



NATIONAL AUDIT OFFICE

Ref: HC 93/473/01/ Part III (15)

Audit of Brikama Area Council performed by the Auditor General

Chief Executive Officer
Brikama Area Council
Brikama, West Coast Region

Date: 18 September 2019

Dear Sir,

The accounts of Brikama Area Council are subject to audit by the Auditor-General in terms of paragraph 160 (01) of the constitution and section 28 (1) & (2) of the Local Government Finance and Audit Act 2004.

FINAL MANAGEMENT LETTER: AUDIT PERFORMED FOR THE 2018 FINANCIAL YEAR

INTRODUCTION

The audit of the Brikama Area Council for the year ended 31 December 2018 is completed and the purpose of this letter is to bring to your attention the findings that were revealed during the audit.

SCOPE AND DETERMINATION OF RESPONSIBILITY

The audit was conducted in accordance with the International Standards of Supreme Audit Institutions (ISSAIs). These standards require that the audit is planned and performed so as to obtain reasonable assurance that, in all material respects, fair presentation is achieved in the annual financial statements.

An audit includes:

- Examination on a test basis of evidence supporting the amounts and disclosures in the financial statements;
- Assessment of the accounting principles used and significant estimates made by management; and
- Evaluation of the overall financial statement presentation.

The audit will also include an examination, on a test basis, of evidence supporting compliance in all material respects with the relevant laws and regulations which came to our attention and are applicable to financial matters.

The matters mentioned in this letter are therefore those that were identified through tests considered necessary for the purpose of the audit and it is possible that there might be other matters and/or weaknesses that were not identified.

The financial statements, maintenance of effective control measures and compliance with laws and regulations are the responsibility of the Accounting Officer. Our responsibility is to express our opinion on these financial statements.

The audit findings which were identified during the course of the audit are included below.

APPRECIATION

We would like to express our appreciation for the courtesy extended and assistance rendered by the staff of the Brikama Area Council during the audit.

Yours Faithfully



Bakary Trawally

For: Auditor General

Cc: Permanent Secretary
Ministry of Local & Regional Governments

Permanent Secretary
Ministry of Finance

Kanifing Institutional Layout, Bertil Harding Highway, Kanifing, The Republic of The Gambia

Email: info@nao.gm Tel : +220 9962251 / +220 2042511



NATIONAL AUDIT OFFICE OF THE GAMBIA

**FINAL MANAGEMENT LETTER
(WITH MANAGEMENT RESPONSE)**

OF BRIKAMA AREA COUNCIL

FOR THE PERIOD 1 OCTOBER 2017 TO 31 DECEMBER 2018

JULY 2019

National Audit Office Bertil Harding High Way

Contents

1.1	Powers and Responsibilities of the Auditor General.....	3
1.2	Financial Responsibilities of Officers of Council.....	3
1.3	Audit Objectives.....	4
1.4	Audit Methodology.....	4
1.5	Audit Scope.....	4
1.6	Conclusion.....	4
1.7	Priority Ranking of Finding Ranking.....	5
2.1	General Council.....	6
2.2	Internal Audit Function.....	7
2.3	Standard Practice.....	9
2.4	Control Environment.....	10
2.5	Incomplete Establishment register/ Personnel file.....	11
2.7.1	Delay in Remittance of Collection.....	14
2.7.2	Alteration of Duplicate General Triplicate Receipts.....	15
2.7.3	Un-accounted Collections.....	17
2.7.4	Duplicate Recording on GTR.....	19
2.7.5	Under-lodgments of collections.....	21
2.7.6	Missing Duplicate Receipt from the GTR.....	22
2.7.7	Un-Posted Collection in the Main Cashier's Cashbook.....	23
2.7.8	Irregularities with Treasurer's Receipt.....	24
2.8	Wrong postings to the Ledger.....	26
2.10	Bank Reconciliation.....	28
2.11	Un-presented Documents.....	29
2.12	Single Sourced Procurement.....	31
2.13	Loan without Agreement.....	33
2.14	Overseas Travel without Invitation.....	35
2.15	Payments not Acknowledged by Recipients.....	36
2.16	Duplication of payment vouchers.....	37
2.17	Excessive use of Honorarium.....	39
2.18	Non-Deduction of Withholding tax.....	40
2.19	Non-council Related Payments.....	41
3.0	Performance Review.....	43
3.1	Markets.....	43
3.2	Dumpsites.....	45
4.0	Prior Audit Management Letter Points.....	46

1.0 Introduction

The Constitution of the Republic of the Gambia requires the Auditor General to audit and report at least once in a year on all government institutions. In pursuance of this mandate, we have undertaken the audit of Brikama Area Council.

At the conclusion of the exercise, we had an exit meeting with the management of the Council which provided an opportunity to discuss the findings and implications. The report details the findings that came to the attention of National Audit Office during the review and recommendations are made for implementation by Brikama Area Council to improve the accounting and Internal Control Systems, ensure compliance with Financial Memorandum, Local Government Act, Finance and Audit Act and other relevant Government accounting laws and regulations.

1.1 Powers and Responsibilities of the Auditor General

The powers and responsibilities of the Auditor General are enshrined in the Constitution and the laws of The Gambia, Chapter 75:01 part 111 1990 Edition.

Section 13 (1) of the Finance and Audit Act states, "the Auditor General shall, on behalf of the House of Representatives, examine into and audit the accounts of all persons entrusted with the collection, receipt, custody, issue or payment of public monies or with the receipt, custody, issue, sale, transfer or delivery of any stamps, securities, stores or other Government property of any kind whatsoever".

Section 14(1) a states; "in the exercise of his duty under this Act the Auditor General may-call upon any officer for any explanations and information he may require in order to enable him to discharge his duties".

1.2 Financial Responsibilities of Officers of Council

Financial and Accounting Manual for Local Government Authorities dealing with financial responsibilities of officers of Council, 102 on duties of accounting officers and 103 on pecuniary responsibility of officers, amongst others are clear about where the financial, accounting and pecuniary responsibilities of officers of Council lie.

Section 17(1) of the Local Government Finance and Audit Act 2004 stipulate that a Council shall keep proper books of account and other records with respect to, and in relation to the accounts and shall balance its accounts for the year and produce statements of accounts in accordance with the financial manual.

1.3 Audit Objectives

The objectives of this audit are to gain reasonable assurance that:

- Revenue collections and revenue earning books were properly accounted for,
- Invoices and petty contracts processed for payment represented goods and services received;
- Payments were supported with the necessary documentation and made in accordance with the financial rules and regulations; and
- An adequate and effective Internal Control System existed and operating as expected.

1.4 Audit Methodology

As part of this exercise we reviewed documentation, performed sample audit testing and we also held discussions with the Chief Executive Officer, the Director of Finance and other key staff.

1.5 Audit Scope

This audit exercise focused on the Council's financial transactions during the period 1 January to 31 December 2018.

1.6 Conclusion

The audit revealed overall lack of proper recording of some financial transactions, non-compliance with some relevant regulation, instances of inadequate supervision and control by immediate supervisors.

1.7 Priority Ranking of Finding Ranking

Our findings have been given a Priority Ranking of Finding ranking of **High**, **Medium** and **Low**. This grading represents the estimated level of risk resulting from the issue identified. A summary of the ranking of our findings is shown below:

Priority Ranking of Finding	Number
High	21
Medium	5
Low	0

Where the risk identified is ranked **high**, it is imperative that immediate action is taken to address the matter. Failure to address the matter may result to significant weakness, material misstatement or loss.

Where the risk identified is ranked **medium**, corrective action should be taken on the matter as soon as possible, at least within the fiscal year in which the risk is been reported.

Where the risk identified is ranked **low**, it is desirable that corrective action be taken as it will result on enhancing controls and improve efficiency.

We have also included a section for management comment under each finding. This section is for you to give feedback on the matter. We propose that you provide your responses in the following format:

In particular we require details of the action which will be taken, the officers responsible for the remedial action and the date by which the situation will be regularized.

Management Response	
Action to be Taken	
Officer Responsible for Remedial Action	
Date when situation will be Regularized	

2.0 Detail Findings

2.1 General Council

Section 34 (1) of the Local Government Act 2002 Stipulates that "the Council shall establish the Committees referred to in Part IV and the following other Committees-

- (a) Finance;*
- (b) Establishment;*
- (c) Development; and*
- (d) Such other Committees as the Council may deem fit."*

Finding

Our audit established that a General Council exists headed by the Chairman as required by the Act. It is comprised of eleven (11) sub-committees each tasked with an area of responsibility.

Our assessment revealed that some of the committees have not been functional. We did not also find evidence to suggest that the selection to the sub-committees was informed by possession of skillset requisite for the effective functioning of such committees. For example none of the members of the Finance sub-committees has any finance background. This is compounded by the fact that the councilors are newly elected with no previous experience in office.

The Chairman indicated that he has already proposed the inclusion of non-council co-opted members with relevant skills. This has however not yet happened.

We also noted that an audit committee is missing from the committees.

Implication

There is a risk of poor performance resulting from the inexperience and the lack of requisite skills of the councilors.

The apparent reliance on the executive by the council may impair independence and objectivity. This can thus render the oversight role of the council/ committees ineffective/ inefficient.

Priority Ranking of Finding

High

Recommendation

The council should ensure that a suitability criterion is used in the designation of the councilors to the respective committees. The inclusion of non-council co-opted members should also be considered during the selection. This will ensure the effective operation from the outset.

Management Response

Management Response	Council is cognisance of the fact that the inclusion of non-Council co-opted members as subject matter specialist in the respective Council Committees would be very significant to ensure effectiveness and efficiency in the discharge of their Committee duties.
Action to be Taken	Hence, Council is since started scouting out for those veteran technicians as appropriate to be engage into these Committees and accordingly.
Officer Responsible for Remedial Action	Chief Executive Officer – Mam Sait Jallow
Date when situation will be Regularized	End of September 2019

2.2 Internal Audit Function

Section 26 (1) & (2) of the Local Government Finance and Audit Act 2004 states that *“Every Council shall establish an Internal Audit Department and the Head of the Internal Audit Department, who shall be answerable to the Council, shall prepare and submit to the Council Quarterly Audit Reports.....”*

Finding

The internal audit (IA) unit of the council is headed by principal internal auditor assisted by an internal auditor and two audit clerks.

The following inadequacies have been noted:

- The unit did not provide any evidence that its work was supported by appropriate standards. There were also no evidence of plans and strategies established by the unit to guide its work;
- The scope of the IA appear to be restricted only to the traditional pre-audit of vouchers as well as revenue earning books/ revenue cash books leaving matters such as internal control assessments, risk management and other special assignments. Periodic audit assignments are also found to be irregular without any apparent and genuine reasons;
- There is also an issue with access to records and logistics. For example the IA unit has not been using the accounting software for the administration of receipts and payments as his credentials expired due to lack of use. We also noted that the unit has also not been allocated with separate working tools (computers and related accessories) to facilitate their work. Two desktop computers are shared with the Accounts office with only one of them installed with the software.

Implication

Where audit approach does not follow any strategies or plan backed by standards, the results obtained may not be reliable.

The exclusion of key components such as internal control assessment and risk assessment leaves the council exposed to high levels of risk of material misstatement.

Non usage of the system will result in the unit not able to perform its function leaving such functions largely unattended to.

