix e1

Un-presented Payment Vouchers and imprest files

Date	Imprest Control code	PV Number	Details/ Description imprest	Amount
7/12/2017	12-VN007668	12PV011110	IV:012IM429HADDIJATOU MBENGA	125,000.00
5/11/2017	10--VN008215	10PV004863	IV:010IM813GAMBIA HIGH COMMISSION LONDON	100,726.54
4/19/2017	01-VN003343	01PV012168	IV:001IM769ALHAGI OUSMAN CEESAY	100,000.00
4/27/2017	08-VN002421	08PV009660	IV:008IM567OUSMAN CHAM	100,000.00
6/21/2017	25-VN001918	25PV002154	IV:025IM18FATIMAH SOSSEH JALLOW	100,000.00
9/20/2017	21-VN014358	21PV005827	IV:021IM144ADAMA HUMMA	90,248.00
10/16/2017	01-VN004907	01PV014348	IV:001IM860SAIKOU J.K TRAWALLY	71,000.00
8/9/2017	07-VN013595	07PV007709	IV:007IM323MAMAT CHAM	70,000.00
8/4/2017	08-VN013729	08PV010377	IV:008IM612ANSUMANA KINTEH	60,000.00
9/8/2017	08-VN013729	08PV010655	IV:008IM622ANSUMANA KINTEH	60,000.00
4/13/2017	20-VN012067	20PV007748	IV:020IM79AJIE CEESAY	50,000.00
6/21/2017	03-VN000671	03PV003884	IV:003IM7MAM BINTA JOOF	45,000.00
12/12/2017	01-VN014198	01PV015246	IV:001IM887GEORGIE MBOOB	50,000.00
4/13/2017	20-VN012067	20PV007748	IV:020IM79AJIE CEESAY	50,000.00
6/21/2017	03-VN000671	03PV003884	IV:003IM7MAM BINTA JOOF	45,000.00
11/1/2017	08-VN005769	08PV011207	IV:008IM637SOHNA JAWARA	40,000.00
11/1/2017	08-VN002377	08PV011210	IV:008IM640MAMOUR JOBE	40,000.00
11/1/2017	08-VN013554	08PV011211	IV:008IM639ESSA JAGNE	40,000.00
12/5/2017	08-VN002475	08PV011539	IV:008IM649BABOUCARR CHAM	40,000.00

4/27/2017	09-VN013548	09PV001378	IV:009IM7MAM JARRA BADJIE	39,000.00
5/8/2017	08-VN010167	08PV009735	IV:008IM584MAOLUD NABI JARJU	35,000.00
11/14/2017	08-VN010975	08PV011286	IV:008IM644ANSUMANA MANNEH	30,867.00
10/11/2017	08-VN003282	08PV010959	IV:008IM634BULLI MUSTAPHA DIBBA	30,000.00
8/9/2017	10-VN007726	10PV005212	IV:010IM869ISATOU JOBE	30,000.00
12/5/2017	27-VN010947	27PV002878	IV:027IM63KUMBA JAMMEH	25,000.00
11/16/2017	19-VN012015	19PV003143	IV:019IM51OMAR BADJIE	10,000.00
Total				1,476,841.54

