



## NATIONAL AUDIT OFFICE

25 February 2021

Ref: HC 93/473/01/PART III (22)

Chief Executive Officer  
 Brikama Area Council  
 Brikama  
 West Coast Region

**AUDIT OF BRIKAMA AREA COUNCIL FOR THE YEAR ENDED 31 DECEMBER 2019**

Following the conclusion of our audit of Brikama Area Council, please find attached the audited financial statements and reports for the year ended 31 December 2019.

We thank you for the cooperation we received during the audit.

  
 Bakary Trawally  
 For: Auditor General

**Cc:**  
 Permanent Secretary  
 Ministry of Local Government and Lands

Permanent Secretary  
 Ministry of Finance

Chairman  
 Brikama Area Council

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

*Email: [info@nao.gm](mailto:info@nao.gm) Tel : +220 4382489 / +220 4382535 / Fax : +220 4382506*

**BRIKAMA AREA COUNCIL**

**BRIKAMA AREA COUNCIL**



**FINANCIAL STATEMENT & AUDIT REPORT  
FOR THE YEAR ENDED 31 DECEMBER 2019**

**NATIONAL AUDIT OFFICE  
BERTIL HARDING HIGHWAY  
KANIFING INSTITUTIONAL LAYOUT  
KANIFING  
FEBRUARY 2020**

**Contents**

**1.0 General Information .....3**

**2.0 General Council’s Report .....5**

**3.0 Auditor General’s Report.....7**

**4.0 Financial Statement for the Year Ended 31st December 2019 .....11**

**4.1 Income and Expenditure AccountS .....11**

**4.2 Balance Sheet as at 31st December 2019 .....11**

**4.4 Notes .....14**

## 1.0 General Information

**General Council Members**

#	Name	Designation	Ward
1	Sheriffo Sonko	Chairman	Chairman
2	Ismaila Jallow	Deputy Chairman	Suba Ward
3	Alhagie Sowe	Councilor	Jabang Ward
4	Lamin Jarju	Councilor	Marakissa Ward
5	Fatou Jallow	Councilor	Kunkujang Keitaya Ward
6	Essa Bojang	Councilor	Bwiam ward
7	Araba Bojang	Councilor	Bantanjang ward
8	Modou Lamin Sanyang	Councilor	Wassadou Ward
9	Mariama Krubally	Councilor	Mayork Ward
10	Hamadi Tamba	Councilor	Sintet Ward
11	Sainey Jarju	Councilor	Kusamai Ward
12	Momodou Bojang	Councilor	Sanyang Ward
13	Momodou Charreh Gibba	Councilor	Gunjur Ward
14	Bubacarr M Kanteh	Councilor	Kartong Ward
15	Abdoulie Camara	Councilor	Bijilo Ward
16	Bilal Faal	Councilor	Wellingara Ward
17	Ousman Bah	Councilor	Jiboroh Ward
18	Sulayman Kinteh	Councilor	Brufut Ward
19	Alieu K Darboe	Councilor	Kembujeh
20	Mbemba Touray	Councilor	Lamin Ward
21	Lamin Dibba	Councilor	Pirang Ward
22	Ismaila Badjie	Councilor	Bulock Ward
23	Bala Musa Darboe	Councilor	Kafuta Ward
24	Alieu Gibba	Councilor	Somita Ward
25	Abie Bangura	Councilor	Banjulnding Ward
26	Mariama Manga	Councilor	Sibanor Ward
27	Yuba B.K Jarju	Councilor	Kanilai Ward
28	Ansu B.O Nyass	Councilor	Nyambia Ward
29	Lamin Sanyang	Councilor	Sukuta Ward
30	Bansy Barry	Nominated	Nominated (Livestock Rep)
31	Cherno Jawla	Nominated	Nominated (Youth Rep)
32	Isatou Tuku Nyassi	Nominated	Nominated (Gardeners Rep)
33	Sarjo Sanneh	Nominated	Nominated (Vendors Rep)
34	Lamin Darboe	Nominated	Nominated (Seyfolu Rep)
35	Omar Darboe	Nominated	Nominated (Farmers Rep)
36	Kaddy Fofana	Nominated	Nominated (Business Rep)
37	Edward Preirra	Nominated	Nominated (Physically Challenged Rep)
38	Awa Saho	Nominated	Nominated (Women's Rep)

**Principal Officers (Finance)**

#	Name	Designation
1	Modou Jonga	Chief Executive Officer
2	Alhagie Jeng	Director of Finance

**Bank Accounts<sup>1</sup>**

#	Bank	Ac #	Account Type
1	First International Bank	Account Number 301-014-332-001 Bban 0043010-14033-3200102	Revenue Account
2	Trust Bank Ltd	Account Number 110-780562-110 Bban 002301-107805-620154	Development Account
3	Eco Bank Ltd	Account Number 6280-500019 Bban 0083016-28050-001949	Recurrent Account
4	Trust Bank Ltd	Account Number 00511077058601	
5	Access Bank	Account Number 0010010008511	
6	AGIB	Account Number 2110902069	
7	Guaranty Trust Bank	Account Number 1014786110	
8	Zenith	Account Number 3016010600008147	

**Auditors**

Auditor General  
 National Audit Office  
 Bertil Harding Highway  
 Kanifing Institutional Layout  
 Kanifing

<sup>1</sup> These were bank details provided to us without documentary evidence. We requested for the bank statements but have not been provided up to the time of finalizing this report.

## **2.0 General Council's Report**

### **For The Year Ended 31 December 2019**

The General Council presents the audited financial statements of Brikama Area Council for the year ended 31 December 2019.

#### **Principal Activity**

The Principal activity of Brikama Area Council is to provide basic services, infrastructure and development to meet the needs of its inhabitants from human, financial, material resources and opportunities generated in the Municipality.

#### **General Council Members**

The members of the general council during the year are listed on page 3.

#### **General Council's Responsibilities for the Financial Statements**

The council is responsible for preparing financial statement for each year which gives a true and fair view of the financial position and financial performance of Brikama Area Council for the financial year 2019.

In preparing these financial statements, the council is required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgment on estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departure disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis.

The council is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position and the financial performance of Brikama Area Council and to enable them ensure that the financial statements comply with the provisions of the Government Budget Management and Accountability Act, Financial and Accounting Manual for Local Government Authorities, Local Government Act, and the Finance and Audit Act, and applicable accounting policies appropriate to Brikama Area Council.

The Council is responsible for safeguarding the assets of Brikama Area Council and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

**AUDITORS**

The external auditor is the auditor General – National Audit Office, in accordance with Chapter 75:01, Part III, Section 14 (1) and (2) of the laws of The Gambia 1990 edition.

**BY ORDER OF THE GENERAL COUNCIL**



.....  
**Chairman**

DATE: 24<sup>th</sup> 02 / 2021  
.....

### 3.0 Auditor General's Report

On the financial statements of Brikama Area council for the year ended 31 December 2019

We have audited the accompanying financial statements of Brikama Area Council (KMC) for the year ended 31 December 2019, which comprise of Income & Expenditure Accounts & Balance Sheet for the year then ended, as set out on page 10.

#### Adverse Opinion

We have audited the financial statements of Brikama Area Council, which comprise the balance sheet as at December 31, 2019, and the revenue and expenditure statement, and notes to the financial statements.

In our opinion, because of the significance of the matter discussed in the Basis for Adverse Opinion section of our report, the accompanying financial statements do not present fairly financial position as at December 31, 2019, and (of) its performance for the year then ended 2019 in accordance with The Local Government Act, 2002, Financial & Accounting Manual for Local Government Authorities 2009, and Generally Accepted Accounting Principles.

#### Basis for Adverse Opinion

##### i) General Ledger

The general ledgers accounts presented had no names. We could not therefore trace to the trial balance.

##### ii) Misclassification

Expenditure amounting to **GMD 15, 380,000.00** representing recurrent but were wrongly classified as capital expenditure. This has resulted in a revised actual balance of **94%** for Recurrent and **6%** for Development deeply contravening the requirement of the Finance & Audit Act 2004. The erroneous presentation of the respective allocations in the statements may mislead the readers of the financial statement.

##### iii) Un-presented Deposit slips

Deposits amounting to **GMD 44,029,746.76** were posted to the cash book but the evidence of the deposit was not presented for our review.

##### iv) Un-presented Payment vouchers

Supporting documents (records) for payments amounting to **GMD 1,036,412.66** processed during the period under review have not been presented for review. We could not thus authenticate the validity of such payments.



v) **Trial balance**

There was a deficit current asset balance of **GMD -618,215.71** in the trial balance which was significantly different the reported current asset balance of **GMD 3, 003,539.87** in the balance sheet. There is thus a variance of **GMD 3,621,755.58** and management did not address the issue until the finalization of the audit.

Long-term liabilities were listed as a negative number in the trial balance of **GMD-2,332,725.09**. The component (long-term liabilities) was not presented in the balance sheet.

Bank overdraft of **GMD 3,621,755.58** was reported in the balance sheet but not in trial balance.

Accumulated funds had been reported as a negative number of **GMD-2,711,149.08** later revised to **GMD -2,332,735.09** in the face of the statement (the balance sheet). No reasons were given for the negative balances.

Capital expenditure of **GMD 8, 621,167.40** listed in the trial balance is a combination of different capital expenditure accounts, which cannot be seen in the trial balance.

The revenue components of rates and licenses were recorded as debit balances in the trial balance. These were not corrected even after we recommended for revision during the audit.

vi) **Financial Statements**

The accumulated fund shows a negative balance of **GMD -2,711,149.08** on the face of the financial position. This was later revised to **GMD -2,332,735.09**; the reason for the negative balance was still not explained.

In 2018 financial position, there is a difference of **GMD 8, 977,667.40** between the total asset and the total liabilities and accumulated fund.

**Management’s Responsibility**

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Local Government Finance and Audit Act, 2004, Financial and Accounting Manual For Local Government Authorities Chapter 9 on cash basis, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

**Auditor’s Responsibility**

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standard for Supreme Audit Institutions. These standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor’s judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity’s preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity’s internal control.

An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting statements made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

**AUDITOR GENERAL  
NATIONAL AUDIT OFFICE  
BERTIL HARDING HIGHWAY  
KANIFING INSTITUTIONAL LAYOUT  
KANFING**

**SIGNATURE: .....**

**DATE: .....**

## **Management's Responsibility**

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Local Government Finance and Audit Act, 2004, Financial and Accounting Manual For Local Government Authorities Chapter 9 on cash basis, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

## **Auditor's Responsible**

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standard for Supreme Audit Institutions. These standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

#### 4.0 Financial Statement for the Year Ended 31st December 2019

##### 4.1 Income and Expenditure Accounts

			2018	2019
			D	D
		B/F		388,414.00
		Notes		
Income		2	70,017,038.00	78,508,356.98
Total income				78,896,711.10
Operating expenses		3	59,653,118.00	68,902,963.00
Net Income after Operating Activities		4	10,363,920.00	9,993,808.10
Capital Expenses		5	9,975,506.00	8,621,167.40
Surplus/deficit revenue over expenditure		6	388,414.00	1,372,640.70

##### 4.2 Balance Sheet as at 31st December 2019

			2018	2019
		Notes		
<b>Assets</b>	Bank and Cash	7	24,556.51	37,583.68
	Debtors	8	1,599,634.30	2,965,956.19
			<b>1,624,190.81</b>	<b>3,003,539.87</b>
<b>Liabilities</b>				
	Creditors	9	250,000.00	730,292.68
	Bank over draft	10	5,474,610.51	3,621,755.58
	Accumulated fund		-4,488,833.70	-2,332,735.09
	Surplus for the year		388,414.00	984,226.70
			<b>1,624,190.81</b>	<b>3,003,539.87</b>

## 4.3 Trial Balance

No.	Account No	Account Name	Debit Balance	Credit Balance
1	1-03	LOAN REPAYMENT	0.00	0.0
2	1-11	OFFICE OF THE CHAIRMAN	7,721,993.33	0.0
3	1-12	ADMINISTRATION	6,386,050.02	0.0
4	1-13	FINANCE DEPARTMENT	24,111,800.17	0.0
5	1-14	MARKET	1,593,742.17	0.0
6	1-15	SECURITY	5,683,955.40	0.0
7	1-16	LICENCES	883,782.49	0.0
8	1-17	RATES & TAXES	3,872,514.00	0.0
9	1-18	RENT TRIBUNAL	0.00	0.0
10	1-19	INTERNAL AUDIT	381,228.00	0.0
11	1-20	PROCUREMENT UNIT	306,299.00	0.0
12	1-21	ENVIRONMENT HEALTH & SANITATION	14,284,141.37	0.0
13	1-22	MECHANICS	869,256.47	0.0
14	1-23	PLANNING & DEVELOPMENT	1,741,396.44	0.0
15	1-24	DIRECT PUBLIC SERVICES	1,066,804.14	0.0
16	1-25	CAPITAL EXPENSES	8,621,167.40	0.0
17	1-44	F.I BANK	0.00	0.0
18	3-30	TRADE LICENSES	0.0	28,638,238.12
19	3-31	RATES	0.0	24,814,243.11
20	3-32	RENT & FEES	0.0	22,238,798.21
21	3-33	OTHER INCOME	0.0	978,597.00
22	3-34	INTEREST/ DIVIDENDS	0.0	18,921.16
23	3-35	GRANTS	0.0	1,819,559.50
24	4-40	FIXED ASSETS	0.0	0.0
25	4-41	CURRENTS ASSETS	-618,215.71	0.0
26	4-44	F.I BANK	0.00	0.0
27	4-57	F.I BANK	0.00	0.0
28	5-50	CURRENT LIABILITIES	0.00	730,292.68
29	5-51	LONG TERN LIABILITIES	0.00	-2,332,735.09
<b>Total</b>			<b>76,905,914.69</b>	<b>76,905,914.69</b>

BRIKAMA AREA COUNCIL

 24<sup>th</sup> / 02 / 2021  
.....  
Chief Executive Officer

Date: 24<sup>th</sup> / 02 / 2021

  
.....  
Director of Finance

Date: 29 / 2 / 2021

#### 4.4 Notes

##### 1. Accounting policy

- a) The financial statements have been prepared on cash basis in accordance with the Financial and Accounting Manual for Local Government Authorities (February 2009)
- b) Capital Cost or Expenditure shall be recognized in their year of occurrence only and Fixed Assets shall not reflect in the Balance sheet.
- c) Fixed Assets Register is maintained to give adequate records on the fixed Assets of Council.
- d) Assets and Liabilities are stated at their net values

##### 2. Receipts and Revenue (Amounts in Gambian Dalasi)

Council derives its revenue from the following sources in accordance with the Finance and Audit Act, 2004;

Rates and Taxes	24,814,243.11
Trade Licenses	28,638,238.00
Rent and Fees	22,238,798.21
Government rates	1,819,559.50
Other Income	978,597.00
Interest	18,921.16
	<b><u>78,508,356.98</u></b>

##### 3. Operating expenses (Amounts in Gambian Dalasi)

Administrative Expenses	6,386,050.02
Direct public services	1,066,804.14
Environment Health and Sanitation	14,284,141.37
Finance Department	24,111,800.17
Internal Audit	381,228.00
Licenses	883,782.49
Market	1,593,742.17
Mechanical Unit	869,256.47
Office of the Chairman	7,721,993.33
Planning and Development	1,741,396.44
Procurement Unit	306,299.00
Rates and Taxes Unit	3,872,514.00
Security	5,683,955.40
	<b><u>D68, 902,963.00</u></b>

**4. Net Income after Recurrent Expenditure (Amounts in Gambian Dalasi)**

This figure is derived from revenue less recurrent expenditure but before deducting capital expenses.

**5. Capital Expenses (Amounts in Gambian Dalasi)**

In accordance with the Accounting policy in the Financial and Accounting Manual for Local Government Authorities (February 2009), Capital expenses have been deducted from the net income for the following during the year under review;

Land & Buildings	1,481,359.28
Furniture and fittings	364,054.62
Plant and Machinery	484,500.00
Road works	2,307,591.00
Software costs	468,862.50
Vehicles	00.00
Ward Development	<u>3,514,800.00</u>
	<b>8,621,167.40</b>

**6. Surplus / deficit of Revenue over Expenditure for the year under review**

**7. Bank and Cash**

Cash	19,588.47
Trust Bank O/M	17,857.48
Access Bank	<u>137.73</u>
	<b>37,583.68</b>

**8. Debtors**

Staff loans	1,865,956.19
1 by 6	<u>1,100,000.00</u>
	<b>2,965,956.19</b>

**9. Creditors**

Income Tax	477,835.53
BAC Credit Union	<u>252,457.15</u>
	730,292.68

**10. Bank Overdrafts**

Arab Gambia Islamic Bank	345,929.13
Trust Bank BAC	2,463,278.63
Guaranty Trust Bank	195,616.24
Zenith Bank	7,006.80
Eco Bank	174,664.47
F.I Bank	<u>435,260.31</u>
	<b>3,621,755.58</b>





**NATIONAL AUDIT OFFICE OF THE GAMBIA**

---

**FINAL MANAGEMENT LETTER**

**OF**

**BRIKAMA AREA COUNCIL**

**FOR THE YEAR ENDED 31 DECEMBER 2019**

---

**FEBRUARY 2021**

*National Audit Office Bertil Harding High Way*

## Contents

1.0	Governance .....	3
1.1	Weak governance structure .....	3
2.0	Internal control .....	4
2.1	Budget Preparation .....	4
2.2	Incomprehensive Organogram.....	8
2.3	Non-Preparation of Operational plan.....	9
2.4	Improper Payment Voucher Filling .....	10
2.5	Risk Management.....	11
2.6	Assessment of the Procurement Function (plan and database) .....	12
2.7	Incomplete Asset Register .....	13
2.8	Incomplete Personnel Files.....	14
3.1	Un-presented Documents .....	18
3.4	Un-presented Deposit slips.....	21
3.6	Under Lodgement of Collections.....	23
3.7	Un-presented Cashbooks .....	24
3.9	Un-posted collections.....	27
3.10	Under-posting of Main Cashbook .....	28
3.11	Unpaid Rent (Busumbala market).....	29
4.0	Performance Review.....	31
4.1	Markets .....	31
4.2	Dumpsites.....	33
5.0	Review of IT Infrastructure .....	34
5.1	No ICT security policy .....	34
5.2	Antivirus Software License Expired .....	35
5.3	No Training Program to Build IT capacity.....	36
5.4	Irregular and Improper Storage of the Database Backup .....	37
5.5	Insufficient Power Backup.....	38
5.6	Less Access Control for the Server .....	39
5.7	No Strategy Committee .....	39
5.8	Weak Controls in the Payroll system.....	40
5.9	Use of Insecure Connection Protocol HTTP on the Digital tax Collection System .....	41
5.10	Market Daily Receipt Serial Numbers were being Duplicated.....	42
	Annex 1: Missing Payment Vouchers .....	44
	Annex 2: Incomplete Personnel Files.....	49
	Annex 3: Unpresented Deposit slips .....	50
	Annex 4: Under Lodgement of Collections.....	67
	Annex 5: Unposted collections .....	68
	Annex 6: Traced Deposit Slips .....	69
	Annex 7: Market & Dumpsite pictures.....	79

## **1.0 Governance**

### **1.1 Weak governance structure**

*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, and of all the instituted sub-committees only the market sub-committee submitted minutes for our review during the audit.