Priority Ranking of Finding

High

Recommendation

Council should ensure that the work/scope of the Internal Audit department is not restricted to only pre-audit of vouchers and revenue earning books; instead it should include risk assessment of the internal controls and other relevant assignments as dictated by the Local Government Finance and Audit Act 2004. An audit sub-committee should also be instituted without delay to help facilitate strengthening of the internal audit function on behalf of the council.

Management Response

Management Response	<p>In the execution of his functions to the Council, his TOR is being made available to him, hence there is no restriction to him to only pre-audit vouchers and revenue earning books as indicated.</p> <p>However, Council will challenge him to exercise all his audit functions as provided for by the Local Government Finance and Audit Act 2004.</p> <p>In the same vein, Council will endeavor to institute an audit sub-committee that will facilitate and strength the Internal Audit's Function.</p>
Action to be Taken	Not provided
Officer Responsible for Remedial Action	Not provided
Date when situation will be Regularized	Not provided

2.3 Standard Practice

Finding

During interview with management and staff as well as review of procedural practice, we determined that the general control environment in terms of operations and standard procedures were weak. Interview with almost all staff revealed that they were not aware of their ethical and code of conduct requirements. There was also an apparent lack of knowledge regarding the job specifications and terms of reference of the individual staff. The current operation is largely driven by tradition and discretion. We enquired with regarding the current situation and they confirmed that there is currently no practice of enforcing standard rules and procedures as contained in the approved legal documents. The CEO also revealed that the applicable documents have not been circulated to all staff for reference.

Implication

This may result in problems relating to staff conducts and performance as most staff will not have known what standard is required of them. It may also result in difficulties in management enforcing standards in the absence of known references.

Priority Ranking of Finding

High

Recommendation

Management should take the responsibility of availing the staff with all the available and applicable working documents. They should also take the additional step of ensuring compliance from the staff to the requirements of the documents.

Management Response

Management Response	Henceforth all working documents shall be made available to staff and to ensure that they are strictly followed as recommended.
Action to be Taken	Not provided
Officer Responsible for Remedial Action	Ebrima Sawaneh – Acting Admin Director
Date when situation will be Regularized	End of September 2019

2.4 Control Environment

Finding

- **Control activities**

We have found that there are no comprehensive administrative internal control mechanisms covering the activities of the council. There is also a general lack of/ and application of procedural requirement from the staff in terms of work ethics and conduct. For example most staff are not aware of the requirements of the legal documents which apply to them. There do not also appear to be motivation on the part of management to introduce and enforce such legal documents.

For the issues of misappropriations reported to the management, we have not had any evidence of appropriate action(s) taken to address such commissions. Thus there do not appear to be a strong mechanism to serve as a serious threat against malpractices especially with regard to collection of revenue.

- **Monitoring activities**

We noted that there are mechanisms in place for review such as peer review and internal audit vetting. This has however not been found to be effective in detecting and correcting numerous misstatements as was detected by our procedures.

We have also found that the monitoring activity of the internal audit function with regard to administration of payments is largely administrative. We found that the vetting is mostly not a prerequisite but rather done when most payments have already been passed.

- **Self-receipting and self-review**

We noted from the main cashier's cashbook that an internal auditor stepped in to receive collections from collectors during the absence of the main cashier. He however also maintained his review function over the same transactions during this period.

We were made to understand that the internal auditor at the time was over-seeing the main cashier's position while he was on leave.

Details are shown below

Date	Details	Amount
05.11.18	Payment of various revenue heads	639,665.00
09.11.18	Payment of various revenue heads	539,128.00
15.11.18	Payment of various revenue heads	741,470.00
23.11.18	Payment of various revenue heads	728,701.00
13.12.18	Payment of various revenue heads	830,415.00
Total		3,479,379.00

Implication

- A weak control environment may result in problems relating to staff conducts and performance as most staff will not have known what standard is required of them.
- In absence of segregation of duties, the council could be exposed to a higher risk of fraud.
- In the absence of adequate monitoring, misstatements might not be detected and this could lead to loss of revenue to the council.

Priority Ranking of Finding

High

Recommendation

Management through the general council should assess the current operating environment with a view to regularizing anomalies with the procedures. Management must also ensure that the operations are in line with the requirements of the Local Government Act and other relevant applicable documents.

Management Response

Management Response	This was a very unfortunate situation where the cashier went on leave and the auditor was assigned to step in his position. However, we admit this is an administration error but we promise to be repeated.
Action to be Taken	Not provided
Officer Responsible for Remedial Action	Not provided
Date when situation will be Regularized	Not provided

2.5 Incomplete Establishment register/ Personnel file

Financial & Accounting Manual for Local Government section 503 (i) stipulates that:

“Finance staff must keep proper records of salaries, wages and allowances payable and paid to all employees of the council. “ESTABLISHMENT REGISTER” is to be maintained for purpose of recording details of all the employees of the council as follows:

- a) The name of the officer /employee*
- b) Date of birth*
- c) The position and grade*
- d) The salary per annum*
- e) The incremental date of the officer /employee*
- f) Staff employment number “*

Finding

Our review of staff personal files revealed the following issues:

- Missing records including birth certificates and/or Identification cards;
- Inconsistent dates of birth on different certificates;
- Missing application letters for a number of employees;
- Old files belonging to other staff re-used for new staff;
- Some staff designation not indicated on the establishment register

The extract **annex (i)** highlights the missing details from the establishment register;

In a similar vein, we reviewed a sample of staff personnel files and noted that key documentations were missing. We have also found conflicting details between documents. The table below gives details:

Staff name	Designation	Remark
Sulayman Barry	Principal internal auditor	No birth certificate; no identification card, Different date of birth between certificates (08 July 1981 on school certificate and 08 July 1980 on the application letter)
Muhammed Jatta	Audit clerk	No identification card or birth certificate, no application or confirmation of appointment
Amadou Jobarteh	Audit clerk	No identification card or birth certificate, no application or confirmation of appointment
Alhagie Jeng	Director of Finance	The file did not contain a birth certificate
Omar Darboe	Senior Revenue Collector	The file did not contain a birth certificate
HW Ndey Njie	Lay Magistrate	The file did not contain a birth certificate
Madeline John	Not stated	The file did not contain a birth certificate
Lamin Jadama	Not stated	The file did not contain a birth certificate

Implication

Incomplete records may result in problems of determining staff accurate status which could create problems ranging from determining retirement dates and other staff appraisal matters. There is also a problem of determining if some individuals are bona fide staff of the council where key documents are missing.

Priority Ranking of Finding

High

Recommendation:

We recommend that management review the establishment register/personnel file with a view to ensuring that all the missing details are included accordingly.

Management Response

No management response received

2.6 Multiple Bank Accounts

Finding

We discovered during the audit that the council currently operates 7 bank accounts across various banks. The aggregated bank charges incurred was **GMD 3,242,416.70** for the period. The council has not provided us with the motivation for opening so many accounts. We also noted problems with the management and administration in the form of non-reconciliation. Some of the bank statements have also not been provided to us for review. Details are shown in the table below:

Bank Name	Missing Months (2018)
TBL[BAC]	March, September, October, November, December
AGIB	March, October, November, December
Zenith Bank	February, October, November, December
Access Bank	July, August, September, October, November, December
TBL[O/M]	October, November, December
Guaranty Trust Bank	May, October, November, December
First International Bank	March, June, July, October, November, December
Ecobank	January, February, March, April, May, August, October, November, December

Implication

The Multiple bank accounts may lead to inefficiencies in terms of controls and administration. It may also result in incurrence of unnecessary bank charges.

Priority ranking of finding

High

Recommendation

We recommend that management assess all accounts in its name with a view to keeping it to an optimum level. All dormant and unnecessary accounts should accordingly be closed. In future, accounts should only be opened when there is justifiable need for additional account.

Management Response

Management Response	The rationale for Council to open a bank account is in most if not in all cases dictated by the need to do so in the best interest of Council. Nevertheless, Council cognisance of the implication of having numerous bank accounts considering the charges it attracts and therefore would not hesitate to close any dormant account against this background.
Action to be Taken	Therefore, we are pleased to inform you that the following accounts are now closed. <ul style="list-style-type: none"> - First International Bank account - Access Bank account - Trust Bank account - Zenith Bank account
Officer Responsible for Remedial Action	CEO and Director of Finance
Date when situation will be Regularized	31st October 2019

2.7 Revenue Administration (Misstatements)

2.7.1 Delay in Remittance of Collection

Findings

During the audit we noted rates and tax collections amounting D1, 420.00 kept for over a year before payment was made. This contravenes section 406 (1) & (2) of the Financial and Accounting Manual for Local Government Authorities which stipulates that:

"All collections made by the accounting staff should be immediately deposited into the council's bank account(s) using pre-numbered paying –in-slips. No cheque or cash substitutions shall be made from revenue collected. Between the time of receipt and the time of payment into the council's bank account(s), no money received should be made use of in any private way whatsoever. All finance staff are strictly prohibited from using for any private purpose, money for which they are answerable to"

Details are shown in the table below:

Collection Date	Payment Date	Name of Collector	Details	GTR No.	Amount
09.01.18	26.04.19	Lamin Saidykhan	Rates and Taxes	2614388-2614400	1,420.00

Implications

Delay in collections exposes such collections to losses and/or mismanagement.

This may also be indicative of a wider weakness in the internal control environment which if not improved could lead to more irregularities.

Priority Ranking of Finding

Medium

Recommendation

We recommend that management ensure compliance with the policy regarding collection of revenue at all times. There should also be a mechanism in place to ensure that revenue collections are appropriately accounted for.

Management Response

Management Response	We agree that any delay in the remittance of revenue collected for any period may tantamount to suppression of revenue contrary to 406(1) & (2) of the finance and audit manual.
Action to be Taken	However, this may be due to failure on our part to ensure that the checks and balances mechanism are monitored and strictly adhered to. The Director of Finance have been reminded of his direct responsibility to ensure that these monitoring mechanisms are in place and accordingly.
Officer Responsible for Remedial Action	Director of Finance
Date when situation will be Regularized	Immediate effect

2.7.2 Alteration of Duplicate General Triplicate Receipts

Finding

We noted from the review of a sample of GTRs that a particular collector was found to be using a pencil to record on blank duplicates. There was no evidence to assure that the affected triplicate receipts bear the same details as the originals issued to the tax payers since a carbon was not used.

The above practice violates section 404 (6) of the Financial and Accounting Manual for Local Government Authorities which requires that:

“All official receipts should be in triplicate copies and completed in ink or ball pen with carbon used to make the duplicate and triplicate copies”

The table below provides details of the collections in question:

Date	Details	Payee	Collector	GTR No.	Amount
02.02.18	Value property	Muhammed Jawara	Lamin Kurang	424401	2,000
06.03.18	Value property	karl Hunz Bunying	Lamin Kurang	424402	2,000
12.03.18	Value property	Mr Foster	Lamin Kurang	424404	2,000
13.03.18	Value property	Omar Malack	Lamin Kurang	424405	2,000
04.04.18	Value property	Muhammed Saiba Danso	Lamin Kurang	424422	2,000
09.4.18	Value property	Sally Njie	Lamin Kurang	424425	2,000
16.04.18	Value property	Yankuba Drammeh	Lamin Kurang	424426	2,000
16.04.18	Value property	Ebrima Dukuray	Lamin Kurang	424427	2,000
16.04.18	Value property	Angela Cabay	Lamin Kurang	424428	2,000
08.05.18	Value property	Abdou Gillen	Lamin Kurang	424437	2,000
16.05.18	Value property	Warala Nyang	Lamin Kurang	424438	2,000
30.05.18	Value property	Jainaba Samba	Lamin Kurang	424442	2,000
30.05.18	Value property	Mariama Secka	Lamin Kurang	424443	2,000
31.05.18	Value property	David Davidson	Lamin Kurang	424444	2,000
05.06.18	Value property	Alllog U. Sanyang	Lamin Kurang	424445	2,000
05.06.18	Value property	Badou Sawe	Lamin Kurang	424446	2,000
25.06.18	Value property	Landing Keiteh	Lamin Kurang	424447	2,000
02.07.18	Value property	Samuel Bluce Olar	Lamin Kurang	424448	2,000
16.07.18	Value property	Basamba	Lamin Kurang	424450	2,000
Total					38,000

Implications

There is a risk that this practice will result in misstatements in the form of discrepant amounts between the original and duplicate. In order words collectors could collect more than what is posted thereby suppressing the revenue of the council.

