



NATIONAL AUDIT OFFICE

09 September 2022

Ref: HC 93/474/01 PART IV (17)

Chief Executive Officer
Banjul City Council
Independence Drive
Banjul

AUDIT REPORT & FINAL MANAGEMENT LETTER
AUDIT OF BANJUL CITY COUNCIL
FOR THE YEARS ENDED 31 DECEMBER 2019 & 2020

Following the conclusion of our audit of Banjul City Council, please find attached the audited financial statements, reports and final management letter for the year ended 31 December 2019 and 31 December 2020.

Bakary Trawally

for: Auditor General

Cc:

Permanent Secretary
Ministry of Local Government and Lands

Permanent Secretary
Ministry of Finance

Lord Mayor
Banjul City Council

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BANJUL CITY COUNCIL

FINANCIAL STATEMENTS AND AUDIT REPORT
FOR THE YEAR ENDED 31 DECEMBER 2019

National Audit Office
Bertil Harding Highway
Kanifing Institutional Layout
Kanifing
The Gambia

August 2022

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BANJUL CITY COUNCIL

GENERAL INFORMATION FOR THE YEAR ENDED 31 DECEMBER 2019

COUNCIL MEMBERS

1. Aji Rohey Malick Lowe	Lord Mayoress	
2. Omar B.J. Touray	Deputy Mayor	Crab Island Ward
3. Tunko Jammeh	Councillor	Soldier Town Ward
4. Mamour Touray	Councillor	New Town East Ward
5. Abdoulie Boss Gaye	Councillor	Portuguese Town Ward
6. Pa Babou Cham	Councillor	Jollof Town Ward
7. Momodou Bah	Councillor	Half Die Ward
8. Bintou S.M. Jaiteh	Councillor	Campama Ward
9. Abdou Aziz Gaye	Councillor	Box Bar Ward
10. Pa Mamud Ceesay	Councillor	New Town West Ward
11. Basirou Ndow	Nominated	Commercial Group Rep.
12. Ann Secka	Nominated	Women Representative
13. Fintong Njie	Nominated	Social Group Representative
14. Abdoulie Krubally	Nominated	Youth Representative

PRINCIPAL OFFICERS

1. Mr Mustapha Batchilly	Chief Executive Officer
2. Mr Momodou Camara	Director of Finance
3. Mr Muhammed Cham	Acting Deputy Director of Finance
4. Mr Katim Touray	Director of Planning & Development
5. Mr Musa Jarjue	Security Commissioner
6. Mr Yusupha Jallow	Acting Director of Administration
7. Mr Abdoulie J. Corr	Acting Director of Internal Audit

BANKERS

BSIC Gambia Limited
Trust Bank Limited
MEGA Bank Limited

REGISTERED OFFICE

Banjul City Council
Independence Drive
P.O. Box 90
Banjul
The Gambia

AUDITORS

Auditor General
National Audit Office
Bertil Harding Highway
Kanifing Institutional Layout
Kanifing
KSMD
The Gambia

**BANJUL CITY COUNCIL
COUNCILS' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2019**

- 2.01 The Council presents their report and audited financial statements of Banjul City Council for the year ended 31 December 2019.

STATE OF AFFAIRS

- 2.02 The results of financial performance of the City Council for the year ended 31 December 2019 are set out in the attached financial statements and related notes on pages 11 to 33.

The deficit for the year is GMD 4, 535,958.03 compared to surplus of GMD 12, 913,801.45 for the year 2018. This shows a significant decreased in surplus of GMD17, 449,759.48 representing 385⁰/ decreased. The significant decreased is as a result of increase in capital expenditure in 2019 compared to 2018 at GMD 26, 565,786.93 and GMD3, 586,997.85 respectively.

PRINCIPAL ACTIVITY

- 2.03 The Principal activity of Banjul City 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 City Council.

COUNCIL MEMBERS

- 2.04 The members of the Council during the year are listed on page 3.

COUNCIL'S RESPONSIBILITIES FOR THE FINANCIAL STATEMENTS


- 2.05 The Council is responsible for preparing financial statements for each year which give a true and fair view of the financial performance and Positions of the Banjul City Council for that period.

- Select suitable accounting policies and then apply them consistently.
- Make judgements and 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 unless it is inappropriate to presume that the Council will continue in existence.

- 2.06 The Council is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time, the financial performance and position of the City Council to enable them to ensure that the financial statements comply with the provisions of the Local Government Act, 2002, Local Government Finance and Audit Act, 2004 and the Financial and Accounting Manual for Local Government Authorities, 2009.
- 2.07 The Council is responsible for safeguarding the assets of the City Council and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

AUDITOR

- 2.08 The external auditor is the Auditor General - National Audit Office, in accordance with Section 13 (1) of the 2015 National Audit Office Act.



LORD MAYO SS

BY ORDER OF THE COUNCIL

DATE: 2022/09/06

AUDITOR GENERAL'S REPORT

ON THE FINANCIAL STATEMENTS OF THE BANJUL CITY COUNCIL FOR THE YEAR ENDED 31 DECEMBER 2019

DISCLAIMER OF OPINION

- 3.01 We have audited the financial statements of Banjul City Council for the year ended 31 December 2019. These financial statements comprise of Revenue and Expenditure Statement and Balance Sheet for the year then ended, and a summary of accounting policies and other explanatory information as set out on pages 11 to 33.

Because of the significance of the matters described in the Basis for Disclaimer of Opinion paragraph, I have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on the financial statements.

BASIS FOR DISCLAIMER OF OPINION

- 3.02 We conducted our audit in accordance with International Standards for Supreme Audit Institutions (ISSAIs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the entity in accordance with the Code of Ethics for Supreme Audit Institutions together with the ethical requirements that are relevant to our audit of the financial statements of Banjul City Council, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion. The following are the basis use for the disclaimer of opinion:

I. Main Cashbook

The main cashbook which is the primary entry of the City Council's financial transactions was not properly maintained.

The double entry principle was not applied in recording and balancing of the cashbook. The debit column of the cashbook include deposits which were treated as cash received, bank for cheques received and another for deposits and the credit side include opening balances, columns for various bank which records both receipts and payments and a cash column.

The balancing off the cashbook at the end of the year was on the credit side of the cashbook only and carried forward to the next year on the credit side.

This has resulted to improper performance of monthly bank reconciliation statements, maintenance of a proper abstract book and ledgers.

Therefore, we could not confirm the correctness, timely recording and classification of figures recognised in the financial statements. We could not also confirm whether transactions in the cashbook have taken place. Refer to paragraph 3.2.3 of the management letter for details.

II. Un-Presented GTRs

The Council did not provide four (4) GTR's for audit inspection. We could not establish how much was collected and banked, the type of revenue collected and whether they recorded and recognised the monies collected in the cashbooks and financial statements respectively. Please note that GTR's carry higher risks than tickets because it can be used to collect any amount. Refer to Paragraph 3.3.2 of the management letter for details.

III. Debtors and Creditors Ledgers

The City Council did not maintained individual debtors and creditors ledgers to record loan issued and received, repayment amount and balances at a given period.

In the absence of these individual ledgers, we could not determine the correctness, timely recording and classification of the debtors and creditors figures such as receivables, advances and bank loans and overdraft and sundry payables recognised in the balance sheet. Refer to Paragraph 3.7.3 and 3.8.1 respectively of the management letter for details.

KEY AUDIT MATTERS

- 3.03 Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on this matter. Detail below is the description of the key audit matter:

I. Accounting Policies

There were no accounting policies reported for the treatment and recognition of revenue and expenditure in the financial statements.

Initially, there was uncertainty for the treatments and accounting of transactions and events for the preparation of the financial statements.

We referred to the Financial and Accounting Manual for Local Government Authorities chapter 9 which describes the basis use for revenue and expenditure to carry out the audit of the financial statements of the City Council.

II. Presentation of Financial Statements

The financial statements were not prepared in line with the format prescribe by the Financial and Accounting Manual for Local Government Authorities chapter 9. This remains the same up to the time of completion of this report. This shows non-compliance with the manual and might lead to inconsistency in the presentation of financial statements.

III. Adjustments of Financial Records

The City Council did not show willingness to make adjustments of its financial records as recommended in our management letter. This was brought to the attention of Management during our exit meeting but few adjustments were made in the cashbook which was incomplete and not as per requirements of the Financial and Accounting Manual for Local Government Authorities.

In order for the City Council to prepare and present credible financial statements, there is the need for proper financial records.

IV. Providing of Records/Information

There was significant delay in providing records for the audit. Some of the records were provided after the draft management letter was issued. Council should note that non providing of documents will be used as basis in issuing opinion to the financial statements.

These have caused significant delays in completing the audit exercise and issuing opinion.

RESPONSIBILITIES OF MANAGEMENT AND THOSE CHARGED WITH GOVERNANCE FOR THE FINANCIAL STATEMENTS

- 3.04 Management is responsible for the preparation and fair presentation of these financial statements in accordance with Financial and Accounting Manual for Local Government Authorities Chapter 9 on cash basis and the Local Government Finance and Audit Act, 2004 and for such internal control as management determines is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.
- 3.05 In preparing the financial statements, management is responsible for assessing the Entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the entity or to cease operations, or has no realistic alternative but to do so.

- 3.06 Those charged with governance are responsible of overseeing the entity's financial reporting process.

AUDITOR'S RESPONSIBILITY FOR THE AUDIT OF THE FINANCIAL STATEMENTS

- 3.07 Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error and to issue an auditor's report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Financial Audit Manual, which is consistent with the Fundamental Auditing Principles (ISSAIs 100-999) of the International Standards for Supreme Audit Institutions, will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.
- 3.08 As part of an audit in accordance with Financial Audit Manual, which is consistent with the Fundamental Auditing Principles (ISSAIs 100-999) of the International Standards for Supreme Audit Institutions, we exercise professional scepticism throughout the audit. We also:
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.
 - Obtain an understanding of internal control relevant to the audit 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.
 - Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
 - Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence, obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Entity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if

such disclosures are inadequate, to modify my opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Entity to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- 3.09 We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
- 3.10 We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.
- 3.11 From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or, when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Bakary Trawally

For: Auditor General

DATE:t./... ..t./... *

BANJUL CITY COUNCIL

REVENUE AND EXPENDITURE STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2019

	NOTES	2019 GMD	2018 GMD
REVENUE			
ADMIN.	1	10,310,054.11	10,530,850.44
TRADE LICENCE	2	40,718,650.00	24,451,950.00
P/COST RECOVERY	3	1,393,737.50	989,050.00
MARKETS	4	9,762,705.00	8,651,240.00
RATES & TAXES	5	9,287,570.63	13,572,248.89
CAR PARK FEES	6	3,794,786.88	1,223,624.89
GRANTS & SUBVENTIONS	7	1,610,514.87	0.00
TOTAL REVENUE		76,878,018.99	59,418,964.22
EXPENDITURE			
EMOLUMENTS	8	26,620,954.19	21,105,521.13
ADMIN. EXPENSES	9	16,300,241.69	13,588,610.19
CLEANSING SERVICES	10	6,516,166.00	4,239,312.10
EDUCATION	11	763,470.00	65,600.00
SOCIAL SERVICES	12	1,540,227.51	707,991.50
YOUTH, SPORTS & CULT.	13	1,674,072.60	607,800.00
MAINTENANCE / REPAIRS	14	1,433,058.10	2,603,330.00
DEVELOPMENT EXPENDITURE	15	26,565,786.93	3,586,997.85
TOTAL EXPENDITURE		81,413,977.02	46,505,162.77
SURPLUS / (DEFICIT) OF REVENUE OVER EXPENDITURE		(4,535,958.03)	12,913,801.45

.....
Director of Finance

Date: .. 01/09/22

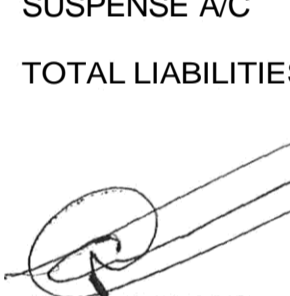
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Chief Executive Officer

Date: .. 01/09/22

THE NOTES ON PAGES 14 TO 34 FORMS AN INTEGRAL PART OF THE FINANCIAL STATEMENTS

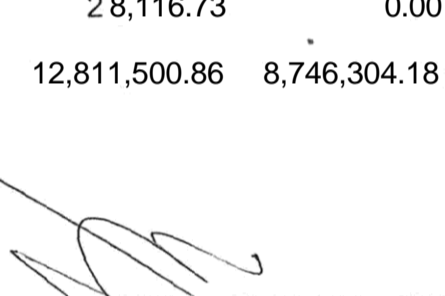
BANJUL CITY COUNCIL
 BALANCE SHEET
 AS AT 31 DECEMBER 2019

	NOTES	2019 GMD	2018 GMD
CURRENT ASSETS			
CASH AND BANK BALANCES	16	329,568.37	1,687,125.42
RECEIVABLES	17	10,891,646.27	5,438,046.76
ADVANCES	18	1,590,286.22	1,621,132.00
TOTAL ASSETS		12,811,500.86	8,746,304.18
LIABILITIES			
BANK LOAN AND OVERDRAFT	19	12,987,956.47	4,476,753.03
SUNDRY PAYABLES	20	88,926.67	27,092.13
ACCUMULATED FUND	21	(293,499.01)	4,242,459.02
SUSPENSE A/C	22	28,116.73	0.00
TOTAL LIABILITIES		12,811,500.86	8,746,304.18



 Director of Finance

Date: 01/09/22



 Chief Executive Officer

Date: 07/09/22

THE NOTES ON PAGES 13 TO 33 FORMS AN INTEGRAL PART OF THE FINANCIAL STATEMENTS

BANJUL CITY COUNCIL

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2019**

CITATION

In accordance to the Financial Provisions of the Local Government Act 2002, in citation of Council having autonomy over its financial matters and to apply its revenue and funds to the administration and development of the area over which its authority extends and to the welfare of the inhabitants of the area. The preparation of the Annual Financial Statements for the year ended 2019 has been carried out with due adherence to the prescription of the Financial and Accounting Manual 2009, depicting the management and control of Council finances towards achieving economy, efficiency and effectiveness in the use of resources.

The Financial Statements for the year ending 31st December 2019 have been prepared and presented; showing Council's Financial Performance and Position, highlighting the activities during the year; on the auspices of the Lord Mayor, Her Worship, Rohey Malick Lowe, who took the oath of Office on 22nd May 2018 for a four-year mandate.

In a bid to ensure accountability and for the purposes of reporting, a set of Financial Statements has been prepared in line with the format set out in the Financial and Accounting Manual for Local Government Authorities.

Due adherence has also been taken to the Accounting Policy duly specified in the Financial and Accounting Manual for Local Government Authorities.

The Accounting Policy sets out certain criteria as thus:

- i. that Council accounts shall be prepared on cash basis
- ii. that Capital costs or expenditure shall be recognized in their year of occurrence only and fixed assets shall not reflect in the Balance Sheet but kept in a Register to give adequate records on the fixed assets of the Council
- iii. that fixed assets will be listed at their cost prices in the Fixed Assets Register and there will be no depreciation charge
- iv. that Investments shall be stated at costs
- v. that Assets and Liabilities shall be stated at their net values.

Capital and Development expenditure, including the purchase of Fixed Assets, appear in the Revenue and Expenditure Statement and not shown in the Balance Sheet but kept in a Fixed Asset Register with the cost indicated. The spreading of the cost of a fixed asset over the years it is expected to be useful, gives rise to annual depreciation charge of a predetermined amount, instead of charging the entire cost in the year of purchase, suitable for the Accruals basis underlying the Matching Concept.

On that note, all fixed assets are written-off in the year of purchase, only featuring in the Revenue and Expenditure Statement as expenses, and recorded in a Fixed Asset Register for memorandum and evaluation purposes only.

The Financial Statements for the year ended 31st December 2019 are hereby prepared and presented under the purview of the Chief Executive Officer, as the Accounting Officer of Council. He is responsible for the general management and supervision of the financial and accounting operations of the Council and the safeguarding of Council's assets in accordance with section 43 (1), (2) and (3) of the Local Government Act 2002.

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BANJUL CITY COUNCIL

**NOTES TO THE FINANCIAL STATEMENTS (Continuation)
FOR THE YEAR ENDED 31 DECEMBER 2019**

NOTE 1 ADMIN. REVENUE GMD 10, 310,054.11

This is revenue derived from indicated revenue lines categorised as Admin. Revenue not static and not based on any register. This revenue line consists of the following categories.

A	Interest on Investment & Rental Income	8,100,722.90
B	Ice Plant Daily Sales	407,500.00
c	Hire of Funeral Van	126,200.00
D	Miscellaneous	943,631.21
E	Miscellaneous (partnership with SCB)	732,000.00

(a) This is realized from the lease of the Tanbi Wetland area to Sat Inter Trade Company Ltd., Sodibb Overseas Ltd. and Nessim Trading with receipts of D350,000.00, D400,000.00 and D4,000,000.00 respectively. A monthly rental fee of D10,000.00 was realized from the rentage of the Youth for Excellence ground at Tobacco Road to Istamco from January 2019 to July 2019 when it was taken back for the commencement of construction of Youth for Excellence through counterpart contribution to Gamworks. A property owned by Council in Kanifing under rentage to Njegan Gas also realized a payment of D100,000.00 as balance. BY Consulting made a cash transfer of D2m to Council account for the leasing of the land area behind the National Assembly. An amount of \$23,757 equivalent to D1,180,722.90 was realized in February 2019 as an inflow from the Dollar A/c holding the funds from Sifax, a Company that paid a total of \$150,000 to Council in 2018 for allocation of land 500 x 200 at Tanbi wetland in Bund Road. An initial amount of \$125,000 was liquidated in October 2018 for D6,200,000.00 paid to account. ^{C1}

(b) The Ice Plant, jointly funded by Council and its City Link partners in Ostende, made average monthly sales revenue of D50,900.00 from January 2019 to August 2019. However, the ice-making machine developed a mechanical breakdown in September 2019, hence ceasing operation for the rest of 2019 until in March 2020 when operation was restored after fixing the problem.

(c) As the demand for the hire of Funeral van is increasing, there has been a slight increase in the total revenue realized due to the operation of two vehicles, one of which was donated from Germany by the Tijania Brotherhood.