The chairman confirmed that the proposed inclusion of non-council co-opted members with relevant skills has not yet materialize citing lack of quorum to make such decisions.

#### **Implication**

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

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 Decision



During our review of the budget we noted that an amount of **GMD 26,098,369.00** has been budgeted as personal emolument, and the subsequence review of the income and expenditure statement revealed that only **GMD 21,606,576.00** approximately 17% less is been spent. we cannot ascertain the basis used to arrive at the budgeted amount

Our review of the general council meeting minutes [dated 14 March 2019] revealed that the 2019 budget was not approved as at the date of that meeting. The Ministry of Local Government disapproved the budget citing a lack of reference year (base year) as the reason. We cannot ascertain the source of funding to their operation prior to the approval of the 2019 budget.

We also noted that there are some expenditure lines are classified as capital expenses even though they appeared to be re-current. Details can be found in the table below:

<b>Item</b>	<b>Balance</b>	<b>Remark</b>
Hiring of vehicles/dump site/set-setal	3,000,000.00	Was classified as capital expenditure.
Repair maintenance/lubricants	3,000,000.00	Was classified as capital expenditure.
Decoration of office grounds	680,000.00	Was classified as capital expenditure.
Training of staffs and councillors	1,500,000.00	Was classified as capital expenditure.
Youth & women empowerment/child welfare	2,000,000.00	Was classified as capital expenditure.
Training of VDC/WDC	1,000,000.00	Was classified as capital expenditure.
Protective gear/uniform	1,200,000.00	Was classified as capital expenditure.
Climate change	500,000.00	Was classified as capital expenditure.
Support to physically challenged	500,000.00	Was classified as capital expenditure.
Contribution to habitat	2,000,000.00	Was classified as capital expenditure.
<b>Total</b>	<b>15,380,000.00</b>	<b>15,380,000.00 / 62,955,947.00*100 = 24%</b>

This will result in a revised balance of **94%** for recurrent and **6%** for Development in contravention with the requirement of the authority.

The council also failed to indicate the logical basis for the balances it arrived at for the budgets. For example, it was not indicated what percentage increment is applied on prior year results and if so, how it arrived at it.

## **Priority ranking of Finding**

High

### **Implication**

The late adoption of the budget may result in risk of incurring expenditure without budgetary reference. This contravenes the requirements of the Financial and Accounting Manual for Local Government Authorities.

Contravention of the split between Development and Recurrent is serious violation and may result on adverse consequences. This will in effect decelerate the service delivery prospects of the disadvantaged component [Development].

Without a scientific and logical basis for component balances, the figures may not be responsive to the needs of the council as there is risk that they simply be guess work.

### **Recommendation**

We recommend that council make efforts to ensure the timely preparation and adoption of the budget to ensure compliance and control.

Management is also urged to take caution in identifying and categorizing expenditure Care must also be taken to ensure compliance with the 60/40 split.

Management is also advised to incorporate the use of appropriate and logical basis for determining forecasted balances. These must be documented in the budget to provide review and assessment trails.

## Management Response

<p><b>Response</b></p>	<p>We have now adhered to the procedures governing budgetary preparation as stipulated in section 302(1) of the Financial and Accounting Manual for LGAs</p> <p>Number of positions were provided for in the budget but not filled notably Director of Administration, Market Master, Property Valuator, Monitoring &amp; Evaluation Officer, Grader Operator, Shovel operator, Generator operator.</p> <p>From 5<sup>th</sup> February, 2019, recruitments in the Councils are now handled by a centralized Local Government Service Commission for senior positions and to fill lower positions LGAs are required to seek written approval prior to recruiting.</p> <p>The above explained the basis of your finding. It is our considered view that item in sequential order that is 1, 3, 4, 5, 6 are developmental in nature.</p>
	<p>The Director of Finance ensure due adherence to section 302 (1) of the Financial and Accounting Manual for LGAs and will take caution to ensure compliance with the 60/40 split.</p>
<p><b>Officer responsible for remedial action</b></p>	<p>Chief Executive Officer</p>
<p><b>Date when situation will be regularized</b></p>	<p>Next fiscal year</p>

## Auditor's Further Comment

Section 501 of the Financial and Accounting Manual for Local Government Authorities described *Development Expenditure* as cost incurred for the purposes of:

- a) *Additions, Improvements and Extensions to Buildings;*
- b) *Civil works and the purchases or replacement of Vehicles, Furniture, Fixture and Fittings, Plant and Equipment and Projects.*

None of the queried expenditure qualified to be categorised as development as erroneously presented by the council. We thus maintain our finding.

## **2.2 Incomprehensive Organogram**

Section 46 (4) of the local government act 2002 state that each Department of council shall be headed by a Director whose office shall be an office in the Local Government Service and shall, subject to the provisions of this Act, be subject to the terms and conditions which may be prescribed for the Local Government Service Commission.

Review of the council organogram revealed the following anomalies:

- No position for the director of Planning & Development in the organogram, even though the council is having a director for planning & Development.
- There is no position for director of services in the council, even though it is a requirement by the act. This position is also been left out of the organogram.
- The internal audit is required as per the organogram to report to the Chief Executive Officer which contravenes the dictates of the Local Government Finance and Audit Act 2004 which states that the internal audit is answerable to the [General] Council. The position of Finance Manager is completely left out of the organogram.

### **Priority ranking of Finding**

High

### **Implication**

Proper coordination of activities of the council may not be achieved where key constituents are missing or not properly incorporated. This will directly have an adverse effect on the overall performance and achievement of objectives of the entity.

The current reporting line of the internal audit risks impairing its independence and may thus affect objectivity and effectiveness.

### **Recommendation**

The Council through the General council is urged to fill the vacant positions as per the scheme of service. We also emphasise management of the council to revisit the organogram and make all the necessary adjustments that are in line with the prescribed laws of the council.



## Management Response

<b>Response</b>	The timeline for the referenced strategic plan has elapsed year ended 2020 and a new strategic plan (2020-2024) is developed. The organogram is in line with the prescribed provisions or structure of service in the Council. The strategic plan is available for your review.
<b>Action to be taken</b>	Action already taken
<b>Officer responsible for remedial action</b>	Director of Planning and Development
<b>Date when situation will be regularized</b>	Already regularized and adjusted.

## Auditor's Further Comment

The newly developed organogram will be verified during the subsequent audit.

## 2.3 Non-Preparation of Operational plan

### Finding

The Operational Plan is a basic tool that directs the day-to-day activities of organization.

Enquiry from management revealed that council does not prepare operational plan for implementation of its planned activities.

### Priority Ranking of Finding

High

### Implication

In the absence of the operational plans, the strategic plan may not be implemented as planned.

### Recommendation

Management is urged to develop annual operational plans using the overall strategic plan as a basis.

## Management Response

<b>Response</b>	We acknowledge the importance of an operational or workplan.
<b>Action to be taken</b>	An operational plan for the year 2021 is available for your review and input.
<b>Officer responsible for remedial action</b>	Chief Executive Officer
<b>Date when situation will be regularized</b>	Already developed

## Auditor's Further Comment

The operational plan developed will be verified in our subsequent audit.

## 2.4 Improper Payment Voucher Filing

### Finding

During our review of the sample of payments, we noted the following irregularities

Payment vouchers were not filed chronologically causing problems of tracing our sample to the voucher files;

Most vouchers from our sample were missing from the voucher files and were therefore not tested see list as **Annex 1**.

We could not find any traceable reference between the voucher entries [in the cash book] and the related physical payment vouchers.

### Priority Ranking of Finding

High

### Implication

There is a risk that such payments may not be accounted for in the books since they are not received and reviewed. Such payments may not be bona fide payments chargeable to the council.

### Recommendation

We recommend that management review its voucher filing system with a view to appropriately and coherently filed in chronological order. There should also be clear references to enable tracing.

All missing vouchers should be obtained and presented for review. Care must always be taken over the handling of the files to avoid loses.

## Management Response

<b>Response</b>	<p>The visit by the Audit team coincided with the visit of GPPA compliance review team. Therefore, all vouchers could not be readily available to both teams at the same time.</p> <p>The vouchers are traced as stated in the <b>Annex 1</b>. These vouchers are available for your inspection.</p>
<b>Action to be taken</b>	Vouchers traced
<b>Officer responsible for remedial action</b>	Director of Finance
<b>Date when situation will be regularized</b>	End January, 2021

### Auditor's further comment

Contrary to the management response, only a few payment vouchers have been presented to us with the response. This reduced the total un-presented vouchers from **GMD 1,613,021.54** to **GMD 1,036,412.66**. The revised table is attached as **Annex 1**.

## 2.5 Risk Management

### Finding

Risk assessment and response is a standard internal control practice and is a key requirement for management to perform to ensure the risks related to the function of the council are identified and mitigated to reduce exposure to material losses.

Our enquiry with management revealed that the council does not have a risk management policy or activity during the period under review.

### Priority Ranking of Finding

Medium

### Implication

The lack of a risk management activity by the council risks exposing it to unmitigated impact of any occurrence. This could result in material losses to the council of resources resulting in possible sustainability of services especially given the current resource constraints of the council.

## Recommendation

We recommend that management incorporate risk management into its internal control activities. The basic requirement of the process is the identification of risks affecting all key components of the council operations. The likelihood of occurrences is thereafter assessed, and appropriate and responsive response mechanisms are designed to be applied if the risks were to occur. This will ensure that proper safeguards are readily in place to avoid losses from impact of the risk ad lib.

## Management Response

<b>Response</b>	We acknowledged that a gap exists in risk management.
<b>Action to be taken</b>	We will strengthen our internal control measures and learn best practice in relation to risk management.
<b>Officer responsible for remedial action</b>	Chief Executive Officer
<b>Date when situation will be regularized</b>	First Quarter 2021

## 2.6 Assessment of the Procurement Function (plan and database)

Local Government Finance and Audit Act 2004 requires:

*"Procurement in accordance with The Gambia Public Procurement Act, 2001 and consistent with rules and regulations made under that Act"*

Part V Section 36 of the GPPA Regulation 2019 (1) states that *"Procuring organizations shall provide to the Authority an annual procurement plan describing the extent, timing and purposes of projected procurement requirements for the budgetary period."*

## Finding

Our enquiry with procurement personnel revealed that a procurement plan has not been developed for the year under review.

## Priority Ranking Finding

High

## Implication

A lack of procurement plan may result in ineffective/ inefficient procurements. It may

Also lead to losses to the council in the form of possible penalties for breaking procurement rules.

## Recommendation

We recommend that management ensure the preparation and use of a procurement plan as required by GPPA.

## Management Response

<b>Response</b>	We acknowledged that the timely preparation of a procurement plan is a prerequisite requirement as per GPPA regulations.
<b>Action to be taken</b>	Plan for the year 2020 and 2021 are developed and submitted to GPPA.
<b>Officer responsible for remedial action</b>	Procurement Manager
<b>Date when situation will be regularized</b>	Already executed.

## Auditor's Further Comment

The plan will be review during the subsequent audit. The query on the lack of database has not been addressed by your response and has therefore remained outstanding.

## 2.7 Incomplete Asset Register

As per section 1005 sub-section 3 (a - f) of Financial and Accounting Manual for Local Government Authorities the Fixed Asset Register for every council shall include the following:

- a) Date of acquisition
- b) Cost of purchase
- c) Description of the asset (including mark or model)
- d) Location
- e) Insurance policy and
- f) Date of disposal

## Finding

Review of the asset register reveals that the register was available, but it was not adequately maintained as most relevant details were left blank.

- Date of acquisition
- Cost
- Location

## Priority Ranking of Finding

Medium

## Implication

Without a standard asset register it will difficult to verify the status of the asset.

## Recommendation

Management is encouraged to complete the asset register with the missing details and present it for our review. Whenever an item is disposed-off it should be recorded correctly in the register

## Management Response

<b>Response</b>	The existing asset register is updated and ready for your review
<b>Action to be taken</b>	Register updated
<b>Officer responsible for remedial action</b>	Finance Manager 1
<b>Date when situation will be regularized</b>	End January, 2021

## Auditor's Further Comment

Contrary to the claim in the management response, the asset register re-presented was not updated with the missing details as highlighted in the ML point 2.7 above. We therefore maintain the query as reported.

## 2.8 Incomplete Personnel Files

### Finding

We reviewed a sample of personnel files of the council and noticed that several key documents were not filed; this includes birth certificates and qualifications. **Annex 2.**

### Priority Ranking of Finding

High

### Implication

Incomplete records may result in problems in determining accurate status of staff affected as well as staff appraisal matters.

### Recommendation

We recommend that management comprehensively review the personnel files with a view to ensuring that all the missing details are included accordingly. There should also be regular review and evaluation of files to ensure they stay up-to date.

## Management Response

<b>Response</b>	The personnel files in question are updated and available for your review.
<b>Action to be taken</b>	Already updated
<b>Officer responsible for remedial action</b>	Director of Administration
<b>Date when situation will be regularized</b>	End January, 2021

### Auditor's Further Comment

Contrary to the claim in the management response, only some of the files were updated leaving the rest of the queried files still incomplete. The adjusted table is tabled as **Annex 2**.

## 2.9 Financial Draft Statement Review

### 2.9.1 General Ledger without Account Names

As per **section 908** of the Financial and Accounting Manual for Local Government Authorities, a council shall maintain a general ledger to record all financial transactions. The general ledger is posted from entries in the monthly abstract book and journals by the senior account clerk.

### Finding

Our review of the general ledger presented indicates that the accounts prepared in the general ledger bear no names; this makes it difficult to authenticate the balances between the accounts listed in the trial balance and those in the general ledger. All the accounts listed in the trial balance cannot be traced to the general ledger because the accounts there bear no name.

### 2.9.2 Inaccurate Trial balance

As per section 912(b) of the Financial and Accounting Manual for Local Government Authorities, indicates that before preparing final accounts a trial balance must be extracted to test the arithmetical accuracy of the bookkeeping entries in the general ledger.

Our review of the trial balance reveals that some accounts had been listed which were not used in the final accounts' preparation, and some other accounts used in the final accounts' preparation were not listed in the trial balance. Details can be seen below

a) There is a figure in the trial balance for current assets amounting to **GMD-618,215.71** and a different amount of **GMD3, 003,539.87** for the same current asset was reported in the balance sheet.

b) Long-term liabilities were listed as a negative number in the trial balance of **GMD-2,332,725.09**, but this figure was not shown in the balance sheet.

c) An aggregation of different bank overdraft balance amounting to **GMD3, 621,755.58** was reported in the balance sheet but not in trial balance

d) Accumulated funds had been reported as a negative number of **GMD-2,711,149.08** in the face of the statement (the balance sheet).

e) Capital expenditure of **GMD 8, 621,167.40** listed in the trial balance is a combination of different capital expenditure accounts, these accounts cannot be seen in the trial balance. The figure has been derived from the notes to the accounts, which should have been prepared after the extraction of the trial balance.

f) Revenue components (Rates and License) listed as debit balances in the trial balance.

### **2.9.3 Inaccurate Financial Statement**

As per section 912 (c) 1 of the Financial and Accounting Manual for Local Government Authorities, states that all revenue and expenditure accounts balances in trial balance will be transferred to a summarized revenue and expenditure statement into appropriate heads.

#### **Finding**

Review of the financial statement revealed that the accumulated fund shows a negative balance of **-2,711,149.08** on the face of the financial position, and also the surplus reported in the income and expenditure statement is different from the amount reported in the financial position as part of the accumulated fund.

In 2018 financial position, there is a difference of **D 8,977,667.40** between the total asset and the total liabilities and accumulated fund, and this accumulated fund balance should serve as a rollover to the 2019 accumulated fund. There was no appropriate explanation to the above irregularities nor were there any analysis accounts to verify from.