Such commission without detection and correction may be indicative of a weak internal control environment which is expected to detect and correct such anomalies.

Priority Ranking of Finding

High

Recommendation

We recommend that management institute a strong internal control mechanism over the collection of revenue. The Financial and Accounting Manual for Local Government Authorities may be referred to for guidance. There should additionally be regular monitoring mechanism to ensure compliance at all times.

Management Response

Management Response	Following Council's engagement with the collector responsible on the above captioned matter, we were informed that this was as a result of carbon paper shortage which in fact was found to be incorrect
Action to be Taken	Therefore, he have been asked to repay the total amount involved (I.e. D38, 000.00) which he did immediately ready for confirmation. Nevertheless, the matter will be reported to the Council for possible further disciplinary measures against him. Council will also increase its monitoring mechanism to avoid such occurrence in the future
Officer Responsible for Remedial Action	Director of Finance
Date when situation will be Regularized	Amount is paid

Auditor's Further Comment

We have not been provided with evidence of the payment and therefore we could not verify.

2.7.3 Un-accounted Collections

Finding

Financial and Accounting Manual for Local Government Authorities section 402 states that:

"It is the responsibility of the Director of Finance to ensure that all revenue or receipts due to the council are promptly collected and accounted for on daily basis".

Subsection (b) stipulates that:

"Every amount due to the council is promptly collected and receipted."

Subsection (f) further requires that: *"revenue and receipts are properly accounted for and fully reflected in books of accounts"*

During our sampled review of collectors' books, we discovered collections amounting to GMD10, 000 was not posted. There was also no evidence that the amount was accounted for (deposited) in the bank. Details are given in the table below:

Date	Details	Collector	GTR Nos. (Range)	Amt GMD
15.01.18-17.01.18	Being payment of value properties	Foday Krubally	0405676-0405680	10,000.00

We also discovered collection amounting **GMD 10,250.00** posted to the cash book but for which there was no evidence of lodgment. The Receiving Cashier upon our query drew a treasurer's receipt to retrospectively acknowledge receiving the sum. This was however not supported with any bank deposit slip and the adjustment was only made when the auditors raised the query. The payment in question is detailed in the table below:

GTR Date	Name of Collector	GTR NO	Amount
31.12.18	Momodou M.M Saho	2920007-2920026	10,250.00

Implication

There is a risk that the amount may have been misappropriated resulting in loss of revenue to the council.

It also points to a weak internal control environment since such misstatements would, in an ideal operating environment, have been detected and corrected on time by the such controls.

Priority ranking of finding

High

Recommendation

The management of the council should take immediate steps to ensuring that the amount in question is fully accounted for in the books and banked accordingly. The evidence should be provided to NAO for verification. Management should further ensure regular monitoring and review mechanism over revenue collection to ensure accountability of revenue at all times.

Management Response

Management Response	The collector's responsible for the unaccounted collection have been engaged and urged them through the Director of Finance with immediate effect account for the amounts and banked accordingly. However, the Director of Finance been further instructed to enforce his monitoring mechanism to avoid such in the future.
Action to be Taken	Not provided
Officer Responsible for Remedial Action	Director of Finance
Date when situation will be Regularized	Resolved

Auditor's Further Comment

This query still remains unresolved up to the time of our finalizing this report.

2.7.4 Duplicate Recording on GTR

Section 404 (6) of the Financial and Accounting Manual for Local Government Authorities prescribes that:

“All official receipts should be in triplicate copies and completed in ink or ball pen with carbon used to make the duplicate and triplicate copies”

We however detected during the review that a particular collector engaged in tampering with the recordings on the receipts. This took the form of alteration of higher original details on the receipts with lower amounts. The lower amounts were eventually posted to the books. This consequently resulted in accounting for lower amounts than that which is actually collected from the tax payer. Details are shown below:

Date	Details	Name of the collector	GTR Number	GTR Amount	Cashbook Amount	Variance
28.07.18	Payment of licence	Kassum Sanneh	2915952	1,500	500	1,000
28.07.18	Payment of licence	Kassum Sanneh	2915953	5,000	1,000	4,000
30.07.18	Payment of licence	Kassum Sanneh	2915959	5,000	2,000	3,000
30.07.18	Payment of licence	Kassum Sanneh	2915960	5,000	1,000	4,000
15.12.18	Payment of licence	Kassum Sanneh	2921568	5,000	1,000	4,000
17.12.18	Payment of licence	Kassum Sanneh	2921570	5,000	1,000	4,000
08.12.18	Payment of licence	Kassum Sanneh	2921554	5,000	1,000	4,000
04.12.18	Payment of licence	Kassum Sanneh	2921559	5,000	1,000	4,000
24.09.18	Payment of licence	Kassum Sanneh	2918104	1,500	1,000	500
24.09.18	Payment of licence	Kassum Sanneh	2918104	1,500	1,000	500
11.10.18	Payment of licence	Kassum Sanneh	2918147	5,000	1,500	3,500
11.09.18	Payment of licence	Kassum Sanneh	2917124	5,000	1,000	4,000
11.09.18	Payment of licence	Kassum Sanneh	2917125	5,000	1,000	4,000
13.08.18	Payment of licence	Kassum Sanneh	2916563	4,000	2,000	2,000
16.08.18	Payment of licence	Kassum Sanneh	2916587	5,000	2,000	3,000
16.08.18	Payment of licence	Kassum Sanneh	2916589	5,000	1,000	4,000
22.02.18	Payment of licence	Kassum Sanneh	67833	5,000	3000	2000
28.03.18	Payment of licence	Kassum Sanneh	67838	5000	1000	4000
29.03.18	Payment of licence	Kassum Sanneh	67841	5000	3000	2000
23.01.18	Payment of licence	Kassum Sanneh	64993	5000	1500	3500
14.11.17	Payment of licence	Kassum Sanneh	2919327	5000	1000	4000
22.10.18	Payment of licence	Kassum Sanneh	2918732	5000	1000	4000
23.10.18	Payment of licence	Kassum Sanneh	2918734	3000	2000	1000
23.10.18	Payment of licence	Kassum Sanneh	2918737	5000	1000	4000
Total						74,000

Implication

This may result in loss of revenue to the council in the form of recording lower amount than is collected.

The fact that such misstatements remained undetected and uncorrected by the council's controls may be indicative of a weak control environment. Such a weak environment may provide opportunity for more misstatements to take place causing losses to the council.

Priority Ranking of Finding

High

Recommendation

We recommend that management investigate the matter with a view to recovering the shortfall. The corrected/ adjusted records should be presented to NAO for verification. Management is further urged to step up its review and monitoring mechanism to ensure that its resources are guarded against misstatements.

Management Response

Management Response	<p>The Revenue collector concerned on the above captioned matter has been instructed to repay the money with immediate effect which he did accordingly ready for inspection.</p> <p>Regardless of his compliance to settle the amount, management is obliged to report the matter to Council for possible disciplinary measures against him.</p>
Action to be Taken	However, Council will endeavour to tighten its belt in monitoring the activities of collectors in the field to avoid such occurrences in the future.
Officer Responsible for Remedial Action	Director of Finance
Date when situation will be Regularized	Resolved

Auditor's Further Comment

We have not been provided with evidence of the payment and therefore we could not verify.

2.7.5 Under-lodgments of collections

We noted collections amounting GMD 73,500.00 was under lodged by collectors. We also noted that certain collectors were using both pencil and pen in recording in cashbook.

Of the above amount, **GMD 47, 750.00** was paid/ recovered during the audit exercise leaving an outstanding balance of **GMD 25, 750.00**.

This is again not detected and corrected by the council's control mechanisms even though it was basic misstatement.

Date	Receipt number	Details	Collector name	Amount collected	Amount paid	Variance
18.10.18	291884	Payment of value property	Gibby Fatty	8,250	6,000	2,250
10.11.17	2616657	Payment of value property	Gibby Fatty	17,750	6,300	11,450
05.04.18	2624591	Payment of value property	Gibby Fatty	33,500	31,500	2,000
19.04.18	2624823	Payment of value property	Gibby Fatty	46,750	18,700	28,050
11.05.18	2905942	Payment of value property	Laming Kurang	18,000	16,000	2,000
04.10.18	2918270	Payment of value property	Laming Kurang	15,000	10,000	5,000
21.02.18	2623113	Payment of license	Momodou MM Saho	67,500	60,500	7,000
19.02.18	2915590	Payment of license	Momodou MM Saho	30,500	23,500	7,000
08.03.18	2624332	Payment of license	Momodou MM Saho	78,000	70,000	8,000
28.11.18	2921233	Payment of license	Momodou MM Saho	6,750	6,000	750
Totals				139,250	88,500	73,500

Implication

This will result in loss of revenue to the council in the form of suppression of collections.

The fact that such misstatements remained undetected and uncorrected by the council's controls may be indicative of a weak control environment. Such a weak environment may provide opportunity for more misstatements to take place causing losses to the council.

Priority Ranking of Finding

High

Recommendation

We recommend that management investigate the matter with a view to recovering the shortfall. The corrected/ adjusted records should be presented to NAO for verification. Management is further urged to step up its review and monitoring mechanism to ensure that its resources are guarded against misstatements.

Management Response

Management Response	The under-lodged collection by the collector concern was investigated and found to be an error on his part.
Action to be Taken	Hence, the collector was urged to repay the money with immediate effect which he did accordingly ready for inspection
Officer Responsible for Remedial Action	Director of Finance
Date when situation will be Regularized	resolved

Auditor's Further Comment

We have not been provided with evidence of the payment and therefore we could not verify.

2.7.6 Missing Duplicate Receipt from the GTR

We noted that duplicate copies of the GTRs amounting **GMD 111,000.00** were removed from the book. We could not establish what the receipts in question are used for and the collectors in question could not give any explanation as to their whereabouts.

See **annex iii** for details:

Implication

The non-accounting of duplicates may indicate misappropriation with the missing receipts. Such missing record may have been used illegally for the personal gains of the collectors in question.

Priority Ranking of Finding

High

Recommendation

We recommend that management investigate the cause and whereabouts of the missing duplicates. The collectors in question must also be strongly cautioned and/or reprimanded for such unexplained irregularity. The monitoring mechanism including the internal audit reviews must also be stepped up to prevent such happenings in future.

Management Response

Management Response	The missing duplicate receipt from the GTR amounting to D111, 000.00 was investigated and found to have been detached and attached to the Alkalos Commission voucher as its supporting document.
Action to be Taken	Alkalous are entitled to a 10% commission on all rated and taxes collected and therefore, it is the duplicated receipts of those payments that are used as an attestation to payment to the Alkalo and a supporting document to the voucher.
Officer Responsible for Remedial Action	Director of Finance
Date when situation will be Regularized	Resolved

Auditor's Further Comment

We have not been provided with documentary evidence of the claim and therefore we could not verify.