(d) Miscellaneous income is derived from normal sources such as fine for obstruction of traffic (6 cases held at D2, 500.00 each in May 2019 but ceased and taken over by Police upon the dissolution of BCC Court). Attestation of birth (for 859 attestations at D50 each), Change of name for Transfer of Landed Properties in Banjul ^{C'2} (on registration of 12 transfers of Property at a fee of D5, 000.00). Receipt for confirmation of Banjul residency for transport allowance (15 confirmation done at D50 each), Change of name for re-allocation of Market Shop (8 changes effected at D500 each) & others. A total amount of D153, 333.00 was received from the sale on disposal of Toyota Land Cruiser GXV6 with a balance of D79, 667.00 out of the disposal proceeds of D233, 000.00. A receipt of D300, 000.00 was also realized from GPA as support for Council to hire Compactors for waste collection. An initiative to seek for donation by the Deputy Mayor, Omar B.J. Touray, for his Ward (Crab Island Ward) also yielded a total of D60, 000.00 in December 2019 through Council and subsequently remitted. In receipt to this Miscellaneous Income vote was a sum of D30, 000.00 from the CRC to cater for feeding during the Constitutional Review consultative meeting in Banjul. Also included is a receipt of D5, 084.71 from Takaful Gambia Ltd as profit sharing for the year 2017.

(e) Based on a Partnership agreement for the joint cleansing exercise between Council and Standard Chartered Bank (Gambia) Ltd, the latter remitted an amount of D300, 000.00 to cater for the payment of wages to street cleaners along Independence Drive for a period of six months from April 2019 to September 2019. As part of funding for the BCC & Standard Chartered Bank program. A consideration of D432, 000.00 was also made by SCB as funds disbursed to Council for onward payment to Kebba & Sons for the cost of 108 dustbins @ D4, 000.00. The dustbins are meant to be installed along Independence Drive for the disposal of waste, as part of the funding provided by Standard Chartered Bank.

NOTE 2 TRADE LICENCE GMD 40, 718,650.00

This is the levy of fees on Business operations within Banjul based on the Categories specified in the Supplement "A" to The Gambia Gazette No. 5 of 19th February 2019, Licences Act (CAP. 92:01). This is an annual fee levied from all business entities within Banjul payable from 1st January to 31st December of each year.

Licence collection is done by Revenue Collectors, complemented by RTGS direct transfer payments to Bank account from entities paying over D100, 000.00, and receipts of payments made to the Cashier directly by vendors. Having engaged the services of 12 Collectors, a total of D20, 058,300.00 was collected, in supplement to the receipt of D9, 800,000.00 from 16 entities made directly to the Bank through RTGS and a total of D10, 860,350.00 receipted by the Cashier from 143 vendors. Analysis of Total collection is shown in the Table below.

No. of Receipts	Name of Collector	Total Amount Collected
109	Saffie John	2,788,950.00
102	Jalikatou Jallow	2,603,050.00
49	Mustapha A.B.E. Sarr	1,889,150.00
98	Medina Touray	1,823,600.00
71	Haddy Loum	1,815,000.00
51	Kaddijatou Fatty (resigned in August 2019)	1,692,600.00
18	Nyima Bojang (up to 31st July 2019, got sick and subsequently passed away in October)	1,435,500.00
117	Lolly Manjang	1,414,600.00
81	Ndey Ida Gaye	1,380,250.00
67	Momodou Lamin Njie	1,236,250.00
48	Marie Ogoo	862,150.00
57	Ramata Jobe	698,900.00
31	Haddijatou Jambang (started in October after replacing Kaddijatou Fatty)	418,300.00
899	TOTAL FROM COLLECTORS	20,058,300.00
16	TOTAL RECEIPTS VIA RTGS	9,800,000.00
143	TOTAL RECEIPTS BY CASHIER	10,860,350.00
1058	TOTAL LICENCE COLLECTED	40,718,650.00

A comprehensive Register has been kept detailing all the business entities in Banjul indicating the address, category, amount payable and status. This Register has been managed on a rolling update.

NOTE 3 PARTIAL COST RECOVERY GMD 1, 393,737.50

The Partial Cost Recovery is a monthly fee levied from business entities and institutions for the services of waste collection as a contribution towards the mobilization of resources required for the service.

Partial Cost Recovery collection is done by Revenue Collectors and payments made directly to the Cashier by institutions or paid to Bank account as direct transfer by Banks. Having engaged the services of 5 Collectors, a total of D968, 450.00 was collected, in supplement to the receipt of D72, 000.00 from 4 entities (Banks) on direct credit to the Bank account and a total of D353, 287.50 receipted by the Cashier. Analysis of Total collection is shown in the Table below.

NO. OF PRECEIPTS	NAME OF COLLECTOR	TOTAL AMOUNT COLLECTED
51	Sheriff Mbye	293,100.00
21	Arnie L. Ndoye	228,400.00
19	Fatou Joof	189,600.00
22	Marie Moore	158,200.00
8	Aji Marie Samba	94,800.00
1	Lolly Manjang (on Trade Licence)	3,150.00
1	Marie Ogoo (on Trade Licence)	1,200.00
121	TOTAL FROM COLLECTORS	968,450.00
4	TOTAL RECEIPTS ON DIRECT CREDIT TO A/C	72,000.00
53	TOTAL RECEIPTS BY CASHIER	353,287.50
178	TOTAL LICENCE COLLECTED	1,393,737.50

Having noted the low output in 2018 due to the amalgamation of this Unit to the Trade Licence Unit which assumed the responsibility of collecting both Licence fee and Refuse Collection fee, there was a change of strategy in 2019. In the year 2019, the two Units were made distinct and separate collectors were assigned for only Cost Recovery collection, which has resulted in the rise of the amount collected.

NOTE 4 MARKETS GMD9, 762,705.00

This revenue source constitutes receipts from the Albert and Lasso Wharf markets on Monthly Canteen Rental payments at varying amounts as per revised rates of D225, D300, D400 and D600 from D275, D350, D450 and D650 per month respectively with a reduction of D50; and Daily Tickets issued to vendors with denominations of D10. Also included are the Warehouse Rentals and Feast Sales collections.

A	Market Daily Fees	4,222,070.00
B	Market Monthly / Canteen Rent	4,542,385.00
c	Warehouse Rentals	578,000.00
D	Feasts Sales Collection	420,250.00

(a) On average, a monthly collection of D351, 800.00 was realized, indicating a 19% rise in Daily Fees collection compared to the total of D3, 524,675.00 collected in 2018 on monthly average of D293, 700.00. The rise is attributed to the vigorous challenge undertaken by a Task Force setup to assist in the collection of Market revenue.

(b) On average, a monthly collection of D378, 500.00 was realized, indicating a 3% rise in Monthly Rental Fees collection compared to the total of D4, 390,735.00 collected in 2018 on monthly average of D365, 800.00, despite the reduction in tariff. This rise has been achieved as a result of putting in place a reinforcement team to vigorously tackle and enhance revenue collection. ^{C 3}

(c) Annual Rental fee levied from the registered warehouses at the Albert Market gave rise to a total collection of D578, 000.00, surpassing budget figure of D458, 000.00. An additional warehouse no. 30 in the name of Momodou Jah c/o Malick Jah was identified and noted for evading payment of annual rental fee, moreso failing to appear in the Warehouse Register. He was subsequently summoned and required to pay D180, 000.00 for the years from 2010 to 2019, a period of 9 months @ D20, 000.00.
C:4

(d) The two feasts, 'Koriteh' and 'Tobaski' are expected to produce each D150, 000.00 or even more as compared to previous figures. However, total amounts of D228, 750.00 and D191, 500.00 collected in the 'Koriteh' and 'Tobaski' Feasts sales respectively, exceeded the budgeted amount of D300, 000.00.

NOTE 5 RATES & TAXES GMD9, 287,570.63

Rates & Taxes is a taK based fee levied from landed properties in Banjul, categorised as Commercial or Residential, payable per annum by property owners. Government Rates specify the rates payable on Government properties within Banjul. The Rating Act of 1992 as amended mandated all Councils to levy Rates and Taxes on all properties within their jurisdiction based on a Valuation Roll compiled by valuation officers from Lands and Surveys. The payment of flat rates by a significant number of properties has justified the need to embark on a rolling valuation process as the last Valuation Roll of 2005 is no longer relevant and did not cover all properties.

a	Government Rates	2,651,438.14
b	Current Rates	4,420,271.43
c	Rates Arrears collected	2,215,861.06

(a) The receipt on Government Rates was made towards the current rates receivable for the year, as the discounted outstanding arrears was paid in 2018 including the current. The receipt of the amount shown above was made in October 2019 as one-off payment.

(b) This levy is based on recurrent receivables from all properties other than Government, the source of which is derived from a Register indicating the details of all the 3,209 properties located in all the 74 streets in Banjul, the indicative value being D11, 714,000.00.

(c) This is notably the mounting arrears accruing in the past years with minimal recoveries. The accumulated arrears at the beginning of the year is amortized with recoveries during the course of the year, but may increase significantly with the outstanding balance of the recurrent receivables at the end of the year depending on the level of collection. The services of a Magistrate, through setting up a BCC Court in the past, was engaged for recovery of persistent arrears.

NOTE 6 CAR PARK FEES GMD3, 794,786.88

The Car Park fees collection was under the domain of Councils until 2007 when it was merged to the Police annual Licence and Road Tax levy, and subsequently to GRA. It has been a daily revenue collection from commercial vehicles plying the City and has over the years formed a significant part of Council's Daily Revenue. Council now depends on allocation from Finance on pro rata basis, but without the involvement of the Councils to determine a specified appropriation method.

Indicated are the only amounts received in March and August of 2019 of D1, 975,227.38 and D1, 819,559.50 respectively as allocation to Council from Finance for the year 2019, being equal apportionment to all the Councils. If the 2007 based year allocation is anything to be revisited, then a consideration of allocating D9.1m as in 2007 will be upheld.

NOTE 7 GRANTS & SUBVENTIONS GMD1, 610,514.87

This is income realized from the Banjul-Ostende City Link as subvention for funding selected projects including the annual allowances for the City Link Co-ordinator, Ousman Jobe. A provision for Government subvention, which shall form 25% of the budgeted revenue allocation for development expenditure, has been included but not forthcoming.

A	Banjul - Ostende City Link Subvention	1,110,514.87
B	Government Grant	500,000.00

(a) The subvention granted is normally received by transfer from Ostende of an initial 90% of all the activities undertaken for implementation through the City Link Program and a subsequent 10% disbursement upon the successful implementation of the activity and the justification of spending. ^{C 5}

(b) The amount of D500, 000.00 was received out of the D1m remittable by Government which was issued as a conditional grant on the submission of a specified development project. The Council developed a BOQ for the building of four stores to be erected along the coastal line of the Banjul beach.

NOTE 8 PERSONNEL EMOLUMENTS GMD26, 620,954.19

This is Personnel Emoluments paid on monthly basis as salaries to staff, allowances and wages to Daily Paid workers consuming about 32.7% of total expenditure.

a	Staff salaries	19,223,295.59
b	Allowances	3,172,460.00
c	Daily Paid Wages	4,225,198.60

(a) The amount is the payment of monthly staff salaries including designated allowances for each category of staff as highlighted in the payroll for a staff complement ranging from 225 as at January 2019 to 287 as at December 2019. The included allowances are Transport, Responsibility, Risk and other allowances as duly specified. This has also factored the 50% increment of salary effective from January 2019 which has been considered for payment in March 2019 when a drawback for January and February 2019 was paid to all staff from Grades 1 to 12 with reference to the new Government Integrated Scale 2019.

(b) The amount has been paid as allowances to the Mayor and Councillors including meeting sitting allowances, monthly allowances to the School Board, monthly allowances to the City Link Co-ordinator and other miscellaneous allowances. In consideration of the general increment of salary by 50%, Council took the initiative to increase the Basic allowances of Councillors from D4, 000.00 to D6, 000.00 in June 2019, a reflection of 50% increment.

(c) A total number of 175 Daily Paid workers, comprising of 45 Cleansing Services employees, 15 Works & Services employees, 83 Casual Street Cleaners and 32 Albert Market Casual Labourers, have been engaged in the daily cleansing and disposal of waste within Banjul. Daily paid workers have their wages computed at the end of the month based on the designated Rates of D46.08, D46.20, D50.40, D53.28 and D100 by the number of days worked as indicated in the timesheet.

NOTE 9 ADMIN. EXPENSES GMD16, 300,241.69

This is expenditure incurred for the day-to-day management and running of Council to keep operational administratively.

This expenditure head comprises of 26 subheads, consuming about 20.0% of total expenditure, that is related to spending on Insurance & Licences, Printing & Stationery, Telecommunication, Utilities, Travel cost, Entertainment, Subscriptions, Capacity Building (Training), Lega cost & Consultancy, Publication, Audit fees, Office provisions and Finance cost.

NOTE 10 CLEANSING SERVICES GMD6, 516,166.00

This expenditure line relates to the running and upkeep of the Cleansing Services operation for the effective and efficient provision of waste collection and disposal services to keep the City clean.

This expenditure head comprises of 5 subheads, consuming about 8.0% of total expenditure, which is related to spending on Fuel & Lubricants, Protective clothing, Environmental Protection, Cleansing materials and National clean up exercise.

NOTE 11 EDUCATION GMD763, 470.00

This expenditure line was catered for the running of the school (GJUBSSS), but now takes care of educational related expenses as the school acquires full subvention from MOBSE, being a beneficiary to educational subvention and SIG funds.

A total payment of D720, 470.00 was effected to various institutions to cover the tuition fee of beneficiary students undergoing different courses. In effect, a total number of 59 students benefitted in sponsorship payment ^{C 6}. Donations to the tune of D43, 000.00 were also made to schools as contribution towards educational development activities.

NOTE 12 SOCIAL SERVICES GMD1, 540,227.51

This expenditure head relates to spending on National, Social, Religious and Welfare events taking place under the auspices of the Council.

These are payments effected towards National Events, Women Empowerment, Religious Activities and Condolences as part of the social services undertaken by Council.

NOTE 13 YOUTH, SPORTS & CULTURE GMD1, 674,072.60

This expenditure head comprises of votes catering for Youth & Sports and Cultural activities for the development of sports and cultural activities within the jurisdiction.

During the course of the year 2019, Council made various contributions towards the enhancement of sports and youth development. Notable contributions include; a disbursement of D20, 000.00 to United Front towards the Banjul Marathon competition in Feb, D30, 000.00 to Team Yanky Promotions towards the Bena Banjul carnival & Banjul Musical award in Feb, D140, 586.60 to NYSS towards the skill training of the 10th, 11th & 12th batches of youths in April 2019. A synopsis of payments effected is highlighted in the table below.

A	May Day Sports registration fee of D20,000, purchase of 85 tracksuits, 85 sports shoes, 85 t-shirts, 85 singlets & shorts and training equipment for the workers day sports.	269,950.00
B	Payment to Banjul Athletic Club as contribution towards the 2019 National Athletics Championship at the Independence Stadium from 27th - 29th June 2019.	12,000.00
C	Contribution towards the Sth Edition of the International Youth Diplomacy conference in Accra, Ghana in July 2019.	50,400.00
D	Payment to Marr Banta in July for the provision of two (2) Dell desktop computers for the Banjul Youth Office in preparation of NAYCONF to be hosted in Banjul.	58,000.00
E	Payment to Mp Trading in July for the provision of one (1) Hp Laserjet Printer for the Banjul Youth Office in preparation of NAYCONF to be hosted in Banjul.	10,000.00
F	Payment to Netpage in July for the provision of 4Mbit Internet installation at the Banjul Youth Office in preparation of NAYCONF to be hosted in Banjul.	14,000.00
G	Payment to Banjul Sports Committee for the Mayor's Trophy Final Nawettan in August 2019.	30,000.00
H	Payment to Banjul Sports Committee for the registration of 16 Football Teams @ D5, 000 / team towards the Mayor's Trophy Tournament in August 2019.	80,000.00
I	Payment to DOC Banjul in September for the cost of manufacturing 20 Kiosks for the Bread outlet project.	329,728.00
J	Allocation to Banjul Sports Committee for the hire of buses to transport the Banjul Team and supporters for four matches @ D6, 000 per match in November 2019.	24,000.00
K	Payment to Benna Tobacco Road towards the Tobacco Road Youth Carnival in December 2019.	86,000.00
L	Payment to NAWEC in December for the settlement of electricity bill for the installation of Cash Power meter at the Manneh Sillah Basketball lawn.	37,250.00

NOTE 14 MAINTENANCE/ REPAIRS GMD1, 433,058.10

This expenditure head caters for spending on the repairs and maintenance of Structures, Facilities, Vehicles and Equipment.

This expenditure head comprises of 6 subheads that consumes about 1.8% of total expenditure that is related to spending on the Repairs and Maintenance of Building & Structures, Markets, Motor vehicles, Roads, Street lights and Equipment. A synopsis of notable spending is highlighted in the table below.

a	Payment to Ahmad Bardan Ent. in January as cost of 2 tyres for Banjul 1.	14,000.00
B	Payment to Ahmad Bardan Ent. in March as cost of 4 tyres 245/70R16 for Bjl 2810H (Security Pickup).	18,000.00
C	Payment to M.M.J. Workshop in March as cost of materials and workmanship for the aluminium partitioning of Accounts to separate the Office of the Finance Manager.	24,405.00
D	Payment to Ahmad Bardan Ent. in April as cost of another 2 tyres for Banjul 1.	14.000.00
E	Payment to Tabas's Ent. in April as cost of 1 complete fuel pump for Tractor 595.	16,000.00
F	Payment to M.M.J. Workshop in April for fabrication of Tractor Trailer.	43,655.00
G	Payment to Zidan Karaan Ent. in May as cost of 4 tyres 275/70R1d for the Mayor's Utility vehicle.	26.000. 0
H	Payment to Microtech Consulting in May as cost of Hardware support & maintenance of BCC Server.	18,800.00
I	Payment to Judy Best in May as cost of injector pump (D7, 500) and 1 complete alternator (D5,000) for BCC 36 Funeral Van.	12,500.00
J	Payment to Judy Best in July for the cost of a complete engine for BCC Security Mitsubishi Pickup Bjl 2810H.	60,000.00
K	Payment to Judy Best in July for the cost of a complete compressor for BCC Daf Compactor.	25,000.00
L	Payment to Hans Multimedia in July for the cost of External Hard Drive 4TB for I.T. Manager daily backup.	, .
M	Payment to Tabas's Ent. in August for the cost of Pressure Plate, Pressure Dice and Release bearing for Tractor 595.	18,000.00
N	Payment to Ahmad Bardan Ent. in August as cost of 2 tyres 245/70R16 for Bjl 2810H (Security Pickup).	9, 00.0s
O	Payment to Judy Best in August as cost of 1 complete engine Benz Truck for Ostende Truck BCC 51	45.000.00
P	Payment to Adama Ceessay in October as cost of Repairs & Maintenance of Mayor Banjul vehicle	4 , .
Q	Payment to Ahmad Bardan Ent. in December as cost of 4 tyres for Bjl 2804H (Works & Services Pickup).	2 , .
R	Various payments to Ahmad Bardan Ent. in Mar (D30,500), Apr (D15,000), May (D15,500), Jul (D47,500), Aug (D16,500), Sep (D31,500) & Oct (D31,500) for the cost of lubricants oil.	188,000.00

NOTE 15 DEVELOPMENT EXPENDITURE GMD 26,565,786.93

This line of expenditure caters for capital spending on infrastructure and social development. It is based on the Development Expenditure Budget projected at 75% Direct Revenue funding and 25% Government subvention. It is a requirement to allocate 60% of Total Revenue Budget to Development out of which 25% should be anticipated from Government as subvention.