#### **Priority Ranking of Finding**

High

#### **Implication**

Reporting negative figures on the face of the financial position without any explanation is not consistent with the standard practice in preparation of the financial position and this will not show the true status of the financial position of the council.

Using an imbalance financial statement as a baseline for the preparation the current year's financial statement may not show a true financial status of the council.



## Recommendation

We recommend a revision of the financial position together with the related accounts to reflect the true effect of transactions. The revised accounts should be presented for our review.

## Management Response

<b>Response</b>	Current assets cannot be a negative figure. Bank and cash plus debtors gave us the current assets amount which was extracted from the trial balance. We hereby refer you to note 10 of the explanatory notes of our financial statement.
<b>Action to be taken</b>	The above misplacements of figures are duly updated and ready for your review,
<b>Officer responsible for remedial action</b>	Director of Finance
<b>Date when situation will be regularized</b>	End January, 2021

## Auditor's Further Comment

The trial balance submitted to us for review indeed showed the current asset balance as a negative figure. We have not been presented with any updated account as claimed in the management response.

Note 10 referred to in the response was about bank overdrafts which are liabilities and not assets.

The unnamed ledgers are now named; however, due to the fact that the other accounts and balances linked to it still remain un-corrected (as queried in 2.9.3 above), we could not perform the necessary procedures to verify the correctness of the balances.

The remaining queries as in sections 2.9.2 (except sub-section (a)) and 2.9.3 have all not been responded to. These queries therefore remained unresolved.

### **3.0 Detail Findings**

#### **3.1 Un-presented Documents**

Section 29 of Local Government Finance and Audit Act 2004 states that "Council shall make available, at all times for inspection by the Auditor General, the accounts being audited, together with all books, papers, vouchers, cash and moneys relating to those accounts".

Without prejudice to section 36, a Council whose obtain documents accounts are required to be audited in accordance with this Act shall provide the auditor with every facility and all information, which may be reasonable required for the purposes of the audit.

A Council shall comply with the requirement of an auditor under subsection (1)

#### **Finding**

During audit inspection at the council the following documents were requested and up to the time of writing this query were not presented for Audit inspection see the list of documents below:

- Disaster recovery plan
- IT policy manual
- Training policy
- Activity Report
- Data base of procurement made for the period under review
- Procurement plans for the period under review
- Quarterly revenue and expenditure report
- Sub-committee meeting minutes
- 

#### **Priority Ranking of Finding**

High

#### **Implication**

There is a risk that these documents are not readily available which might compromise the operations of the council.

#### **Recommendation**

We recommend that management should provide these documents for review.

## Management Response

<b>Response</b>	We acknowledged the essence of the highlighted documents to assist in our operations. We want to observe that a Disaster Recovery Plan falls within the mandate of the National Disaster Management Agency which is the coordinating body for all disaster management and risk reduction activities in the country not the Council. The activity report, quarterly revenue and expenditure report are available for your review. We have developed a training policy and currently awaits approval from the General Council.
<b>Action to be taken</b>	Production of the outstanding documents such as IT Policy Manual, data base for procurement transactions and subcommittee will be addressed in due course.
<b>Officer responsible for remedial action</b>	Senior IT Officer, Director of Administration, Procurement Manager, Deputy Chairman and Director of Finance.
<b>Date when situation will be regularized</b>	First Quarter, 2021

### Auditor's Further Comment

Our query on the lack of a disaster recovery strategy refers to the council's own mechanism in place to respond to incidences of disaster and not the state function as apparently inferred to in the response. The former is a key internal control requirement. The other reports claim to be available (Activity report and quarterly revenue and expenditure reports) are not presented for our review.

### 3.2 Treasurers GTR Used for Collecting Trade License

#### Finding

Examination of revenue administration revealed that GTRs books that are intended for treasurers use only, were used for collecting trade license.

#### Priority Ranking of Finding

High

#### Implication

There is a risk that the used GTR's might not be accounted for.

#### Recommendation

We recommend that council through the finance director put a stop to this act immediately.

## Management Response

<b>Response</b>	We acknowledged the risk associated with your finding. Due to scarcity of trade license receipt books, we resort to the use of Treasurers GTR to ensure the continuity of revenue collection in order to meet our operational and recurrent cost.
<b>Action to be taken</b>	We have gone digital and the said risk is no longer an issue.
<b>Officer responsible for remedial action</b>	Director of Finance
<b>Date when situation will be regularized</b>	Risk addressed.

### Auditor's Further Comment

The choice of carrying on with this practice even after acknowledgement of associated risks indicates management indifference to the risk of material misstatement to council resources is clearly not acceptable.

We also disagree to the motivation advance by management for its decision to use Treasurer's Receipts for licence collection as being scarcity; evidence available to us revealed that normal GTRs were in adequate supply and being used by all but one collector in the collection of licence. The unexplained choice of allocating the Treasurer's Receipt to a particular collector raises further questions about management motives.

The response did not address how management intend to resolve the internal control circumvention as such a practice may operate even within a digitalised environment.

### 3.3 Receipts not Posted in the System

#### Finding

The following receipts amounting to **D11, 999,476.00** found in the main cashier's cash book but could not be found in the postings made in the system. Details are shown below.

<b>Date</b>	<b>Receipt no</b>	<b>Amount</b>
28/01/2019	2618677	3,195,143.00
07/02/2019	2618678	1,804,173.00
20/02/2019	2618679	3,781,639.00
23/04/2019	2618687	2,638,106.00
31/12/2019	3010134	580,415.00
<b>Total</b>		<b>11,999,476.00</b>

## Priority Ranking of Finding

High

### Implication

There is a risk that the amounts in question are not accounted for and may in effect result in understatement of revenue.

### Recommendation

The amounts in question should be reviewed by management and adjusted accordingly. The corrections should be presented for audit review. In future, care and regular review should be exercised to ensure accuracy.

### Management Response

<b>Response</b>	Contrary to your finding, the highlighted receipts were all duly posted in the system.
<b>Action to be taken</b>	Postings were done in the system.
<b>Officer responsible for remedial action</b>	Director of Finance.
<b>Date when situation will be regularized</b>	Posting is already done.

### Auditor's further comment

A system record provided with the management response now reflects the postings. This is thus now corrected. We would however like to highlight the fact that the version presented now was different to the version submitted during the audit fieldwork and the latter did not contain the entries in question.

## 3.4 Un-presented Deposit slips

### Finding

During the audit, collections amounting **D 60,613,728.50** is seen to be posted in the cash book but there was no deposit slip presented to confirm if these amounts were banked. See **Annex 3** for details.

## Priority Ranking of Finding

High

### Implication

This practice could indicate that the amounts might have been misappropriated.

## Recommendation

We recommend management to provide all the required deposit slips for our verification.

## Management Response

<b>Response</b>	The deposited slips for all monies banked are available for your review.
<b>Action to be taken</b>	Deposit slips are available
<b>Officer responsible for remedial action</b>	Director of Finance
<b>Date when situation will be regularized</b>	End January, 2021

## Auditor's further comment

Contrary to the claim in the management response, only total value of **GMD 16,583,981.74** in deposits was traced from the records provided. This leaves a remaining balance of **GMD 44,029,746.76** (60,613,728.50 - 16,583,981.74) unaccounted. The details of the pay-in slips traced are tabled as **Annex 6**.

We also noted variances between postings in the cashbook and lodgement to the bank for some collectors. As seen in the table, the variances were both surpluses and deficits. No explanation was provided at the time of writing the query.

Date	Receipt # Bank	Receipt # Cashbook	Name	Amount in Cashbook	Amount in Bank	Variance
17/10/19	304277	10280	Kassum Sanneh	24,500.00	23,000.00	1,500.00
17/10/19	304280	10281	Alfusainey Colley	33,500.00	32,500.00	1,000.00
<b>Total</b>						<b>2,500.00</b>
Date	Receipt # Bank	Receipt # Cashbook	Name	Amount in Cashbook	Amount in Bank	Variance
26/09/19	307655	9875	Alfusainey Colley	46,000.00	66,000.00	(20,000.00)
31/10/19	313148	3023096	Bintou Manjang	10,500.00	34,250.00	(23,750.00)
<b>Total</b>						<b>(43,750.00)</b>

### 3.5 Unpaid Collections

#### Finding

During the audit we noted that an amount of **GMD 6,250.00** in respect of collection by the under listed collector was posted to the cash book but has no evidence of receipt by the main cashier.

Date	Details	Serial No	Amount	Collector's name
6/19/2019	Being various collection for land transfer	00740072-00740075	6,250.00	Fatou Dampha

#### Implication

There is a risk of funds been diverted for personal use.

#### Recommendation

Management should constantly review collectors' entries to detect errors earlier as they occur.

#### Management Response

Response	We can confirm that the underlisted collector has repaid the sum involved.
Action to be taken	Receipt available
Officer responsible for remedial action	Director of Finance
Date when situation will be regularized	End January, 2021

#### Auditor's further comment

The evidence of the repayment is not presented to us for confirmation.

### 3.6 Under Lodgement of Collections

#### Finding

Review of the treasurer's receipt book against collectors' cashbooks revealed some under lodgement of collections amounting to **D42, 750** by collectors. Details are shown in **Annex 4**.

#### Priority Ranking of Finding

High

## Implication

There is a risk that council's revenue might be diverted for personal use directly affecting the day to day operations.

## Recommendation

Management is urged to investigate these anomalies and action to be taken to remedy the situation.

## Management Response

<b>Response</b>	The sum involved is repaid the underlisted collectors. The receipts are available for your review.
<b>Action to be taken</b>	Payment regularized.
<b>Officer responsible for remedial action</b>	Director of Finance
<b>Date when situation will be regularized</b>	Situation regularized

## Auditor's further comment

The evidence of the repayment is not presented to us for confirmation.

### 3.7 Un-presented Cashbooks

#### Finding

Review of revenue earning books against the collectors' cash book reveals that some cashbooks are not presented for our review. Enquiry from management reveals that one of the collectors (Kasum Sanneh) had been dismissed from his appointment, but he is still having this cashbook with him. Details are shown in the table below.

<b>Period</b>	<b>Collector's Name</b>
Jan-June 2019	Alfusainey Colley
1 <sup>st</sup> Jan-15 May 2019	Kassum Sanneh
1 <sup>st</sup> Jan – 31 <sup>st</sup> Dec. 2019	Alieu Sanneh

#### Priority Ranking of Finding

High

#### Implication

There is risk that these cashbooks contain substantive amounts that may be diverted for personal use.



There is risk that the said cashbooks might be intentionally kept away from auditors preventing them to do the necessary reviews.

### Recommendation

Management is urged to provide these missing cashbooks for our review. They should collect the cashbooks from staff that had been suspended or dismissed.

### Management Response

<b>Response</b>	The cashbooks for the underlisted collectors are traced and available for your review.
<b>Action to be taken</b>	Cashbooks traced
<b>Officer responsible for remedial action</b>	Director of Finance
<b>Date when situation will be regularized</b>	Regularized

### Auditor's further comment

Contrary to the claim in the management response, only Alfusainey Colley's cashbook was provided. However, the used GTRs administered in his (Alfusainey) cashbook was not presented. This means that we could not still account for the collections made by him. The GTRs posted in his book are detailed in the table below:

<b>GTR Serials</b>	<b>Amount collected (Aggregated)</b>	<b>Remark</b>
2933931-2933959	15,500.00	GTR not presented
2932051-2932100	121,250.00	GTR not presented
2938851-2938900	234,440.00	GTR not presented
2941501-2941550	150,000.00	GTR not presented
0031601-0031700	654,750.00	GTR not presented
75201-75226	103,250.00	GTR not presented
<b>Total</b>	<b>1,279,190.00</b>	

### 3.8 Bank Reconciliation

As per section 903 of the Financial and Accounting Manual for Local Government Authorities, the balance shown on the monthly Bank Statement 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 Cash book, a bank reconciliation statement must be prepared monthly by the Director of Finance. A copy of the statement must be filed for reference purposes.

## Finding

Review of the monthly bank reconciliations statements prepared by the council for the month of January against the general ledger bank account print-out, and the bank statement reveals that the bank reconciliation is incorrectly prepared. From a sample of the reconciliations tested the following points had been observed.

Bank	Month	Error	Remark
AGIB	January	The opening balance of the bank statement (- 6,899.20) and the bank account in the cash book (-41,954.65) were not the same, and there is no evidence of account totals in the bank statement that equals this difference. The balance as per account statement in the reconciliation of 9,179.80 is not the same as the actual balance in the adjusted cash book of -79,344.85.	There is a difference between opening balances of the two records which has not been explained by any means. This difference keeps accumulating. Difference between the adjusted cash book balance and the reconciled balance indicates an incorrect reconciliation.
Access Bank	January	No general ledger bank account statement attached.	In the absence of the cash book record it is impossible to confirm the accuracy of the reconciliation.
Eco Bank	January	The opening balance of the bank statement (- 33,637.21) and the bank account in the cash book (- 270,066.91) were not the same, and there is no evidence of account totals in the bank statement that equals this difference. The balance as per account statement in the reconciliation of 2,548,666.35 is not the same as the actual balance in the adjusted cash book of -2,711,915.81	There is a difference between opening balances of the two records which has not been explained by any means. This difference keeps accumulating. Difference between the adjusted cash book balance and the reconciled balance indicates an incorrect reconciliation.
Zenith Bank	January	No general ledger bank account statement attached.	In the absence of the cash book record it is impossible to confirm the accuracy of the reconciliation.
Guaranty Trust Bank	January	The balance as per account statement in the reconciliation of 60,085.89 is different from the actual balance of -140,443.91 in the adjusted cash book.	Difference between the adjusted cash book balance and the reconciled balance indicates an incorrect reconciliation

## Priority Ranking of Finding

High

### Implication

An incorrect bank reconciliation statement will make it difficult for both management and the reviewers to ascertain the balance that should have been reported as the actual bank balances for the period under review.

### Recommendation

Management is urged to prepare a proper bank reconciliation statement capturing the points highlighted above. The difference between the opening balances, and the adjusted cash book balance and the reconciled balance must be explained respectively.

### Management Response

<b>Response</b>	The bank reconciliation statement is verified and ready for your review.
<b>Action to be taken</b>	Verification of the highlighted errors
<b>Officer responsible for remedial action</b>	Director of Finance
<b>Date when situation will be regularized</b>	January, 2021

### Auditor's further comment

The bank reconciliation statements re-presented together with the management response remain un-corrected. This was clearly indicated to the Director of Finance and during the post-fieldwork review. This query thus remains unresolved.

## 3.9 Un-posted collections

### Finding

Reconciliation of the CRBR against the market collector's cash book revealed that the following GTR's were recorded in the CRBR, indicating that they were issued to the collectors but could not be traced in the collector's cash book. **Annex 5.**

## Priority Ranking of Finding

High

## Implication

This practice can lead to suppression of revenue by the collectors which are an indication of weak internal control.

## Recommendation

We recommend that Finance unit ensure that all GTRs affected are recorded, adjusted and receipted in the collector's cash book; this then should be presented to us for our verification.

## Management Response

<b>Response</b>	We vehemently condemned such practice and will strengthen our internal control to avoid a reoccurrence.
<b>Action to be taken</b>	A total of 11 market tickets are traced while 4 (four) is outstanding. The traced GTRs are available for your review.
<b>Officer responsible for remedial action</b>	Market Manager
<b>Date when situation will be regularized</b>	End January, 2021

## Auditor's Further Comment

The traced tickets have not been presented to us for review.

### 3.10 Under-posting of Main Cashbook

#### Finding

During the period, an amount of **GMD 1,907,648.00** was received from various collectors; of this, only **GMD 1,717,908.00** was posted resulting in **GMD 189,740.00** in deficit.

Date	Receipt no	Receipt total	Cashbook total (posting)	Difference
31/10/2019	3012612	1,907,648.00	1,717,908.00	189,740.00

#### Priority Ranking of Finding

High

#### Implication

- i. There is a risk that the understated amount might have been misappropriated.
- ii. The practice may be an indication of poor internal control over revenue.

## Recommendation

Management is urged to follow-up on the variance and provide explanation/ corrective measures for the anomaly.

## Management Response

<b>Response</b>	Contrary to your finding, our observation in the main cashier's cash book against the positing in the system for the period under review was already posted at the time of your audit exercise and available for your review.
<b>Action to be taken</b>	Findings verified
<b>Officer responsible for remedial action</b>	Director of Finance
<b>Date when situation will be regularized</b>	End January, 2021

## Auditor's Further comment

This posting has now been provided. **NB:** The difference noted in the query was an aggregation of postings which were not apparent from the books; they were only traced after critical review by the council. There were also instances of errors in the records as acknowledged by the Director of Finance during our final review.

### 3.11 Unpaid Rent (Busumbala market)

Section 43 (2) (b) of the Local Government Act 2002 prescribes one of the functions of the CEO to:

"be responsible for the day-to-day performance of the executive and administrative functions of the Council and the implementation of all its decisions"

## Finding

During the inspection at the Busumbala market, we discovered that two recently constructed blocks comprising 17 shops whose occupants could not show evidence of paying rent to the council. This was corroborated by the confession by the vendors occupying the shops who all, except one, confirmed they never paid any rent to the council since they occupied the shops. The only tenant who ever paid only paid three months (see attached receipt). The cumulative outstanding rent due from this amounts to **GMD 78,900**. The council collector at the market confirmed that he was not authorized to collect from the shops in question.

The market committee representative we interviewed alleged that the canteens in question were built by a project as support to the women group of the market and not by the council. He suggested that may explain the reason for the non-payment of rent to the council.