2.7.7 Un-Posted Collection in the Main Cashier's Cashbook

We noted trade license collection amounting **GMD 699,000.00** not posted to cashier's cashbook. This could not be explained by the main cashier and remained uncorrected up to the time of our exit. The GTRs in question have also not been presented to us for inspection thus rendering the entire cycle fully unaccounted for. Details are shown below

Date	Details	GTR No.	Amount (GMD)
25.01.18	Being Payment of trade license	0065069	93,000.00
01.02.18	Being Payment of trade license	0065072	126,000.00
27.01.18	Being Payment of trade license	0065070	121,500.00
01.02.18	Being Payment of trade license	0065071	67,500.00
08.02.18	Being Payment of trade license	0065074	68,500.00
15.02.18	Being Payment of trade license	0065075	93,000.00
22.02.18	Being Payment of trade license	0065076	60,000.00
26.03.18	Being Payment of trade license	0065078	20,250.00
12.07.18	Being Payment of trade license	2915425	49,250.00
Total			699,000.00

Implication

The non-accountability of the said collection may indicate that the said sum may have been misappropriated.

Priority Ranking of Finding

High

Recommendation

We recommend that management take immediate steps to providing the evidence of the missing records. Where the records cannot be provided, the main cashier must be caused to pay the sum unaccounted for. All evidences must be presented to NAO for verification. Management should ensure that measures are in place to prevent such irregularities in future.

Management Response

Management Response	The above mentioned un-posted collection as indicated is collection from so call BABYLON settlement made in the cashier's receipt book due to the fact that there was no collector assign to that area due to circumstance.
Action to be Taken	However, the issue have been adequately addressed and ready for years conformation.
Officer Responsible for Remedial Action	Director of Finance
Date when situation will be Regularized	Resolved

Auditor's Further Comment

We have not been provided with documentary evidence of the claim and therefore we could not verify.

2.7.8 Irregularities with Treasurer's Receipt

We noted anomalies with the postings in the Finance Director's receipt book. We detected that our re-casted totals for the various accounts as posted in the ledger were less than the totals indicated on the receipts. In short, the amounts posted are less than the amounts on the receipt. In some instances nothing was posted as can be seen in the table.

GTR No.	Total on Receipt	Re-casted (Actual posting)	Variance (Under-posted Amt)
2618607	1,094,957.00	771,735.00	323,222.00
2618608	2,528,648.87	2,215,741.87	312,907.00
2618626	870,389.00	865,389.00	5,000.00
2618627	1,047,340.00	1,047,740.00	- 400.00
2618630	80,000.00	-	80,000.00
2618631	30,000.00	-	30,000.00
2618637	1,228,230.00	1,188,520.00	39,710.00
2618638	1,547,364.00	1,490,664.00	56,700.00
2618644	149,327.00	-	149,327.00
2618645	149,327.00	-	149,327.00
2618646	141,018.00	-	141,018.00
2618647	149,327.00	-	149,327.00
2618649	164,000.00	-	164,000.00
2618651	149,327.00	-	149,327.00
2618657	200.00	-	200.00
2618658	200.00	-	200.00
2618659	200.00	-	200.00
2618661	605,083.00	605,303.00	- 220.00
2618665	125,825.00	-	125,825.00
TOTAL	10,060,762.87	8,185,092.87	1,875,670.00

Implication

The unaccounted amounts represent possible misappropriation of monies due to the council.

Such commission without detection on time indicates a weak internal control of revenue collection at the council.

Priority Ranking of Finding

High

Recommendation

Management is urged to investigate the above variances and provide the appropriate explanation/ records. Where records are not available for the variance, the Director of Finance should be caused to pay back the sum to the council. Management must ensure that measures are in place to prevent such irregularities in future by application of effective internal control measures.

Management Response

Management Response	We have investigated the above mentioned variances in the Director of Finance's receipt against the ledger postings and found out that they are mainly preposition of figures.
Action to be Taken	However, the errors have been corrected ready for inspection.
Officer Responsible for Remedial Action	Director of Finance
Date when situation will be Regularized	Resolved

Auditor's Further Comment

We have not been provided with documentary evidence of the claim and therefore we could not verify.

2.8 Wrong postings to the Ledger

Finding

Local Government Financial and Accounting Manual section 502 require that:

"Finance staff must exercise great care to ensure that payments are correctly classified into accounts using appropriate codes"

We noted that collections for a number of revenue heads have been posted to different heads to the ones indicated on the GTR analysis. This may result in over/ under statements for the accounts affected.

See **annex iv** for details

Implication

This may lead to an overstatement in the wrong account codes whilst at the same time result understatement of correct account resulting in incorrect reporting (in the financial statement)

Priority Ranking of Finding

Medium

Recommendation

We recommend that management of council ensure that the wrong postings are revised accordingly. The corrected records should be presented for our review. Going forward, management is urged to improve its review and monitoring mechanism with a view to ensuring accuracy at all times.

Management Response

Management Response	The wrong posting to the ledger are as a result of human errors.
Action to be Taken	However, the ledgers have been revisited and the appropriate adjustment and correction made.
Officer Responsible for Remedial Action	Director of Finance
Date when situation will be Regularized	Resolved

Auditor's Further Comment

We have not been provided with documentary evidence of the claim and therefore we could not verify.

2.9 Duplicate Revenue Postings

Examination of cashbook against GTRs revealed that the following GTRs were posted in the ledger accounts twice.

GTR No.	Description	Amount (GMD)	Remarks
2618666	Payment of Various revenue heads	830,415.00	Posted to both in Nov and Dec. 2018
2618674	Payment of Various revenue heads	30,125.00	Posted twice in Dec. 2018
Total		860,540.00	

Implication

This may result in an overstatement of affected account balances.

Priority Ranking of Finding

Medium

Recommendation

We recommend that management of the council review and revise the affected accounts accordingly. The corrected records should then be presented for our review. Management also is urged to improve its review and monitoring mechanism with a view to ensuring accuracy at all times.

Management Response

Management Response	The affected accounts were reviewed and revised accordingly ready for your confirmation. Please be assured that Council will improve its monitoring mechanism to avoid such occurrences in the future.
Action to be Taken	Not provided
Officer Responsible for Remedial Action	Director of Finance
Date when situation will be Regularized	Resolved

Auditor's Further Comment

We have not been provided with documentary evidence of the claim and therefore we could not verify.

2.10 Bank Reconciliation

Finding

Local Government Finance and Accounting Manual section 903 states that:

"The balance shown on the Bank Statements received from the bank will usually not agree with the balance shown in the cash book. Certain transactions recorded by the council may not have been recorded by the Bank and vice versa. In order to agree on the balances shown on the Bank Statement and the Cash book, a Bank Reconciliation Statement must be prepared monthly by the Director of Finance"

During the review of sample of bank reconciliations performed the following were noted:

There was no indication of the performer of the reconciliations nor was there any evidence of review; Reconciliations were not performed for all the months whilst some were erroneously performed which remained uncorrected.

Implication

In the absence of regular preparation and review of bank reconciliations, errors on either or both cash book and bank statements may stay undetected/uncorrected. This may translate in losses to the council in the form of unauthorized charges (debits).

Priority Ranking of Finding

Medium

Recommendation

Management of the council should ensure that bank reconciliations are performed and reviewed regularly as dictated by the Local Government Financial and Accounting Manual. The un-reconciled month should be retrospectively performed and restated and presented for our review.

Management Response

Management Response	No argument to Council's failure to prepare bank reconciliation which is undoubtedly the Director of Finance's responsibility.
Action to be Taken	However, Council will endeavour to encourage him to be doing the reconciliation as periodically provided for by the Local Government Financial Accounting Manual.
Officer Responsible for Remedial Action	Director of Finance
Date when situation will be Regularized	Resolved

2.11 Un-presented Documents

Local Government finance and audit act, section (37) subsection (1) states that:

"Without prejudice to section 36, a council whose accounts are required to be audited in accordance with this Act shall provide the auditor with every facility and all information, which may be reasonably require for the purpose of audit"

For the list of documents/ files requested during the audit, the following remained un-presented up to the time of our exit. Below is a detailed list:

Information requested	Date requested	Person information was requested from	Stage of audit
Operational plan	06.05.19	Lamin Suso	Planning
Nominal Roll	10.05.19	Lamin Suso	Planning
Projects	20.05.19	Lamin Suso	Planning
Internal Audit Plan & Strategy 2018	13.06.19	Sulayman Barry	Execution

Additionally, the following General Triplicate Receipts were also requested but have not been presented for examination up to the time of our exit. The responsible officer has not provided any explanation for the non-provision. We have also not been able to determine what collections were administered and/or how much was collected as the related cash book have also not been presented. For details see table below:

Date	Name	TR.NO
23/02/2018	treasurers use	423201-423300
23/02/2018	treasurers use	423301-423400
26/02/2018	treasurers use	423401-423500
26/02/2018	treasurers use	423501-423600
05/03/2018	treasurers use	424501-424550
05/03/2018	treasurers use	424551-424600
05/03/2018	treasurers use	424601-424650
05/03/2018	treasurers use	424750-424800
05/03/2018	treasurers use	424801-424850
09/03/2018	treasurers use	426051-426100
13/03/2018	treasurers use	426451-426500
19/03/2018	treasurers use	427751-427800
19/03/2018	treasurers use	427801-427850
19/03/2018	treasurers use	427851-427900
22/03/2018	treasurers use	428901-428950
22/03/2018	treasurers use	428951-429000
26/03/2018	treasurers use	429351-429400
27/03/2018	treasurers use	429551-429600
27/03/2018	treasurers use	429601-429650
27/03/2018	treasurers use	429651-429700
27/03/2018	treasurers use	429701-429750
05/04/2018	treasurers use	431951-432000
06/09/2018	treasurers use	441601-441650
06/09/2018	treasurers use	441651-441700
07/11/2018	treasurers use	448901-448950
17/04/2018	Treasurers Use	68801-68900
12/01/2018	Omar Saidykhan	66101-66200
21/02/2018	Omar Saidykhan	67001-67100
26/03/2018	Omar Saidykhan	68101-68200
07/06/2018	Omar Saidykhan	70801-70900

GTR No.	Collectors Name
2918501-2918550	Bakary Kanteh
0065001-0065100	Lamin Kanteh

Implication

Non-provision of records for audit is a serious violation of laws governing councils as well as the terms of audit engagement.

In the case of the un-presented GTRs, there is a serious risk of revenue misappropriation and this may amount to indeterminate sum of monies.

Priority Ranking of Finding

High

Recommendation

Management is urged to provide the outstanding documents (GTRs) to the auditor without further delay. Management is reminded that it has an obligation to ensure that all records requested for audit are duly provided. This should be upheld at all times.

Management Response

Management Response	The operational plan which the Council is working with it's strategic development plan. The nominal roll projects and Internal Audit & Strategy 2018 are all available for your inspection. In addition, all the receipts listed as treasurer's use and that of Omar Saidykhan are also available for your confirmation.
Action to be Taken	All available
Officer Responsible for Remedial Action	Ebrima Sawaneh – Acting Director of Admin
Date when situation will be Regularized	Not provided

Auditor's Further Comment

The outstanding documentations queried still remain un-presented.