However, the total expenditure on Capital & Development represents about 32.6% of Total Expenditure for the year from Direct revenue and Grants of D1, 110,514.87 from Ostende and D500, 000.00 from Government as a Grant-in-aid, as anticipated Government Subvention is not forthcoming. Detailed in the table below is a synopsis of activities undertaken during the year 2019.

15.1 REHABILITATION OF ALBERT MARKET		727,055.00
The toilets at the Albert Market were in a dilapidated state that required total rehabilitation and the need to build other toilets for extension of the facility.		
A	Payment to Demba Cham (Consultant) in May as cost of materials and workmanship for the replacement of the worn-out metal doors for the Albert Market Public toilets no. 3 and 4	38,180.00
B	Payment to Demba Cham (Consultant) in May as cost of tiles and painting materials for the tiling and painting of the Albert Market Public toilets no. 1 and 4	177,300.00
C	Payment to Demba Cham (Consultant) in May as 60% labour cost of (D40,375) for the tiling and painting of the Albert Market Public toilets no. 1 and 4	24,225.00
D	Payment to Demba Cham (Consultant) in June as cost of materials and workmanship for the rehabilitation of the Albert Market Main Gate and Public Toilets	201,450.00
E	Payment to Demba Cham (Consultant) in June as 40% balance labour cost of (D40,375) for the tiling and painting of the Albert Market Public toilets no. 1 and 4	16,150.00
F	Payment to Demba Cham (Consultant) in June for the cost of sand, cement & empty barrels for the rehabilitation of the Albert Market Public toilet no. 3	15,800.00
G	Payment to Chatty Jaly Enterprise in July for the cost of plumbing materials for the Albert Market Public toilets no. 1, 3 & 4	4,20.00
H	Payment to Demba Cham (Consultant) in July as workmanship for the tiling and refurbishment of the Albert Market Public toilet no. 3	20,230.00
I	Payment to Demba's Trading Enterprise in September for the cost of fabricating and erecting of 3 security gates for Albert Market	48,000.00
J	Payment to Demba's Trading c/o Demba Cham in September for the cost of refurbishing Albert Market Public toilet no. 6	179,500.00
K	Payment to Alasan Bittaye in December for the cost of repairing of one broken gate at the Albert Market	1,500.00

15.2 RENOVATION OF MACCARTHY SQUARE		5,250.00
It is on an annual basis that the Cenotaph at the Maccarthy Square undergo decoration and painting for the celebration of Remembrance Day which falls on the second Sunday of every November which event was celebrated on the 10th November in 2019.		
a	Payment to Joseph Nachif in November for the cost of gallons of paint, brushes and painting materials for the painting of the Cenotaph at the Maccarthy Square	5,250.00

15.3 ELECTRICITY & WATER BILLS (STREET LIGHTS)		2,756,094.48
<p>Sequel to a bilateral meeting with Nawec in January 2019, it was agreed that all current bills, from the time of the inception of the current Council under the Lordship of Mayor Rohey Malick Lowe, be settled from June 2018 to November 2018. It was further agreed that all the forthcoming current bills to be paid as they fall due, and a 60% payment of accumulated arrears to Nawec on all subsequent Car Park Fees paid to Council from GRA. As a result, the following transactions ensued regarding arrears payment and current bills streamlined to include only the Inner City lights, having excluded the Highway lights.</p>		
a	Payment to Nawec in January as settlement of monthly bills from June 2018 to November 2018.	435,753.62
b	Payment to Nawec in March as apportioned amount representing 60% of the total Car Park fees of D1,975,227.38 received, being payment towards accumulated arrears.	1,185,136.43
c	Payment to Nawec in April as settlement of current bill for the month of December 2018 as per the Aide-memoire clause 1 agreement between BCC and Nawec.	43,468.73
d	Payment to Nawec in August as apportioned amount representing 60% of the total Car Park fees of D1,819,559.50 received, being payment towards accumulated arrears	1,091,735.70

15.4 FENCING OF CEMETERIES		17,000.00
<p>The Cemetery at Old Jeshwang, being in two grounds for Muslims and Christians, is under the purview of Banjul City Council as an extension of the Banjul Cemetery. In a bid to restore the collapsed perimeter fence, the Council undertook to provide trips of sand for the making of blocks and erection of the fence to secure the grounds.</p>		
a	Payment to Masamba Saine in January for the cost of one (1) double trip of sand.	9,500.00
b	Payment to Lamin Conteh (Works Supervisor) in October for the cost of 10 wheel sand.	7,500.00

15.5 PURCHASING OF VEHICLES		3,450,000.00
<p>During the course of the year, instalment payments were made for the purchase and acquisition of a vehicle marked 'Toyota Prado' designated for the Office of the Mayor as official vehicle. The Vehicle was delivered by CFAO Gambia Ltd in January when an initial payment of 40% was made and the balance scheduled for five monthly instalment which details have been shown in the table below, following a GPPA approved tendering process.</p>		
a	Payment to CFAO Gambia Ltd in January as initial down payment of 40% towards the purchase cost of Mayoral vehicle.	1,380,000.00
b	Payment to CFAO Gambia Ltd in March as instalment payment towards the purchase cost of Mayoral vehicle.	414,000.00
c	Payment to CFAO Gambia Ltd in April as instalment payment towards the purchase cost of Mayoral vehicle.	414,000.00
d	Payment to CFAO Gambia Ltd in May as instalment payment towards the purchase cost of Mayoral vehicle.	414,000.00
e	Payment to CFAO Gambia Ltd in June as instalment payment towards the purchase cost of Mayoral vehicle.	414,000.00
f	Payment to CFAO Gambia Ltd in July as final installment payment towards the purchase cost of Mayoral vehicle.	414,000.00

15.6.1 BUILDING OF SLAUGHTER HOUSE (ABATTOIR) AT THE ALBERT MARKET		586,172.65
A proposal was made to build an Abattoir to replace the functional one taken over by the former President, which has rendered Council with no Slaughter House in Banjul. An approval was made to fund a BOQ developed by the Director of Planning and Development, quantifying to D1, 297,843, to be undertaken in house with the engagement of the Works & Services. As such, disbursements of funds were effected on piecemeal basis for the construction of a Slaughter House (Abattoir) at the Albert Market, as highlighted below.		
A	Disbursement to Katim Touray (DPD) in April for the foundation excavation pits and clearance of the proposed site.	16,825.00
B	Payment to Masamba Saine in April for the cost of one (1) double trip of washed-stone for the foundation concrete.	18,500.00
C	Payment to Fatajo's Ent in April for the cost of one hundred (100) bags of cement for the manufacturing of 6" blocks.	28,500.00
d	Payment to Masamba Saine in April for the cost of three (3) double trip of sand for the manufacturing of 6" blocks and foundation concrete.	25,500.00
E	Disbursement to Lamin Conteh (Works Supervisor) in May for the cost of transporting 100 bags of cement.	1,000.00
F	Disbursement to Katim Touray (DPD) in July for the cost of labour on the engagement of the services of three (3) qualified Masons.	109,552.94
G	Disbursement to Katim Touray (DPD) in August for the cost of six (6) double trips of gravel for the backfilling of the ground.	30,000.00
H	Disbursement to Katim Touray (DPD) in September for the cost of one (1) trip of laterite for the backfilling of the ground.	5,000.00
I	Payment to J. Balaji Enterprise in September for the cost of DPM DRSIN Proof Membrane for the laying of floor concrete.	6,500.00
J	Disbursement to Katim Touray (DPD) in September for the cost of one (1) double trip of washed-stone.	18,500.00
K	Disbursement to Katim Touray (DPD) in September for the cost of one (1) double trip of sand.	8,500.00
L	Disbursement to Demba's Trading in September for the cost of transportation of building materials.	3,500.00
M	Disbursement to Katim Touray (DPD) in September for the cost of purchasing one (1) trip of basalt 10m2.	85,000.00
N	Disbursement to Katim Touray (DPD) in September for the cost of 6mm Rods	3,300.00
O	Disbursement to Demba's Trading in September for the cost of 4 roof truses (10m), 2 gates (3m) and 3 metal windows.	111,700.00
p	Disbursement to Katim Touray (DPD) in September for transportation cost of 300 blocks from the Ice Plant to Abattoir site	1,200.00
Q	Disbursement to Katim Touray (DPD) in October as allocation on stage completion of BOQ component.	82,164.71
R	Disbursement to Demba's Trading in October for the cost of one (1) extra roof truse (10m).	13,930.00
S	Disbursement to Katim Touray (DPD) in October for the cost of purchasing two (2) double trip of sand for plastering of wall.	17,000.00

15.6.2 BUILDING OF STORES AT THE ICE-PLANT		318.750.00
<p>A proposal was made to build 12 Stores at the beach side annexed to the Banjul Ice-Plant. An approval was made to fund a BOQ developed by the Director of Planning and Development. When Council was engaged with a funding allocation of D1m to be allocated to each of the 8 Councils by the Government as a conditional grant based on a specified project, the Council submitted a cost attachment of building 4 stores targeting the amount of D1m as a specified project. The construction for the supplementary 8 stores was to be funded by Council from direct revenue. On receipt of D500,000 from the Government, a number of activities were undertaken towards the construction of the proposed stores at the Ice-Plant.</p>		
A	Payment to Masamba Saine in April for the cost of two (2) double trip of sand for the manufacturing of 6" blocks.	17,000.00
B	Payment to Masamba Saine in April for the cost of two (2) double trip of washed-stone for the foundation concrete.	37,000.00
C	Payment to Fatajo's Ent in April for the cost of fifty (50) bags of cement for the manufacturing of 6" blocks.	14,250.00
d	Disbursement to Lamin Conteh (Works Supervisor) in May for the cost of transporting 50 bags of cement.	50a.00
E	Disbursement to Katim Touray (DPD) in November as allocation of imprest from the remitted D500,000 by Government for the cost of building materials and labour.	250,000.00

15.6.3 IMPROVEMENT OF CRAB ISLAND TOILET FACILITIES		662,156.60
<p>The funding of this project has been derived from subvention funds remitted by Ostende through the Banjul-Ostende City link program. Part of the total funds received was meant for the improvement of the toilet facilities at Crab Island, identifying the place as hosting projects like Waste Management & Recycling, Bicycle Repair & Maintenance, Honey production and Urban Gardening. As such, the toilet facilities need to be improved for the hygienic use of people working there. Bassen Enterprise was contracted to carry out the complete upgrade of the toilet facilities. The total cost incurred is highlighted as detailed below.</p>		
A	Payment to Bassen Enterprise in June as initial down payment of 60% towards total cost of D662,156	397,293.60
B	Payment to Bassen Enterprise in July as 2nd instalment payment of 30% towards total cost of D662,156	198,646.80
C	Payment to Bassen Enterprise in September as 3rd and final instalment payment of 10% towards total cost of D662,156	66,215.60

15.6.4 MINOR DEVELOPMENT WORKS		86,650.00
<p>This is related to other minor development works carried out at the Banjul Mini Stadium (KGS) with regards to restoring the fence that was demolished to gain entrance for the President during the Launching of the Banjul Rehabilitation Project, the fabrication and erecting of security gates for Crab Island, the installation of Fire Extinguishers at the Albert Market and the hiring of Septic Trucks for disposal of 3 trips of septic waste at the Albert Market.</p>		
a	Payment to Fatajo's Enterprise in March for the cost of thirty (30) bags of cement for the construction of the demolished perimeter fence at the Banjul Mini Stadium.	8,550.00
b	Payment to Demba's Trading Enterprise in September for the cost of materials and labour to fabricate and erect four (4) security gates at the Crab Island.	64,000.00
c	Payment to Street Wise in June for the cost of the installation of (2) Fire Extinguishers at the Albert market.	9,600.00
d	Payment to Touray Bachondi in October for the cost of hiring Septic Truck for the disposal of three (3) trips of Septic Waste at the Albert market.	4,500.00

15.7 PURCHASE OF DUSTBINS		12,980,220.00
<p>An initiative was taken by Council to provide dustbins to every household in Banjul and along main streets for proper management and disposal of waste. A procurement process undertaken to provide 3,000 dustbins was approved by GPPA, the contract of which was awarded to Kebba & Sons Household Cleaning Material for the supply of 3,000 dustbins to Council. A remittance of D432,000 made by Standard Chartered Bank was meant for the payment of 108 dustbins emanating from a contractual agreement to participate in the cleansing of Independence Drive. Sequel to that, a number of payments were effected, as shown in the table below, for the provision and enhancement of dustbins.</p>		
a	Payment to Mulie Trading in February for the cost of seven (7) medium size dustbins @ D2,580 each, four (4) big size @ D3,580 each and eight (8) small size @ D1,080 each.	41,020.00
b	Payments to Abdoulie Sark Njie in April for the printing / labelling of 108 bins with SCB & BCC logo, 110 bins with Unicef logo and 172 bins with Street names. (Enhancement cost).	7,200.00
c	Part Payment to Kebba & Sons Household Cleaning Material in May towards the procurement of 3,000 dustbins @ D4,000 each plus VAT 15% totalling D13,800,000.	5,000,000.00
d	Part Payment to Kebba & Sons Household Cleaning Material in June towards the procurement of 3,000 dustbins @ D4,000 each plus VAT 15% totalling D13,800,000.	1,000,000.00
e	Part Payment to Kebba & Sons Household Cleaning Material in June towards the procurement of 3,000 dustbins @ D4,000 each plus VAT 15% totalling D13,800,000 (Remitted by SCB).	432,000.00
f	Part Payment to Kebba & Sons Household Cleaning Material in December towards the procurement of 3,000 dustbins @ D4,000 each plus VAT 15% totalling D13,800,000.	6,500,000.00

15.8 SECURING OF MILE II DUMPSITE		200,000.00
<p>The dumpsite at Mile II serves as the only place for the disposal of waste in Banjul and hence requires a continuous upgrade. The dumpsite is also used for the usual dumping of waste by other private users, who will be required to register with the Council for the payment of Dumpsite Usage fee to complement Council's efforts towards the upkeep of the dumping area. As part of its efforts to secure the dumpsite, the Council, during the course of the year hired a bull dozer for the landscaping of the dumpsite as detailed below.</p>		
a	Payment to A.M. Ceesay Enterprise in August for the cost of hiring of bull dozer for the landscaping of Mile II dumpsite.	50,000.00
b	Payment to A.M. Ceesay Enterprise in September for the cost of hiring bull dozer for the landscaping of Mile II dumpsite.	150,000.00

15.9 EQUIPMENT, FURNITURE & SOFTWARE		2,683,401.00
<p>During the course of the year, a number of interventions were undertaken for the enhancement of the Administration and the Financial Management System in terms of upgrading and support of the entire operational system of Council. A Consultancy service for the restructuring of the Banjul City Council was put in place to probe into the entire setup for improvement. Equipment, Furniture and Software acquired during the course of the year include as thus: Hardware support, Desktop computers & Printers, Laptops, Office furniture, Employee ID Cards, Softwares, Anti virus, Working tools and other Equipment as shown in the Register. ^c</p>		

15.10 IMPROVEMENT OF INNER CITY LIGHTS		284,210.00
<p>The periodical maintenance and upkeep of Banjul inner City street lights is part of the services delivered by Council. The street lights are in a deplorable state with intermittent breakdown, requiring frequent maintenance and replacement schedules.</p>		
A	Payment to Batimat in January for the cost complete 4ft fluorescent tubes for various street lights within the City of Banjul.	22,720.00
B	Payment to Mp Trading Company Ltd in July for the cost of fifteen (15 pcs) 4ft fluorescent tubes (water proof) for Jollof Town Ward Street lights.	12,750.00
C	Payment to Demba Cham in July for the cost of forty (40) Brackets @ D900 each for the street lights within Banjul.	36,000.00
D	Payment to Mp Trading Company Ltd in July for the cost of fifteen (15 pcs) 4ft fluorescent tubes (water proof) for Box Bar Ward Street lights.	12,750.00
E	Payment to Batimat in July for the cost of 20 rolls Smm 2core 300/500v flexible grey cable red and black for the street lights within the City of Banjul.	6,600.00
F	Payment to Mp Trading Company Ltd in August for the cost of seventy five (75 pcs) 4ft fluorescent tubes (water proof) for various Street lights within the City.	63,750.00
G	Payment to Demba's Trading Enterprise in August for the Brackets @ D1,000 each for the street lights within Banjul. cost of fifty (50)	50,000.00
H	Payment to Batimat in September for the cost of lights and wires for the street lights within Banjul.	41,130.00

I	Payment to Batimat in September for the cost of 100m service wire, flexible cable & 8 pcs 4ft fluorescent tubes for the street lights at Box Bar Road.	15,868.00
J	Payment to Batimat in September for the cost of 10 pcs 4ft fluorescent tubes for worn out street lights at Jollof Town Ward.	9,710.00
k	Payment to Batimat in November for the cost of 100 amp Breaker for Soldier Town Ward.	12,932.00

15.11 COUNTERPART CONTRIBUTION TO GAMWORKS		1,384,659.00
As a beneficiary of the Rural Infrastructure Development Project (RIDP), Council is obliged to make counterpart contribution of 8.3% on the cost of all the sub projects undertaken for implementation by Gamworks.		
a	Payment to Gamworks Agency in April as partial payment of balance of 8.3% Counterpart contribution towards projects under the RIDP.	1,384,659.00

STATUS OF PROJECTS UNDERTAKEN FOR IMPLEMENTATION

NO.	PROJECT DESCRIPTION	ACTUAL COST
1	Construction of BCC Main Office Building	39,969,955.00
2	Construction of Concrete Roads in Banjul	37,225,603.80
3	Construction of Centre of Excellence for Youths in Banjul	21,126,065.00
⊗	TOTAL COST FOR ALL PROJECTS	98,321,623.80
	COUNTERPART CONTRIBUTION OF 8.3%	8,160,694.78
	Initial Payment in March 2016	(6,000,000.00)
	BALANCE AFTER Initial Payment	2,160,694.78
	Progress Payment in April 2019	(1,384,659.00)
⊗	BALANCE	

15.12 ICEPLANT (EQUIPMENT & FACILITY)		424,168.80
The installation of the Iceplant ensued with initial funding from Ostende through the Banjul - Ostende City Link Program. It operates with input resources of Electricity and Water from Nawec and thus produces ice for sale to the public. As a result of the Maximum Demand Meter usage which consumes electricity at a very high rate, the output usually gives rise to a contribution at marginal level and a loss is normally realized when monthly salary payment, regarded as fixed cost, is charged. ^C		

NOTE 16 CASH AND BANK BALANCES GMD329, 568.37

This figure represents cash in hand at the end of the year not yet deposited to Bank. This constitutes cash balances of D8, 400.00 held by Main Office Cashier representing total receipts on 31st December 2019 and D301, 125.00 held by Market Cashier representing receipts from 19th to 31st December 2019, which were subsequently banked.