When quizzed about the situation, the Director of planning indicated that she did not have any knowledge about the said construction or arrangement over the operation of the said canteens since it was the former CEO who oversaw the project without the official involvement of the council management or General council. The current CEO said the canteens did not form part of the handing over notes and so he could not provide information as to the status quo.

### **Priority Ranking of Finding**

High

### **Implication**

i) A key decision such as construction at markets without the expressed approval of the General Council and coordination with management is a clear violation of the Local Government Act 2002.

ii) The non-payment of rent by tenants constitute substantial loss of revenue by the council

### **Recommendation**

We recommend that management investigate the current anomaly as soon as possible with a view to establishing the fact and taking the necessary corrective measures to regularize the situation. The investigation should accordingly include recovery of amount owed to the council.

In future management is advised to ensure that the prescribed procedures are applied when decisions are always taken to ensure compliance with the Local Government Act.

### **Management Response**

<b>Response</b>	The non-payment of rent to the Council constitute a huge loss of revenue and we admit there are loopholes in the coordination and construction of the shops (canteens).
<b>Action to be taken</b>	Engagement of the Community in question and relevant stakeholders.
<b>Officer responsible for remedial action</b>	Director of Planning and Development
<b>Date when situation will be regularized</b>	2 <sup>nd</sup> Quarter, 2021

## **4.0 Performance Review**

### **4.1 Markets**

#### **Finding**

We visited the three markets of Lamin, Busumabala and Sukuta as our sample locations.

#### **Lamin**

We found no operational toilet at the market. The vendors rely on close neighbour for toilet facilities. The market committee members indicated that several requests were made to the council through the council representative for the restoration of the facility without any success. The state of the toilet was the same as it is since our last visit and management in their response last time indicated that they will do everything in their capacity to address the situation.

There is currently no water facility in place since the malfunctioning of the one installed. This was also allegedly reported to the management but not yet resolved. This situation too was queried in our last report and council promised to resolve the matter in the management letter.

The environment around and within the market was also found to be littered with debris of refuse dumped by market vendors and surrounding household. The market committee members indicated that no refuse collection was conducted at the market for over a year. This appears to be corroborated by evidence of heaps of refuse all over the market. See **Annex 7** pictures.

#### **Busumbala**

There is a newly constructed toilet facility at the market. However, one of the two compartments were found to be locked. The council representative with us could not explain to us as the said facility was said to be constructed by the village development committee who then took control. The arrangement leaves the only one compartment shared by both sexes at the market. See **Annex 7** pictures.

#### **Sukuta**

There was no working standpipe in operation at the market. The market vendors resort to fetching consumable water from inside the toilet. The vendor also complained of poor structure of the market suck away which constantly kept overflowing expelling foul water into the market. This is reported to be a continuing problem and there was no caretaker posted to the market leaving the vendors bearing the cost of cleaning. See **Annex 7** pictures.

## Conclusion

The poor sanitation at the markets carries the risk of resulting in health hazards to vendors and even customers.

Lack of provision of basic needs of toilets and water facilities will render the markets inhabitable.

## Recommendation

Management is urged to seriously investigate the water and toilet situations of the markets as described in the query with a view to regularizing it. Refuse collection should also be regularized to ensure health and wellbeing of the market users. Cleaners and caretakers should be posted to affected markets to oversee the effective implementation of the recommendations.

## Management Response

<b>Response</b>	We take the matter of the sanitary conditions of our markets with utmost attention. You would agree with us that maintaining and the sustaining the conditions of these public facilities requires a multi-sectoral approach and collaboration from our diverse stakeholders. Indiscriminate waste disposal by the public is largely responsible for the poor sanitary conditions of the markets and the Council as custodian of the markets have never being involved in the identification of these dumpsite.
<b>Action to be taken</b>	We will take corrective measures to address the respective problems.
<b>Officer responsible for remedial action</b>	Manager- Environmental Health and Sanitation and Director of Planning and Development.
<b>Date when situation will be regularized</b>	First Quarter 2021

## Auditor's Further Comment

The management response has not addressed the following matters highlighted in the query which arguably fall under the responsibilities of the council:

- i. The lack of water supply facility in the markets;
- ii. The non-availability/ defective structures including toilets.



The indiscriminate waste disposal by the public is acknowledged. However, there was no evidence on site that the designated dumpsite within the market are collected regularly. This was evidently found to also contribute to the poor sanitary condition significantly.

## **4.2 Dumpsites**

### **Finding**

At the Tambana dumpsite there was still evidence of indiscriminate dumping as well as encroachment all over the space. This now includes dumping close to and into the main highway by the dumpsite.

In addition to this, the council did not also provide us with documentary proof of ownership of the site and thus the space area could not be authenticated.

All the above findings except the dumping into the highway were reported in the last management letter and management responded that it will be regularized. See **Annex 7** pictures.

### **Conclusion**

The indiscriminate dumping carries the risk of causing health hazards to close inhabitants and users.

The encroachments if not arrested will threaten the proprietorship of the site especially given that the documentary proof is still not available to the council.

### **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 needs to be settled and the perimeter be clearly identified to avoid confusions and confrontations.

## Management Response

<b>Response</b>	The rate of indiscriminate waste dumpsite is a complex facing the Council. This is further compounded by the poor condition of the access to the final point of dumping.
<b>Action to be taken</b>	Rehabilitation of the access road with gravel is a work in progress This project is been awarded to a contractor 30 <sup>th</sup> December, 2020 and work is expected to commence soon. There are also efforts to obtain the necessary paperwork for the site in question.
<b>Officer responsible for remedial action</b>	Chief Executive Officer
<b>Date when situation will be regularized</b>	First Quarter, 2021

### 5.0 Review of IT Infrastructure

#### 5.1 No ICT security policy

##### Finding

Discussion with IT technical team revealed that there is no ICT security policy which should define the rules and procedures for all council staff accessing IT resources and infrastructure owned by the council.

##### Implication

There is a risk of having no clear direction, as to how business operations are aligned to IT governance and to maintain information security and data protection across the council.

##### Recommendation

Management should work with the IT technical team to come up with a comprehensive ICT security policy that will spell out clear guidelines and procedures with regards to IT systems and their use. The policy should ensure the preservation of confidentiality, integrity, and availability of systems and information used by the council.

## Management Response

<b>Response</b>	We admit that the availability of an IT security policy is a core requirement.
<b>Action to be taken</b>	We will understudy reputable institutions with a view to developing a standard IT Security policy.
<b>Officer responsible for remedial action</b>	Senior IT Officer
<b>Date when situation will be regularized</b>	First Quarter 2021

### 5.2 Antivirus Software License Expired

#### Finding

Our discussion with the technical team and walkthrough on some computers and the server hosting Matrix (financial application system), reveals that quick heal total security antivirus software were installed and their license has expired. It is also discovered that there are some computers that have no antivirus software installed.

We also noted that the antivirus management system (server version) of the quick heal antivirus is not being used to manage the client machines properly.

#### Implication

There is a high risk of virus infection to a computer which can be propagated to the server via the network. This can lead to a range of virus infections, damage to system files and loss of data.

Also, without the server version of the quick heal being installed and actively used, the full potential of security protection of quick heal will not be realized. The quick heal server centrally manages other client computers.

## Management Response

<b>Response</b>	We admit that the lack of an anti-virus software posed a risk to our ITC infrastructure.
<b>Action to be taken</b>	Purchase and activation of licensed anti-virus software for our ICT infrastructure.
<b>Officer responsible for remedial action</b>	Procurement Manager & Senior IT Officer.
<b>Date when situation will be regularized</b>	End February, 2021

### 5.3 No Training Program to Build IT capacity

#### Finding

We found out that the IT technical team have a knowledge gap in administering the council's systems, particularly Digital tax collection system.

#### Implication

There is a risk that when the project is ended, the council might have insufficient capacity to run the system for sustainability.

This might result to outsourcing of most ITC functions, which comes with increased cost.

#### Recommendation

Management should ensure that capacity gaps are identified, and appropriate training is provided to the all technical staff.

#### Management Response

<b>Response</b>	Our recent training policy will address the capacity gaps. This policy shall meet the training and capacity development needs of the personnel.
<b>Action to be taken</b>	Already designed.
<b>Officer responsible for remedial action</b>	Director of Administration
<b>Date when situation will be regularized</b>	End February, 2021

## **5.4 Irregular and Improper Storage of the Database Backup**

### **Finding**

During discussion and walk through of the system, we found out that Matrix financial application system is not regularly backup, the latest backup was on the 1<sup>st</sup> August 2020.

These backups are stored on the server hosting the Matrix application software and on flash disk drive used as secondary backup storage.

We also found out that with the Digital tax collection system backups are done by the system vendor on the cloud, which is not accessible by council technical staff.

### **Implication**

Data recovery to the last point of failure might not be feasible in the event of system failure since backups are not regularly taken for the Matrix application software.

There is a high probability of permanent data loss in the event of server disk failure, since the backup are kept on the same server hosting the Matrix financial software and on flash disk drives which are very much prone to virus infections and damage.

In the case of the Digital Tax collection system, backup data might not be accessible by the council since the entire platform is online as a cloud service and only accessible to the vendor. In the event the project phase out or the contract terminated by either party, the council might not have the updated and necessary tax related data at hand to continue operation.

### **Recommendation**

Management should ensure that data backups are taken at regular intervals, and saved in a secure location and there should a policy that indicates that the data from the system especially the Digital Tax collection should be handed over to the council in the event the contract is terminated.

### Management Response

<b>Response</b>	We admit significant to have regular data recovery backup and unrestricted access to the server with regards to the digital tax collection system.
<b>Action to be taken</b>	Purchase external hard drive as a secondary data backup and engage our partners 5C energy Gambia Limited with a view to have unrestricted access to the digital tax system server.
<b>Officer responsible for remedial action</b>	Senior IT Officer
<b>Date when situation will be regularized</b>	1 <sup>st</sup> and 2 <sup>nd</sup> Quarter 2021

### 5.5 Insufficient Power Backup

#### Finding

We found out that the power backup device UPS (interrupted power supply) have reached their end of life, hence not capable of sustaining the server hosting the financial application software (Matrix) in the event of power lost.

#### Implication

There is a high risk of system unavailability in the event of power lost (Electricity supply), and sudden power failure can cause damage to the application server.

#### Recommendation

Management should ensure that there is enough power backup available for the systems.

### Management Response

<b>Response</b>	We admit that a reliable power backup is a necessity for the operation of the institution.
<b>Action to be taken</b>	Purchase of a standby generator and UPS devices.
<b>Officer responsible for remedial action</b>	Chief Executive Officer & Procurement Manager
<b>Date when situation will be regularized</b>	2 <sup>nd</sup> Quarter, 2021

## 5.6 Less Access Control for the Server

### Finding

The server hosting the Matrix financial application software is kept in an open office with little or no ventilation and less access control.

### Implication

The server can be stolen, affected by dust, or develop cooling issues since it can be accessed by unauthorized personnel which might result to loss of data or theft

### Recommendation

The council should consider having a standardize server room available to accommodate IT systems.

### Management Response

<b>Response</b>	We do not have a suitable room for the server at this material time.
<b>Action to be taken</b>	A standard server room is catered for in our new office complex under construction.
<b>Officer responsible for remedial action</b>	Senior IT Officer
<b>Date when situation will be regularized</b>	Dependent on the completion of the new complex.

## 5.7 No Strategy Committee

### Finding

During our discussion with the IT team, we found out that the council didn't have an IT strategy or steering committee, whose role will be to advise the council's board on IT related initiatives by reviewing and evaluating the council's strategy, plans and policies toward those initiatives and give advises and recommendations.

### Implication

There is high probability that the council may venture into IT related projects or investments that are not technically interpreted for management to make informed decisions with favorable contractual agreements.

## Recommendation

Management should ensure that IT strategy or steering committee is established and engaged to give advice and recommendation to the council's board or decision makers in any IT related projects or investment the council may venture into.

### Management Response

<b>Response</b>	We acknowledged the essence of the stated committee.
<b>Action to be taken</b>	We will consider setting up one with the approval of the General Council.
<b>Officer responsible for remedial action</b>	Chairman & Chief Executive Officer
<b>Date when situation will be regularized</b>	2 <sup>nd</sup> Quarter, 2021

## 5.8 Weak Controls in the Payroll system

### Finding

During system walkthrough on the payroll, we found out the following:

- The payroll does not have the feature to identify the number of staff on the system, this may make it difficult to correlate the number of staff on the system to the actual number of staff employed.
- The system does not have the feature to retrieve report of previous payment. Example pay slip of previous months.
- There is little or no controls in the system when adding new staff to the payroll, Example, the payroll officer alone can add a staff on the payroll without it going through or approval process.

### Implication

There is high chance of ghost worker on the payroll which could affect the council's budget and its development priorities.

The council may not be able to provide records or evidence of previous payment on the payroll in the event the need arises.

There is also a risk that any staff with the necessary access rights on the payroll system can commit fraudulent activity by adding new staff to the payroll without the authorization and approval of management.



## Recommendation

Management should engage the system vendor to ensure that all the above system controls are addressed accordingly in order to enhance the system functionalities to mitigate all potential risk in the payroll system.

## Management Response

<b>Response</b>	The issues highlighted will be adequately addressed with the rolling out of the IFMIS system set for February, 2021.
<b>Action to be taken</b>	Rolling out of the IFMIS Infrastructure.
<b>Officer responsible for remedial action</b>	Chief Executive Officer
<b>Date when situation will be regularized</b>	1 <sup>st</sup> Quarter ,2021

## 5.9 Use of Insecure Connection Protocol HTTP on the Digital tax Collection System

### Finding

We made a walkthrough on the digital tax collection system, and our finding revealed that the system (digital tax collection system) uses an unsecure web connection technology called http (Hypertext transfer protocol) which sends information from server to devices (computers, mobile devices etc.) in clear text which is vulnerable and can be seen by anyone on the internet.

### Implication

There is high risk of sensitive information being intercepted by unauthorized users which can lead to leakage or loss of council's sensitive information.

There is risk of denial of service attack which leads to service interruption and a possible permanent loss of data.

### Recommendation

Management should engage the software provider to activate a secure internet protocol that encrypts all the data passing between the terminals, computer and the servers. This should include using valid and up to date encryption technologies.

## Management Response

<b>Response</b>	The highlighted issue is beyond our control and there is a high risk of loss of sensitive information.
<b>Action to be taken</b>	Review of the contract agreement related to the digital tax collection system.
<b>Officer responsible for remedial action</b>	Chief Executive Officer
<b>Date when situation will be regularized</b>	3 <sup>rd</sup> Quarter, 2021.

### 5.10 Market Daily Receipt Serial Numbers were being Duplicated

#### Finding

During our audit, we came across an ongoing issue relating to market daily receipt serial numbers being duplicated. Our investigation into this issue through discussion and review on snapshot of sample tickets collected, found out that the Digital tax collection system through the Point of Sales devices (POS) was issuing the same serial numbers, date and time on market daily tickets.

#### Implication

This can lead to public outcry and mistrust as to the credibility and efficiency of the system to collect their taxes.

There is possibility of inconsistency and inaccurate market daily collection data in the Digital Tax Collection System which indirectly affect system reports.

#### Recommendation

Management should engage the system vendor to employ corrective measures to solve system discrepancies relating to duplicate serial number on market daily tickets and put in measures to avoid it in future.

Management should consider incorporating the collector's ID on the tickets of POS (Point of Sales) devices, this will further enhance a level accountability and responsibility between the council, the collectors and the taxpayers.

## Management Response

<b>Response</b>	Our digital devices use for the collection of daily market dues have developed a technical setback. The receipts printed by market collectors were not recording receipts in sequential order that is all receipts generated in one transaction have the same receipt numbers. The issue was reported to the service provider on 12 <sup>th</sup> October, 2020 and resolved on 14 <sup>th</sup> October, 2020. We want to reiterate that the digital tax collection system is fraud proof.
<b>Action to be taken</b>	Resolved
<b>Officer responsible for remedial action</b>	Senior IT Officer
<b>Date when situation will be regularized</b>	October, 2020

## Auditors Further Comment

We will review system update of the digital tax system in our subsequent reviews.