2.12 Single Sourced Procurement

Finding

Section 18 (1) of the Local Government Finance & Audit Act 2004

"All procurement by a Local Government Authority shall be carried out in accordance with The Gambia Public Procurement Act, 2001 and the monetary thresholds and regulations prescribed by and under that Act."

Section (44) of the GPPA Act allows single sourced procurement only under the following circumstances:

"a) where the estimated value of the procurement does not exceed the amount set in the Regulations;

[The single source limits set in the Regulation are **GMD 10,000.00** & **GMD 30,000.00** for Goods/services and Works respectively].

b) "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";

c) "where there is an emergency need for the goods, works, consultancy services or services, involving an imminent threat to the physical safety of the population, of damage to property, or in the case of other unforeseeable urgent circumstances not due to the dilatory conduct of the procuring organization, and engaging in tendering proceedings or other procurement methods would therefore be impractical"; and

d) "where the procuring organization, having procured goods, works, consultancy services or services from a supplier, determines that additional goods, works or services must be procured from the same source for reasons of standardization or because of the need for compatibility with existing goods, equipment, technology, works or services, taking into account" -

Examination of payment vouchers revealed that a number of services above the limits have been acquired from single providers. There was no evidence provided to us that the procurements in question met any of the criteria above. A sample of the procurements is listed as **annex i**.

Implication

There is a risk of procuring from favoured vendors at the expense of quality and /or economy.

There is also the possibility of incurring cost in the form of fines for non-compliance to regulations.

Priority ranking

High

Recommendation

The council and its management are encouraged to ensure that all matters relating to procurement follows the laid down regulations by the procurement authority (GPPA).

Management Response

Management Response	The payment referred to as Singled Sourced procurement listed as Annex 1 was in fact not singled sourced as may have appeared but instead was payments based on an arrangement agreed with various vehicle owners who were involved in the evacuation of waste at different times and locations meant to clear dumpsites were one of them would agree to receive the bulk payment for and on behalf of the others.
----------------------------	--

	This was just done to limit the number of transactions but also due to circumstances beyond our control since the issue of waste collection have always been an emergency and challenge to Council.
Action to be Taken	Nevertheless, Council will endeavour to change its strategy and act accordingly.
Officer Responsible for Remedial Action	Procurement Manager
Date when situation will be Regularized	Resolved

Auditor’s Further Comment:

The evidence we reviewed suggest that the procurements were indeed singled sourced. In the absence of any evidence to suggest otherwise, we maintain that the query is unresolved.

2.13 Loan without Agreement

Finding

According to section 801 Of the Financial and Accounting Manual for Local Government Authorities:

“Loans may be granted to employees for building construction, purchase of vehicles and personal needs in accordance with terms and conditions set out in the general orders of the council.

- *All request for loan must be made on the prescribed application form and passed through the director of finance for verification and confirmation of availability of funds for such loans;*
- *Subject to fund availability and applicant meeting all the eligibility criteria the application will be forwarded to the chief executive for appropriate action;*
- *After approval the finance staff will raise a payment voucher in the name of the applicant for the approved amount. Other payment processes shall be followed”.*

We however noted that loans were issued during the period to the individuals listed in table below without any evidence of proper documentation. We did not find any evidence on file relating to the application and processing including evaluation for eligibility of applicants. There was also no evidence on the payment plan and/or collateral arrangements.

Date	Details	PV No	Payee	Amount
03/05/18	Payment of personal loan	661	Yaya Bah	50,000.00
30/05/18	Payment of personal loan	663	Ndey Njie	25,000.00
30/05/18	Payment of personal loan	664	Ebou Jobe	15,000.00
30/05/18	Payment of personal loan	667	Alieu Badjie	30,000.00
21/05/18	Payment of personal loan	697	Dawda Jallow	5,000.00
19/06/18	Car loan	898	Sidou Kunta	100,000.00
26/10/18	Soft loan	1527	Dambelly Daffeh	2,000.00
16/10/18	Personal loan	1620	Faye K Jarra	15,000.00
05/12/18	Soft loan	1741	Musa Sanno BAC police	2,000.00
12/12/18	Soft loan	1739	Bakary Colley	2,500.00
Total				246,500.00

Implication

- There is a risk of disbursing loan to employees who are not eligible if the due process is not followed;
- In the absence of proper scrutiny of applicants and/or requirements of collaterals, recoverability may become difficult. The arbitrary disbursement of loan without proper assessment of resource availability may place further pressure on meager cash resource.

Priority ranking

High

Recommendations

The management is urged to ensure that loan administration follow the approved policy as detailed in the Financial and Accounting Manual for Local Government Authorities at all times. All loans already disbursed should be retrospectively assessed and documented accordingly.

Management Response

Management Response	All loans listed have been duly considered and approved. In this regard, the approvals are made on the application document which is eventually attached to the voucher as support. However, no loan agreement exists but the recommendations are well noted. The loans committee is already in the process of being constituted.
Action to be Taken	Not provided
Officer Responsible for Remedial Action	CEO and Director of Finance
Date when situation will be Regularized	Not provided

Auditor's Further Comment

Other than the documentations we already reviewed during the audit, there is no additional evidence that proves to us that all the required steps had been followed in the disbursement of loans. As such we maintain that the query remains unresolved.

2.14 Overseas Travel without Invitation

Finding

According to the control requirements over appropriation of council funds, no payment should be made without appropriate documentation. This is expected to include amongst other things motivation for any payments made.

Section 504 (c) of the Financial & Accounting Manual for Local Government Authorities requires that:

.....The Chief Executive must make sure that:

i. The payment voucher is correctly made out with all supporting documents;

We noted during the period under review that a number of senior management of the council travelled to attend the 58th independence anniversary celebration from the 2 to 6 April 2018 in Senegal. They have each been paid five days per-diem but there was no evidence of official invitation to the event. We have not also found evidence from the budget that the activity was a specific allocation in the approved budget.

Below is the list of staff that attended the celebration. (Mr Nuha Jammeh, Seedy Kunta, Mrs Mariama Demba, Mrs Adama Bojang, Mr Ebrima Sawaneh Mr David Kujabi Mr Dawda Jallow).

Implication:

Payments which do not have sufficient documentations may not be considered as authorized.

Priority ranking

High

Recommendation:

The outstanding document (invitation/budget allowance) should be presented for audit verification without delay. The Council must ensure that all payments are adequately supported at all times.

Management Response

Management Response	By virtue of our twining partnership with Grand Yoff Municipality in Dakar, Senegal, Council through the Chairman is invited with a delegation to grace the Senegalese independence celebration through an invitation written in French. It is based on this invitation that a clearance is approved by the Ministry of Local Government and a copy of which is attached to the payment voucher as support
Action to be Taken	However, from henceforth, Council will endeavour to translate this invitation in English and attach to the voucher too.
Officer Responsible for Remedial Action	Acting Director of Admin (Ebrima Sawaneh)
Date when situation will be Regularized	Resolved

Auditor's Further Comment

There is no evidence provided for our review with regards to the invitation and/or budget allowance up to the time of completing this report. As such we maintain that the query remain unresolved.

2.15 Payments not Acknowledged by Recipients

Finding

According to section 504 (c) of Financial and Accounting Manual for Local Government Authorities:

*"For all expenditure, appropriate payment voucher must be completed by the finance staff. The payment voucher must be accompanied by the appropriate supporting documents such as purchase order, original invoice/ bill/ debit note, time sheets, goods received note, **receipt** [sic] voucher, payroll etc."*

A number of payments from the sample of payments we examined have not been receipted. The table below gives details.

Date	Details	Payee	PV No.	Amount on PV
22/05/18	Being payment of market ticket & GTRS Rates & taxes for BAC	GPPC	709	50,000.00
09/08/18	Being payment for the printing of GTR books & market tickets	GPPC	1097	64,519.00
27/07/18	Being payment for the printing of GTR books & market tickets	GPPC	1098	30,000.00
Total				144,519.00

Implication

Payments not acknowledged by recipients cannot be considered complete. There is the risk that such payments are not transferred to the recipient or not genuine.

Priority ranking

High

Recommendation

The council must ensure compliance with the directives of the Financial and Accounting Manual for Local Government Authorities at all times. The payments in question must be retrospectively receipted and presented for our review. In future no payment should be filed without completing all necessary documents including receipts.

Management Response

Management Response	Receipts of payments made to GPPC were always obtained and attached to the payment voucher but in this case might have been detached due to movement of documents.
Action to be Taken	However, a print-out of our payment at the GPPC indicates that said payments we actually received. See attached
Officer Responsible for Remedial Action	Procurement Manager
Date when situation will be Regularized	Resolved

Auditor's Further Comment

The attachments as claimed have not been provided for our review and/or verification. We still maintain that the query remain unresolved.

2.16 Duplication of payment vouchers

Finding

Examination of payment vouchers revealed that voucher numbers are duplicated for some payments. We also noted missing series in the sequence of payment voucher numbers. Accounts unit blamed the issue on error during the posting.

Date	Details	PV No.	Payee	Amount
07/05/18	Transport refund to interim management committee	719	Ya Mundaw Jagne jobe	2,600.00
03/05/18	Payment for conference chairs and visitors chairs	719	One plus one	177,000.00
09/08/18	Payment of 10% commission	1091	Alkalo Musa Saho	640.50
22/08/18	Payment of one by six	1091	Chiefs & badge messengers	110,954.00
31/12/18	Payment for fuel	1772	Petro gas	39,918.30
31/12/18	Payment for fuel	1772	Petro gas	35,567.80
31/12/18	Payment for fuel	1772	Petro gas	53,076.80

Implication

Replication of voucher numbers may create errors with the records in the form of missing certain vouchers especially during sample review. Missing sequences may also indicate intentional concealment by management.

Priority Ranking of Finding

Medium

Recommendation

The management is urged to ensure that vouchers are filed appropriately with accurate sequential numbering. Review and monitoring mechanisms should be designed by management to ensure that documentation remains accurate.

Management Response

Management Response	Reference to the above captioned, we realise that it was not the payment voucher itself that was duplicated but rather the serial number, which was by mistake
Action to be Taken	However our system is such that we cannot edit them now but the duplicated numbers have now been adjusted to for example PV 10 ^A and 10 ^B . Furthermore, Council would ensure that such mistakes are avoided as much as possible.
Officer Responsible for Remedial Action	Accounts Clerk
Date when situation will be Regularized	Resolved

2.17 Excessive use of Honorarium

Finding

We noted during the audit that, the descriptions of numerous payments were classified as Honorarium. However, this contradicts section 13 (1) of the local government finance and audit act 2004 which states that:

"No appropriation of funds by a council shall be made out of the funds of the council unless it is approved in a budget"

These payments as can be seen from the table below range across various classes of expenditure

Date	Details	Payee	PV No	Amount (GMD)
17/09/18	Honorarium for extra work on Friday 14 Sept. 2018 on BAC 59	Jerreh Ndong	1318	400.00
15/11/18	Being payment of honorarium (assessment trainers)	Babucarr Manka, Yaya Bah & Lamin Singhateh	1616	3,000.00
21/06/18	Payment of honorarium for drilling of toilet at Brikama main market	Lamin Luwa Conteh	799	10,000.00
28/06/18	Payment of honorarium for extra works	Lamin Luwa Conteh	784	4,200.00
07/06/18	Payment of honorarium for BAC laborers' for extra work done	Lamin Luwa Conteh	849	20,000.00
06/06/18	Final payment for honorarium for electricity connection	Lamin Bojang police constable	845	2,000.00
04/06/18	Final payment of honorarium for extra work on Friday & Saturday	Muhammed L Mendy	847	800.00
08/06/18	Payment of honorarium	Jerreh Ndong	828	300.00
28/05/18	Payment of honorarium for burying a foreigner who died alone and council is taking responsibility for burying him	Lamin Luwa Conteh	819	800.00
31/12/18	Payment of honorarium for extra work on Friday & Saturday	Lamin Luwa Conteh	1725	3,700.00
31/12/18	Payment of honorarium for extra work on public holiday	Lamin Luwa Conteh	1724	2,000.00
31/12/18	Payment of honorarium for preparing lunch for the Dec. council meeting	Fatou Jobarteh	1721	1,500.00
06/12/18	Payment of honorarium for the exercise with the finance committee	Sulayman Barry	1700	1,500.00
12/12/18	Payment of honorarium for time keeping in Brikama car park	Gindeh Njie	1686	500.00
Total				50,700.00

Implication

Excessive payment of honorarium may indicate poor control over expenditure. Inappropriate/ unbudgeted transactions/ expenditures may be incurred thus misappropriating the resources of the council.