Table 2: Embassies/ High Commissions

Date	Imprest Control code	PV Number	Details/ Description imprest	Amount
4/13/2017	10-VN008282	10PV004741	IV:010IM775GAMBIA CONSULATE - JEDDAH	2,417,400.00
8/1/2017	10-VN008275	10PV005194	IV:010IM849GAMBIA HIGH COMMISSION - ABUJA	1,965,000.00
11/10/2017	10-VN008273	10PV005603	IV:010IM890Gambia High Commission - Freetown	1,732,806.82
5/2/2017	10-VN008275	10PV004833	IV:010IM797GAMBIA HIGH COMMISSION - ABUJA	1,700,000.00
8/9/2017	10-VN008275	10PV005216	IV:010IM868GAMBIA HIGH COMMISSION - ABUJA	1,700,000.00
11/14/2017	10-VN008284	10PV005613	IV:010IM897GAMBIA MISSION - UNITED NATION	1,573,026.46
8/1/2017	10-VN008273	10PV005188	IV:010IM854Gambia High Commission - Freetown	1,127,040.00
2/6/2017	10-VN008273	10PV004499	IV:010IM726Gambia High Commission - Freetown	1,077,193.18
2/22/2017	10-VN008284	10PV004525	IV:010IM744GAMBIA MISSION - UNITED NATION	1,069,693.18
5/12/2017	10-VN008284	10PV004868	IV:010IM814GAMBIA MISSION - UNITED NATION	1,069,693.18
7/25/2017	10-VN008284	10PV005162	IV:010IM845GAMBIA MISSION - UNITED NATION	1,069,693.18
8/1/2017	10-	10PV005191	IV:010IM851GAMBIA HIGH	911,430.00

Date	Imprest Control code	PV Number	Details/ Description imprest	Amount
	VN000266		COMMISSION - DAKAR	
5/4/2017	10-VN008282	10PV004850	IV:010IM804GAMBIA CONSULATE - JEDDAH	862,500.00
11/10/2017	10-VN012479	10PV005604	IV:010IM888EMBASSY OF THE ISLAMIC REPUBLIC OF	768,750.00
2/16/2017	10-VN000266	10PV004522	IV:010IM740GAMBIA HIGH COMMISSION - DAKAR	765,943.00
11/21/2017	10-VN000266	10PV005677	IV:010IM903GAMBIA HIGH COMMISSION - DAKAR	626,557.00
2/6/2017	10-VN012655	10PV004498	IV:010IM727EMBASSY OF THE ISLAMIC REPUBLIC TH	613,443.00
8/25/2017	10-VN012479	10PV005282	IV:010IM874EMBASSY OF THE ISLAMIC REPUBLIC OF	8,320,654.00
8/1/2017	10-VN008284	10PV005187	IV:010IM855GAMBIA MISSION - UNITED NATION	7,018,261.23
3/14/2017	10-VN008284	10PV004624	IV:010IM762GAMBIA MISSION - UNITED NATION	6,788,105.29
8/2/2017	10-VN012655	10PV005200	IV:010IM860EMBASSY OF THE ISLAMIC REPUBLIC TH	6,697,240.00
11/30/2017	10-VN008273	10PV005727	IV:010IM916Gambia High Commission - Freetown	4,911,201.90
3/14/2017	10-VN012655	10PV004619	IV:010IM758EMBASSY OF THE ISLAMIC REPUBLIC TH	4,907,280.00
11/23/2017	10-VN012479	10PV005700	IV:010IM907EMBASSY OF THE ISLAMIC REPUBLIC OF	4,904,000.00
5/9/2017	10-VN000234	10PV004857	IV:010IM808GAMBIA EMBASSY- ADDIS ABABA	165,375.00
11/23/2017		10PV005702	IV:010IM910GAMBIA EMBASSY - BRUSSELS	10,000,000.00
8/3/2017	10-VN000108	10PV005205	IV:010IM864GAMBIA EMBASSY TURKEY	2,615,988.00
3/14/2017	10-VN008277	10PV004626	IV:010IM752GAMBIA EMBASSY - RIYADH	2,088,930.00
3/17/2017	10-VN008277	10PV004676	IV:010IM763GAMBIA EMBASSY - RIYADH	2,088,930.00
8/2/2017	10-VN008275	10PV005199	IV:010IM858GAMBIA HIGH COMMISSION - ABUJA	1,700,000.00
7/13/2017	10-VN008280	10PV005080	IV:010IM837GAMBIA EMBASSY - RABAT	1,481,250.00
3/24/2017	10-VN008276	10PV004690	IV:010IM769GAMBIA EMBASSY - BRUSSELS	1,289,699.68
5/23/2017	10-	10PV004926	IV:010IM819EMBASSY OF	1,200,320.00