NOTE 17 RECEIVABLES GMD10, 891,646.27

This amount is derived from Residential & Commercial Rates arrears accumulated as at 31st December 2019 of D10, 836,646.27, excluding Government Rates which settlement was effected. A total loan of D40, 000.00 granted to two 'Yaye Compins' at D20,000 each in November 2013 remains unsettled, warranting a course of action for recovery or authority to write-off the amount as bad debt. This course of action will also apply to a loan of D15, 000.00 granted to the defunct GNL for the payment of Office rent arrears.

NOTE 18 ADVANCES GMD1, 590,286.22

This forms part of unrecovered one by six loan granted during the Tobaski in August 2018, ensuing from scheduled deductions for March and April 2019. The pending amount of D948 was not available for deduction when the related staff left abruptly. A total amount of D1, 589,338.22 stood as outstanding loan balances on schedule as at December 2019.

NOTE 19 BANK LOAN AND OVERDRAFT GMD12, 987,956.47

These are overdraft balances accruing from BSIC Bank and Trust Bank based on a facility to overdraw both accounts as liabilities. Both Overdraft Facilities were formalized with Bsic Bank for D7m and Trust Bank for D4m, but the limits have been exceeded by D297, 146.33 and D1, 690,810.14 respectively, in a bid to finance the funding gap.

OVERDRAFT FACILITY DETAILS		
DATE	PURPOSE OF FACILITY	AMOUNT
3-Sep-2019	BY TRUST BANK: Support in payment of staff salaries & operational expenses. Granted for 6 months expiring 28 February 2020.	4,000,000.00
18-Dec-2019	BY BSIC BANK: Support in payment of liability to Kebba & Sons Household and Cleaning Material for the supply of 3,000 dustbins. Granted for 6 months expiring 18 June 2020.	7,000,000.00

NOTE 20 SUNDRY PAYABLES GMD88, 926.67

These are liabilities payable to GRA and ELAC to the tune of D44, 574.67 and D44, 352.00 respectively, as returns of deductions from salaries for the month of December 2019 due to be remitted in December 2019. However, remittance has been effected in January 2020.

NOTE 21 ACCUMULATED FUND GMD 293,499.01

The accumulated fund a/c represents the Capital outlay that increases or decreases depending on the outcome of activities. The opening accumulated fund of D4, 242,459.02 has been decreased by the reported deficit of D4, 535,958.03 as shown in the Revenue and Expenditure Statement for the year ending 31st December 2019. The decrease in net assets has equally diminished the Accumulated Fund to minus D293, 499.01.

NOTE 22 SUSPENSE A/C GMD28, 116.73

In the event that a balance occurs as a result of the Trial Balance not showing equal totals, the difference is held by a suspense a/c until such a time that the error can be traced. The difference of D28, 116.73 is deemed to be an untraceable error arising from mistakes committed while posting the accounts with the double entry system.



NATIONAL AUDIT OFFICE

BANJUL CITY COUNCIL

FINANCIAL STATEMENTS AND REPORTS
FOR THE YEAR ENDED 31 DECEMBER 2020

National Audit Office
Bertil Harding Highway
Kanifing Institutional Layout
Kanifing
The Gambia

August 2022

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BANJUL CITY COUNCIL

GENERAL INFORMATION FOR THE YEAR ENDED 31 DECEMBER 2019

COUNCIL MEMBERS

1. Aji Rohey Malick Lowe	Lord Mayoress	
2. Omar B.J. Touray	Deputy Mayor	Crab Island Ward
3. Tunko Jammeh	Councillor	Soldier Town Ward
4. Mamour Touray	Councillor	New Town East Ward
5. Abdoulie Boss Gaye	Councillor	Portuguese Town Ward
6. Pa Babou Cham	Councillor	Jollof Town Ward
7. Momodou Bah	Councillor	Half Die Ward
8. Bintou S.M. Jaiteh	Councillor	Campama Ward
9. Abdou Aziz Gaye	Councillor	Box Bar Ward
10. Pa Mamud Ceesay	Councillor	New Town West Ward
11. Basirou Ndow	Nominated	Commercial Group Rep.
12. Ann Secka	Nominated	Women Representative
13. Fintong Njie	Nominated	Social Group Representative
14. Abdoulie Krubally	Nominated	Youth Representative

PRINCIPAL OFFICERS

1. Mr Mustapha Batchilly	Chief Executive Officer
2. Mr Momodou Camara	Director of Finance
3. Mr Muhammed Cham	Acting Deputy Director of Finance
4. Mr Katim Touray	Director of Planning & Development
5. Mr Musa Jarjue	Security Commissioner
6. Mr Yusupha Jallow	Acting Director of Administration
7. Mr Abdoulie J. Corr	Acting Director of Internal Audit

BANKERS

BSIC Gambia Limited
Trust Bank Limited
MEGA Bank Limited

REGISTERED OFFICE

Banjul City Council
Independence Drive
P.O. Box 90
Banjul
The Gambia

AUDITORS

Auditor General
National Audit Office
Bertil Harding Highway
Kanifing Institutional Layout
Kanifing
KSMD
The Gambia

**BANJUL CITY COUNCIL
COUNCILS' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2020**

- 2.01 The Council presents their report and audited financial statements of Banjul City Council for the year ended 31 December 2020.

STATE OF AFFAIRS

- 2.02 The results of financial performance of the City Council for the year ended 31 December 2020 are set out in the attached financial statements and related notes on pages 11 to 32.

The surplus for the year is GMD4, 370,469.87 compared to deficit of GMD4, 535,958.03 for the year 2019. This shows a significant increase in surplus by GMD8, 906,427.90 representing 204% increased. The significant increase is as a result of decrease in capital expenditure in 2020 compared to 2019 at GMD5, 276,694.70 and GMD26, 565,786.93 respectively.

PRINCIPAL ACTIVITY

- 2.03 The Principal activity of Banjul City 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 City Council.

COUNCIL MEMBERS

- 2.04 The members of the Council during the year are listed on page 3.

COUNCIL'S RESPONSIBILITIES FOR THE FINANCIAL STATEMENTS

- 2.05 The Council is responsible for preparing financial statements for each year which give a true and fair view of the financial performance and position of the Banjul City Council for that period.
- Select suitable accounting policies and then apply them consistently.
 - Make judgements and 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 unless it is inappropriate to presume that the Council will continue in existence.

2.06 The Council is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time, the financial performance and position of the City Council to enable them to ensure that the financial statements comply with the provisions of the Local Government Act, 2002, Local Government Finance and Audit Act, 2004 and the Financial and Accounting Manual for Local Government Authorities, 2009.

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

AUDITOR

2.08 The external auditor is the Auditor General — National Audit Office, in accordance with Section 13 (1) of the 2015 National Audit Office Act.

BY ORDER OF THE COUNCIL

LORD MAYORESS

DAT, < ;

AUDITOR GENERAL'S REPORT

ON THE FINANCIAL STATEMENTS OF THE BANJUL CITY COUNCIL
FOR THE YEAR ENDED 31 DECEMBER 2020

DISCLAIMER OF OPINION

3.01 We have audited the financial statements of Banjul City Council for the year ended 31 December 2020. These financial statements comprise of Receipts and Payments Statement and Balance Sheet for the year then ended, and a summary of accounting policies and other explanatory information as set out on pages 11 to 32.

Because of the significance of the matters described in the Basis for Disclaimer of Opinion paragraph, I have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion. Accordingly, I do not express an opinion on the financial statements.

BASIS FOR DISCLAIMER OF OPINION

302 We conducted our audit in accordance with International Standards for Supreme Audit Institutions. Our responsibilities under those standards are further describe in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the entity in accordance with the Code of Ethics for Supreme Audit Institutions together with the ethical requirements that are relevant to our audit of the financial statements at Banjul, The Gambia and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion. The following are the basis use for the disclaimer of opinion:

I. Main Cashbook

The main cashbook which is the primary entry of the City Council's financial transactions was not properly maintain.

The double entry principle was not applied in recording and balancing of the cashbook. The debit column of the cashbook include deposits which were treated as cash received, bank for cheques received and another for deposits and the credit side include opening balances, columns for various bank which records both receipts and payments and a cash column.

The balancing off the cashbook at the end of the year was on the credit side of the cashbook only and carried forward to the next year on the credit.

This has resulted to improper performance of monthly bank reconciliation statements, maintenance of a proper abstract book and ledgers.

Therefore, we could not confirm the correctness, timely recording and classification of figures recognised in the financial statements. We could not also confirm whether transactions in the cashbook have taken place. Refer to paragraph 3.2.3 of the management letter for details.

II. Ledgers

There were no ledgers for individual accounts for the preparation of the financial statements. In the absence of the ledgers, we could not confirm the correctness, timely recording and classification of figures recognised in the financial statements. Refer to paragraph 3.2.6 of the management letter for details.

III. Debtors and Creditors Ledgers

The City Council did not maintained individual debtors and creditors ledgers to record loan issued and received by BCC, repayment amount and balances at a given period.

In the absence of these individual ledgers, we could not determine the correctness, timely recording and classification of the debtors and creditors figures such as receivables, advances and bank loans and overdraft and sundry payables recognised in the balance sheet. Refer to Paragraph 3.7.3 and 3.8.1 respectively of the management letter for details.

IV. Disclosures

a. Suppression of Revenue

There was no disclosure of suppression of revenue at GMD195, 120.00 by the market Main Cashier as part of notes to the financial statements. In the absence of disclosures, financial statements users in particular the Council will not be aware of such practice to take remedial action and strengthen internal controls. Refer to paragraph 3.3.1 of the management letter for details.

b. Notes to the Financial Statements

The 2019 notes to the financial statements were used as the 2020 notes to the 2020 financial statements. This will mislead users of the financial statements because of differences between figures in the financial statements and notes to the financial statements.

KEY AUDIT MATTERS

3.03 Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. This matter was addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on this matter. Detail below is the description of the key audit matter:

I. Accounting Policies

There were no accounting policies reported for the treatment and recognition of revenue and expenditure in the financial statements.

Initially, there was uncertainty for the treatments and accounting of transactions and events for the preparation of the financial statements.

We reference to the Financial and Accounting Manual for Local Government Authorities chapter 9 which describes the basis use for revenue and expenditure to carry out the audit of the financial statements of the City Council.

II. Presentation of Financial Statements

The financial statements were not prepared in line with the format prescribe by the Financial and Accounting Manual for Local Government Authorities chapter 9. This remains the same up to the time of completion of this report. This shows non-compliance with the manual and might lead to inconsistency in the presentation of financial statements.

III. Adjustments of Financial Records

The City Council did not show willingness to make adjustments of its financial records as recommended in our management letter. This was brought to the attention of Management during our exit meeting but few adjustments were made in the cashbook which was incomplete and not as per requirements of the Financial and Accounting Manual for Local Government Authorities.

In order for the City Council to prepare and present credible financial statements, there is the need for proper financial records.

IV. Providing of Records/Information

There was significant delay in providing records for the audit. Some of the records were provided after the draft management letter was issued. Council should note that non providing of documents will be used as basis in issuing opinion to the financial statements.

These have caused significant delays in completing the audit exercise and issuing opinion.

RESPONSIBILITIES OF MANAGEMENT AND THOSE CHARGED WITH GOVERNANCE FOR THE FINANCIAL STATEMENTS

- 3.04 Management is responsible for the preparation and fair presentation of these financial statements in accordance with Financial and Accounting Manual for Local Government Authorities Chapter 9 on cash basis and the Local Government Finance and Audit Act, 2004, and for such internal control as management determines is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.
- 3.05 In preparing the financial statements, management is responsible for assessing the Entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the entity or to cease operations, or has no realistic alternative but to do so.
- 3.06 Those charged with governance are responsible of overseeing the entity's financial reporting process.

AUDITOR'S RESPONSIBILITY FOR THE AUDIT OF THE FINANCIAL STATEMENTS

- 3.07 Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Financial Audit Manual, which is consistent with the Fundamental Auditing Principles (ISSAIs 100-999) of the International Standards for Supreme Audit Institutions, will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.
- 3.08 As part of an audit in accordance with Financial Audit Manual, which is consistent with the Fundamental Auditing Principles (ISSAIs 100-999) of the International Standards for Supreme Audit Institutions, we exercise professional scepticism throughout the audit. We also:
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.

- Obtain an understanding of internal control relevant to the audit 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.
 - Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
 - Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence, obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Entity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify my opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Entity to cease to continue as a going concern.
 - Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- 3.09 We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
- 3.10 We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.
- 3.11 From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or, when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Bakary Trawally
For: Auditor General
DATE:

BANJUL CITY COUNCIL

REVENUE AND EXPENDITURE STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2020

	NOTES	2020 GMD	2019 GMD
REVENUE			
ADMIN.	1	4,317,839.05	10,310,054.11
TRADE LICENCE	2	35,463,950.00	40,718,650.00
P/COST RECOVERY	3	840,300.00	1,393,737.50
MARKETS	4	7,587,180.00	9,762,705.00
RATES & TAXES	5	6,645,783.28	9,287,570.63
CAR PARK FEES	6	3,683,840.82	3,794,786.88
GRANTS & SUBVENTIONS	7	7,302,732.16	1,610,514.87
TOTAL REVENUE		65,841,625.31	76,878,018.99
EXPENDITURE			
EMOLUMENTS	8	28,276,012.66	26,620,954.19
ADMIN. EXPENSES	9	17,467,906.08	16,300,241.69
CLEANSING SERVICES	10	7,578,430.00	6,516,166.00
EDUCATION	11	143,641.00	763,470.00
SOCIAL SERVICES	12	411,110.00	1,540,227.51
YOUTH, SPORTS & CULT.	13	965,743.00	1,674,072.60
MAINTENANCE / REPAIRS	14	1,351,618.00	1,433,058.10
DEVELOPMENT EXPENDITURE	15	5,276,694.70	26,565,786.93
TOTAL EXPENDITURE		61,471,155.44	81,413,977.02
Surplus / (Deficit) of Revenue Over Expenditure		4,370,469.87	(4,535,958.03)

.....
Director of Finance

Date: ... 11/9

.....
Chief Executive Officer

Date:

THE NOTES ON PAGES 11 TO 32 FORM AN INTEGRAL PART OF THE FINANCIAL STATEMENT

BANJUL CITY COUNCIL
 BALANCE SHEET
 FOR THE YEAR ENDED 31 DECEMBER 2020

	NOTES	2020 GMD	2019 GMD
CURRENT ASSETS			
CASH AND BANK BALANCES	16	329,000.09	329,568.37
RECEIVABLES	17	12,608,824.11	10,891,646.27
ADVANCES	18	3,071,253.62	1,590,286.22
TOTAL ASSETS		16,009,077.82	12,811,500.86
LIABILITIES			
BANK LOAN AND OVERDRAFT	19	6,769,267.79	12,587,956.47
SUNDRY PAYABLES	20	603,701.41	88,926.67
ACCUMULATED FUND	21	8,612,928.89	-293,499.01
SUSPENSE A/C	22	23,179.73	28,116.73
TOTAL LIABILITIES		16,009,077.82	12,811,500.86

... t.
 Director of Finance

..*t\$. /...
 Chief Executive Officer

Date: 31.12.2020

Dates: 31.12.2020

THE NOTES ON PAGES 13 TO 32 FORM AN INTEGRAL PART OF THE FINANCIAL STATEMENT

BANJUL CITY COUNCIL

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

CITATION

In accordance to the Financial Provisions of the Local Government Act 2002, in citation of Council having autonomy over its financial matters and to apply its revenue and funds to the administration and development of the area over which its authority extends and to the welfare of the inhabitants of the area. The preparation of the Annual Financial Statements for the year ended 2019 has been carried out with due adherence to the prescription of the Financial and Accounting Manual 2009, depicting the management and control of Council finances towards achieving economy, efficiency and effectiveness in the use of resources.

The Financial Statements for the year ending 31st December 2020 have been prepared and presented; showing Council's Financial Performance and Position, highlighting the activities during the year; on the auspices of the Lord Mayor, Her Worship, Rohey Malick Lowe, who took the oath of Office on 22nd May 2018 for a four-year mandate.

In a bid to ensure accountability and for the purposes of reporting, a set of Financial Statements has been prepared in line with the format set out in the Financial and Accounting Manual for Local Government Authorities.

Due adherence has also been taken to the Accounting Policy duly specified in the Financial and Accounting Manual for Local Government Authorities.

The Accounting Policy sets out certain criteria as thus:

- i. that Council accounts shall be prepared on cash basis
- ii. that Capital costs or expenditure shall be recognized in their year of occurrence only and fixed assets shall not reflect in the Balance Sheet but kept in a Register to give adequate records on the fixed assets of the Council
- iii. that fixed assets will be listed at their cost prices in the Fixed Assets Register and there will be no depreciation charge
- iv. that Investments shall be stated at costs
- v. that Assets and Liabilities shall be stated at their net values.

Capital and Development expenditure, including the purchase of Fixed Assets, appear in the Revenue and Expenditure Statement and not shown in the Balance Sheet but kept in a Fixed Asset Register with the cost indicated. The spreading of the cost of a fixed asset over the years it is expected to be useful, gives rise to annual depreciation charge of a predetermined amount, instead of charging the entire cost in the year of purchase, suitable for the Accruals basis underlying the Matching Concept.