Priority Ranking of Finding

High

Recommendation

We recommend for management to ensure that best practices regarding the proper monitoring of funds are adopted. Financial & Accounting Manual for Local Government Authorities must be used as guidance at all times. Management is also reminded that all payments out of the council fund should be by budget allocation as required by the regulation. In future, all payments should be fully described and appropriately classified.

Management Response

Management Response	These honorariums were paid to Council staff for working on non-working days. Normally we clear the dump sites during weekends to ensure that the weekly routine is not interrupted. However, the recommendations made are well noted for the future.
Action to be Taken	Not provided
Officer Responsible for Remedial Action	Not provided
Date when situation will be Regularized	Not provided

Auditor's Further Comment

As most of the honorarium payments appear to be routine work, we maintain that the payments be made by a budget line to enhance control over payments.

2.18 Non-Deduction of Withholding tax

Finding

Our audit revealed that the council has not deducted withholding tax for all its transactions in 2018. Management has not provided any reasons for the non-deduction.

Implication

Non-deduction of withholding tax is a violation of law which could result in penalties in the form of fines.

Priority Ranking of Finding

High

Recommendation

Management is strongly urged to comply with the deduction of withholding tax for all qualifying payments. All collections must be accounted for and remitted to the authorities at the appropriate time.

Management Response

Management Response	It is true that Council had not been deducting withholding tax but this was due to the fact that we never received any documents for the due execution of the process from GRA.
Action to be Taken	However, we would endeavour to engage them to provide us with the requisite documents and documentation necessary for the execution of this service on their behalf.
Officer Responsible for Remedial Action	Director of Finance
Date when situation will be Regularized	Not provided

Auditor's Further Comment

It is the responsibility of council to deduct and remit withholding tax to GRA whether the documentations have been provided or not.

2.19 Non-council Related Payments

Finding

We noted that the council made a number of payments which are not related to their activities. The payment as can be seen in the table below relates to the Governor's office and management has not provided explanations.

Date	Details	PV No.	Payee	Amount (GMD)
30/05/18	Being payment of per diem for the Governor and delegates traveling to Senegal	660	Abdoulie Bah	62,720.00

Implication

Payments out of council fund for non-council activities without authority are a violation of the expenditure law. Such payments may be considered as misappropriations as the law did not permit.

This may also further strain the already meager resources of the council.

Priority Ranking of Finding

High

Recommendation

Management is urged to comply with the provisions of the Financial & Accounting Manual for Local Government Authorities at all times and desist from making payments which are disallowed by it.

Management Response

Management Response	After revisiting the transaction referred to as non-Council related payment, it is evident that the payment was per-diem to the Governor West Coast Region accompanied by his driver and orderly to the sister Republic of Senegal on an official mission.
Action to be Taken	However Council will in due course make further consultation with the Ministry on such engagement with the Governor since he is responsible of Council as provided for in the Local Government Act, is seen as somehow part of Council. Hence we will engage the Governor's office to provide the necessary documents as proof.
Officer Responsible for Remedial Action	Chief Executive Officer
Date when situation will be Regularized	Not Provided

Auditor's Further Comment:

Even though the chairman is answerable to the governor, he is not a **bona-fide** staff of council and should not be paid per-diem for his travels.

3.0 Performance Review

3.1 Markets

Finding

Markets are one of the most important establishments of councils. They also form very important sources of revenue mainly in the form of fees and taxes. The council is in turn tasked with the responsibility of their upkeep and development. This encompasses the provision of basic necessities such as water and electricity.

During our inspection to a selection of markets within the council, the following observations were noted:

Toilets were found to be acutely inadequate in all markets visited. In one of the markets (Busumbala), a single toilet was shared by the entire market and by both sexes. The second toilet had to be closed due to dilapidation. The condition of the one being used has also deteriorated much due to the overuse coupled with the lack of care. Many of the vendors claim to use the nearby compounds for their lavatory needs. The committees at their market claim to have reported the matter to the council staff albeit verbally and therefore unable to be substantiated by us.

Cleaners for the markets were found to be another challenge with a number of markets we visited not having any cleaners. Only one of the markets had an identified cleaner but who was on leave at the time of our inspection. This condition leaves the cleaning with individual vendors resulting in further environmental issues in the form of indiscriminate dumping all over the market space.

For all the markets visited, none had an identifiable night watchmen even though council staff we were with claimed they exist. The vendors strongly disputed that assertion claiming council posted only daytime securities.

In one of the markets, the vendors reported to us that water supply was only recently restored after more than a year without supply. According to the head of the committee at the market (Lamin), the water pressure is still very low and is barely able to meet the current demand.

Office space was also a key constraint facing the market staff. Small rooms were used to house the managers and their entire collectors. These offices were also not fitted with toilets leaving the staff with having to share the market vendors which as reported earlier were already overused and mostly dilapidated.

We also observed that refuse collection was not regular in all but one market we visited. The only market which we found regularly collected (Wellingara) was not under the council's care. The collection was currently under Dresden. Some markets such as Lamin showed clear sign of non-collection for a while. The committee members have said it was not collected for a good part of two years.

Conclusion

The poor sanitation at the markets carries the risk of far reaching health problems with both vendors and even customers. Most of the commodities sold at the markets are foodstuff which if exposed could lead to diseases.

Inadequate provision of basic needs such as toilets and accommodation will result in the poor welfare of the vendors who depend on the markets for their livelihoods.

Recommendation

Management through the environmental and sanitation unit is urged to establish a mechanism aimed at reviewing the current state of all market with a view to addressing their health and sanitation issues. This should include both sanitation of the current ones in decay as well as considering upgrading the numbers to ensure adequacy. Refuse collection should also be urgently addressed to ensure the health and sanitation.

Staffing of markets with cleaners and watchmen is critical to the wellbeing and safety and should therefore be a priority of the management. To this end, we urge management to work in ensuring the staff requirements of the markets are addressed in this regard.

Management Response

Management Response	<p>Problems in relation to waste (solid & liquid) management, water supply system among other have always been and continue to be a huge challenge to Council due mainly to rapid expansion of our markets driven by urbanisation.</p> <p>In addition, the issue of attitude towards the management of waste is also a major factor responsible for the deplorable condition of these facilities regardless of all the sensitization programs Council have under taken on print and electronic media.</p> <p>Nevertheless, Council will do everything possible to address these problems as highlighted including our offices in the markets.</p>
Action to be Taken	Not provided

3.2 Dumpsites

Finding

Tambana dumpsite is claimed to be the main dumpsite of the council which was allocated to the council for a while. It is a vast area estimated to be four mile square.

During our visit there we observed dumping to be indiscriminate. Heaps of various forms of refuse lie scattered all over the field. The council assistant cleansing manager blamed the practice over the non-securing of the place coupled with the lack of monitoring by the staff. He said this provided the opportunity for private cleansing operators to come in and dump at any spot of their convenience.

Another thing we saw was the apparent encroachment by individuals well into the space of the dumpsite. Some of the encroachers began planting trees within the dumpsite. The assistant manager indicated that they are always in confrontation with the intruders but their actions still continued.

Conclusion

The current spate of the indiscriminate dumping would threaten the sustainability of the dumpsite. The current practice could also result in health hazards when refuse is not properly disposed.

With the trend of encroachment, there is a risk of the area being tangled in confrontations and confusions if it is not resolved without delay.

Recommendation

Management through the relevant department should devise an appropriate mechanism aimed at ensuring the proper management of the dumpsite. Areas should be designated for the respective refuse types and monitored by authorities to ensure compliance.

The office is urged to take up the issue of securing the perimeter of the site with the appropriate authorities without any delay. The necessary paperwork need to be settled and the perimeter be clearly identified to avoid confusions and confrontations.

Management Response

Management Response	<p>Tambana is the official and or designated dumpsite identified by Government as an alternative to Bakoteh dumpsite.</p> <p>Unfortunately, the area has not been properly demarcated and therefore, there is encroachment by mainly traditional land owners among other stakeholders/players.</p> <p>As there are other players in the evacuation and dumping of waste in this area, there is indiscriminate dumping which is very difficult to control due to the size of the area.</p>
Action to be Taken	However, Council will endeavour to do all within its means to

	properly manage Tambana in close collaboration with other stakeholders.
Officer Responsible for Remedial Action	CEO
Date when situation will be Regularized	Not provided

4.0 Prior Audit Management Letter Points

#	Management Letter Point	Recommendation	Status	Audit comment
1	Un-presented Financial statement	Council should ensure that the financial statements for 2015 and 2016 are completed and submitted for our review	Partially implemented	The financial statement for 2018 was presented during the audit. However, 2017 which is supposed to be the base year has not been presented. The preceding financial statement (2016) was qualified by us and the reasons for the qualifications remained uncorrected. As a result of the above matters, we conclude that the current financial statement (2018) is inadmissible. We therefore urge management to implement our recommendations beginning with the 2016 audit issues.
2	Contracts awarded without evidence of tender	The council should always adhere to the public procurement procedures and file all the necessary documentation	Not Implemented	There are still contracts which have been awarded without evidence of tender as reported in the current management letter
	Payments without the required three quotations	We strongly recommend that the required number of quotations be obtained for all future purchases as dictated by GPPA act	Not Implemented	There are still payments awarded without obtaining the required three quotations
4	Payment vouchers not signed by the approving officers	All payment vouchers must be signed by the relevant authorities to provide assurance that the payment was authorized and the amount on the payment vouchers are the amounts approved	Partially Implemented	Though there has been improvement, there still exist some payment vouchers which have not been acknowledged by the approving officers
5	Review of Internal audit report	These amounts should be recovered without delay, failure to which appropriate actions should	Not Implemented	There is still significant weakness with the internal control environment. The internal audit