Date	Imprest Control code	PV Number	Details/ Description imprest	Amount
	VN012655		THE ISLAMIC REPUBLIC TH	
12/22/2017	10-VN008278	10PV005916	IV:010IM931GAMBIA EMBASSY - WASHINGTON	1,026,000.00
8/7/2017	10-VN000408	10PV005210	IV:010IM863GAMBIA EMBASSY -MADRID	958,000.00
9/28/2017	10-VN008283	10PV005414	IV:010IM877GAMBIA EMBASSY - PARIS	872,500.00
11/17/2017	10-VN011105	10PV005627	IV:010IM902EMBASSY OF THE GAMBIA	787,500.00
11/27/2017	10-VN011105	10PV005710	IV:010IM913EMBASSY OF THE GAMBIA	787,500.00
6/16/2017	10-VN000234	10PV005019	IV:010IM827GAMBIA EMBASSY- ADDIS ABABA	755,000.00
6/16/2017	10-VN000280	10PV005017	IV:010IM826GAMBIA EMBASSY- HAVANA	581,250.00
3/14/2017	10-VN008279	10PV004616	IV:010IM752GAMBIA EMBASSY - GUINEA BISSAU	562,222.08
TOTAL				93,557,376.18

Appendix f1.

Extension of contracts without authority

Emplo. No	Name	Position	Ministry	New Contract Date	Remark	Number of Months	Basic Salary	Amount
122006	Sulayman Sawaneh	Qualified Teacher	20-Ministry of Education	Jan 17-Dec 18	Paid up to 5 May 2017	5	4069	20,345.00
118448	AlhagieM.I .Dukureh	Qualified Teacher	20-Ministry of Education	Jan 17-Dec 18	Paid up to 5 May 2017	5	4069	20,345.00
114907	Kawundin gTambedu	Qualified Teacher	20-Ministry of Education	Jan 17-Dec 18	Paid up to 5 May 2017	5	4069	20,345.00
123284	Sainabou Lowe	Qualified Teacher	20-Ministry of Education	Jan 17-Dec 18	Paid up to 2 Feb 2018	14	4069	56,966.00
121879	Hassan N. Sayang	Qualified Teacher	20-Ministry of Education	Jan 17-Dec 18	Paid up to 1 Jan 2017	1	4069	4,069.00
119631	AdamaO. Faal	Qualified Teacher	20-Ministry of Education	Jan 17-Dec 18	Paid up to september 2018	21	4069	85,449.00
119632	SajaW.D. Sanneh	Qualified Teacher	20-Ministry of Education	Jan 17-Dec 18	Paid up to september 2018	21	4069	85,449.00
Total								292,968.00

Appendix g1

Overpayment of basic salary to contract employees

2016

Emp.No	Name	Basic Salary per Appointment Letter	Basic salary per Payslip	Difference	Number of Months	Total
110032	Baboucarr Bojang	2,290.00	2,827.00	537.00	24	12,888.00
8001935	Gidado Jallow	2,290.00	2,827.00	537.00	24	12,888.00
8002188	Bakary Fofana	2,827.00	3,438.00	611.00	24	14,664.00
8001946	Binta B A Janneh	2,290.00	2,827.00	537.00	24	12,888.00
8002598	Matar Njie	2,290.00	2,827.00	537.00	24	12,888.00
8002025	Alhagie Ousman Saho	2,290.00	2,827.00	537.00	24	12,888.00
8002330	Adama Sallah	2,290.00	2,844.00	554.00	24	13,296.00
110031	Lamin B Ceesay	2,290.00	3,438.00	1,148.00	24	27,552.00
8002191	Haddy Jobe	2,827.00	3,382.00	555.00	24	13,320.00
8002266	Adama Bah	2,290.00	2,827.00	537.00	24	12,888.00
8002205	Bolong Gassama	2,290.00	2,844.00	554.00	24	13,296.00
8000272	Biran SS Touray	2,290.00	4,069.00	1,779.00	24	42,696.00
8001930	Karalang Drammeh	2,290.00	2,827.00	537.00	24	12,888.00
8001932	Dodou J Sanneh	2,290.00	2,827.00	537.00	24	12,888.00
115807	Malang Jatta	2,290.00	2,827.00	537.00	24	12,888.00
8002338	Samba S Jeng	2,827.00	3,382.00	555.00	24	13,320.00
8002351	Katim Sise	2,290.00	2,827.00	537.00	24	12,888.00
Total				11,126.00	408	4,539,408.00