We urge management to ensure the establishment of a continuous monitoring mechanism to ensure effective operationalization. We would like to urge caution whilst drawing your drawing the fact that no system can be fraud proofAny .control mechanism is strengthened by both design and operation. The incident of duplication of receipts as reported is proof of this

## ANNEXURES

### Annex 1: Missing Payment Vouchers

Reference	Date	PV Number	Details	Amount
00086	28/01/19	PV 2020 091	Mustapha Manneh - Being hiring of vehicles for waste collection from Tinji to Bakoteh dumpsite as per attachedPV 2020 091	94,500.00
00075	29/01/19	PV 2020 080	MALICK NJIE - BEING PAYMENT FOR REPAIR OF POWER TAKERPV 2020 080	3,000.00
00562	18/03/19	PV 2020 478	LAMIN LUWA CONTEH - BEING PAYMENT OF HONORARIUM AS PER ATTACHEDPV 2020 478	4,400.00
00416	18/03/19	PV 2020 206	JERREH BOJANG - BEING 10% COMMISSION PAYMENTPV 2020 206	2,052.00
00645	29/03/19	0641/2020	Being Feb.part salaries0641/2020	28,650.00
00648	29/03/19	0648/2020	Being order deduction0648/2020	7,147.47
00712	24/04/19	PV 2020 434	BARDAN ENTERPRISE - BEING PAYMENT OF COST OF TYRES AS PER ATTACHEDPV 2020 434	52,000.00
01032	08/05/19	PV 2020 1212	zedan - Being cost of batteriesPV 2020 1212	27,500.00
00909	09/05/19	PV 2020 520	NAWEC - BEING PAYMENT OF CASH POWERPV 2020 520	1,500.00
00921	09/05/19	PV 2020 532	MOMODOU BAH - BEING PAYMENT OF NIGHT ALLOWANCES FOR TWO DAYSPV 2020 532	1,300.00
00956	31/05/19	PV 2020 578	GNPC - BEING PAYMENT OF FUEL SUPPLY AS PER ATTACHEDPV 2020 578	40,121.50
01090	18/06/19	PV 2020 617	SIBI ART PRINTING & DESIGN - BEING PAYMENT OF 5 SKELETON	3,500.00

			PRESENTATION CHEQUE SILE AS PER ATTACHEDPV 2020 617	
01084	17/06/19	PV 2020 611	MODOU SIRRAH JAKKOW - BEING PAYMENT OF 8 LITERS OF ENGINE OIL AND OIL FILTER FOR BAC 13 AS PER ATTACHEDPV 2020 611	2,050.00
01324	01/07/19	1324/2020	Being reconciliation diff.1324/2020	41,216.29
01269	23/07/19	PV 2020 712	BAKARY SONKO - BEING PAYMENT OF HONORARIUM FOR CLEARING OF DUMP SITES AS PER ATTACHEDPV 2020 712	3,000.00
01279	29/07/19	PV 2020 721	GROUP TRIBUNAL MEMBERS - BEING PAYMENT OF ALLOWANCES FOR THE MONTH OF JULY AS PER ATTACHEDPV 2020 721	8,750.00
01429	27/08/19	PV 2020 884	ACCESS - BEING PAYMENT OF SALARIES FOR THE MONTH OF AUGUST AS PER ATTACHEDPV 2020 884	10,572.53
01358	10/08/19	PV 2020 812	IG GOD'S TIME ENTERPRISE - BEING PAYMENT OF ENGINE OIL AS PER ATTACHEDPV 2020 812	2,400.00
01842	01/09/19	PV 2020 979	GNPC - BEING PAYMENT OF FUEL SUPPLY AS PER ATTACHEDPV 2020 979	57,886.00
01777	01/09/19	PV 2020 911	BORRY SANNEH - BEING PAYMENT OF PENSION DRAWBACK TO ABOVE NAMEDPV 2020 911	35,733.96
01860	03/09/19	PV 2020 997	LAMIN SINGHATEH - BEING PAYMENT OF COST OF PRINTING & COPYING OF COUNCIL SITTING MINUTESPV 2020 997	1,200.00

01851	27/09/19	PV 2020 988	COUNCILLORS - BEING PAYMENT OF ALLOWANCES FOR THE MONTH OF SEPTEMBER AS PER ATTACHEDPV 2020 988	16,400.00
01891	27/09/19	1891/2020	BEING PAYMENT OF PART SALARY FOR THE MONTH OF SEPTEMBER1891/2020	16,000.00
01540	01/10/19	PV 2020 1033	ALKALO LANDING SARRO BADJIE - BEING PAYMENT OF 10% COMMISSIONPV 2020 1033	767.00
01526	07/10/19	PV 2020 1017	YUSUPHA JANNEH - BEING PAYMENT OF 2 DAYS NIGHT ALLOWANCE AT TENDABA AS PER ATTACHEDPV 2020 1017	1,300.00
01653	24/10/19	PV 2020 1147	PK ENTERPRISE - BEING PAYMENT OF HIRING OF SHOVEL FOR TWO DAYS AS PER ATTACHEDPV 2020 1147	60,000.00
01645	14/11/19	PV 2020 1139	NAWEC - BEING PAYMENT OF CASH POWERPV 2020 1139	6,000.00
01682	20/11/19	PV 2020 1176	WEST COAST REGIONAL FOOTBALL ASSOCIATION - BEING PAYMENT OF COUNCIL CONTRIBUTION FOR A REGIONAL THIRD DIVISION LEAGUE AS PER ATTACHEDPV 2020 1176	20,000.00
01700	25/11/19	PV 2020 1194	SUNDRY PERSONS - BEING PAYMENT OF TRANSPORT REFUND AS PER ATTACHEDPV 2020 1194	3,000.00
01659	26/11/19	PV 2020 1153	GNPC - BEING PAYMENT OF FUEL SUPPLY TO BAC VEHICLESPV 2020 1153	48,503.10
02030	28/11/19	2030/2020	A G I BANK - PAYMENT OF SALARIES FOR THE MONTH OF NOVEMBER2030/2020	51,765.52

02034	28/11/19	2034/2020	RELIANCE FINANCIAL SERVICES - PAYMENT OF SALARIES FOR THE MONTH OF NOVEMBER2034/2020	35,716.45
02041	28/11/19	2041/2020	BEING PAYMENT OF OTHER DEDUCTIONS FOR THE MONTH OF NOVEMBER2041/2020	25,003.64
02024	28/11/19	2023/2020	ACCESS BANK - PAYMENT OF SALARIES FOR THE MONTH OF NOVEMBER2023/2020	10,572.53
01710	28/11/19	PV 2020 1204	GROUP TRIBUNAL MEMBERS - BEING PAYMENT OF ALLOWANCES FOR THE MONTH OF NOVEMBER AS PER ATTACHEDPV 2020 1204	8,750.00
01665	01/12/19	PV 2020 1159	SUNDRY PESRONS - BEING PAYMENT OF HONORARIUM FOR A 4 DAYS TRAINING WORKSHOP ORGANISED BY BACPV 2020 1159	23,100.00
01679	03/12/19	PV 2020 1173	GNPC - BEING PAYMENT OF MARKET TICKETS & GTR BOOKSPV 2020 1173	25,000.00
02104	06/12/19	2099/2020	Petrogas -Being payment of fuel supply2099/2020	34,546.20
02108	08/12/19	PV 2020 1367	GNPC - Being fuel supply for bac vehicles as per attahedPV 2020 1367	2,000.00
01718	12/12/19	PV 2020 1228	GNPC - BEING PAYMENT OF FUEL SUPPLY AS PER ATTACHEDPV 2020 1228	29,211.80
01719	18/12/19	PV 2020 1229	GPPC - BEING PAYMENT OF MARKET TICKETS & GTR BOOKS AS PER ATTACHEDPV 2020 1229	72,773.00
01689	22/12/19	PV 2020 1183	ALIEU BADOU JENG - BEING PAYMENT OF CONTAINER TRANSPORTATION FROM BANJUL TO BRIKAMA AS PER	7,500.00

			ATTACHEDPV 2020 1183	
01731	23/12/19	PV 2020 1241	GNPC - BEING PAYMENT OF FUEL SUPPLY AS PER ATTACHEDPV 2020 1241	55,794.10
02086	23/12/19	2086/2020	A G I BANK - PAYMENT OF SALARIES FOR THE MONTH OF DECEMBER2086/2020	51,765.52
01743	23/12/19	PV 2020 1253	ALKALO OF BULLOCK - BEING PAYMENT OF 10% ALKALOS COMMISSION AS PER ATTACHEDPV 2020 1253	2,464.05
<b>Total</b>				<b>1,036,412.66</b>



## Annex 2: Incomplete Personnel Files

Name	Designation	Application / Offer letter	Birth Certificate	Qualifications / Certificates	Employment Date	Remarks
Ndey Njie	Magistrate	✓	x	✓	✓	No birth certificate
Fanta Marong	Senior Admin Officer	✓	x	✓	✓	No birth certificate
Lamin Susso	Finance Manager 1	✓	x	✓	✓	No birth certificate
Alhagi Jeng	Director of Finance	✓	x	x	✓	There is no substantial record of qualification inserted in the file. Only AAT level 2 certificate attached.
Babucarr Manka	Finance Manager 2	✓	x	✓	✓	No birth certificate
Babading Saidykhan	Rates and Tax Manager	✓	x	x	✓	No qualification
Yankuba Kujabi	Market Master	✓	x	x	✓	No birth certificate
Ebrima Jammeh	Sergent	✓	x	x	✓	There is no Qualification and birth certificate.

### Annex 3: Unpresented Deposit slips

Date	Name	Description	GMD
06/04/2019	Treasurers Use	FIB Operation fees TR.2934434/29344360670/2020	220,000.00
06/04/2019	Treasurers Use	operational fees TR.00721510670/2020	95,000.00
07/08/2019	Treasurers Use	Being sundry trade licence tr.0073963/00739671343/2020	55,000.00
16/12/2019	Treasurers Use	West African Gaming Company tr.00796182105/2020	61,000.00
01/11/2019	Treasurers Use	Sundry trade license TR.30101/3010132	211,500.00
31/12/2019	Treasurers Use	Sundry trade license TR.0075801/0075876	336,450.00
06/04/2019	Treasurers Use	Sundry trade licence TR.0072126/00721500670/2020	346,000.00
06/04/2019	Treasurers Use	Sundry Trade Licence TR.0072152/00721810670/2020	399,500.00
06/04/2019	Treasurers Use	Sundry Trade Licence TR.2934428/29344330670/2020	78,000.00
16/12/2019	Treasurers Use	West African Gaming Company tr.00796182105/2020	61,000.00
31/12/2019	Treasurers Use	West African Gaming Company tr.00796172096/2020	60,000.00
01/02/2019	Treasurers Use	sundry licence treasurer TR.2934426/29344270181/2020	40,000.00
01/02/2019	Treasurers Use	sundry licence treasurer TR.2934435/29344500181/2020	184,000.00
01/02/2019	Treasurers Use	sundry licence treasurer TR.2942051/29420730181/2020	572,500.00
28/02/2019	Treasurers Use	Trust bank ltd-operational fees TR.29420740290/2020	250,000.00
28/02/2019	Treasurers Use	Trust bank ltd-operational fees TR.29420790290/2020	250,000.00
28/02/2019	Treasurers Use	Sundry trade licence TR.2942080/29420960290/2020	210,000.00
28/02/2019	Treasurers Use	Comium operational fees TR.29420970290/2020	95,000.00

28/02/2019	Treasurers Use	Sundry trade licence TR.2942098/29421000290/2020	30,000.00
28/02/2019	Treasurers Use	Trust bank ltd-operational fees TR.29420750290/2020	250,000.00
28/02/2019	Treasurers Use	Trust bank ltd-operational fees TR.29420760290/2020	250,000.00
28/02/2019	Treasurers Use	Trust bank ltd-operational fees TR.29420770290/2020	250,000.00
28/02/2019	Treasurers Use	Trust bank ltd-operational fees TR.29420780290/2020	250,000.00
01/01/2019	Treasurers Use	Being sundry trade licence tr.2934401-29344250026/2020	632,000.00
15/07/2019	Treasurers Use	Sundry trade licence TR.0073947/00739541217/2020	104,500.00
15/07/2019	Treasurers Use	Comium operational fees TR.00739551217/2020	95,000.00
15/07/2019	Treasurers Use	Sundry trade licence TR.0073956/00739621217/2020	70,000.00
20/06/2019	Treasurers Use	Comium-operational fees Tr.00739291092/2020	95,000.00
20/06/2019	Treasurers Use	Sundry trade licenc Tr.0073930/00739461092/2020	187,000.00
16/05/2019	Treasurers Use	Africell-Operational fees Tr.00739130849/2020	800,000.00
07/05/2019	Treasurers Use	Comium-operational fees Tr.00721830845/2020	95,000.00
09/05/2019	Treasurers Use	Gamcel operational fees TR.00721910846/2020	225,000.00
29/05/2019	Treasurers Use	Gamcel-Operational fees TR.00739260851/2020	100,300.00
05/11/2019	Treasurers Use	Sundry trade licence TR.79601/796152010/2020	16,750.00
02/09/2019	Treasurers Use	Sundry trade licence TR.0073968/00739751504/2020	142,750.00
30/09/2019	Treasurers Use	Sundry trade licence TR.0073976/00740001919/2020	193,250.00
05/04/2019	Lamin K. Kanteh	Lamin k kanteh-cashier TR.26186860665/2020	74,320.00
05/04/2019	Lamin K. Kanteh	Lamin k kanteh-cashier TR.26186860665/2020	467,000.00

05/04/2019	Lamin K. Kanteh	Lamin k kanteh-cashier TR.26186860665/2020	47,300.00
05/04/2019	Lamin K. Kanteh	Lamin k kanteh-cashier TR.26186860665/2020	235,000.00
05/04/2019	Lamin K. Kanteh	Lamin k kanteh-cashier TR.26186860665/2020	12,300.00
05/04/2019	Lamin K. Kanteh	Being cancelled TR.26186850665/2020	-
05/04/2019	Lamin K. Kanteh	Lamin k kanteh-cashier TR.26186860665/2020	800.00
05/04/2019	Lamin K. Kanteh	Lamin k kanteh-cashier TR.26186860665/2020	10,500.00
05/04/2019	Lamin K. Kanteh	Lamin k kanteh-cashier TR.26186860665/2020	1,500.00
05/04/2019	Lamin K. Kanteh	Lamin k kanteh-cashier TR.26186860665/2020	16,500.00
05/04/2019	Lamin K. Kanteh	Lamin k kanteh-cashier TR.26186860665/2020	856,000.00
05/04/2019	Lamin K. Kanteh	Lamin k kanteh-cashier TR.26186860665/2020	677,779.66
05/04/2019	Lamin K. Kanteh	Lamin k kanteh-cashier TR.26186860665/2020	188,820.00
05/04/2019	Lamin K. Kanteh	Lamin k kanteh-cashier TR.26186860665/2020	25,115.00
08/08/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER GTRNO-30126071344/2020	353,750.00
08/08/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER GTRNO-30126071344/2020	300,000.00
08/08/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER GTRNO-30126071344/2020	22,000.00
08/08/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER GTRNO-30126071344/2020	125,000.00
08/08/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER GTRNO-30126071344/2020	4,300.00
08/08/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER GTRNO-30126071344/2020	10,600.00
08/08/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER GTRNO-30126071344/2020	123,530.00
08/08/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER GTRNO-30126071344/2020	1,154,967.00

08/08/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER GTRNO-30126071344/2020	155,500.00
08/08/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER GTRNO-30126071344/2020	65,510.00
30/08/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER GTRNO-30126081360/2020	1,007,775.00
30/08/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER GTRNO-30126081360/2020	116,885.00
30/08/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER GTRNO-30126081360/2020	635,000.00
30/08/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER GTRNO-30126081360/2020	150,000.00
30/08/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER GTRNO-30126081360/2020	295,000.00
30/08/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER GTRNO-30126081360/2020	13,000.00
30/08/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER GTRNO-30126081360/2020	8,460.00
30/08/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER GTRNO-30126081360/2020	500.00
30/08/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER GTRNO-30126081360/2020	350.00
30/08/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER GTRNO-30126081360/2020	440,621.00
30/08/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER GTRNO-30126081360/2020	103,916.00
30/08/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER GTRNO-30126081360/2020	215,930.00
05/12/2019	Lamin K. Kanteh	Lamin k kanteh-cashier GTRNO 30126512064/2020	210,250.00
05/12/2019	Lamin K. Kanteh	Lamin k kanteh-cashier GTRNO 30126512064/2020	255,000.00
05/12/2019	Lamin K. Kanteh	Lamin k kanteh-cashier GTRNO 30126512064/2020	17,000.00
05/12/2019	Lamin K. Kanteh	Lamin k kanteh-cashier GTRNO 30126512064/2020	80,000.00
05/12/2019	Lamin K. Kanteh	Lamin k kanteh-cashier GTRNO 30126512064/2020	28,800.00
05/12/2019	Lamin K. Kanteh	Lamin k kanteh-cashier GTRNO 30126512064/2020	9,013.00

05/12/2019	Lamin K. Kanteh	Lamin k kanteh-cashier GTRNO 30126512064/2020	44,587.00
05/12/2019	Lamin K. Kanteh	Lamin k kanteh-cashier GTRNO 30126512064/2020	1,245.00
05/12/2019	Lamin K. Kanteh	Lamin k kanteh-cashier GTRNO 30126512064/2020	2,400.00
05/12/2019	Lamin K. Kanteh	Lamin k kanteh-cashier GTRNO 30126512064/2020	139,588.91
05/12/2019	Lamin K. Kanteh	Lamin k kanteh-cashier GTRNO 30126512064/2020	1,770.00
05/12/2019	Lamin K. Kanteh	Lamin k kanteh-cashier GTRNO 30126512064/2020	50,730.00
05/12/2019	Lamin K. Kanteh	Lamin k kanteh-cashier GTRNO 30126512064/2020	12,985.00
28/12/2019	Lamin K. Kanteh	Lamin k kanteh cashier-GTRNO 30126522065/2020	167,500.00
28/12/2019	Lamin K. Kanteh	Lamin k kanteh cashier-GTRNO 30126522065/2020	57,000.00
28/12/2019	Lamin K. Kanteh	Lamin k kanteh cashier-GTRNO 30126522065/2020	180,000.00
28/12/2019	Lamin K. Kanteh	Lamin k kanteh cashier-GTRNO 30126522065/2020	23,900.00
28/12/2019	Lamin K. Kanteh	Lamin k kanteh cashier-GTRNO 30126522065/2020	26,485.00
28/12/2019	Lamin K. Kanteh	Lamin k kanteh cashier-GTRNO 30126522065/2020	9,325.00
28/12/2019	Lamin K. Kanteh	Lamin k kanteh cashier-GTRNO 30126522065/2020	12,541.00
28/12/2019	Lamin K. Kanteh	Lamin k kanteh cashier-GTRNO 30126522065/2020	153,724.51
28/12/2019	Lamin K. Kanteh	Lamin k kanteh cashier-GTRNO 30126522065/2020	142,435.00
28/12/2019	Lamin K. Kanteh	Lamin k kanteh cashier-GTRNO 30126522065/2020	46,350.00
28/12/2019	Lamin K. Kanteh	Lamin k kanteh cashier-GTRNO 30126522065/2020	562,000.00
31/12/2019	Lamin K. Kanteh	Lamin k kanteh cashier - GTRNO 30126532066/2020	96,650.00
31/12/2019	Lamin K. Kanteh	Lamin k kanteh cashier - GTRNO 30126532066/2020	44,150.00