		<p>be taken.</p> <p>The council should ensure that the whole system of internal control including internal checks, loss of council funds, organizing surprise checks of cash as stipulated by the manual are implemented</p>		<p>function also remains weak. Both weaknesses are detailed the current management letter</p>
6	Banking of revenue collections	<p>Management should ensure that collections are banked promptly to minimize the risk of theft or misuse</p>	Partially Implemented	<p>There are still delays in the banking as well as suspected misappropriation of collections by collectors as detailed in the current management letter</p>
7	Petty cash payment	<p>Council should introduce a petty cash system as dictated by the manual and make sure that all cash collections are banked immediately to minimize the handling of physical cash.</p> <p>All revenue collected should be banked promptly without delay</p>	Not Implemented	<p>Petty cash is not established. Payments are still made out of collections</p>
8	Minutes of meetings (council, Senior Management and Contracts Committee)	<p>Regular meetings should be held enable the council and management carry out their functions. The meetings will avail members of the council, senior management and contracts committee members with information on key issues and developments in order that timely and appropriate solutions/guidance are provided</p>	Implemented	<p>Evidence of minutes of meetings has been provided for our review. Meetings are conducted quarterly</p>
9	Supply of fuel to non-council vehicles	<p>Council should put in measures over the control and usage of fuel and immediately stop issuing fuel to non-council staff</p>	Not implemented	<p>Fuel still continues to be issued to non-council vehicles</p>
10	Incomplete fixed assets register	<p>Council should ensure that the fixed assets register is completed and updated accordingly and submit to NAO for review</p>	Not implemented	<p>The fixed assets register is still not up to standard</p>
11	Staff personnel files	<p>Management should carry out regular spot checks on files to ensure they are properly maintained for future reference.</p>	Not Implemented	<p>There are still incomplete detail/records for some staff</p>
12	Payroll issues	<p>Payroll adjustments should be</p>	Not	<p>This has not improved from last</p>

	reviewed by independent persons and this should be documented for future reference. Efforts should be made to ensure that a backup is provided for the system to safeguard unforeseen circumstances	Implemented	year
--	--	-------------	------

ANEXXURES

Annex (i) Single Sourced Procurements

Date	Description	Contractor	Payment voucher no.	Amount
24/04/18	Being payment for the construction of toilet and fitting	L S Contractors limited	491	45,000.00
14/03/18	Being payment of first part payment of works within the council ground	L S Contractors limited	281	164,054.00
27/03/18	Being second payment of contract for BAC office Quarters	L S Contractors limited	367	54,684.80
22/03/18	Being payment for the construction of wellingara market toilet	ASA Enterprise ltd	373	50,325.00
12/03/18	Being payment for the clearing of dump site 21 trips at lamin market to bakoteh dump site	Mustapha manneh	392	94,500.00
09/06/18	Payment for the hiring of vehicles for clearing of dump site	Mustapha manneh	978	144,000.00
04/06/18	Being payment of 20 trips of waste from nema kunku dump site	Mustapha manneh	n/a	90,000.00
21/05/18	Payment for transportation of 19 trips of garbage from sinchu to tambana dump site	Mustapha manneh	759	85,500.00
14/05/18	Payment for transportation of 26 trips of garbage from yundum & wellingara to tambana dump site	Mustapha manneh	760	117,000.00
04/06/18	Final payment for re-surfacing of access road to farato village	Sarro & sons	770	313,000.00
30/05/18	Being payment of rent for a period of one year (1 June 2018- 31 may 2019)	Tabara ceesay	659	60,000.00
06/08/18	Being payment of hiring of trucks for transporting of Garbage from Tanji beach side to Bakoteh dumpsite	Lamin Jah	1132	55,500.00
03/08/18	Being payment of hiring of trucks for transporting of Garbage collection	Lamin Sidebeh	1133	20,000.00

26/07/18	Payment of repair & maintenance for BAC 13	Quantum Net	1086	69,000.00
13/06/18	Payment for the hiring of vehicle for clearing of dump site	Mustapha manneh	923	108,000.00
09/05/18	Payment for transportation of 22 trips of garbage from sukuta and nema kunku to tambana	Mustapha manneh	619	99,000.00
23/04/18	Payment of repair and maintenance of BAC 13	Quantum Net	577	39,445.00
08/10/18	Payment for stationeries for council	KGN	1374	32,200.00
30/04/18	Payment of construction of wellingara market toilet for second payment	ASA enterprise	574	50,325.00
04/01/18	Payment of spare parts for BAC use	OTTA General motors	559	75,000.00
24/12/18	Being payment of hiring of trucks for transporting garbage from nema kunku market and lamin grave yard	Lamin Jah	1642	29,500.00
03/12/18	Being payment of hiring of trucks for transporting garbage from sinchu ballia market and lamin village grave yard	Sainey Kabba	1668	96,500.00
21/02/18	Being payment for the clearing of dump site at sinchubaliya to tambana as per attached	Mustapha Manneh	206	112,500.00
26/02/18	Being payment for the hiring of truck for waste collection from tujereng and tanji beach to tambana dump site as per attached	Mustapha Manneh	233	130,500.00
22/02/18	Being payment of council of hiring of truck for waste collection at old yundum market as per approved requisition attached.	Lamin Jah	175	9,000.00
07/02/18	Being payment of hiring of wheel loader to load waste at old Yundum and Tanji dump site as per approved requisition.	Terry's plant hire and spares	173	60,000.00
30/05/18	Being payment for the hiring of trucks for clearing dump sites within west coast to Tabana as per claim attached	Mustapha Manneh	Not available	160,000.00
Total				2,364,533.80

Annex (ii) – Incomplete Establishment Register

Serial No.	Name	Date of Birth	Date of Appointment	QUALIFICATION	Employee Code	GRADE	Current Position	Due Date to Retirement	SEX
	ADMIN	<i>Missing</i>	<i>Missing</i>	<i>Missing</i>	<i>Missing</i>	<i>Missing</i>	<i>Missing</i>	<i>Missing</i>	
1	KUTUBO TOURAY	01/02/1955		<i>Missing</i>	B00	<i>Missing</i>	Imam	<i>Missing</i>	M
2	ALIEU CAMARA	02/07/1982	Contract Appointment	<i>Missing</i>	B0044	3.4	Messenger	<i>Missing</i>	M
3	OUMIE BAH	07/12/1993	11/02/2017	<i>Missing</i>	B0521	3.4	PROCUREMENT CLERK	2053	F
4	YAYA DEMBA	15/06/1956	03/10/2016	<i>Missing</i>	B0129	3.1	Mortuary Attendant	<i>Missing</i>	M
5	EBRIMA BARROW	<i>Missing</i>	01/01/2019	<i>Missing</i>	<i>Missing</i>	3.1	M/Attendant	<i>Missing</i>	M
6	MARIAMA BAH	25/12/1970	01/01/2017	<i>Missing</i>	<i>Missing</i>	3.1	Mortuary Attendant	2030	F
7	FINANCE	<i>Missing</i>	<i>Missing</i>	<i>Missing</i>	<i>Missing</i>	<i>Missing</i>	<i>Missing</i>	<i>Missing</i>	
8	BABADING SAIDYKHAN	19/05/1905	<i>Missing</i>	<i>Missing</i>	B0213	10.7	Rate and Tax Manager	2025	M
9	RAMATOULI E JATTA	08/04/1983	02/01/2006	<i>Missing</i>	B0112	3.7	Revenue Collector	2043	F
10	KANNI JANNEH	01/08/1981	02/01/2006	<i>Missing</i>	B0116	3.7	Revenue Collector	2041	F
11	FATOU SECKA	07/06/1976	04/01/1999	<i>Missing</i>	B0125	4.1	Revenue Collector	204	F
12	YAYA DRAMMEH	<i>Missing</i>	01/01/2001	<i>Missing</i>	B0129	5.1	Revenue Collector	<i>Missing</i>	M
13	ALH TAMBA JAMMEH	<i>Missing</i>	<i>Missing</i>	<i>Missing</i>	B0130	3.1	Revenue Collector	<i>Missing</i>	M
14	OMAR BOJANG	04/10/1969	01/01/2001	<i>Missing</i>	B0131	5.1	Revenue Collector	<i>Missing</i>	M
15	EBRIMA K JOBARTEH	13/11/1973	15/12/200	<i>Missing</i>	B0149	7.1	Revenue Collector	<i>Missing</i>	M
16	MOMODOU JADAMA	<i>Missing</i>	<i>Missing</i>	<i>Missing</i>	B0158	5.1	Revenue Collector	<i>Missing</i>	M
17	ALH EBRIMA SAIDY	<i>Missing</i>	01/01/2004	<i>Missing</i>	B0159	4.8	Revenue Collector	<i>Missing</i>	M
18	ALIEU SANNEH	11/01/1982	2006	<i>Missing</i>	B0162	4.6	Revenue Collector	<i>Missing</i>	M
19	LAMIN KURANG	<i>Missing</i>	<i>Missing</i>	<i>Missing</i>	B0176	3.1	Revenue Collector	<i>Missing</i>	M

20	MUHAMMED LAMIN HYDARA	01/01/1995	10/01/2004	Missing	B0203	7.7	Revenue Collector	Missing	M
21	SANNA JARJOU	22/06/1978	03/01/2005	Missing	B0206	4.7	Revenue Collector	Missing	M
22	DEMBO BOJANG	28/02/1961	20/02/1993	Missing	B0218	7.7	Senior Revenue	Missing	M
23	SULAYMAN TAMBA	28/05/1905	08/01/2004	Missing	B0222	4.8	Revenue Collector	Missing	M
24	TIJAN JARJU	Missing	Missing	Missing	B0520	5.8	Revenue Collector	Missing	M
25	MOLIFA JAMMEH	09/02/1980	03/01/2005	Missing	B0608	4.7	Revenue Collector	Missing	M
26	ESSA JONGA	Missing	Missing	Missing	B0606	3.1	Revenue Collector	Missing	M
	SULAYMAN JENG	04/02/1990	12/01/2016	Missing	B0607	3.1	Revenue Collector	Missing	M
28	ALIEU SANNEH	Missing	Missing	Missing	B0703	5.4	Revenue Collector	Missing	M
29	SAINABOU JALLOW	Missing	Missing	Missing	B0811	3.1	Revenue Collector	Missing	F
30	MAINUNA BADJIE	Missing	05/02/2014	Missing	B0812	4.3	Revenue Collector	Missing	F
31	FATOU DARBOE	Missing	11/01/2014	Missing	B0819	3.4	Revenue Collector	Missing	F
32	AMIE JATTA	10/01/1991	Missing	Missing	B0821	3.2	Revenue Collector	Missing	F
33	LAMIN K JATTA	Missing	Missing	Missing	B0822	5.3	Revenue Collector	Missing	M
34	BUNILARR Y JANNEH	Missing	Missing	Missing	B0826	3.2	Revenue Collector	Missing	M
35	AWA BAH	15/05/1986	02/02/2015	Missing	B0827	3.2	Revenue Collector	Missing	F
36	KADDY JARJU	12/06/1986	09/01/2015	Missing	B0834	3.2	Revenue Collector	Missing	F
37	LAMIN SAIDY	04/06/1969	12/01/2016	Missing	B0837	3.2	Revenue Collector	Missing	M
38	MOMODOU B JALLOW	Missing	Missing	Missing	B0838	3.1	Revenue Collector	Missing	M
39	FATOUMAT TA MANNEH	15-12-1982	Missing	Missing	B0839	3.8	Revenue Collector	Missing	F
40	MORRO DUMBUYA	Missing	10/01/2004	Missing	Missing	3.1	Revenue Collector	Missing	M
41	BUBA SANNEH	Missing	Missing	Missing	B0841	3.1	Revenue Collector	Missing	M
42	ADAMA BADJIE	Missing	Missing	Missing	B0842	3.1	Revenue Collector	Missing	M