On that note, all fixed assets are written-off in the year of purchase, only featuring in the Revenue and Expenditure Statement as expenses and recorded in a Fixed Asset Register for memorandum and evaluation purposes only.

The Financial Statements for the year ended 31st December 2020 are hereby prepared and presented under the purview of the Chief Executive Officer, as the Accounting Officer of Council. He is responsible for the general management and supervision of the financial and accounting operations of the Council and the safeguarding of Council's assets in accordance with section 43 (1), (2) and (3) of the Local Government Act 2002.

BANJUL CITY COUNCIL

**NOTES TO THE FINANCIAL STATEMENTS (Continuation)
FOR THE YEAR ENDED 31 DECEMBER 2020**

NOTE 1 ADMIN. REVENUE GMD4, 317,839.05

This is revenue derived from indicated revenue lines categorised as Admin. Revenue, not static and not based on any register. This revenue line consists of the following categories.

a	Interest on Investment & Rental Income	8,100,722.90
b	Ice Plant Daily Sales	407,500.00
c	Hire of Funeral Van	126,200.00
d	Miscellaneous	943,631.21
e	Miscellaneous (partnership with SCB)	732,000.00

(a) This is realized from the lease of the Tanbi Wetland area to Sat Inter Trade Company Ltd., Sodibb Overseas Ltd. and Nessim Trading with receipts of D350,000.00, D400,000.00 and D4,000,000.00 respectively. A monthly rental fee of D10,000 was realized from the rentage of the Youth for Excellence ground at Tobacco Road to Istamco from January 2019 to July 2019 when it was taken back for the commencement of construction of Youth for Excellence through counterpart contribution to Gamworks. A property owned by Council in Kanifing under rentage to Njegan Gas also realized a payment of D100,000.00 as balance. BY Consulting made a cash transfer of D2m to Council account for the leasing of the land area behind the National Assembly. An amount of \$23,757 equivalent to D1,180,722.90 was realized in February 2019 as an inflow from the Dollar A/c holding the funds from Sifax, a Company that paid a total of \$150,000 to Council in 2018 for allocation of land SOO x 200 at Tanbi wetland in Bund Road. An initial amount of \$125,000 was liquidated in October 2018 for D6,200,000.00 paid to account. ^{C1}

(b) The Ice Plant, jointly funded by Council and its City Link partners in Ostende, made an average monthly sales revenue of D50,900.00 from January 2019 to August 2019. However, the ice-making machine developed a mechanical breakdown in September 2019, hence ceasing operation for the rest of 2019 until in March 2020 when operation was restored after fixing the problem.

(c) As the demand for the hire of Funeral van is increasing, there has been a slight increase in the total revenue realized due to the operation of two vehicles, one of which was donated from Germany by the Tijania Brotherhood.

(d) **Miscellaneous** income is derived from normal sources such as fine for **obstruction of traffic** (6 cases held at D2,500 each in May 2019 but ceased and taken over by Police upon the dissolution of BCC Court), Attestation of birth (for 859 attestations at D50 each), **Change of name for Transfer of Landed Properties in Banjul** ^{C 2} (on registration of 12 transfers of Property at a fee of D5,000), **Receipt for confirmation of Banjul residency for transport allowance** (15 confirmation done at D50 each), **Change of name for re-allocation of Market Shop** (8 changes effected at D500 each) & others. A total amount of D153, 333.00 was received from the sale on disposal of Toyota Land Cruiser GXV6 with a balance of D79, 667.00 out of the disposal proceeds of D233, 000.00. A receipt of D300, 000.00 was also realized from GPA as support for Council to hire Compactors for waste collection. An initiative to seek for donation by the Deputy Mayor, Omar B.J. Touray, for his Ward (Crab Island Ward) also yielded a total of D60, 000.00 in December 2019 through Council and subsequently remitted. In receipt to this Miscellaneous Income vote was a sum of D30, 000.00 from the CRC to cater for feeding during the Constitutional Review consultative meeting in Banjul. Also included is a receipt of D5, 084.71 from Takaful Gambia Ltd as profit sharing for the year 2017.

(e) Based on a Partnership agreement for the joint cleansing exercise between Council and Standard Chartered Bank (Gambia) Ltd, the latter remitted an amount of D300, 000.00 to cater for the payment of wages to street cleaners along Independence Drive for a period of six months from April 2019 to September 2019, as part of funding for the BCC & Standard Chartered Bank program. A consideration of D432, 000.00 was also made by SCB as funds disbursed to Council for onward payment to Kebba & Sons for the cost of 108 dustbins @ D4, 000.00. The dustbins are meant to be installed along Independence Drive for the disposal of waste, as part of the funding provided by Standard Chartered Bank.

NOTE 2 TRADE LICENCE GMD35, 463,950.00

This is the levy of fees on Business operations within Banjul based on the Categories specified in the Supplement "A" to The Gambia Gazette No. 5 of 19th February, 2019, Licences Act (CAP. 92:01). This is an annual fee levied from all business entities within Banjul payable from 1st January to 31st December of each year.

Licence collection is done by Revenue Collectors, complemented by RTGS direct transfer payments to Bank account from entities paying over D100, 000.00, and receipts of payments made to the Cashier directly by vendors. Having engaged the services of 12 Collectors, a total of D20, 058,300.00 was collected, in supplement to the receipt of D9, 800,000.00 from 16 entities made directly to the Bank through RTGS and a total of D10, 860,350.00 receipted by the Cashier from 143 vendors. Analysis of Total collection is shown in the Table below.

No. of Receipts	Name of Collector	Total Amount Collected
109	Saffie John	2,788,950.00
102	Jalikatou Jallow	2,603,050.00
49	Mustapha A.B.E. Sarr	1,889,150.00
98	Medina Touray	1,823,600.00
71	Haddy Loum	1,815,000.00
51	Kaddijatou Fatty (resigned in August 2019)	1,692,600.00
48	Nyima Bojang (up to 31st July 2019, got sick and subsequently passed away in October)	1,435,500.00
117	Lolly Manjang	1,414,600.00
81	Ndey Ida Gaye	1,380,250.00
67	Momodou Lamin Njie	1,236,250.00
48	Marie Ogoo	862,150.00
57	Ramata Jobe	698,900.00
31	Haddijatou Jambang (started in October after replacing Kaddijatou Fatty)	418,300.00
899	TOTAL FROM COLLECTORS	20,058,300.00
16	TOTAL RECEIPTS VIA RTGS	9,800,000.00
143	TOTAL RECEIPTS BY CASHIER	10,860,350.00
1058	TOTAL LICENCE COLLECTED	40,718,650.00

A comprehensive Register has been kept detailing all the business entities in Banjul indicating the address, category, amount payable and status. This Register has been managed on a rolling update.

NOTE 3 PARTIAL COST RECOVERY GMD840, 300.00

The Partial Cost Recovery is a monthly fee levied from business entities and institutions for the services of waste collection as a contribution towards the mobilization of resources required for the service.

Partial Cost Recovery collection is done by Revenue Collectors and payments made directly to the Cashier by institutions or paid to Bank account as direct transfer by Banks. Having engaged the services of 5 Collectors, a total of D968, 450.00 was collected, in supplement to the receipt of D72, 000.00 from 4 entities (Banks) on direct credit to the Bank account and a total of D353, 287.50 receipted by the Cashier. Analysis of Total collection is shown in the Table below.

No. of Receipts	Name of Collector	Total Amount Collected
51	Sheriff Mbye	293,100.00
21	Arnie L. Ndoye	228,400.00
19	Fatou Joof	189,600.00
22	Marie Moore	158,200.00
8	Aji Marie Samba	94,800.00
1	Lolly Manjang (on Trade Licence)	3,150.00
1	Marie Ogoo (on Trade Licence)	1,200.00
121	TOTAL FROM COLLECTORS	968,450.00
4	TOTAL RECEIPTS ON DIRECT CREDIT TO A/C	72,000.00
53	TOTAL RECEIPTS BY CASHIER	353,287.50
178	TOTAL LICENCE COLLECTED	1,393,737.50

Having noted the low output in 2018 due to the amalgamation of this Unit to the Trade Licence Unit which assumed the responsibility of collecting both Licence fee and Refuse Collection fee, there was a change of strategy in 2019. In the year 2019, the two Units were made distinct and separate collectors were assigned for only Cost Recovery collection, which has resulted in the rise of the amount collected.

NOTE 4 MARKETS GMD7, 587,180.00

This revenue source constitutes receipts from the Albert and Lasso Wharf markets on Monthly Canteen Rental payments at varying amounts as per revised rates of D225, D300, D400 and D600 from D275, D350, D450 and D650 per month respectively with a reduction of D50; and Daily Tickets issued to vendors with denominations of D10. Also included are the Warehouse Rentals and Feast Sales collections.

a	Market Daily Fees	4,222,070.00
b	Market Monthly / Canteen Rent	4,542,385.00
c	Warehouse Rentals	578,000.00
d	Feasts Sales Collection	420,250.00

(a) On average, a monthly collection of D351,800 was realized, indicating a 19% rise in Daily Fees collection compared to the total of D3, 524,675.00 collected in 2018 on monthly average of D293, 700.00. The rise is attributed to the vigorous challenge undertaken by a Task Force setup to assist in the collection of Market revenue.

(b) On average, a monthly collection of D378, 500.00 was realized, indicating a 3% rise in **Monthly Rental Fees** collection compared to the total of D4, 390,735.00 collected in 2018 on monthly average of D365, 800.00, despite the reduction in tariff. This rise has been achieved as a result of putting in place a reinforcement team to vigorously tackle and enhance revenue collection. C'*

(c) Annual Rental fee levied from the registered **warehouses** at the Albert Market gave rise to a total collection of D578, 000.00, surpassing budget figure of D458, 000.00. An additional warehouse no. 30 in the name of Momodou Jah c/o Malick Jah was identified and noted for evading payment of annual rental fee, moreso failing to appear in the Warehouse Register. He was subsequently summoned and required to pay D180, 000.00 for the years from 2010 to 2019, a period of 9 months @ D20, 000.00. ^{C*4}

(d) The two feasts, 'Koriteh' and 'Tobaski' are expected to produce each D150, 000.00 or even more as compared to previous figures. However, total amounts of D228, 750.00 and D191, 500.00 collected in the 'Koriteh' and 'Tobaski' Feasts sales respectively, exceeded the budgeted amount of D300, 000.00.

NOTE 5 RATES & TAXES GMD6, 645,783.28

Rates & Taxes is a tax based fee levied from landed properties in Banjul, categorised as Commercial or Residential, payable per annum by property owners. Government Rates specify the rates payable on Government properties within Banjul. The Rating Act of 1992 as amended mandated all Councils to levy Rates and Taxes on all properties within their jurisdiction based on a Valuation Roll compiled by valuation officers from Lands and Surveys. The payment of flat rates by a significant number of properties has justified the need to embark on a rolling valuation process as the last Valuation Roll of 2005 is no longer relevant and did not cover all properties.

a	Government Rates	2,651,438.14
b	Current Rates	4,420,271.43
c	Rates Arrears collected	2,215,861.06

(a) The receipt on Government Rates was made towards the current rates receivable for the year, as the discounted outstanding arrears was paid in 2018 including the current. The receipt of the amount shown above was made in October 2019 as one-off payment.

(b) This levy is based on recurrent receivables from all properties other than Government, the source of which is derived from a Register indicating the details of all the 3,209 properties located in all the 74 streets in Banjul, the indicative value being D11, 714,000.00.

(c) This is notably the mounting arrears accruing in the past years with minimal recoveries. The accumulated arrears at the beginning of the year is amortized with recoveries during the course of the year, but may increase significantly with the outstanding balance of the recurrent receivables at the end of the year depending on the level of collection. The services of a Magistrate, through setting up a BCC Court in the past, was engaged for recovery of persistent arrears.

NOTE 6 CAR PARK FEES GMD3, 683,840.82

The Car Park fees collection was under the domain of Councils until 2007 when it was merged to the Police annual Licence and Road Tax levy, and subsequently to GRA. It has been a daily revenue collection from commercial vehicles plying the City and has over the years formed a significant part of Council's Daily Revenue. Council now depends on allocation from Finance on pro rata basis, but without the involvement of the Councils to determine a specified appropriation method.

Indicated are the only amounts received in March and August of 2019 of D1, 975,227.38 and D1, 819,559.50 respectively as allocation to Council from Finance for the year 2019, being equal apportionment to all the Councils. If the 2007 based year allocation is anything to be revisited, then a consideration of allocating D9.1m as in 2007 will be upheld.

NOTE 7 GRANTS & SUBVENTIONS GMD7, 302,732.16

This is income realized from the Banjul-Ostende City Link as subvention for funding selected projects including the annual allowances for the City Link Co-ordinator, Ousman Jobe. A provision for Government subvention, which shall form 25% of the budgeted revenue allocation for development expenditure, has been included but not forthcoming.

a	Banjul - Ostende City Link Subvention	1,110,514.87
b	Government Grant	500,000.00

(a) The subvention granted is normally received by transfer from Ostende of an initial 90% of all the activities undertaken for implementation through the City Link Program and a subsequent 10% disbursement upon the successful implementation of the activity and the justification of spending. C"

(b) The amount of D500, 000.00 was received out of the D1m remittable by Government which was issued as a conditional grant on the submission of a specified development project. The Council developed a BOQ for the building of four stores to be erected along the coastal line of the Banjul beach.

NOTE 8 PERSONNEL EMOLUMENTS GMD28, 276,012.66

This is Personnel Emoluments paid on monthly basis as salaries to staff, allowances and wages to Daily Paid workers consuming about 32.7% of total expenditure.

a	Staff salaries	19,223,295.59
b	Allowances	3,172,460.00
c	Daily Paid Wages	4,225,198.60

(a) The amount is the payment of monthly staff salaries including designated allowances for each category of staff as highlighted in the payroll for a staff complement ranging from 225 as at January 2019 to 287 as at December 2019. The included allowances are Transport, Responsibility, Risk and other allowances as duly specified. This has also factored the 50% increment of salary effective from January 2019 which has been considered for payment in March 2019 when a drawback for January and February 2019 was paid to all staff from Grades 1 to 12 with reference to the new Government Integrated Scale 2019.

(b) The amount has been paid as allowances to the Mayor and Councillors including meeting sitting allowances, monthly allowances to the School Board, monthly allowances to the City Link Co-ordinator and other miscellaneous allowances. In consideration of the general increment of salary by 50%, Council took the initiative to increase the Basic allowances of Councillors from D4, 000 to D6, 000 in June 2019, a reflection of 50% increment.

(c) A total number of 175 Daily Paid workers, comprising of 45 Cleansing Services employees, 15 Works & Services employees, 83 Casual Street Cleaners and 32 Albert Market Casual Labourers, have been engaged in the daily cleansing and disposal of waste within Banjul. Daily paid workers have their wages computed at the end of the month based on the designated Rates of D46.08, D46.20, D50.40, D53.28 and D100 by the number of days worked as indicated in the timesheet.

NOTE 9 ADMIN. EXPENSES GMD17, 467,906.08

This is expenditure incurred for the day-to-day management and running of Council to keep operational administratively.

This expenditure head comprises of 26 subheads, consuming about 20.0% of total expenditure, that is related to spending on Insurance & Licences, Printing & Stationery, Telecommunication, Utilities, Travel cost, Entertainment, Subscriptions, Capacity Building (Training), Legal cost & Consultancy, Publication, Audit fees, Office provisions and Finance cost.

NOTE 10 CLEANSING SERVICES GMD7, 578,430.00

This expenditure line relates to the running and upkeep of the Cleansing Services operation for the effective and efficient provision of waste collection and disposal services to keep the City clean.

This expenditure head comprises of 5 subheads, consuming about 8.0% of total expenditure that is related to spending on Fuel & Lubricants, Protective clothing, Environmental Protection, Cleansing materials and National clean up exercise.

NOTE 11 EDUCATION GMD143, 641.00

This expenditure line was catered for the running of the school (GJUBSSS), but now takes care of educational related expenses as the school acquires full subvention from MOBSE, being a beneficiary to educational subvention and SIG funds.

A total payment of D720, 470.00 was effected to various institutions to cover the tuition fee of beneficiary students undergoing different courses. In effect, a total number of 59 students benefitted in sponsorship payment ^{C⁶}. Donations to the tune of D43, 000.00 were also made to schools as contribution towards educational development activities.

NOTE 12 SOCIAL SERVICES GMD411, 110.00

This expenditure head relates to spending on National, Social, Religious and Welfare events taking place under the auspices of the Council.

These are payments effected towards National Events, Women Empowerment, Religious Activities and Condolences as part of the social services undertaken by Council.

NOTE 13 YOUTH, SPORTS & CULTURE GMD965, 743.00

This expenditure head comprises of votes catering for Youth & Sports and Cultural activities for the development of sports and cultural activities within the jurisdiction.

During the course of the year 2019, Council made various contributions towards the enhancement of sports and youth development. Notable contributions include; a disbursement of D20, 000.00 to United Front towards the Banjul Marathon competition in Feb, D30, 000.00 to Team Yanky Promotions towards the Bena Banjul carnival & Banjul Musical award in Feb, D140, 586.60 to NYSS towards the skill training of the 10th, 11th & 12th batches of youths in April 2019. A synopsis of payments effected is highlighted in the table below.

a	May Day Sports registration fee of D20,000, purchase of 85 tracksuits, 85 sports shoes, 85 t-shirts, 85 singlets & shorts and training equipment for the workers day sports.	269,950.00
b	Payment to Banjul Athletic Club as contribution towards the 2019 National Athletics Championship at the Independence Stadium from 27th - 29th June 2019.	12,000.00
c	Contribution towards the Sth Edition of the International Youth Diplomacy conference in Accra, Ghana in July 2019.	,400.00
d	Payment to Marr Banta in July for the provision of two (2) Dell desktop computers for the Banjul Youth Office in preparation of NAYCONF to be hosted in Banjul.	58,000.00
e	Payment to Mp Trading in July for the provision of one (1) Hp Laserjet Printer for the Banjul Youth Office in preparation of NAYCONF to be hosted in Banjul.	10,000.00
f	Payment to Netpage in July for the provision of 4Mbit Internet installation at the Banjul Youth Office in preparation of NAYCONF to be hosted in Banjul.	14,000.00
g	Payment to Banjul Sports Committee for the Mayor's Trophy Final Nawettan in August 2019.	30,000.00
h	Payment to Banjul Sports Committee for the registration of 16 Football Teams @ D5,000 / team towards the Mayor's Trophy Tournament in August 2019.	80,000.00
i	Payment to DOC Banjul in September for the cost of manufacturing 20 Kiosks for the Bread outlet project.	329,728.00
j	Allocation to Banjul Sports Committee for the hire of buses to transport the Banjul Team and supporters for four matches @ D6,000 per match in November 2019.	24,000.00
k	Payment to Benna Tobacco Road towards the Tobacco Road Youth Carnival in December 2019.	86,000.00
l	Payment to Nawec in December for the settlement of electricity bill for the installation of Cash Power meter at the Manneh Sillah Basketball lawn.	37,250.00

NOTE 14 MAINTENANCE / REPAIRS GMD1, 351,618.00

This expenditure head caters for spending on the repairs and maintenance of Structures, Facilities, Vehicles and Equipment.