2017

Emplo.No	Name	Contract Start Date	Contract End Date	Basic Salary in the Contract Letter	Basic Salary Paid	Different	Months	Amount
143073	Saloum Barrow	01/02/2017	31/01/2020	Gross D12,211 G2.8 Basic D1,017.58	paid D1,186	168	8	1,344
143086	Musa Barrow	01/02/2017	31/01/2020	D1,018	paid D1,186	168	8	1,344
143089	Sheriff Mustapha Ceesay	01/02/2017	31/01/2020	D1,018	paid D1,186	168	8	1,344
143097	AbdoulieSonko	01/02/2017	31/01/2020	D1,018	paid D1,186	168	8	1,344
143102	Muhammed Sowe	01/02/2017	31/01/2020	D1,018	paid D1,186	168	8	1,344
143103	MomodouLamin Darboe	01/02/2017	31/01/2020	D1,018	paid D1,186	168	8	1,344
TOTAL								8,064

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Appendix h1

Payment of salaries after their expiration of their contract

Emplo. No	Name	Ministry	Contract Start	Contract End	Basic Salary	No. of Month	Amount
143246	Abdou Camara	05-Public Service Commission	10/24/2017	12/31/2017	827	9	7,443.00
1906196	MBYE SEY	09-Ministry of Tourism & Culture	9/1/2016	8/31/2017	1,018.00	13	13,234.00
1901120	NJIE AJARA SOHNA	11-Ministry of Justice	3/1/2015	2/28/2017	2,290.00	3	6,870.00
600031	SECKA FYE M B ISATOU MRS	16-Ministry of Local Govt. & Lands	9/1/2016	8/31/2017	1,806.00	13	23,478.00
600363	FATTY MOMODOU	16-Ministry of Local Govt. & Lands	11/1/2016	9/30/2017	2,290.00	13	29,770.00
1101058	Kanteh MOMODOU	17-Ministry of Agriculture	10/1/2017	10/31/2017	827	11	9,097.00
123841	Fadera Njundu	20-Ministry of Education	9/1/2016	8/31/2017	3,382.00	4	13,528.00
126583	Dibba Momodou	20-Ministry of Education	2/1/2015	8/31/2017	4,147.00	4	16,588.00
400905	DRAMMEH MOMODOU LAMIN	20-Ministry of Education	12/1/2015	12/31/2017	3,228.00	9	29,052.00
600220	FATTY KEBBA	20-Ministry of Education	9/1/2015	8/31/2017	3,438.00	13	44,694.00
1904198	SINGHATEH SANJANG	20-Ministry of Education	3/1/2015	7/31/2017	3,102.00	13	40,326.00
136786	AsmahanSowe	21-Min of Health & Social Welfare	1/1/2016	12/31/2017	1,806.00	9	16,254.00
139212	MomodouCherno Jaye	21-Min of Health & Social Welfare	4/1/2016	3/31/2017	4,795.00	18	86,310.00
300471	CEESAY OMAR F S	21-Min of Health & Social Welfare	6/1/2016	5/31/2017	5,512.00	16	88,192.00
308927	Ceesay Fokoli	21-Min of Health & Social Welfare	6/1/2016	5/31/2017	3,074.00	16	49,184.00
111146	LaminNyabally	23-Minstry of Forestry & Environment	2/1/2016	12/31/2017	827	9	7,443.00
600307	FAAL KEBBA	23-Minstry of Forestry & Environment	3/1/2015	2/28/2017	1,186.00	3	3,558.00
Total					65,950.00	212	485,021.00