43	ESSA JATTA	Missing	07/01/2016	Missing	Missing	3.1	Revenue Collector	Missing	M
44	KEBBA SONKO	Missing	04/01/2005	Missing	B0934	4.7	Revenue Collector	Missing	M
45	FATOU SAMBOU	23-09-1981	01/01/2006	Missing	B0221	4.8	Revenue Collector	Missing	F
46	LAMIN A BOJANG	25/05/1977	10/01/2004	Missing	B0934	4.7	Revenue Collector	Missing	M
47	KEBBA JAMMEH	Missing	08/01/2018	Missing	B0371	3.1	Revenue Collector	Missing	M
48	TIDA SUWANEH	Missing	01/01/2019	Missing	B0253	3.1	Revenue Collector	Missing	F
49	NUHA KUJUBI	Missing	09/01/2018	Missing	B0941	3.1	Revenue Collector	Missing	M
50	EBRIMA SANNO	Missing	01/01/2017	Missing	Missing	NIL	Revenue Collector	Missing	M
51	LAMIN S SANNEH	Missing	04/01/2001	Missing	Missing	NIL	Revenue Collector	Missing	M

Annex iii Missing Duplicate receipt from the GTR

Date	Details	Name Of Collector	GTR/ Receipt Number	Amount
02.01.18	payment of value property	alieu sonko	2607961	2,000.00
09.01.18	payment of value property	alieu sonko	2607962	6,000.00
10.01.18	payment of value property	alieu sonko	2607963	2,000.00
15.01.18	payment of value property	alieu sonko	2607964	2,000.00
15.01.18	payment of value property	alieu sonko	2607965	2,000.00
15.01.18	payment of value property	alieu sonko	2607966	2,000.00
15.01.18	payment of value property	alieu sonko	2607967	2,000.00
15.01.18	payment of value property	alieu sonko	2607968	2,000.00
16.01.18	payment of value property	alieu sonko	2607969	2,000.00
01.02.18	payment of value property	alieu sonko	2607978	2,000.00
02.02.18	payment of value property	alieu sonko	2607979	2,000.00
02.02.18	payment of value property	alieu sonko	2607980	2,000.00
13.02.18	payment of value property	alieu sonko	2607990	2,000.00
14.02.18	payment of value property	alieu sonko	2607991	2,000.00
14.02.18	payment of value property	alieu sonko	2607992	5,000.00
20.02.18	payment of value property	alieu sonko	2607993	2,000.00
21.02.18	payment of value property	alieu sonko	2607994	2,000.00
21.02.18	payment of value property	alieu sonko	2607995	5,000.00
21.02.18	payment of value property	alieu sonko	2607996	2,000.00

21.02.18	payment of value property	alieu sonko	2607997	2,000.00
26.02.18	payment of value property	alieu sonko	2608000	2,000.00
22.03.18	payment of value property	alieu sonko	2623321	2,000.00
21.03.18	payment of value property	alieu sonko	2623322	2,000.00
23.03.18	payment of value property	alieu sonko	2623323	2,000.00
23.03.18	payment of value property	alieu sonko	2623324	2,000.00
26.03.18	payment of value property	alieu sonko	2623325	2,000.00
27.03.18	payment of value property	alieu sonko	2623326	2,000.00
27.03.18	payment of value property	alieu sonko	2623327	3,000.00
28.03.18	payment of value property	alieu sonko	2623328	2,000.00
29.03.18	payment of value property	alieu sonko	2623329	2,000.00
03.04.18	payment of value property	alieu sonko	2623330	2,000.00
04.04.18	payment of value property	alieu sonko	2623331	2,000.00
05.04.18	payment of value property	alieu sonko	2623333	2,000.00
09.04.18	payment of value property	alieu sonko	2623334	2,000.00
09.04.18	payment of value property	alieu sonko	2623335	2,000.00
09.04.18	payment of value property	alieu sonko	2623336	2,000.00
09.04.18	payment of value property	alieu sonko	2623337	6,000.00
09.04.18	payment of value property	alieu sonko	2623339	2,000.00
10.10.18	payment of value property	alieu sonko	2623340	2,000.00
10.04.18	payment of value property	alieu sonko	2623341	2,000.00
11.04.18	payment of value property	alieu sonko	2623342	2,000.00
12.02.18	payment of value property	Maick jeng	2624201	2,000.00
12.03.18	payment of value property	Maick jeng	2624202	2,000.00
19.03.18	payment of value property	Maick jeng	2624203	2,000.00
19.03.18	payment of value property	Maick jeng	2624204	2,000.00
19.03.18	payment of value property	Maick jeng	2624205	2,000.00
19.03.18	payment of value property	Maick jeng	2624206	2,000.00
21.03.18	payment of value property	Maick jeng	2624207	2,000.00
07/12/17- 01/02/18	Payment of Rates and Tax.	Fansu Bojang	2619501- 2619600	59,135.00
02/02/18- 27/03/18	Payment of Rates and Tax.	Fansu Bojang	0419001- 0419100	116,880.00
28/03/18- 21/05/18	Payment of Rates and Tax.	Fansu Bojang	2624601- 2624700	195,140.00
21/05/18- 09/07/18	Payment of Rates and Tax.	Fansu Bojang	2908001- 2908050	66,945.00
09/07/18- 04/08/18	Payment of Rates and Tax.	Fansu Bojang	2908051- 2905100	70,000.00
04/08/18- 30/08/18	Payment of Rates and Tax.	Fansu Bojang	435151-435200	75,930.00

31/08/18-28/09/18	Payment of Rates and Tax.	Fansu Bojang	438051-438100	82,030.00
20/09/18-07/11/18	Payment of Rates and Tax.	Fansu Bojang	440651-440700	74,615.00
08/11/18-09/01/18	Payment of Rates and Tax.	Fansu Bojang	444151-444200	62,425.00
Total				914,100.00

Annex iv Wrong postings to the Ledger

GTR No.	Details	Amount	Remarks
2618607	Payment of various revenue heads	16,825.00	GMD15,255.00 Coded as 334, but posted to 335, and GMD1,600.00 for account 357 posted to 353
2618608	Payment of various revenue heads	105,780.00	GMD22,380.00 Coded as 334, but posted to 335,77,000.00 coded as 334, but posted to 335, GMD3,150.00 coded as 370 posted to 353, and GMD32,250.00 coded as 370 posted to 352
2618609	Payment of various revenue heads	38,135.00	GMD26,185.00 coded as 334, posted to 344, GMD5,900.00 coded as 351 posted to 352, and GMD6,050.00 coded as 357, posted as 353
2618610	Payment of various revenue heads	32,623.00	GMD21,135.00 coded as 334 posted to 335, GMD11,500.00 coded as 351 posted to 357
2618611	Payment of various revenue heads	13,405.00	GMD700.00 coded as 351 posted to 352, GMD2,250.00 coded as 357 posted to 353, GMD10,455.00 coded as 334 posted to 335
2618612	Payment of various revenue heads	1,629,071.38	GMD1,557,881.38 coded as 311 posted to 331, GMD14,195.00 coded as 333 posted to 332, GMD34,845 coded as 334 posted as 335, GMD4,950.00 coded as 351 posted to 352, and GMD17,200.00 coded as 352 posted to 353
2618613	Payment of various revenue heads	18,045.00	GMD18,045.00 coded as 334 posted to 335,
2618614	Payment of various revenue heads	87,295.00	GMD16,625.00 coded as 334 posted to 335, GMD70,670.00 being posted in the cash account but no corresponding entries been made
2618616	Payment of various revenue heads	46,580.00	GMD30,960.00 coded as 334 posted as 335, GMD2,235 coded as 351 posted as 352, GMD13,385.00 coded as 352 posted to 353
2618617	Payment of various revenue heads	20,910.00	GMD17,560.00 coded as 334 posted to 335, GMD2,750.00 coded as 357 posted to 353, GMD600.00 coded as 351 posted to 346
2618618	Payment of various revenue heads	9,245.00	GMD9,245.00 coded as 334 posted to 335
2618619	Payment of various revenue heads	75,565.00	GMA9,745 coded as 334 posted to 335, GMD65,820.00 coded as 347 posted to 348
2618620	Payment of various revenue heads	121,081.00	GMD4,250.00 coded as 351 posted to 352, GMD109,250.00 coded as 352 posted to 344,

			GMD7,581.00 coded as 334 posted to 335
2618621	Payment of various revenue heads	8,260.00	GMD8,260.00 coded as 334 posted to 335
2618622	Payment of various revenue heads	3,915.00	GMD3,915.00 coded as 334 posted to 335
2618623	Payment of various revenue heads	13,540.00	GMD13,540.00 coded as 334 posted to 335
2618624	Payment of various revenue heads	9,545.00	GMD9,545.00 coded as 334 posted to 335
2618625	Payment of various revenue heads	2,250.00	GMD2,250.00 coded as 334 posted to 335
2618626	Payment of various revenue heads	30,565.00	GMD63,000.00 has been recorded, but posted as GMD68,000.00, GMD6,855.00 coded as 334 posted as 335, GMD8,710.00 coded as 351 posted to 352
2618627	Payment of various revenue heads	13,530.00	GMD7,730.00 coded as 334 posted as 335, GMD5,500.00 coded as 357 posted to 353, GMD300.00 coded as 353 posted to 352
2618628	Payment of various revenue heads	6,642.00	GMD6,142.00 coded as 334 posted to 335, GMD500 coded as 357 posted to 352
2618629	Payment of various revenue heads	9,165.00	GMD8,015.00 coded as 334 posted to 335, GMD1,150.00 coded as 348 posted to 352
2618632	Payment of various revenue heads	1,067.00	GMD9,525.00 coded as 334 posted to 335, GMD3,175.00 coded as 351 posted to 352
2618633	Payment of various revenue heads	20,830.00	GMD13,000.00 coded as 357 posted to 353, GMD7,830.00 coded as 334 posted to 335
2618634	Payment of various revenue heads	7,145.00	GMD7,145.00 coded as 334 posted to 335
2618635	Payment of various revenue heads	420.00	GMD420.00 coded as 334 posted to 335
2618636	Payment of various revenue heads	26,355.00	GMD26,355.00 coded as 334 posted to 335
2618637	Payment of various revenue heads	56,960.00	GMD8,610.00 coded as 334 posted to 335, GMD48,350.00 coded as 357 posted to 352
2618638	Payment of various revenue heads	13,960.00	GMD7,660.00 coded as 334 posted to 335, GMD6,300.00 coded as 357 posted to 353
2618639	Payment of various revenue heads	3,535.00	GMD3,535.00 coded as 334 posted to 335
2618662	Payment of various revenue heads	3,545.00	GMD3,545.00 Coded as 334 posted to 344
2618663	Payment of various revenue heads	32,821.00	GMD8,850.00 coded as 334 posted to 335, GMD23,971.00 coded as 357 posted to 335
2618667	Payment of various revenue heads	5,325.00	GMD5,325.00 Coded as 334 posted to 335
2618668	Payment of various revenue heads	32,435.00	GMD20,095.00 coded as 357 posted to 355, GMD12,340.00 coded as 334 posted to 335
2618669	Payment of various revenue heads	14,140.00	GMD7,000.00 Coded as 334 posted to 335, GMD7,140.00 Coded as 351 posted to 353
2618672	Payment of various revenue heads	20,250.00	GMD20,250.00 Coded as 334 posted to 335

2618673	Payment of various revenue heads	20,390.00	GMD14,140.00 Coded as 334 posted to 335, GMD2,000.00 Coded as 351 posted to 352, GMD4,250.00 coded as 352 posted to 353
2618675	Payment of various revenue heads	49,165.00	GMD8,750.00 Coded as 357 posted to 332, GMD37,665.00 Coded as 334 posted to 335, GMD300.00 Coded as 351 posted to 352, GMD2,450.00 Coded as 352 posted to 353
Total		2,620,315.38	