This expenditure head comprises of 6 subheads that consumes about 1.8% of total expenditure that is related to spending on the Repairs and Maintenance of Building & Structures, Markets, Motor vehicles, Roads, Street lights and Equipment. A synopsis of notable spending is highlighted in the table below.

a	Payment to Ahmad Bardan Ent. in January as cost of 2 tyres for Banjul 1.	14,000.00
b	Payment to Ahmad Bardan Ent. in March as cost of 4 tyres 245/70R16 for Bjl 2810H (Security Pickup).	18,000.00
c	Payment to M.M.J. Workshop in March as cost of materials and workmanship for the aluminium partitioning of Accounts to separate the Office of the Finance Manager.	24,405.00
d	Payment to Ahmad Bardan Ent. in April as cost of another 2 tyres for Banjul 1.	14,000.00
e	Payment to Tabas's Ent. in April as cost of 1 complete fuel pump for Tractor 595.	16,000.00
f	Payment to M.M.J. Workshop in April for febrication of Tractor Trailer.	43,655.00
g	Payment to Zidan Karaan Ent. in May as cost of 4 tyres 275/70R16 for the Mayor's Utility vehicle.	26,000.00
h	Payment to Microtech Consulting in May as cost of Hardware support & maintenance of BCC Server.	18,800.00
i	Payment to Judy Best in May as cost of injector pump (D7,500) and 1 complete alternator (D5,000) for BCC 36 Funeral Van.	12,500.00
j	Payment to Judy Best in July for the cost of a complete engine for BCC Security Mitsubishi Pickup Bjl 2810H.	60,000.00
k	Payment to Judy Best in July for the cost of a complete compressor for BCC Daf Compactor.	25,000.00
l	Payment to Hans Multimedia in July for the cost of External Hard Drive 4TB for I.T. Manager daily backup.	6,000.00
m	Payment to Tabas's Ent. in August for the cost of Pressure Plate, Pressure Dice and Release bearing for Tractor 595.	18,000.00
n	Payment to Ahmad Bardan Ent. in August as cost of 2 tyres 245/70R16 for Bjl 2810H (Security Pickup).	9,000.00
o	Payment to Judy Best in August as cost of 1 complete engine Benz Truck for Ostende Truck BCC 51.	45,000.00
p	Payment to Adama Ceesay in October as cost of Repairs & Maintenance of Mayor Banjul vehicle	45,050.00
q	Payment to Ahmad Bardan Ent. in December as cost of 4 tyres for Bjl 2804H (Works & Services Pickup).	20,000.00
r	Various payments to Ahmad Bardan Ent. in Mar (D30,500), Apr (D15,000), May (D15,500), Jul (D47,500), Aug (D16,500), Sep (D31,500) & Oct (D31,500) for the cost of lubricants oil.	188,000.00

NOTE 15 DEVELOPMENT EXPENDITURE GMD5, 276,694.70

This line of expenditure caters for capital spending on infrastructure and social development. It is based on the Development Expenditure Budget projected at 75% Direct Revenue funding and 25% Government subvention. It is a requirement to allocate 60% of Total Revenue Budget to Development out of which 25% should be anticipated from Government as subvention.

However, the total expenditure on Capital & Development represents about 32.6% of Total Expenditure for the year from direct revenue and Grants of D1, 110,514.87 from Ostende and D500, 000.00 from Government as a Grant-in-aid, as anticipated Government Subvention is not forthcoming. Detail in the table below is a synopsis of activities undertaken during the year 2019.

15.1 REHABILITATION OF ALBERT MARKET		727,015.00
The toilets at the Albert Market were in a dilapidated state that required total rehabilitation and the need to build other toilets for extension of the facility.		
a	Payment to Demba Cham (Consultant) in May as cost of materials and workmanship for the replacement of the worn-out metal doors for the Albert Market Public toilets no. 3 and 4	38,180.00
b	Payment to Demba Cham (Consultant) in May as cost of tiles and painting materials for the tiling and painting of the Albert Market Public toilets no. 1 and 4	177,300.00
c	Payment to Demba Cham (Consultant) in May as 60% labour cost of (D40,375) for the tiling and painting of the Albert Market Public toilets no. 1 and 4	24,225.00
d	Payment to Demba Cham (Consultant) in June as cost of materials and workmanship for the rehabilitation of the Albert Market Main Gate and Public Toilets	201,450.00
e	Payment to Demba Cham (Consultant) in June as 40% balance labour cost of (D40,375) for the tiling and painting of the Albert Market Public toilets no. 1 and 4	16,150.00
f	Payment to Demba Cham (Consultant) in June for the cost of sand, cement & empty barrels for the rehabilitation of the Albert Market Public toilet no. 3	15,800.00
g	Payment to Chatty Jaly Enterprise in July for the cost of plumbing materials for the Albert Market Public toilets no. 1, 3 & 4	4,720.00
h	Payment to Demba Cham (Consultant) in July as workmanship for the tiling and refurbishment of the Albert Market Public toilet no. 3	25,230.00
i	Payment to Demba's Trading Enterprise in September for the cost of fabricating and erecting of 3 security gates for Albert Market	48,000.00
j	Payment to Demba's Trading c/o Demba Cham in September for the cost of refurbishing Albert Market Public toilet no. 6	179,500.00
k	Payment to Alasan Bittaye in December for the cost of repairing of one broken gate at the Albert Market	1, 00.00

15.2 RENOVATION OF MACCARTHY SQUARE		5,250.00
It is on annual basis that the Cenotaph at the Maccarthy Square undergo decoration and painting for the celebration of Remembrance Day which falls on the second Sunday of every November which event was celebrated on the 10th November in 2019.		
a	Payment to Joseph Nachif in November for the cost of gallons of paint, brushes and painting materials for the painting of the Cenotaph at the Maccarthy Square	5,250.00

15.3 ELECTRICITY & WATER BILLS (STREET LIGHTS)		
<p>Sequel to a bilateral meeting with Nawec in January 2019, it was agreed that all current bills, from the time of the inception of the current Council under the Lordship of Mayor Rohey Malick Lowe, be settled from June 2018 to November 2018. It was further agreed that all the forthcoming current bills to be paid as they fall due, and a 60% payment of accumulated arrears to Nawec on a subsequent Car Park Fees paid to Council from GRA. As a result, the following transactions ensued regarding arrears payment and current bills streamlined to include only the Inner City lights, having excluded the Highway lights.</p>		
a	Payment to Nawec in January as settlement of monthly bills from June 2018 to November 2018.	435,753.62
b	Payment to Nawec in March as apportioned amount representing 60% of the total Car Park fees of D1,975,227.38 received, being payment towards accumulated arrears.	1,185,136.43
c	Payment to Nawec in April as settlement of current bill for the month of December 2018 as per the Aide-memoire clause 1 agreement between BCC and Nawec.	43,468.73
d	Payment to Nawec in August as apportioned amount representing 60% of the total Car Park fees of D1,819,559.50 received, being payment towards accumulated arrears	1,091,735.70

15.4 FENCING OF CEMETERIES		
<p>The Cemetery at Old Jeshwang, being in two grounds for Muslims and Christians, is under the purview of Banjul City Council as an extension of the Banjul Cemetery. In a bid to restore the collapsed perimeter fence, the Council undertook to provide trips of sand for the making of blocks and erection of the fence to secure the grounds.</p>		
a	Payment to Masamba Saine in January for the cost of one (1) double trip of sand.	9,500.00
b	Payment to Lamin Conteh (Works Supervisor) in October for the cost of 10 wheel sand.	7,500.00

15.5 PURCHASING OF VEHICLES		
<p>During the course of the year, instalment payments were made for the purchase and acquisition of a vehicle marked 'Toyota Prado' designated for the Office of the Mayor as official vehicle. The Vehicle was delivered by CFAO Gambia Ltd in January when an initial payment of 40% was made and the balance scheduled for five monthly instalment which details have been shown in the table below, following a GPPA approved tendering process.</p>		
a	Payment to CFAO Gambia Ltd in January as initial down payment of 40% towards the purchase cost of Mayoral vehicle.	1,380,000.00
b	Payment to CFAO Gambia Ltd in March as installment payment towards the purchase cost of Mayoral vehicle.	414,000.00
c	Payment to CFAO Gambia Ltd in April as installment payment towards the purchase cost of Mayoral vehicle.	414,000.00
d	Payment to CFAO Gambia Ltd in May as installment payment towards the purchase cost of Mayoral vehicle.	414,000.00
e	Payment to CFAO Gambia Ltd in June as installment payment towards the purchase cost of Mayoral vehicle.	414,000.00
f	Payment to CFAO Gambia Ltd in July as final installment payment	414,000.00

15.6.1 BUILDING OF SLAUGHTER HOUSE (ABATTOIR) AT THE ALBERT MARKET		586,172.65
A proposal was made to build an Abattoir to replace the functional one taken over by the former President, which has rendered Council with no Slaughter House in Banjul. An approval was made to fund a BOQ developed by the Director of Planning and Development, quantifying to D1, 297,843.00, to be undertaken in house with the engagement of the Works & Services. As such, disbursements of funds were effected on piecemeal basis for the construction of a Slaughter House (Abattoir) at the Albert Market, as highlighted below.		
a	Disbursement to Katim Touray (DPD) in April for the foundation excavation pits and clearance of the proposed site.	16,825.00
b	Payment to Masamba Saine in April for the cost of one (1) double trip of washed-stone for the foundation concrete.	18,500.00
c	Payment to Fatajo's Ent in April for the cost of one hundred (100) bags of cement for the manufacturing of 6" blocks.	28,500.00
d	Payment to Masamba Saine in April for the cost of three (3) double trips of sand for the manufacturing of 6" blocks and foundation concrete.	25,500.00
e	Disbursement to Lamin Conteh (Works Supervisor) in May for the cost of transporting 100 bags of cement.	1,000.00
f	Disbursement to Katim Touray (DPD) in July for the cost of labour on the engagement of the services of three (3) qualified Masons.	19,552.94
g	Disbursement to Katim Touray (DPD) in August for the cost of six (6) double trips of gravel for the backfilling of the ground.	30,000.00
h	Disbursement to Katim Touray (DPD) in September for the cost of one (1) trip of laterite for the backfilling of the ground.	,0 .
i	Payment to J. Balaji Enterprise in September for the cost of DPM DRSIN Proof Membrane for the laying of floor concrete.	6,500.00
j	Disbursement to Katim Touray (DPD) in September for the cost of one (1) double trip of washed-stone.	18,500.00
k	Disbursement to Katim Touray (DPD) in September for the cost of one (1) double trip of sand.	8,000.00
	Disbursement to Demba's Trading in September for the cost of transportation of building materials.	3,500.00
m	Disbursement to Katim Touray (DPD) in September for the cost of purchasing one (1) trip of basalt 10m ² .	8,000.00
n	Disbursement to Katim Touray (DPD) in September for the cost of 6mm Rods	3,300.00
o	Disbursement to Demba's Trading in September for the cost of 4 roof trusses (10m), 2 gates (3m) and 3 metal windows.	111,700.00
p	Disbursement to Katim Touray (DPD) in September for transportation cost of 300 blocks from the Ice Plant to Abattoir site	1,200.00
q	Disbursement to Katim Touray (DPD) in October as allocation on stage completion of BOQ component.	82,164.71
r	Disbursement to Demba's Trading in October for the cost of one (1) extra roof truse (10m).	13,930.00
s	Disbursement to Katim Touray (DPD) in October for the cost of purchasing two (2) double trip of sand for plastering of wall.	17,000.00

15.6.2 BUILDING OF STORES AT THE ICE-PLANT		21	00
A proposal was made to build 12 Stores at the beach side annexed to the Banjul Ice-Plant. An approval was made to fund a BOQ developed by the Director of Planning and Development. When Council was engaged with a funding allocation of D1m to be allocated to each of the 8 Councils by the Government as a conditional grant based on a specified project, the Council submitted a cost attachment of building 4 stores targeting the amount of D1m as a specified project. The construction for the supplementary 8 stores was to be funded by Council from direct revenue. On receipt of D500, 000.00 from the Government, a number of activities were undertaken towards the construction of the proposed stores at the Ice-Plant.			
a	Payment to Masamba Saine in April for the cost of two (2) double trip sand for the manufacturing of 6" blocks.	f	17,000.00
b	Payment to Masamba Saine in April for the cost of two (2) double trip washed-stone for the foundation concrete.	f	37,000.00
c	Payment to Fatajo's Ent in April for the cost of fifty (50) bags of cement for the manufacturing of 6" blocks.		14,250.00
d	Disbursement to Lamin Conteh (Works Supervisor) in May for the cost of transporting 50 bags of cement.		500.00
e	Disbursement to Katim Touray (DPD) in November as allocation of imprest from the remitted D500, 000.00 by Government for the cost of building materials and labour.		250,000.00

15.6.3 IMPROVEMENT OF CRAB ISLAND TOILET FACILITIES			662,156.
The funding of this project has been derived from subvention funds remitted by Ostende through the Banjul-Ostende City link program. Part of the total funds received was meant for the improvement of the toilet facilities at Crab Island, identifying the place as hosting projects like Waste Management & Recycling, Bicycle Repair & Maintenance, Honey production and Urban Gardening. As such, the toilet facilities need to be improved for the hygienic use of people working there. Bassen Enterprise was contracted to carry out the complete upgrade of the toilet facilities. The total cost incurred is highlighted as detailed below.			
a	Payment to Bassen Enterprise in June as initial down payment of 60% towards total cost of D662,156		397,293.60
b	Payment to Bassen Enterprise in July as 2nd instalment payment of 30% towards total cost of D662,156		198,646.80
c	Payment to Bassen Enterprise in September as 3rd and final instalment payment of 10% towards total cost of D662,156		,215.60

15.6.4 MINOR DEVELOPMENT WORKS			86,658.00
This is related to other minor development works carried out at the Banjul Mini Stadium (KGS) with regards to restoring the fence that was demolished to gain entrance for the President during the Launching of the Banjul Rehabilitation Project, the fabrication and erecting of security gates for Crab Island, the installation of Fire Extinguishers at the Albert Market and the hiring of Septic Trucks for disposal of 3 trips of septic waste at the Albert Market.			
a	Payment to Fatajo's Enterprise in March for the cost of thirty (30) bags of cement for the construction of the demolished perimeter fence at the Banjul Mini Stadium.		8,550.00
b	Payment to Demba's Trading Enterprise in September for the cost of materials and labour to fabricate and erect four (4) security gates at the Crab Island.		D4,000.00
c	Payment to Street Wise in June for the cost of the installation of two (2) Fire Extinguishers at the Albert market.		9,600.00
D	Payment to Touray Bachondi in October for the cost of hiring Septic Truck for the disposal of three (3) trips of Septic Waste at the Albert market.		4,500.00

15.7 PURCHASE OF DUSTBINS			
An initiative was taken by Council to provide dustbins to every household in Banjul and along main streets for proper management and disposal of waste. A procurement process undertaken to provide 3,000 dustbins was approved by GPPA, the contract of which was awarded to Kebba & Sons Household Cleaning Material for the supply of 3,000 dustbins to Council. A remittance of D432, 000.00 made by Standard Chartered Bank was meant for the payment of 108 dustbins emanating from a contractual agreement to participate in the cleansing of Independence Drive. Sequel to that, a number of payments were effected, as shown in the table below, for the provision and enhancement of dustbins.			
a	Payment to Mulie Trading in February for the cost of seven (7) medium size dustbins @ D2,580 each, four (4) big size @ D3,580 each and eight (8) small size @ D1,080 each.		41,020.00
b	Payments to Abdoulie Sark Njie in April for the printing / labelling of 108 bins with SCB & BCC logo, 110 bins with Unicef logo and 172 bins with Street names. (Enhancement cost).		7,200.00
c	Part Payment to Kebba & Sons Household Cleaning Material in May towards the procurement of 3,000 dustbins @ D4,000 each plus VAT 15% totalling D13,800,000.		5,000,000.00
d	Part Payment to Kebba & Sons Household Cleaning Material in June towards the procurement of 3,000 dustbins @ D4,000 each plus VAT 15% totalling D13,800,000.		1,000,000.00
e	Part Payment to Kebba & Sons Household Cleaning Material in June towards the procurement of 3,000 dustbins @ D4,000 each plus VAT 15% totalling D13,800,000 (Remitted by SCB).		432,000.00
f	Part Payment to Kebba & Sons Household Cleaning Material in December towards the procurement of 3,000 dustbins @ D4,000 each plus VAT 15% totalling D13,800,000.		6,500,000.00

15.8 SECURING OF MILE II DUMPSITE			200,000.00
The dumpsite at Mile II serves as the only place for the disposal of waste in Banjul and hence requires a continuous upgrade. The dumpsite is also used for the usual dumping of waste by other private users, who will be required to register with the Council for the payment of Dumpsite Usage fee to complement Council's efforts towards the upkeep of the dumping area. As part of its efforts to secure the dumpsite, the Council, during the course of the year hired a bull dozer for the landscaping of the dumpsite as detailed below.			
a	Payment to A.M. Ceesay Enterprise in August for the cost of hiring of bull dozer for the landscaping of Mile II dumpsite.		50,000.00
b	Payment to A.M. Ceesay Enterprise in September for the cost of hiring of bull dozer for the landscaping of Mile II dumpsite.		150,000.00

15.9 EQUIPMENT, FURNITURE & SOFTWARE			2,683,401.00
During the course of the year, a number of interventions were undertaken for the enhancement of the Administration and the Financial Management System in terms of upgrading and support of the entire operational system of Council. A Consultancy service for the restructuring of the Banjul City Council was put in place to probe into the entire setup for improvement. Equipment, Furniture and Software acquired during the course of the year include as thus: Hardware support, Desktop computers & Printers, Laptops, Office furniture, Employee ID Cards, Softwares, Anti virus, Working tools and other Equipment as shown in the Register.			