31/12/2019	Lamin K. Kanteh	Lamin k kanteh cashier - GTRNO 30126532066/2020	200,000.00
31/12/2019	Lamin K. Kanteh	Lamin k kanteh cashier - GTRNO 30126532066/2020	17,600.00
31/12/2019	Lamin K. Kanteh	Lamin k kanteh cashier - GTRNO 30126532066/2020	5,600.00
31/12/2019	Lamin K. Kanteh	Lamin k kanteh cashier - GTRNO 30126532066/2020	1,400.00
31/12/2019	Lamin K. Kanteh	Lamin k kanteh cashier - GTRNO 30126532066/2020	65,845.00
31/12/2019	Lamin K. Kanteh	Lamin k kanteh cashier - GTRNO 30126532066/2020	67,009.00
31/12/2019	Lamin K. Kanteh	Lamin k kanteh cashier - GTRNO 30126532066/2020	20,900.00
31/12/2019	Lamin K. Kanteh	Lamin k kanteh cashier - GTRNO 30126532066/2020	293,015.00
31/12/2019	Lamin K. Kanteh	Lamin k kanteh cashier - GTRNO 30126532066/2020	600,000.00
31/12/2019	Lamin K. Kanteh	Lamin k kantehcashier- GTRNO30126482097/2020	37,000.00
31/12/2019	Lamin K. Kanteh	Lamin k kantehcashier- GTRNO30126482097/2020	129,940.00
31/12/2019	Lamin K. Kanteh	Lamin k kantehcashier- GTRNO30126482097/2020	725,000.00
31/12/2019	Lamin K. Kanteh	Lamin k kantehcashier- GTRNO30126482097/2020	133,300.00
31/12/2019	Lamin K. Kanteh	Lamin k kantehcashier- GTRNO30126482097/2020	200,000.00
31/12/2019	Lamin K. Kanteh	Lamin k kantehcashier- GTRNO30126482097/2020	37,000.00
31/12/2019	Lamin K. Kanteh	Lamin k kantehcashier- GTRNO30126482097/2020	2,800.00
31/12/2019	Lamin K. Kanteh	Lamin k kantehcashier- GTRNO30126482097/2020	24,200.00
31/12/2019	Lamin K. Kanteh	Lamin k kantehcashier- GTRNO30126482097/2020	40,869.00
31/12/2019	Lamin K. Kanteh	Lamin k kantehcashier- GTRNO30126482097/2020	73,695.00
31/12/2019	Lamin K. Kanteh	Lamin k kantehcashier- GTRNO30126482097/2020	43,313.00

31/12/2019	Lamin K. Kanteh	Lamin k kantehcashier- GTRNO30126482097/2020	179,620.00
01/02/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186800175/2020	781,750.00
01/02/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186800175/2020	18,070.00
01/02/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186800175/2020	215,000.00
01/02/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186800175/2020	50,000.00
01/02/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186800175/2020	95,000.00
01/02/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186800175/2020	5,400.00
01/02/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186800175/2020	8,000.00
01/02/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186800175/2020	3,000.00
01/02/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186800175/2020	186,111.00
01/02/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186800175/2020	218,035.00
01/02/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186800175/2020	81,315.00
08/02/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186810177/2020	958,750.00
08/02/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186810177/2020	230,000.00
08/02/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186810177/2020	13,000.00
08/02/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186810177/2020	70,000.00
08/02/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186810177/2020	454.15
08/02/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186810177/2020	153,800.00
08/02/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186810177/2020	48,025.00
08/02/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186810177/2020	13,415.00



08/02/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186810177/2020	9,010.00
11/07/2019	Lamin K. Kanteh	LAMIN K KANTEH-CASHIER GTRNO-30126041200/2020	898,500.00
11/07/2019	Lamin K. Kanteh	LAMIN K KANTEH-CASHIER GTRNO-30126041200/2020	325,000.00
11/07/2019	Lamin K. Kanteh	LAMIN K KANTEH-CASHIER GTRNO-30126041200/2020	170,000.00
11/07/2019	Lamin K. Kanteh	LAMIN K KANTEH-CASHIER GTRNO-30126041200/2020	5,400.00
11/07/2019	Lamin K. Kanteh	LAMIN K KANTEH-CASHIER GTRNO-30126041200/2020	218,880.00
11/07/2019	Lamin K. Kanteh	LAMIN K KANTEH-CASHIER GTRNO-30126041200/2020	331,453.00
11/07/2019	Lamin K. Kanteh	LAMIN K KANTEH-CASHIER GTRNO-30126041200/2020	339,095.00
11/07/2019	Lamin K. Kanteh	LAMIN K KANTEH-CASHIER GTRNO-30126041200/2020	110,440.00
11/07/2019	Lamin K. Kanteh	LAMIN K KANTEH-CASHIER GTRNO-30126041200/2020	38,000.00
25/07/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER- GTRNO 30126051201/2020	747,250.00
25/07/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER- GTRNO 30126051201/2020	117,085.00
25/07/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER- GTRNO 30126051201/2020	205,000.00
25/07/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER- GTRNO 30126051201/2020	185,000.00
25/07/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER- GTRNO 30126051201/2020	4,500.00
25/07/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER- GTRNO 30126051201/2020	8,065.00
25/07/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER- GTRNO 30126051201/2020	53,000.00
25/07/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER- GTRNO 30126051201/2020	700.00
25/07/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER- GTRNO 30126051201/2020	337,576.58
25/07/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER- GTRNO 30126051201/2020	40,600.00

25/07/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER- GTRNO 30126051201/2020	251,565.00
30/07/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER- GTRNO 30126061202/2020	49,500.00
30/07/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER- GTRNO 30126061202/2020	175,000.00
30/07/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER- GTRNO 30126061202/2020	42,000.00
30/07/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER- GTRNO 30126061202/2020	80,000.00
30/07/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER- GTRNO 30126061202/2020	8,900.00
30/07/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER- GTRNO 30126061202/2020	8,000.00
30/07/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER- GTRNO 30126061202/2020	18,000.00
30/07/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER- GTRNO 30126061202/2020	22,225.00
30/07/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER- GTRNO 30126061202/2020	124,275.00
30/07/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER- GTRNO 30126061202/2020	70,715.00
13/06/2019	Lamin K. Kanteh	LAMIN K KANTEH-CASHIER TRNO 30126011044/2020	373,050.00
13/06/2019	Lamin K. Kanteh	LAMIN K KANTEH-CASHIER TRNO 30126011044/2020	45,995.00
13/06/2019	Lamin K. Kanteh	LAMIN K KANTEH-CASHIER TRNO 30126011044/2020	660,000.00
13/06/2019	Lamin K. Kanteh	LAMIN K KANTEH-CASHIER TRNO 30126011044/2020	95,000.00
13/06/2019	Lamin K. Kanteh	LAMIN K KANTEH-CASHIER TRNO 30126011044/2020	130,000.00
13/06/2019	Lamin K. Kanteh	LAMIN K KANTEH-CASHIER TRNO 30126011044/2020	7,475.00
13/06/2019	Lamin K. Kanteh	LAMIN K KANTEH-CASHIER TRNO 30126011044/2020	1,093,888.00
13/06/2019	Lamin K. Kanteh	LAMIN K KANTEH-CASHIER TRNO 30126011044/2020	8,425.00
13/06/2019	Lamin K. Kanteh	LAMIN K KANTEH-CASHIER TRNO 30126011044/2020	199,555.00

13/06/2019	Lamin K. Kanteh	LAMIN K KANTEH-CASHIER TRNO 30126011044/2020	37,955.00
28/06/2019	Lamin K. Kanteh	LAMIN K KNATEH CASHIER- TRNO 30126031045/2020	873,100.00
28/06/2019	Lamin K. Kanteh	LAMIN K KNATEH CASHIER- TRNO 30126031045/2020	61,765.00
28/06/2019	Lamin K. Kanteh	LAMIN K KNATEH CASHIER- TRNO 30126031045/2020	572,000.00
28/06/2019	Lamin K. Kanteh	LAMIN K KNATEH CASHIER- TRNO 30126031045/2020	145,000.00
28/06/2019	Lamin K. Kanteh	LAMIN K KNATEH CASHIER- TRNO 30126031045/2020	17,200.00
28/06/2019	Lamin K. Kanteh	LAMIN K KNATEH CASHIER- TRNO 30126031045/2020	15,360.00
28/06/2019	Lamin K. Kanteh	LAMIN K KNATEH CASHIER- TRNO 30126031045/2020	300.00
28/06/2019	Lamin K. Kanteh	LAMIN K KNATEH CASHIER- TRNO 30126031045/2020	3,400.00
28/06/2019	Lamin K. Kanteh	LAMIN K KNATEH CASHIER- TRNO 30126031045/2020	3,775.00
28/06/2019	Lamin K. Kanteh	LAMIN K KNATEH CASHIER- TRNO 30126031045/2020	249,107.00
28/06/2019	Lamin K. Kanteh	LAMIN K KNATEH CASHIER- TRNO 30126031045/2020	600,811.70
28/06/2019	Lamin K. Kanteh	LAMIN K KNATEH CASHIER- TRNO 30126031045/2020	260,865.00
28/06/2019	Lamin K. Kanteh	LAMIN K KNATEH CASHIER- TRNO 30126031045/2020	45,165.00
07/03/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186820399/2020	511,500.00
07/03/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186820399/2020	120,000.00
07/03/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186820399/2020	30,100.00
07/03/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186820399/2020	60,000.00
07/03/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186820399/2020	10,000.00
07/03/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186820399/2020	6,410.00

07/03/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186820399/2020	492,126.00
07/03/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186820399/2020	109,450.00
07/03/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186820399/2020	31,260.00
07/03/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186820399/2020	22,795.00
15/03/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186830400/2020	1,035,150.00
15/03/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186830400/2020	85,220.00
15/03/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186830400/2020	549,000.00
15/03/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186830400/2020	29,050.00
15/03/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186830400/2020	180,000.00
15/03/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186830400/2020	18,150.00
15/03/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186830400/2020	24,500.00
15/03/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186830400/2020	600.00
15/03/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186830400/2020	10,000.00
15/03/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186830400/2020	802,937.39
15/03/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186830400/2020	9,305.00
15/03/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186830400/2020	310,945.00
15/03/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186830400/2020	102,265.00
28/03/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186840401/2020	1,012,800.00
28/03/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186840401/2020	290,000.00
28/03/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186840401/2020	20,000.00

28/03/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186840401/2020	190,000.00
28/03/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186840401/2020	4,200.00
28/03/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186840401/2020	7,300.00
28/03/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186840401/2020	3,300.00
28/03/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186840401/2020	300.00
28/03/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186840401/2020	396,306.00
28/03/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186840401/2020	240,276.00
28/03/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186840401/2020	25,280.00
28/03/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186840401/2020	50,210.00
02/05/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186950839/2020	33,640.00
02/05/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186950839/2020	33,180.00
02/05/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186950839/2020	34,750.00
02/05/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186950839/2020	420,000.00
02/05/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186950839/2020	888,250.00
02/05/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186950839/2020	675,764.00
02/05/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186950839/2020	23,710.00
02/05/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186950839/2020	180,150.00
02/05/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186950840/2020	30,000.00
02/05/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186950840/2020	11,350.00
02/05/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186950840/2020	7,850.00

02/05/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186950840/2020	180,000.00
02/05/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186950840/2020	61,000.00
02/05/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186950840/2020	13,200.00
02/05/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186950840/2020	57,645.00
16/05/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186980841/2020	63,180.00
16/05/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186980841/2020	84,375.00
16/05/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186980841/2020	630,000.00
16/05/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186980841/2020	47,000.00
16/05/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186980841/2020	160,000.00
16/05/2019	Lamin K. Kanteh	CANCELLED TR.26186970841/2020	-
16/05/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186980841/2020	602,600.00
16/05/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186980841/2020	409,925.00
16/05/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186980841/2020	80,000.00
16/05/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186980841/2020	195,860.00
16/05/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186980842/2020	6,000.00
16/05/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186980842/2020	1,350.00
16/05/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186980842/2020	11,415.00
16/05/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186980842/2020	2,675.00
16/05/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26186980842/2020	46,325.00
21/05/2019	Lamin K. Kanteh	Lamin kanteh-cashier TR.26187000843/2020	95,215.00

21/05/2019	Lamin K. Kanteh	Lamin kanteh-cashier TR.26187000843/2020	615,000.00
21/05/2019	Lamin K. Kanteh	Lamin kanteh-cashier TR.26187000843/2020	245,000.00
21/05/2019	Lamin K. Kanteh	Lamin kanteh-cashier TR.26187000843/2020	26,320.00
21/05/2019	Lamin K. Kanteh	Lamin kanteh-cashier TR.26187000843/2020	8,035.00
21/05/2019	Lamin K. Kanteh	Lamin kanteh-cashier TR.26187000843/2020	1,122,150.00
21/05/2019	Lamin K. Kanteh	Lamin kanteh-cashier TR.26187000843/2020	547,689.00
21/05/2019	Lamin K. Kanteh	Lamin kanteh-cashier TR.26187000843/2020	245,505.00
21/05/2019	Lamin K. Kanteh	Lamin kanteh-cashier TR.26187000843/2020	40,730.00
21/05/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26187000844/2020	18,875.00
21/05/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26187000844/2020	11,110.00
21/05/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.26187000844/2020	5,550.00
12/11/2019	Lamin K. Kanteh	Lamin k kantweh cashier- GTR NO 30126132012/2020	139,000.00
12/11/2019	Lamin K. Kanteh	Lamin k kantweh cashier- GTR NO 30126132012/2020	525,000.00
12/11/2019	Lamin K. Kanteh	Lamin k kantweh cashier- GTR NO 30126132012/2020	27,000.00
12/11/2019	Lamin K. Kanteh	Lamin k kantweh cashier- GTR NO 30126132012/2020	165,000.00
12/11/2019	Lamin K. Kanteh	Lamin k kantweh cashier- GTR NO 30126132012/2020	19,100.00
12/11/2019	Lamin K. Kanteh	Lamin k kantweh cashier- GTR NO 30126132012/2020	1,200.00
12/11/2019	Lamin K. Kanteh	Lamin k kantweh cashier- GTR NO 30126132012/2020	54,050.00
12/11/2019	Lamin K. Kanteh	Lamin k kantweh cashier- GTR NO 30126132012/2020	3,350.00
12/11/2019	Lamin K. Kanteh	Lamin k kantweh cashier- GTR NO 30126132012/2020	32,150.00

12/11/2019	Lamin K. Kanteh	Lamin k kantweh cashier- GTR NO 30126132012/2020	100,150.00
12/11/2019	Lamin K. Kanteh	Lamin k kantweh cashier- GTR NO 30126132012/2020	137,380.00
12/11/2019	Lamin K. Kanteh	Lamin k kantweh cashier- GTR NO 30126132012/2020	11,700.00
12/11/2019	Lamin K. Kanteh	Lamin k kantweh cashier- GTR NO 30126132012/2020	87,825.00
30/11/2019	Lamin K. Kanteh	Lamin k kanteh-cashier GTRNO 30126502015/2020	299,450.00
30/11/2019	Lamin K. Kanteh	Lamin k kanteh-cashier GTRNO 30126502015/2020	727,000.00
30/11/2019	Lamin K. Kanteh	Lamin k kanteh-cashier GTRNO 30126502015/2020	115,500.00
30/11/2019	Lamin K. Kanteh	Lamin k kanteh-cashier GTRNO 30126502015/2020	280,000.00
30/11/2019	Lamin K. Kanteh	Lamin k kanteh-cashier GTRNO 30126502015/2020	18,400.00
	Lamin K.	Lamin k kanteh-cashier GTRNO	



17/10/2019	Lamin K. Kanteh	LAMIN K KANTEH-CASHIER GTRNO-30126111934/2020	3,900.00
17/10/2019	Lamin K. Kanteh	LAMIN K KANTEH-CASHIER GTRNO-30126111934/2020	7,550.00
17/10/2019	Lamin K. Kanteh	LAMIN K KANTEH-CASHIER GTRNO-30126111934/2020	860,000.00
17/10/2019	Lamin K. Kanteh	LAMIN K KANTEH-CASHIER GTRNO-30126111934/2020	331,962.00
17/10/2019	Lamin K. Kanteh	LAMIN K KANTEH-CASHIER GTRNO-30126111934/2020	2,000.00
17/10/2019	Lamin K. Kanteh	LAMIN K KANTEH-CASHIER GTRNO-30126111934/2020	256,695.00
31/10/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER- GRTNO 30126121935/2020	468,500.00
31/10/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER- GRTNO 30126121935/2020	219,683.00
31/10/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER- GRTNO 30126121935/2020	1,750.00
31/10/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER- GRTNO 30126121935/2020	77,275.00
31/10/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER GTRNO-30126121936/2020	665,000.00
31/10/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER GTRNO-30126121936/2020	20,000.00
31/10/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER GTRNO-30126121936/2020	47,000.00
31/10/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER GTRNO-30126121936/2020	205,000.00
31/10/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER GTRNO-30126121936/2020	8,700.00
31/10/2019	Lamin K. Kanteh	LAMIN K KANTEH CASHIER GTRNO-30126121936/2020	5,000.00
02/09/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.30126091506/2020	853,050.00
02/09/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.30126091506/2020	70,825.00
02/09/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.30126091506/2020	987,000.00
02/09/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.30126091506/2020	95,000.00