15.10 IMPROVEMENT OF INNER CITY LIGHTS		28,421.0*
The periodical maintenance and upkeep of Banjul inner City street lights is part of the services delivered by Council. The street lights are in a deplorable state with intermittent breakdown, requiring frequent maintenance and replacement schedules.		
a	Payment to Batimat in January for the cost complete 4ft fluorescent tubes for various street lights within the City of Banjul.	22,720.00
b	Payment to Mp Trading Company Ltd in July for the cost of fifteen (15 pcs) 4ft fluorescent tubes (water proof) for Jollof Town Ward Street lights.	12,750.00
c	Payment to Demba Cham in July for the cost of forty (40) Brackets @ D900 each for the street lights within Banjul.	36,000.00
d	Payment to Mp Trading Company Ltd in July for the cost of fifteen (15 pcs) 4ft fluorescent tubes (water proof) for Box Bar Ward Street lights.	12,750.00
e	Payment to Batimat in July for the cost of 20 rolls Smm 2core 300/500v flexible grey cable red and black for the street lights within the City of Banjul.	6,600.00
f	Payment to Mp Trading Company Ltd in August for the cost of seventy five (75 pcs) 4ft fluorescent tubes (water proof) for various Street lights within the City.	63,750.00
g	Payment to Demba's Trading Enterprise in August for the cost of fifty (50) Brackets @ D1,000 each for the street lights within Banjul.	50,000.00
h	Payment to Batimat in September for the cost of lights and wires for the street lights within Banjul.	41,130.00
i	Payment to Batimat in September for the cost of 100m service wire, flexible cable & 8 pcs 4ft fluorescent tubes for the street lights at Box Bar Road.	15,868.00
j	Payment to Batimat in September for the cost of 10 pcs 4ft fluorescent tubes for wom out street lights at Jollof Town Ward.	9,710.00
k	Payment to Batimat in November for the cost of 100 amp Breaker for Soldier Town Ward.	12,932.00

15.11 COUNTERPART CONTRIBUTION TO GAMWORKS		1,384,659.00
As a beneficiary of the Rural Infrastructure Development Project (RIDP), Council is obliged to make counterpart contribution of 8.3% on the cost of all the sub projects undertaken for implementation by Gamworks.		
a	Payment to Gamworks Agency in April as partial payment of balance 8.3% Counterpart contribution towards projects under the RIDP.	1,384,659.00

STATUS OF PROJECTS UNDERTAKEN FOR IMPLEMENTATION

No	PROJECT DESCRIPTION	ACTUAL COST
1	Construction of BCC Main Office Building	39,969,955.00
2	Construction of Concrete Roads in Banjul	37,225,603.80
3	Construction of Centre of Excellence for Youths in Banjul	21,126,065.00
	TOTAL COST FOR ALL PROJECTS	98,321,623.80
	COUNTERPART CONTRIBUTION OF 8.3%	8,160,694.78
	Initial Payment in March 2016	(6,000,000.00)
	BALANCE AFTER Initial Payment	2,160,694.78
	Progress Payment in April 2019	(1,384,659.00)
	BALANCE	776,035.78

15.12 ICEPLANT (EQUIPMENT & FACILITY)	424,168.80
<p>The installation of the Iceplant ensued with initial funding from Ostende through the Banjul - Ostende City Link Program. It operates with input resources of Electricity and Water from Nawec and thus produces ice for sale to the public. As a result of the Maximum Demand Meter usage which consumes electricity at a very high rate, the output usually gives rise to a contribution at marginal level and a loss is normally realized when monthly salary payment, regarded as fixed cost, is charged. ^C</p>	

NOTE 16 CASH AND BANK BALANCES GMD 329,000.09

This figure represents cash in hand at the end of the year not yet deposited to Bank. This constitutes cash balances of D8, 400.00 held by Main Office Cashier representing total receipts on 31st December 2019 and D301, 125.00 held by Market Cashier representing receipts from 19th to 31st December 2019, which were subsequently banked.

NOTE 17 RECEIVABLES GMD12, 608,824.11

This amount is derived from Residential & Commercial Rates arrears accumulated as at 31st December 2019 of D10, 836,646.27, excluding Government Rates which settlement was effected. A total loan of D40, 000.00 granted to two 'Yaye Compins' at D20, 000.00 each in November 2013 remains unsettled, warranting a course of action for recovery or authority to write-off the amount as bad debt. This course of action will also apply to a loan of D15, 000.00 granted to the defunct GNL for the payment of Office rent arrears.

NOTE 18 ADVANCES GMD3, 071,253.62

This forms part of unrecovered one by six loan granted during the Tobaski in August 2018, ensuing from scheduled deductions for March and April 2019. The pending amount of D948 was not available for deduction when the related staff left abruptly. A total amount of D1, 589,338.22 stood as outstanding loan balances on schedule as at December 2019.

NOTE 19 BANK LOAN AND OVERDRAFT GMD6, 769,267.79

These are overdraft balances accruing from BSIC Bank and Trust Bank based on a facility to overdraw both accounts as liabilities. Both Overdraft Facilities were formalized with BSIC Bank for D7m and Trust Bank for D4m, but the limits have been exceeded by D297, 146.33 and D1, 690,810.14 respectively, in a bid to finance the funding gap.

OVERORRAFTFACILITYDETAILS		
DATE	PURPOSE OF FACILITY	AMOUNT
3-Sep-2019	BY TRUST BANK: Support in payment of staff salaries & operational expenses. Granted for 6 months expiring 28 February 2020.	4,000,000.00
18-Dec-2019	BY BSIC BANK: Support in payment of liability to Kebba & Sons Household and Cleaning Material for the supply of 3,000 dustbins. Granted for 6 months expiring 18 June 2020.	7,000,000.00

NOTE 20 SUNDRY PAYABLES GMD603, 701.41

These are liabilities payable to GRA and ELAC to the tune of D44, 574.67 and D44, 352.00 respectively, as returns of deductions from salaries for the month of December 2019 due to be remitted in December 2019. However, remittance has been effected in January 2020.

NOTE 21 ACCUMULATED FUND GMD8, 612,928.89

The accumulated fund a/c represents the Capital outlay that increases or decreases depending on the outcome of activities. The opening accumulated fund of D4, 242,459.02 has been decreased by the reported deficit of D4, 535,958.03 as shown in the Revenue and Expenditure Statement for the year ending 31st December 2019. The decrease in net assets has equally diminished the Accumulated Fund to minus D293, 499.01.

NOTE 22 SUSPENSE A/C GMD23, 179.73

In the event that a balance occurs as a result of the Trial Balance not showing equal totals, the difference is held by a suspense a/c until such a time that the error can be traced. The difference of D28, 116.73 is deemed to be an untraceable error arising from mistakes committed while posting the accounts with the double entry system.



NATIONAL AUOIT OFFICE OF THE GAMBIA

MANAGEMENT LETTER

BANJUL CITY COUNCIL

FOR THE PERIOD 1 JANUARY 2019 TO 31 DECEMBER 2020

AUGUST 2022

National Audit Office Bertil Harding High Way

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1.0 BACKGROUND

1.1 Introduction

Banjul City Council (BCC) was enacted by the National Assembly and assented to by the President in 2002. The Act was to establish and regulate a decentralised Local Government System for The Gambia; to make provision for the functions powers and duties of Local Authorities

BCC is headed by a Chairperson Mayoress who is elected A Chairperson shall be elected by universal adult suffrage of all eligible voters in the Local Government Area. The Mayoress is the political head of the Local Government Area and shall preside at Council meetings, supervise the general administration of the Area and perform such other functions as may be imposed on the Chairperson by this or any other enactment that may be necessary for the efficient conduct of the business of a Council. The Mayoress reports to the Council.

There is a Chief Executive Officer (CEO) is the Accounting Officer of the Council and responsible for the day to day activities of the Council. A Local Government Service Commission appoints the CEO after consultation with the Chairperson.

The main funding of the Council is through revenue generated by rates and taxes, license, market tickets, etc. and contribution from the Government of the Gambia.

The Constitution requires the Auditor General to audit and report at least once annually on all Government Institutions. In pursuance of this mandate, we undertook the audit of the Council.

At the conclusion of our audit, we had an exit meeting with the personnel of the Council which provided us the opportunity to discuss our findings, implications and recommendations. We also heard from management, their views, comments and further explanations where appropriate.

The audit report details the findings that came to the National Audit Office's (NAO) attention during normal review, and recommendations are made for implementation by the Council to improve the accounting and internal control systems, ensure compliance with Financial Instructions and other relevant Government accounting laws and regulations.

1.2 Audit Objectives

The overall objectives of this audit were to gain assurance that:

- Proper and up-to-date books of accounts were maintained;
- Revenue received and any other receipts including donations, grants and contributions received were properly and promptly accounted for and used for the purposes they were provided for;
- All expenditures incurred were properly authorised, approved and certified for payment, supported by adequate documentation and correctly and properly classified and recorded;
- Annual Statement of accounts were prepared as required by the Act;
- Reconciliations were performed on a regular and timely basis; and
- A sound system of accounting and internal controls was in place and operating effectively.

1.3 Methodology

As part of the audit, we examined and reviewed documents and performed sample audit tests on transactions. We also held discussions with the staff of the Council.

1.4 Scope

The audit focused on the financial transactions and financial statements for the years ended 31 December 2019 and 31 December 2020.

1.5 Priority Ranking of our Findings and Management Responses

Our detailed findings provided in Section 3, have been given priority rankings of High, Medium or Low. This grading represents the estimated level of risk resulting from the issues identified. A summary of the ranking of these findings is provided in the table below:

Where the risk identified is ranked high, it is imperative that immediate action should be taken to address the matter. Delay or failure to address the matter may result to the organisation being exposed to significant weakness, material misstatement or loss.

Where the risk identified is ranked medium, corrective action should be taken on the matter as soon as possible, in any case, within the financial year that the risk is reported.

Where the risk identified is ranked low, it is desirable that corrective action be taken as it will result in enhancing control or improve efficiency.

The number of finding in each category has been summarized below.

<u>Priority</u>	Number of Findings
High	38
Medium	6
Low	3

1.6 Conclusion

The Council should ensure that proper financial records are maintain as required by the Financial and Accounting Manual for Local Government Authorities and Local Government Finance and Audit Act in order to prepare and present credible financial statements. We would like to take this opportunity to express our gratitude to all staff at BCC who assisted us in the audit.



2.0 EXECUTIVE SUMMARY

2.1 SUSPECTED FRAUD

2.1.1 Un-Confirmed GTR's

We noted un-confirmed GTR's with serial 806101-806550 recorded in the market CRBR. These were not part of the books supplied by Gambia Printing and Publishing Cooperation (GPPC). We could not verify the source and quantity of books received. [Para: 3.1.1]

2.2 EVALUATING THE FINANCIAL REPORTING FRAMEWORK

We evaluate the financial reporting framework and noted the following:

- The Council did not have accounting policies in respect of revenue and expenditure for 2019 and 2020. [Para: 3.2.1]
- The 2019 comparative figure were not confirm due to absence of evidence. [Para: 3.2.2]
- The Council cash books were not properly maintain for the years 2019 and 2020. There was no audit trail to audit the cash books which is the main book of account. [Para: 3.2.3]
- No bank reconciliation statement was performed for the years 2019 and 2020. [Para: 3.2.4]
- There was no monthly cash book and general ledger. [Para: 3.2.5 and 3.2.6]

2.3 REVENUE

We noted the following weaknesses with regards to revenue:

- We noted suppression of collections of **GMD195, 120.00** in respect of daily market ticket sales and monthly canteen rent. [Para: 3.3.1]
- Some GTR's issued to the main cashier were not provided for audit. [Para: 3.3.2]
- Some individual Albert Market collectors cash books were not presented for audit confirmation. [Para: 3.3.3]

2.4 PROCUREMENT

We review procurements made for the years 2019 and 2020 and noted the following weaknesses:

- We noted overpayment of GMD675, 000.00 by Council to UXL for the year 2019. This was as a result of difference between the contract amount and actual payment. [Para: 3.4.1]
- Project proposal and reports such as monitoring and evaluation and completion were not submitted for audit. The Contract was between the Council UXL. [Para: 3.4.2]
- We noted that Council de-aggregated the construction of an abattoir and eight (8) stores for the year under review. The Council paid GMD1, 767,812.94 and GMD1, 814,885.35 for the construction. [Para: 3.4.4]
- We found out that the abattoir and stores were not properly constructed after spending nearly GMD2, 000,000.00 on each. [Para: 3.4.5]
- The Council purchase trash bins at GMD13, 039,850.00 without tender procedure. [Para: 3.4.6]
- We noted un-deposited fund of GMD78, 230.00 to the Council account in respect of auction sale of a motor vehicle (Toyota Land Cruiser GXV8) for GMD231, 530.00. [Para: 3.4.7]
- The Council did not conduct the auction of the motor vehicle in line with the requirements of the Financial and Accounting Manual for Local Government Authorities. [Para: 3.4.8]

2.5 EXPENDITURE

The following observations in respect of expenditure were noted:

- There were payments of GMD394, 276.00 not budgeted in the approved budget for the year 2020. [Para: 3.5.1]
- We noted payment of GMD200, 000.00 without supporting documents to Banjul Relief Initiative. [Para: 3.5.2]
- We noted understatement of GMD194, 285.24 in the improper cashbook. [Para: 3.5.4]

2.6 PAYROLL

We reviewed the payroll system and noted the following:

- We noted that several key positions such as Deputy Director of finance, Finance Manager, Director of Administration etc. at the Council were on acting appointments for more than six months as required by General Orders. [Para: 3.6.1j]
- We noted that staff personal files were incomplete. Documents such as birth certificates, qualification certificates and appointment letters were not filed. [Para: 3.6.2]

2.7 DEBTOR'S AND CREDITOR'S

The following were noted with regards to debtors and creditors:

- We noted un-repaid loans of GMD40, 000.00 and GMD136, 429.00 issued to non-staff and staff of the Council respectively. There were also un-repaid salary advances of GMD22, 075.00 for the year 2019. (Para: 3.7.1 and 3.7.2)
- The Council did not maintain a debtor's and creditor's control accounts for the years 2019 and 2020. [Para: 3.7.3 and 3.8.1]

2.8 FIXED ASSETS

We reviewed the management of assets and noted the following:

- Fixed assets purchase for the years 2019 and 2020 were not recorded in the fixed asset register. We also noted that the fixed asset register did not include information about insurance policy and date of disposal. [Para: 3.9.1 and 3.9.2]

2.9 GOVERNANCE REVIEW

We review the performance of those Charged with Governance and noted the following:

- Lack of minutes of meetings of the General Council, the Finance Committee and the Establishment Committee. [Para: 3.10.1 (1, 2, and 3)]

2.10 IT INTERNAL CONTROL

The following weaknesses were noted on the IT Internal Control:

- We found out two un-used softwares namely Integrated HR and Payroll Software and Quick Books Accounting Software costing GMD235, 000.00 and GMD221, 000.00 respectively. [Para: 3.12.1]

- We noted lack of access limits to folders shared on the Council's active directory server. It was noted that shared folders over the network including accounts records were accessed by everyone on the network. [Para: 3.12.2]
- We found out that there were some computers installed with no-genuine operating system (crack operating system). [Para: 3.12.3]
- There was no external storage device for data backup for files in the active directory server. All data sits entirely on the server. [Para: 3.12.4j]
- There were significant security lapses over the control of ICT such as lack of anti-virus, Uninterrupted Power Supply (UPS), Physical Security and Cooling System for the server. [Para: 3.12.7, 3.12.8 and 3.12.9]

3.0 DETAIL FINDINGS

3.1 SUSPECTED FRAUD

3.1.1 Un-Confirmed GTR's

Regulation 405 (1) of the Financial and Accounting Manual for Local Government Authorities states that:

“All receipt, licence books and forms use in collection of revenue are security documents. The chief executive shall arrange for these documents to be printed by the approved printer under strict security conditions and ensure that they are fully accounted for. No other books or forms may be locally produced, used or improvised by the employees of the council.”

Finding

We noted un-confirmed GTR's with serial 806101-806550 recorded in the market CRBR. These were not part of the books supplied by Gambia Printing and Publishing Cooperation (GPPC). We could not verify the source and quantity of books received. Details are below.

Date	Serial Number	To whom issued
09/01/19	806101-806150	Modou A. Jarju
09/01/19	806151-806200	Modou Faye
09/01/19	806201-806250	Modou Faye
09/01/19	806251-806300	Modou Faye
09/01/19	806301-806351	Sherriff Mbaye
15/01/19	806351-806400	Omar .B.Faal
16/01/19	806451-806500	Sheriff Mbaye
21/01/19	806501-806550	Modou A.Jarju

Implication

There is a risk that monies collected might be un-accounted leading to loss of revenue to the City Council to fund its activities.

Priority

High

Recommendation

- The source of printing the receipt books and the number of books printed should be provided for verification.
- If the source and the number of books are not provided, the Officer(s) responsible should be surcharged. Note that GTR's can be used to collect any amount unlike market tickets.

Management Response

Response	The Acting Market Manager, Mustapha John issued and signed those GTR books from the Finance Department GTR CRBR Book, supplied by the previous Ag Director of Finance, Muhammed Cham on the 9 th January 2019 and issued it out to the individual monthly revenue collectors accordingly on the Albert Market monthly CRBR Book on same period and will present those mention GTR Books serial numbers and whom issued to for further verification, following are the requested serial numbers, 806101 -806150 Modou A. Jarju, 806151 - 806200 Modou Faye, 806201 - 806250 Modou Faye, 806251 - 806300 Modou Faye, 806301 - 806351 Sheriff Mbye, 806351 - 806400 Omar b. F aal, 806451 - 806500 Sheriff Mbye, 806501 - 806550 Modou A. Jarju
Action to be taken	This issue should be expunged from the queries as submission on new evidence to contest your earlier position on the issue
Officer responsible for remedial action	Acting Market Manager Mustapha John
Date when situation will be regularized	This is not a pending issue any longer!

Auditor's Further Comment

Management response did not address the finding and management needs to provide the details of the supplier and the quantity received by the City Council.

3.2 EVALUATING THE FINANCIAL REPORTING FRAMEWORK

3.2.1 Lack of Adequate Accounting Policy

Finding

We noted lack of accounting policies for the treatment and recognition of revenue and expenditure for the years 2019 and 2020.