02/09/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.30126091506/2020	290,000.00
02/09/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.30126091506/2020	30,130.00
02/09/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.30126091506/2020	357,750.00
02/09/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.30126091506/2020	8,700.00
02/09/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.30126091506/2020	348,180.00
02/09/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.30126091506/2020	115,635.00
18/09/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.30126101507/2020	361,200.00
18/09/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.30126101507/2020	90,000.00
18/09/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.30126101507/2020	128,500.00
18/09/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.30126101507/2020	105,000.00
18/09/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.30126101507/2020	2,550.00
18/09/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.30126101507/2020	66,400.00
18/09/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.30126101507/2020	30,400.00
18/09/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.30126101507/2020	5,140.00
18/09/2019	Lamin K. Kanteh	Lamin k Kanteh-cashier TR.30126101507/2020	22,310.00
<b>TOTAL</b>			<b>60,613,728.50</b>

#### Annex 4: Under Lodgement of Collections

Date	Details	Serial No	TR No Amt.	Cashbook Amt.	Difference	Collector's Name
23-29/05/19	Being various collection for land transfer	74004-740028	35,000.00	35,500.00	500.00	Fatou Dampha
16-22/05/19	Being various collection for land transfer	72992-74003	12,500.00	13,500.00	1,000.00	Fatou Dampha
24/04-08/05/19	Being various collection for land transfer	72943-72977	40,000.00	46,750.00	6,750.00	Fatou Dampha
06-07/02/19	collection of trade license	2921707-2921723	116,000.00	116,500.00	500.00	Fatou Dampha
14-20/02/19	collection of trade license	2921745-2941425	105,000.00	118,000.00	13,000.00	Fatou Dampha
21-27/02/19	collection of trade license	2941426-2941450	85,250.00	95,250.00	10,000.00	Fatou Dampha
07-13/03/19	collection of trade license	0030723-0020744	45,700.00	47,700.00	2,000.00	Fatou Dampha
04-20/03/19	collection of trade license	0030747-0030758	21,300.00	22,300.00	1,000.00	Fatou Dampha
28/03-04/03/19	collection of trade license	0030769-0030737	42,000.00	44,000.00	4,000.00	Fatou Dampha
7/31/2019	collection of trade license	0076320-0076360	44,500.00	46,500.00	2,000.00	Assan Jassey
25-29/11/19	collection of trade license	10593	13,000.00	14,000.00	1,000.00	Kassum Sanneh
10-12/12/19	collection of trade license	3028681	8,000.00	9,000.00	1,000.00	Kassum Sanneh
<b>TOTAL</b>			<b>568,250.00</b>	<b>609,000.00</b>	<b>42,750.00</b>	

**Annex 5: Unposted collections**

<b>Date</b>	<b>Name</b>	<b>TR NO.</b>	<b>Amount</b>
05/08/2019	Kaddy Jawara	8170001-8181000	5,000.00
14/11/2019	Kaddy Jawara	8449001-8445100	5,000.00
16/10/2019	Mariama Bangura	7948001-4949000	5,000.00
29/07/2019	Mariama Bangura	8153001-8154000	5,000.00
03/06/2019	Ida Keita	8006001-8007000	5,000.00
27/06/2019	Ida Keita	8062001-8063000	5,000.00
01/07/2019	Ida Keita	8076001-8077000	5,000.00
15/05/2019	Isatou Faye	7862001-7863000	5,000.00
27/06/2019	Isatou Faye	8060001-8061000	5,000.00
15/07/2019	Isatou Faye	8124001-8125000	5,000.00
01/07/2019	Fatou Jatta	8075001-8076000	5,000.00
26/08/2019	Fatou Jatta	8227001-8228000	5,000.00
16/09/2019	Fatou Jatta	8288001-8289000	5,000.00
20/09/2019	Fatou Jatta	8305001-8307000	5,000.00
30/09/2019	Fatou Jatta	8317001-8318000	5,000.00
10/10/2019	Fatou Jatta	8344001-8345000	5,000.00
14/10/2019	Fatou Jatta	8360001-8361000	5,000.00
24/10/2019	Fatou Jatta	8371001-8372000	5,000.00
24/10/2019	Fatou Jatta	8389001-8390000	5,000.00
31/10/2019	Fatou Jatta	8406001-8407000	5,000.00
04/11/2019	Fatou Jatta	8421001-8422000	5,000.00
07/11/2019	Fatou Jatta	8429001-8430001	5,000.00
14/11/2019	Fatou Jatta	8447001-8448000	5,000.00
21/11/2019	Fatou Jatta	8474001-8475000	5,000.00
21/11/2019	Fatou Jatta	8489001-8490000	5,000.00
02/12/2019	Fatou Jatta	8509001-8510000	5,000.00
16/12/2019	Fatou Jatta	8536001-8537000	5,000.00
23/12/2019	Fatou Jatta	8553001-8554000	5,000.00
30/12/2019	Fatou Jatta	8574001-8575000	5,000.00
25/03/2019	Ramatoulie Jatta	7790001-7791000	5,000.00
03/10/2019	Ramatoulie Jatta	8328001-8329000	5,000.00
<b>TOTAL</b>			<b>160,000.00</b>

## Annex 6: Traced Deposit Slips

### Trust Bank

Date	Depositor's Name	Deposit Slip #	Amount
28/05/19	Kebba Sanna Jatta	848721	10,000.00
20/05/19	Lamin Kiraj	850704	16,000.00
28/03/19	Alieu Sonko	958854	14,000.00
27/03/19	Alieu Sonko	958852	10,000.00
20/03/19	Alieu Sonko	958851	25,000.00
28/03/19	Foday krubally	850889	4,400.00
27/03/19	Foday krubally	958834	8,600.00
27/03/19	Foday krubally	958835	4,000.00
23/03/19	Foday krubally	958805	10,000.00
27/03/19	Foday krubally	956919	14,000.00
27/03/19	Gibbi Fatty	956918	10,000.00
28/03/19	Ebrima Jarju	850886	25,215.00
27/03/19	Ebrima Saidu	956920	31,350.00
27/03/19	Ebrima Saidu	956916	4,000.00
05/02/19	Malick Jeng	805619	6,000.00
05/07/19	Gibbi Fatty	807211	20,000.00
05/06/19	Ebrima Saidu	805620	47,500.00
05/06/19	Ebrima Saidu	805618	3,000.00
07/04/19	Ebrima Saidu	956938	19,350.00
07/03/19	Alieu Sonko	958869	30,000.00
07/05/19	Foday krubally	840447	6,000.00
19/06/19	Malick Jeng	956928	2,000.00
18/07/19	Malick Jeng	956939	2,000.00
05/01/19	Lamin Kiraj	935636	15,000.00
16/05/19	Brikama Jarju	935630	14,400.00
02/01/19	Lamin Susso	878029	36,800.00
03/12/19	Ebrima Ceesay	958902	6,000.00
02/01/19	Lamin Susso	878030	33,550.00
03/08/19	Omar Saidykhan	849857	25,000.00
19/06/19	Ebrima Saidu	805626	25,750.00
19/06/19	Ebrima Saidu	805625	10,000.00
19/06/19	Ebrima Saidu	805624	5,300.00
13/06/19	Dawda Njie	956927	15,000.00
19/06/19	Dawda Njie	956931	36,600.00
21/06/19	Kebba Sanna Jatta	848730	5,000.00
21/06/19	Kebba Sanna Jatta	848729	11,000.00
20/06/19	Ebrima Jobarteh	956932	43,100.00
20/06/19	Ebrima Jarju	952468	16,200.00

19/09/19	Alieu Sonko		14,000.00
20/06/19	Alieu Sonko	958868	14,000.00
06/10/19	Alieu Sonko	962184	9,800.00
06/07/19	Alieu Sonko	958867	4,000.00
30/05/19	Alieu Sonko	958866	25,000.00
26/06/19	Dawda Njie	956933	32,302.00
26/06/19	Ebrima Saidy	805627	34,400.00
27/06/19	Malick Jammeh	811526	5,500.00
27/06/19	Malick Jammeh	811529	10,000.00
<b>Total</b>			<b>447,702.00</b>

#### **FI Bank**

<b>Date</b>	<b>Depositor's Name</b>	<b>Deposit Slip #</b>	<b>Amount</b>
19/06/19	Mustapha Joof		121,877.00
18/06/19	Ida Jallow		95,000.00
03/08/19	Omar Saidykhan		159,800.00
16/03/19	Omar Saidykhan		283,145.29
01/12/19	Omar Saidykhan		64,151.00
01/12/19	Omar Saidykhan		5,000.00
03/08/19	Omar Saidykhan		20,000.00
<b>Total</b>			<b>141,877.00</b>

#### **GT Bank**

<b>Date</b>	<b>Depositor's Name</b>	<b>Deposit Slip #</b>	<b>Amount</b>
17/10/19	Yankuba Kujabi	373551	24,500.00
21/10/19	Yankuba Kujabi	35228	49,500.00
03/01/19	Amadou Jobarteh	40680	39,000.00
22/01/19	Omar Saidykhan	247291	45,000.00
14/01/19	Omar Saidykhan	398770	2,500.00
21/01/19	Omar Saidykhan	247647	265,000.00
02/07/19	Omar Saidykhan	205618	50,000.00
02/07/19	Omar Saidykhan	205617	2,000.00
15/03/19	Omar Saidykhan	178201	2,000.00
20/07/19	Omar Saidykhan	309779	54,000.00
06/03/19	Omar Saidykhan	330680	120,300.00
24/03/19	Omar Saidykhan	332501	170,000.00
24/05/19	Omar Saidykhan	332551	80,000.00
31/01/19	Omar Saidykhan	246324	100,000.00
11/08/19	Lamin Drammeh	402545	3,260.26
30/04/19	Amadou Jobarteh	288386	121,000.00

30/04/19	Amadou Jobarteh		50,000.00
30/04/19	Amadou Jobarteh		25,000.00
03/01/19	Omar Saidykhan	46466	325,000.00
<b>Total</b>			<b>650,000.00</b>

### Reliance

Date	Depositor's Name	Deposit Slip #	Amount
29/08/19	Lamin Drammeh	847	220,000.00
12/05/19	Yahya Bah	7125	220,000.00
<b>Total</b>			<b>440,000.00</b>

### Access Bank

DATE	DEPOSITOR'S NAME	DEPOSIT SLIP No	AMOUNT
30/07/19	Omar Saidykhan	9891	10,600.00
09/03/19	Omar Saidykhan	13345	10,600.00
<b>Total</b>			<b>21,200.00</b>

### EcoBank

Date	Depositor's Name	Deposit Slip No	Amount
20/03/19	Assan Ceesay	14669	71,500.00
18/03/19	Kassem Sanneh	14703	70,500.00
28/03/19	Fatou Dampha	14672	31,000.00
28/03/19	Bintou Manjang	14664	103,750.00
28/03/19	Binta Fatty	14665	79,000.00
28/03/19	Bakary Kanteh	14702	58,000.00
28/03/19	Modou L. Saidykhan	14622	51,500.00
05/02/19	Modou L. Saidykhan	14706	33,250.00
10/03/19	Modou M.M. Saho	12537	7,500.00
10/03/19	Modou M.M. Saho	12546	30,000.00
10/03/19	Assan Jassey	12547	33,500.00
10/03/19	Fatou Dampha	12545	10,800.00
10/03/19	Binta Fatty	12543	20,750.00
05/02/19	Lamin S. Jatta	11621	7,000.00
05/02/19	Assan Jassey	11620	49,500.00
26/09/19	Lamin S. Jatta	15092	12,750.00
26/09/19	Fatou Dampha	15091	25,000.00
26/09/19	Assan Jassey	15094	32,500.00
6/09/19	Modou L. Saidykhan	12300	41,500.00
05/09/19	Modou M.M. Saho	11737	20,000.00
05/09/19	Modou M.M. Saho	11738	27,500.00

29/08/19	Alfusainey Colley	12335	20,000.00
30/10/19	Omar Saidykhan	Electronic Receipt	750,000.00
	Omar Saidykhan	Electronic Receipt	40,000.00
23/02/19	Omar Saidykhan	Cheque Deposit	45,006.00
22/02/19	Omar Saidykhan	Cheque Deposit	93,500.00
22/02/19	Omar Saidykhan	Cheque Deposit	270,500.00
22/02/19	Omar Saidykhan	Cheque Deposit	202,500.00
23/02/19	Omar Saidykhan	Cheque Deposit	177,800.00
07/02/19	Omar Saidykhan	Cheque Deposit	17,500.00
03/01/19	Omar Saidykhan	Cheque Deposit	100,000.00
03/01/19	Omar Saidykhan	Cheque Deposit	25,000.00
16/03/19	Omar Saidykhan	Cheque Deposit	277,669.39
03/08/19	Omar Saidykhan	Cheque Deposit	150,000.00
03/08/19	Omar Saidykhan	Cheque Deposit	150,000.00
26/03/19	Omar Saidykhan	Cheque Deposit	90,000.00
26/03/19	Omar Saidykhan	Cheque Deposit	176,415.74
30/01/19	Omar Saidykhan	Cheque Deposit	165,000.00
13/06/19	Lamin Susso	Cheque Deposit	500,000.00
20/06/19	Fatou Dampha	Cheque Deposit	2,000.00
25/07/19	Omar Saidykhan	3577	10,000.00
25/07/19	Omar Saidykhan	3576	73,520.00
25/07/19	Omar Saidykhan	3576	73,520.00
20/06/19	Lamin S. Jatta	11447	16,000.00
20/06/19	Bintou Fatty	11446	41,500.00
20/06/19	Modou M.M. Saho	11445	48,000.00
20/06/19	Modou L. Saidykhan	11472	49,250.00
20/06/19	Fatou Dampha	11449	18,750.00
20/06/19	Fatou Dampha	11449	18,750.00
27/06/19	Bakary Kanteh	15113	40,150.00
19/09/19	Modou M.M. Saho	12406	23,500.00
27/06/19	Modou L. Saidykhan	11473	42,750.00
27/06/19	Kassem Sanneh	15122	24,500.00
27/06/19	Fatou Dampha	15121	24,250.00
27/06/19	Lamin S. Jatta	15119	10,750.00
27/06/19	Assan Jassey	15117	30,000.00
27/06/19	Bintou Manjang	15116	37,000.00
27/06/19	Binta Fatty	15112	35,450.00
17/10/19	Assan Jassey	17500	32,000.00
30/01/19	Mustapha Joof	Cheque Deposit	229,520.00
30/03/19	Kassem Sanneh	11370	32,000.00
30/03/19	Modou M.M. Saho	11372	22,750.00



23/05/19	Assan Ceesay	11330	57,000.00
30/05/19	Assan Ceesay	11371	51,750.00
30/05/19	Fatou Dampha	11378	35,000.00
30/05/19	Modou L. Saidykhan	14709	40,000.00
31/05/19	Modou M.M. Saho	11383	39,850.00
31/05/19	Modou M.M. Saho	11384	10,400.00
23/05/19	Modou M.M. Saho	11271	68,000.00
23/05/19	Fatou Dampha	11332	12,500.00
05/09/19	Modou L. Saidykhan	14707	30,500.00
16/05/19	Modou L. Saidykhan	11252	60,000.00
05/09/19	Assan Jassey	11730	52,000.00
16/05/19	Kassem Sanneh	11749	46,500.00
05/02/19	Modou M.M. Saho	11616	18,000.00
05/02/19	Bintou Manjang	11618	37,750.00
05/02/19	Binta Fatty	11612	69,000.00
16/05/19	Assan Jassey	11301	25,500.00
05/02/19	Modou M.M. Saho	11614	32,500.00
05/02/19	Bakary Kanteh	11617	58,000.00
16/05/19	Binta Fatty	11745	40,800.00
16/05/19	Fatou Dampha	11748	28,500.00
30/05/19	Lamin S Jatta	11368	14,500.00
30/05/19	Binta Fatty	11366	28,200.00
24/05/19	Binta Fatty	11336	30,250.00
23/05/19	Kassem Sanneh	11270	70,000.00
23/05/19	Bintou Manjang	11329	62,250.00
13/12/19	Lamin Darboe	Electronic Receipt	6,050.00
16/05/19	Lamin S Jatta	11302	28,500.00
05/09/19	Fatou Dampha	11736	40,000.00
05/02/19	Kassem Sanneh	11619	30,500.00
16/05/19	Modou L. Saidykhan	14708	34,500.00
23/01/19	Lamin Kanteh	Electronic Receipt	500.00
16/05/19	Modou M.M. Saho	11251	1,500.00
<b>Total</b>			<b>6,163,901.13</b>

#### **AGIB**

<b>Date</b>	<b>Depositor's Name</b>	<b>Deposit Slip No</b>	<b>Amount</b>
19/10/19	Yankuba Kujabi	141001	55,000.00
06/05/19	Yankuba Kujabi	121041	54,500.00
20/05/19	Yankuba Kujabi	8094	40,000.00
29/05/19	Yankuba Kujabi	8095	7,000.00
30/09/19	Yankuba Kujabi	69935	44,500.00

02/05/19	Yankuba Kujabi	121915	50,000.00
19/08/19	Yankuba Kujabi	48242	43,050.00
03/01/19	Yankuba Kujabi	73628	30,000.00
24/06/19	Yankuba Kujabi	48839	54,500.00
11/03/19	Yankuba Kujabi	63733	52,000.00
19/10/19	Yankuba Kujabi	59079	39,500.00
07/03/19	Yankuba Kujabi	63814	44,500.00
23/05/19	Yankuba Kujabi	61988	40,000.00
19/02/19	Yankuba Kujabi	120593	55,000.00
29/07/19	Lamin Susso	48485	382,188.00
19/07/19	Lamin Drammeh	33963	50,000.00
09/12/19	Lamin Drammeh	75365	2,502.00
02/01/19	Omar Saidykhan	26149	300,000.00
12/12/19	Lamin Drammeh	30610	22,000.00
21/05/19	Lamin Drammeh	61833	30,000.00
11/12/19	Lamin Drammeh	75282	3,721.00
11/12/19	Lamin Drammeh	75281	1,716.00
11/12/19	Lamin Drammeh	75280	1,341.00
25/01/19	Lamin Drammeh	120959	6,000.00
27/01/19	Bubacarr Manka	48356	60,000.00
31/01/19	Omar Saidykhan	120610	24,000.00
08/08/19	Omar Saidykhan	48596	46,200.00
20/07/19	Omar Saidykhan	48780	22,000.00
21/01/19	Omar Saidykhan	120335	21,500.00
04/02/19	Omar Saidykhan	78023	25,000.00
21/01/19	Omar Saidykhan	120269	24,000.00
29/01/19	Omar Saidykhan	120849	2,000.00
29/01/19	Omar Saidykhan	120848	5,000.00
29/01/19	Omar Saidykhan	120846	10,000.00
21/06/19	Omar Saidykhan	66712	25,000.00
26/11/19	Omar Saidykhan	515	48,235.00
29/06/19	Yankuba Kujabi	61419	30,000.00
26/02/19	Omar Saidykhan	67507	30,000.00
26/04/19	Yankuba Kujabi	121913	49,500.00
08/02/19	Assan Jassey	78394	35,000.00
21/02/19	Yankuba Kujabi	120594	40,000.00
04/07/19	Yankuba Kujabi	48573	30,000.00
27/06/19	Yankuba Kujabi	61427	30,000.00
08/07/19	Yankuba Kujabi	4785	45,000.00
03/09/19	Yankuba Kujabi	52632	40,000.00
27/05/19	Yankuba Kujabi	61992	45,000.00

04/03/19	Yankuba Kujabi	114936	55,000.00
03/09/83	Yankuba Kujabi	30562	30,000.00
11/07/19	Yankuba Kujabi	33123	34,500.00
25/06/19	Yankuba Kujabi	106381	171,759.73
<b>Total</b>			<b>2,387,712.73</b>

### **Zenith**

<b>Date</b>	<b>Depositor's Name</b>	<b>Deposit Slip #</b>	<b>Amount</b>
20/06/19	Alfusainey Colley	301546	10,000.00
20/09/19	Alfusainey Colley	301547	57,000.00
17/10/19	Binta Fatty	304285	31,250.00
17/10/19	Molifa Jammeh	304274	11,587.00
17/10/19	Modou mm Saho	304291	28,750.00
17/10/19	Bakary Kanteh	304873	18,750.00
17/10/19	Modou h Saidykhan	165875	20,000.00
17/10/19	Kassum Sanneh	304277	23,000.00
17/10/19	Alfusainey Colley	304280	16,500.00
17/10/19	Alfusainey Colley	304278	16,000.00
17/10/19	Dawda Njie	311122	9,000.00
17/10/19	Dawda Njie	311123	6,000.00
17/10/19	Ebrima Jobarteh	304269	2,000.00
17/10/19	Ebrima Saidy	304270	10,000.00
17/10/19	Lamin Kurang	304275	5,000.00
25/10/19	Mustapha Joof	38378	59,520.00
17/10/19	Bintou Manjang	304281	22,250.00
10/03/19	Malick Jeng	307664	4,000.00
10/03/19	Alfusainey Colley	307655	31,000.00
10/03/19	Mustapha Joof	313150	15,000.00
10/03/19	Mustapha Joof	313149	4,000.00
31/10/19	Bintou Manjang	313148	34,250.00
10/03/19	Kassum Sanneh	313147	24,750.00
10/03/19	Bakary Drammeh	307910	11,000.00
10/03/19	Ebrima Saidy	313141	8,400.00
10/03/19	Ebrima Saidy	313138	3,600.00
10/03/19	Dawda Njie	311120	6,000.00
10/03/19	Ebrima Jobarteh	307909	2,000.00
10/03/19	Modou h Saidykhan	165874	21,000.00
10/03/19	Alfusainey Colley	307656	15,000.00
26/09/19	Alfusainey Colley	312760	30,000.00
26/09/19	Alfusainey Colley	312761	54,000.00
20/06/19	Alfusainey Colley	301544	21,000.00

28/10/19	Ebrima Jarju	304655	68,000.00
10/02/19	Marchel Mendy	313118	3,862.00
20/06/19		293141	27,500.00
07/01/19	Omar Saidykhan	306800	30,000.00
07/04/19	Omar Saidykhan	306567	50,000.00
07/04/19	Omar Saidykhan	306566	50,000.00
06/02/19	Omar Saidykhan	292844	64,000.00
05/10/19	Omar Saidykhan	174180	95,000.00
05/10/19	Omar Saidykhan	174179	40,000.00
21/8/19	Omar Saidykhan	321676	17,500.00
30/7/19	Omar Saidykhan	317238	18,000.00
30/7/19	Omar Saidykhan	317235	35,000.00
06/12/19	Omar Saidykhan	307828	17,000.00
30/07/19	Amadou Jobarteh	317241	5,000.00
04/08/19	Mustapha Joof	272725	20,000.00
04/08/19	Mustapha Joof	272729	20,144.00
04/08/19	Mustapha Joof	272728	25,000.00
16/05/19	Mustapha Joof	2895531	4,000.00
27/11/19	Omar Saidykhan	47960	6,000.00
12/04/19	Omar Saidykhan	46854	2,000,000.00
24/12/19	Omar Saidykhan	45633	3,862.00
24/12/19	Omar Saidykhan	45632	3,862.00
12/12/19	Omar Saidykhan	46060	25,400.00
19/12/19	Omar Saidykhan	46211	71,524.00
29/11/19	Omar Saidykhan	45352	4,000.00
26/11/19	Omar Saidykhan	35945	30,000.00
26/09/19	Omar Saidykhan	312756	55,000.00
24/09/19	Omar Saidykhan	308624	6,500.00
20/09/19	Omar Saidykhan	312669	9,000.00
10/06/19	Omar Saidykhan	312932	17,000.00
10/04/19	Omar Saidykhan	307699	22,000.00
14/10/19	Omar Saidykhan	308451	37,500.00
10/11/19	Omar Saidykhan	307809	35,000.00
24/10/19	Omar Saidykhan	304555	1,200.00
31/10/19	Omar Saidykhan	308873	46,358.15
15/10/19	Omar Saidykhan	308480	13,600.00
13/09/19	Omar Saidykhan	308231	400,000.00
09/12/19	Omar Saidykhan	308210	37,000.00
28/01/19	Omar Saidykhan	277348	30,000.00
28/1/19	Omar Saidykhan	277344	97,213.00
30/08/19	Omar Saidykhan	305864	10,000.00

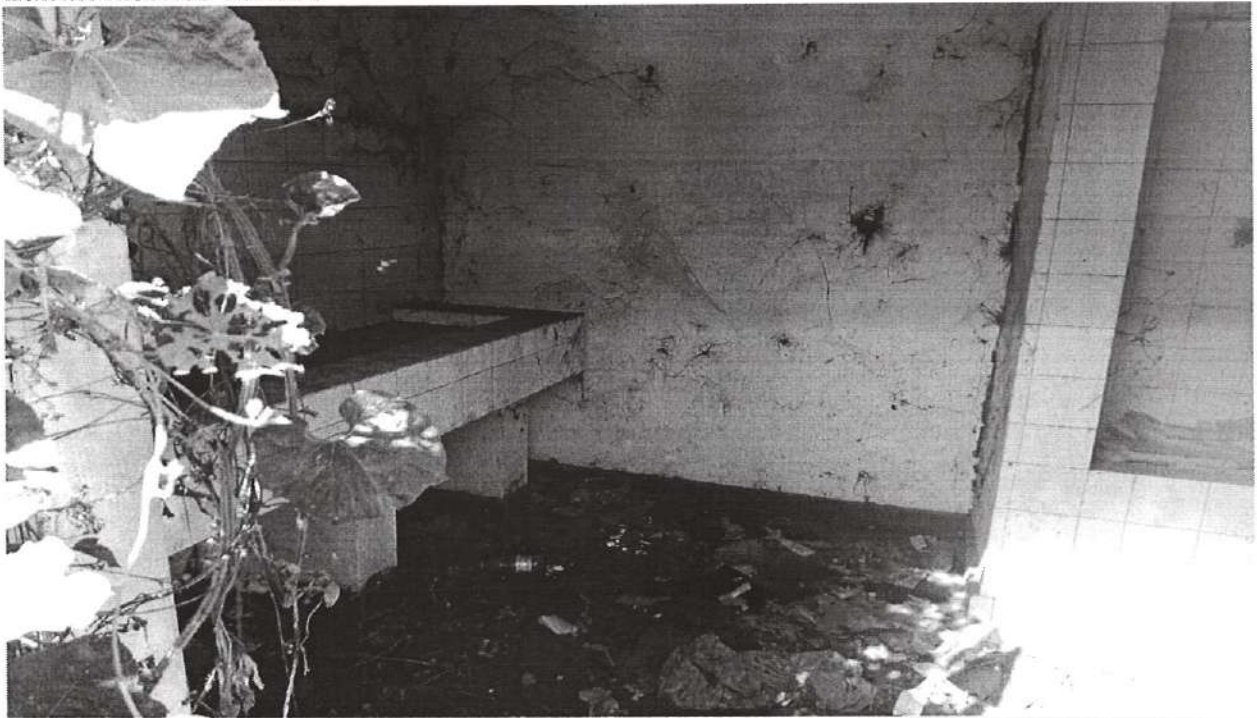
29/08/19	Omar Saidykhan	305869	20,000.00
29/08/19	Omar Saidykhan	305870	15,000.00
04/08/19	Omar Saidykhan	272730	124,500.00
20/08/19	Omar Saidykhan	305793	2,650.00
20/08/19	Omar Saidykhan	305792	10,000.00
04/08/19	Omar Saidykhan	272732	40,000.00
18/04/19	Omar Saidykhan	2727800	255,000.00
07/01/19	Omar Saidykhan	301474	160,013.87
15/07/19	Lamin Drammeh	316985	122,870.00
15/07/19	Lamin Drammeh	316984	47,000.00
10/07/19	Mustapha Joof	312921	11,160.00
06/06/19	Mustapha Joof	292865	13,505.00
21/06/19	Omar Saidykhan	301416	133,460.00
21/06/19	Omar Saidykhan	301367	116,520.00
05/10/19	Mustapha Joof	174178	9,000.00
05/10/19	Mustapha Joof	174176	18,000.00
05/10/19	Mustapha Joof	174177	110,000.00
25/04/19	Mustapha Joof	294343	14,000.00
25/04/19	Mustapha Joof	294342	197,005.00
13/04/19	Mustapha Joof	273174	16,000.00
13/04/19	Mustapha Joof	273171	58,924.86
05/07/19	Mustapha Joof	174355	78,520.00
31/10/19	lamin Jammeh	33955	3,862.00
22/08/19	Mustapha Joof	321684	59,520.00
07/11/19	Mustapha Joof	305915	89,600.00
26/06/19	Mustapha Joof	293271	63,520.00
26/09/19	Ebrima Jarju	308647	6,700.00
26/09/19	Alieu Sonko	308646	10,000.00
26/09/19	Dawda Njie	311119	8,000.00
26/09/19	Ebrima Jarju	308648	2,000.00
26/09/19	Ebrima Jobarteh	308644	6,000.00
26/09/19	Ebrima Saidy	308641	9,500.00
26/09/19	Mustapha Joof	308642	64,526.00
26/09/19	Mustapha Joof	308643	4,000.00
26/09/19	Bakary Kanteh	312759	14,000.00
26/09/19	Modou mm Saho	312767	35,250.00
26/09/19	Alfusainey Colley	312763	20,000.00
26/09/19	Kassum Sanneh	312764	30,950.00
26/09/19	Binta Fatty	312754	20,250.00
09/08/19	Lamin Drammeh	312947	23,900.00
27/06/19	Alfusainey Colley	306375	50,250.00
27/06/19	Alfusainey Colley	306377	53,000.00
<b>Total</b>			<b>6,331,588.88</b>

**Summary**

<b>Bank</b>	<b>Balance</b>
Trust Bank	447,702.00
FiBank	141,877.00
GT Bank	650,000.00
Reliance Financial	440,000.00
Access Bank	21,200.00
EcoBank	6,163,901.13
AGIB	2,387,712.73
Zenith	6,331,588.88
<b>Total</b>	<b>16,583,981.74</b>

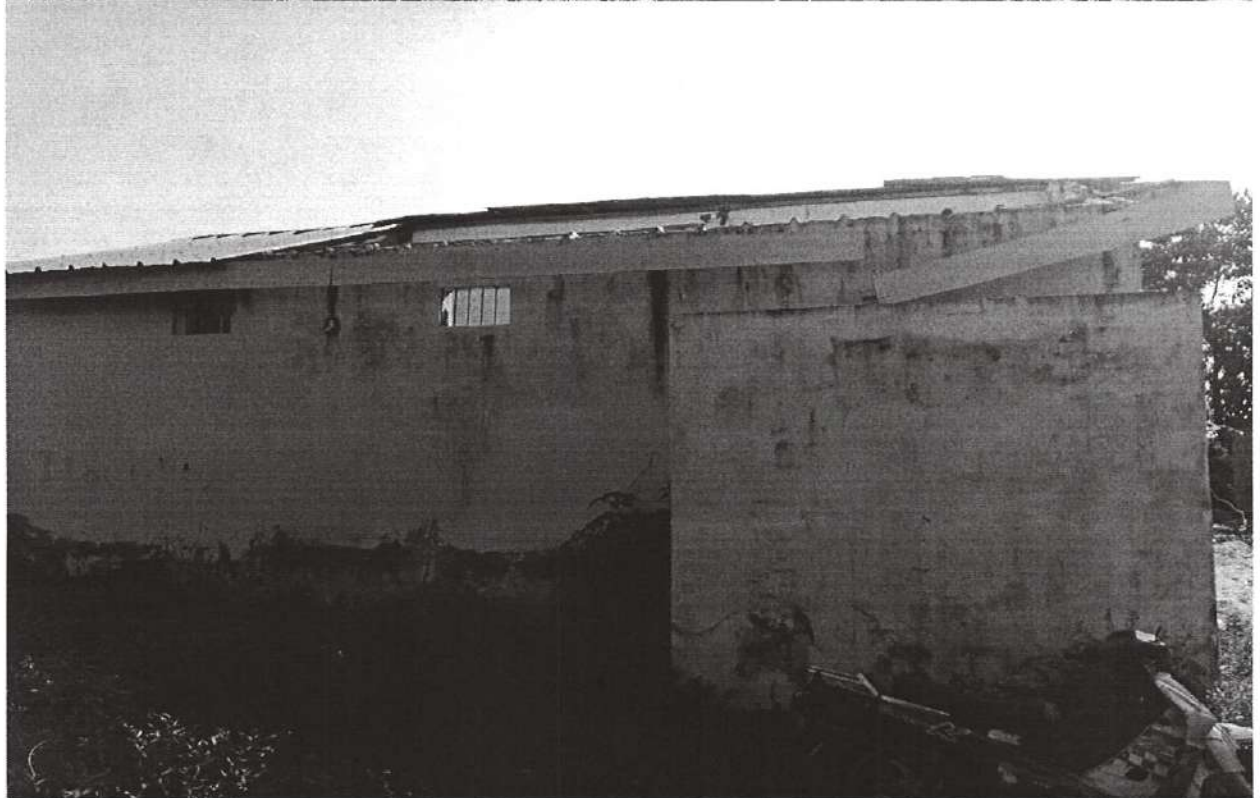
**Annex 7: Market & Dumpsite pictures**

**Lamin Market Toilets**

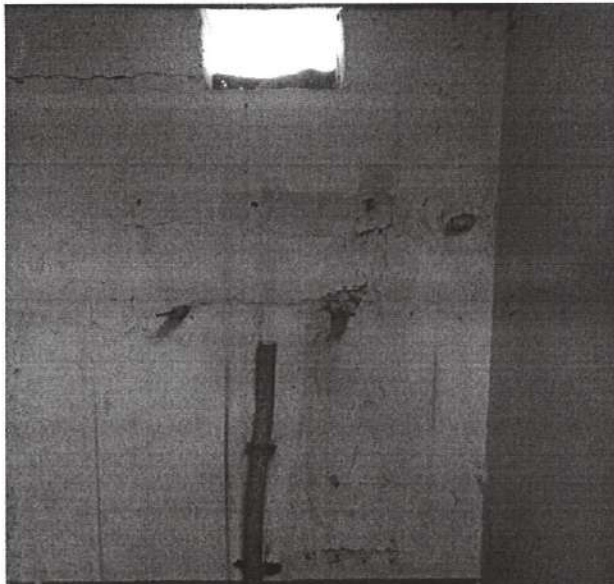








Sukuta Market Environment & Toilets



## Tambana Dumpsite