Implication

Without accounting policies for revenue and expenditure, it might be difficult to determine their treatments and recognition in the financial statements.

Priority

High

Recommendation

Management should ensure that there are accounting policies for revenue and expenditure in the revised financial statements for the years 2019 and 2020.

Management Response

Response	The query is noted! However, it is still not clear to us what is meant by lack of accounting policy in revenue and expenditure? We wish for further and more detailed explanation as to what those deficiencies are in accounting policy as per revenue and expenditure.
Action to be taken	We will work on the deficiencies when they are highlighted further and in details by you. I appreciate your contributions in making us better and more efficient in our operations
Officer responsible for remedial action	Director of Finance
Date when situation will be regularized	When the deficiencies are outlined we will comply on or before 30 th . June 2022

Auditor's Further Comments

These should explain the treatment and recognition of revenue and expenditure in the financial statement. We would like to inform you that the accounting policies and basis for preparing and presentation of financial statements is the responsibility of the Council and needs to be addressed without delay.

3.2.2 Un-Confirmed Comparative Figures

Finding

We could not confirm the comparative figures of the 2019 financial statements due to the non-submission of evidence for confirmation. Please note that there was no audited financial statement for the year 2018.

Implication

In the absence of evidence to confirm the accuracy of the 2019 comparative figures, the comparative figures might be misstated without noticed.

PrïOFity

High

Recommendation

Management should provide evidence for the preparation of the 2019 comparative figures to confirm its accuracy.

Management Response

Response	During the audit the responsible officer keeping the deposit slips was on sick leave and accessing the deposit slips was not possible. Now that she resumed work all the requested deposit slips are available for your perusal. Deposit slips provided for considerations from January 2020 to December 2020 Furthermore, according to the last PAC/PEC at the National Assembly, it was agreed that 2019 will be the baseline for the reconciliation of Council's Financial Statements
Action to be taken	Deposits slip provided Measures are put in place to ensure the preparation of Financial Statements effective year 2019
Officer responsible for remedial action	Ag. Director of Finance (during the period under consideration) and Chief Cashier
Date when situation will be regularized	Work in Progress

Auditor's Further Comment

We understand that PAC/PEC make recommendation for the City Council to start preparing financial statements from the year 2019 as highlighted in the audit finding. Therefore since the 2018 financial statements were not audited and it is used as the comparative figure for 2019, there is the need to provide evidence of the 2018 financial statements balances.

However, if the City Council wishes to comply with the PAC/PEC recommendations, the comparative figures can be removed from the 2019 financial statements. The reasons for the non-comparatives and any brought forward balances or adjustments made from 2018 should be disclose as part of notes to the financial statements.

The audit finding was not about deposit slips but un-confirm 2019 comparative figures.

3.2.3 Improper Maintenance of Main Cashbook

Regulation 902 of the Financial and Accounting Manual for Local Government Authorities states that:

- "i. The Cash Book is the main book of original entry of the Council in which all the cash receipts and cash payments are recorded on a daily basis. Analysed Cash book is hereby required to fully analyse receipts and payments to various heads and subheads.*
- ii. All receipts of cash or cheques are recorded on the debit side and all payments by cash or cheque are recorded on the credit side.*
- iii. On the debit side are the following columns.'*
 - i. A column for the date of the transactions*
 - ii. A column for recording the padiculars of the receipts*
 - iii. A column for the Receipt Number*
 - iv. A column for total amount*
 - v. Columns for analysis of receipts*
- iv. On the credit side are the following columns.'*
 - a) A column for the date of the transactions*
 - b) A column for recording the padiculars of the payments*
 - c) A column for recording the Payment Voucher Number*
 - d) A column for recording the cheque number*
 - e) A column for total amount*
 - f) Columns for analysis of payments*

- v. *The Cash book should be posted daily by the Accounts Clerk and the postings should be checked by on its subsequent working day by the Senior Accounts Clerk.*
- vi. *At the end of the month the Cash book should be balanced off and the balance carried forward to the following month.”*

Finding

The City Council did not maintain a proper cashbook to record all transactions in respect of receipts and payments for the years 2019 and 2020.

We noted that the following with respect to the cashbook:

- The cashbook did not analyse receipts and payments to their various heads and subheads.
- It did not include the required cashbook columns as required by the above regulation for the debit and credit sides.
- It was not balance off at the end of each month and the balance carry forward the following month as opening balance.
- The cashbook showed total balances for the year and carry forward the credit side balances to the next year as opening balances.
- The cash column of the cashbook was not actual cash but cash deposits which should be treated under the bank column.
- The credit side showed columns for different banks of which both cash deposit and payments were recorded on their respective bank columns.

However, the cashbook was sorted and we noted that monthly cashbook balances were the actual bank balances as per the credit side of the cashbook only. The double entry principle was not applied in the posting and balancing of the cashbook.

Implication

In the absence of a proper cashbook:

- Council's funds might be misuse or misappropriated without noticed.
- We could not determine the correctness of figures leading to non-confirmation of the financial statements figures for accuracy.
- Other accounting records might not be maintain or prepared since the cash book is Council's main book of original entry.

Priority

High

Recommendation

Management should ensure that the cash books for the years 2019 and 2020 are rebuilt as prescribed by the Financial and Accounting Manual for Local Government Authorities in order to re-draft credible financial statements.

Management Response

Response	We have put in mechanisms to the fullest implementation and maintenance of a Main Cashbook from the 1 st . of January, 2022. All audit observations are noted and we will comply to the fullest
Action to be taken	Update all columns of the Main Cashbook and in full maintenance going forward
Officer responsible for remedial action	Acting Finance Manager
Date when situation will be regularized	From the 1 st . of January, 2021!

Auditor's Further Comments

The adjusted cashbooks for the years 2019 and 2020 presented were not in line with requirements of the above Financial and Accounting Manual for Local Government Authorities.

We further noted that the 2019 and 2020 brought forward balances as per the adjusted cashbook were over and (understated). These were actual bank balances. Details are below.

Year	Details	BSIC	TBL -01	TBL- 02	Mega
2019	Opening Balances	2,827,884.97	-4,476,753.03	3,324.59	38,000.86
2018	Closing Balances	3,351,127.62	0.00	0.00	157,576.50
2019 Differences		(523,242.65)	(4,476,753.03)	3,324.59	(119,575.64)
2020	Opening Balances	(7,207,146.33)	(5,690,810.14)	19,506.87	536.50
2019	Closing Balances	(7,207,146.33)	(5,691,139.51)	19,506.87	(460,925.88)
2020 Differences		0.00	(329.37)		(460,389.38)

3.2.4 Non Performance of Bank Reconciliation Statement

Regulation 903 of the Financial and Accounting Manual for Local Government Authorities states that:

“The Balance shown on the monthly Bank Statements received from the Bank will usually not agree with the Balance shown on 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 Statements and Cash book, a Bank Reconciliation statement must be prepared monthly by the Director of Finance. A copy of the statement must be file for reference purposes.”

Finding

The City Council did not perform monthly bank reconciliation statements for the years 2019 and 2020 to agree on the balances shown on the Bank Statements and Cash books.

Implication

In the absence of monthly bank reconciliation statements, errors or omission might occur without been detected for necessary actions.

High

Recommendation

Management should ensure that monthly bank reconciliations for the years 2019 and 2020 are prepare and submitted for verification and avoid such occurrence in the future.

Management Response

Response	Monthly Bank Reconciliation performed and statements were provided during the exercise substantiated by bank statements to showcase a Reconciled Balance
Action to be taken	Monthly Bank Reconciliation Exercises are performed and maintained
Officer responsible for remedial action	Acting Deputy Director of Finance
Date when situation will be regularized	Performed and maintained

Auditor's Further Comment

The monthly bank reconciliation statements provided for our review were not correctly perform because they were not prepared using the monthly closing balances as per the cashbooks.

3.2.5 No Monthly Abstract book

Regulation 906 of the Financial and Accounting Manual for Local Government Authorities states that:

“Each Council shall maintain separate Abstracts Books for Revenue and Expenditure. The Abstract Book is to be posted at the end of the month by the Senior Clerk to analyse the transactions in the Cash book prior to posting in the General Ledger.

Abstract Books may not be needed where a Council is able to prepare Analysed Cash books for Receipts and Payments using Spreadsheet or where the Accounting system is fully computerise.”

Finding

The City Council did not maintain a monthly abstract book to record all financial transactions from the cashbook.

Implication

This might lead to misstatement of figures of the financial statements without noticed.

Priority

High

Recommendation

The City Council! should maintain a Monthly Abstract book to record all financial transactions since the cash book did not analyse revenue and expenditure.

Management Response

Response	Daily Abstract is maintained for Revenue and Expenditure as analyzed in the Daily Revenue Roll and Payment Registers provided. The Maintenance of a Separate Abstract Book is not in place but recommendation for its maintenance is noted and will be implemented accordingly
Action to be taken	Prepare and maintain Separate Abstract Books with immediate effect

Officer responsible for remedial action	Acting Finance Manager
Date when situation will be regularized	From the 1 st . of January, 2022

Auditor's Further Comment

The daily roll for revenue provided was review but we could not reconcile it with the cashbooks due to lack of adequate details in the cashbook. No payment register was provided as stated in the management response

3.2.6 No General Ledger

Regulation 908 of the Financial and Accounting Manual for Local Government Authorities states that:

“The 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 Accounts Clerk.”

Finding

We noted that the City Council did not maintain general ledger to record all financial transactions.

Implication

There is risk that the financial statements for the years 2019 and 2020 might be misstated since the general ledger forms the basis for preparing the financial statements.

Priority

High

Recommendation

Management should maintain a general ledger to record all financial transactions. The financial statements for the years 2019 and 2020 should be prepared base on account balances of the general ledger.

Management Response

Response	A detailed General Ledger showing all balances in 2019 was provided during the exercise. The absence of 2020 General Ledgers is noted and measures will be implored to regularize the situation
Action to be taken	Ensure a detailed General Ledger is prepared and maintained
Officer responsible for remedial action	Acting Finance Manager
Date when situation will be regularized	From the 1 st . of January, 2022

Auditor's Further Comment

The general ledger for 2019 was provided after the draft management letter and we could not verify the accuracy of the figures due to the improper maintenance of the cashbook. The general ledger for 2020 was not provided up to the time of finalising this report.

3.3 REVENUE

3.3.1 Suppression of

Collections Finding

We noted suppression of collections of GMD195, 120.00 in respect of daily market ticket sales and monthly canteen rent. These were cash paid by revenue collectors to the Main Cashier who did not banked nor pay the cash to the main office. This was noted from the Accounts Department report and verified by the audit team.

<i>Market Daily</i>	
Collection Date	GMD
Tuesday, 11 February 2020	16,180.00
Wednesday, 12 February 2020	16,060.00
Thursday, 13 February 2020	16,240.00
Friday, 14 February 2020	15,100.00
Saturday, 15 February 2020	11,580.00
Sunday, 16 February 2020	5,540.00
Monday, 17 February 2020	16,170.00
Sub-Total	96,870.00
<i>Market Monthly</i>	
Collection Date	Amount
Tuesday, 11 February 2020	6,225.00
Wednesday, 12 February 2020	10,050.00
Thursday, 13 February 2020	38,575.00
Monday, 17 February 2020	43,400.00
Sub-Total	98,250.00
Total	195,120.00

Implication

There is risk that the suppressed revenue might not be recovered leading to material loss of revenue to the Council.

Priority

High

Recommendation

We recommend that the Council through the office of the Chief Executive Officer take a swift and effective step to ensuring that the amounts suppressed is recovered as soon as possible. The incident should also be investigated and an effective control mechanism be instituted over the administration of revenue at the market to prevent reoccurrence.

Management Response

Response	<p>Valid observation and is well noted.</p> <p>As a Management and working with the Administrator and Acting Market Manager at the Albert Market Unit we wish to provide the following background information which also forms part of our responses to this matter, thus: On the Audit Draft Report of misappropriation of cash collections collected from 11th February 2020 by the Albert Market Cashier which wasn't banked or credited to the Council's account at Trust Bank.</p> <p>The amount of D195,120 which was supposed be banked in February 2020 from the daily and monthly rental revenue collection was not banked. Management found out during the period under review the Market Cashier (Oumie Jagne) was admitted to Mbowen Clinic for a period of two weeks due to complications she suffered within her early pregnancy stages. She resumed to office, the Market Administrator handed over bulk of cash comprising the Market denominations including coins as revenue collected by the Market Administrator during the period she was admitted. Confirmation was not done upon her receipt of the accumulated revenue from the administrator.</p> <p>She banked the available revenue received and realized a shortage which she immediately reports to the Administrator.</p> <p>The introduction and support of the daily Banking by the Director of Finance in January 2021 was exceptional and a relief of handing bulk cash at the office and will prevent suppression of revenue or a future recurrent of such acts.</p>
Action to be taken	<p>The introduction and support of the Daily Banking by the New Director of Finance in January 2021 was exceptional and a relief of handing bulk cash at the office and will prevent suppression of revenue or any future recurrent of such acts.</p> <p>Oumie Jagne is since back to work and the following mitigation tools have started to be employed.</p> <p>She has been moved from the Market to Records Units.</p>
Officer responsible for remedial action	CEO, Ag.Administration Director and Director of Finance

Date when situation will be regularized	Immediately and she will be deducted from source starting May, 2022 until the full amount is recovered from her.
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3.3.2 Un-Presented GTRs

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”.

Finding

The Council did not present some of the GTR's requested for review. These books were part of the sample selected from Gambia Publishing and Printing Corporation extracts. Details are below.

Period	Serial Numbers	Collector
2019	77801 - 77850	Aji Fatou Nyang
2019	77901 – 77950	Aji Fatou Nyang
2019	77951 – 78000	Aji Fatou Nyang
2019	78501 - 78550	Aji Fatou Nyang

Implication

There is risk that the monies received with these GTR's might be misappropriated since the supplier and the quantity of books received were not known.

High

Recommendation

Management should provide the un-presented GTR's for audit verification or appropriate action taken against the Officer(s) concerned.

Management Response

Response	The listed GTRs were requested during the exercise and later provided by the Chief Cashier for review
Action to be taken	A review was made on our Daily Revenue Collection Roll 2019 detailing every Receipt Number and ensuring that the revenues collected were subsequently deposited
Officer responsible for remedial action	Chief Cashier

Date when situation will be regularized	Immediately
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Auditor's Further Comment

These GTRs were not provided for our review during and after the audit exercise.

3.3.3 Un-Presented Cashbooks

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”.

Finding

Cashbooks for some individual Albert Market collectors were not presented for our review as detail below.

Name of Collector	Period
Malick Njie	2020
Kumba Bah	2020
Arnie Sallah	01/03/2020-31/12/2020
Yaba Ndure	1/10/2020-31/12/2020
Alagie Njie	2020
Jalika Manneh	1/06/2020-31/12/20

Implication

In the absence of the cashbooks, we could not determine if monies received were paid to the main cashier for banking and if all tickets issued to the collectors were accounted for.

Priority

High

Recommendation

Management should ensure that:

- These books are presented for audit inspection to determine that receipt books were accounted for in the cashbooks and collections were paid to the main cashier for banking.
- If the cashbooks are not provided, appropriate action should be taken from the Officers concerned to recover the monies involved.

Management Response

Response	In respond to National Audit Draft LeWer's findings and queries of the Albert Market didn't present some individual collectors cash books and noted un-confirmed GTR's book serial number which were not part of GPPC supplied. During the audit exercise, the Acting Market Manager Mustapha John took all the 2019 and 2020 collectors cash books from the market to council for the audit exercise including those mention individual names listed on the list and after the completion of the audit exercise, Ag Finance Manager, Ebou Drammeh return back all the cash books to me for safe keeping. The cashbooks of the following individuals will be present for verification for the second time on Monday 28 ^h March 2022, Malick Njie - 2020, Kumba Bah - 2020, Arnie Sallah 1-03-2020 - 31-12-2020 , Yaba Ndure 1-10-2020 - 31-12-2020 , Alagie Njie - 2020, Jalika Manneh 01-06-2020 - 31- 12-2020
Action to be taken	The said query is being contested. Please verify and expunge from report where possible
Officer responsible for remedial action	Acting Market Manager Mustapha John
Date when situation will be regularized	Not applicable any further based on submission of facts and documentation

Auditor's Further Comment

These cashbooks were presented for review after the Draft Management Letter was issued to the City Council.

3.3.4 License Register not Up-to-Date

Finding

We noted that the license register was not up-to-date. Some receipts were not recorded in the register as detail in Annex A.

Implication

It will be difficult to determine actual revenue for license as well as outstanding balances.

PriOFit/

High

Recommendation

The register should be up-dated and details furnish to this Office for confirmation and ensure that the register is up-dated regularly for accuracy of information.

Management **Response**

Response	The Council operates an excel spreadsheet as License Register updated daily by the Accounts Staff. The Register will be reviewed to update its effectiveness and efficiency. Although some of the listed receipts are printed from the License Register and attached for purpose of reference for possible exclusion from the Final Report
Action to be taken	Planning to acquire an effective and efficient software.
Officer responsible for remedial action	Director of Finance
Date when situation will be regularized	1 st January 2023

Auditor's Further Comment

The license register is been updated in line with the cashbook entries, even though the cashbook itself is inaccurate.

3.4 PROCUREMENT

3.4.1 Overpayment of Contract

The agreement between the two parties (BCC and The Contractor) states that:

“Subject to providing services as outlined in the contract, the contractor will be paid the sum of GMD882, 500.00.”

Finding

We noted overpayment of GMD675, 000.00 by City Council to UXL. This was as a result of difference between the contract amount and actual payment. No evidence was provided to justify the overpayment. Details are below.

Date	Ref/ PV. No	Payee	GMD
23/01/2019	049	UXL Mamlai	175,000.00
02/05/2019	406	UXL Mamlai	382,500.00
09/07/2019	RTGS 11	UXL Mamlai	1,000,000.00
Total Actual Payments			1,557,500.00
Less Contract Amount			882,500.00
Overstatement of Payment			675,000.00

Implication

The overpayment leads to loss of funds to the Council which might make it difficult for Council to finance other activities.

Priority

High

Recommendation

Management should provide evidence of the overpayment or the amount involved recovered from the Officer or Officers concerned.

Management Response

Response	Unfortunately, this might be an oversight on your part as the contract sum was the actual sum paid. Please find accompanying the CONTRACT DOCUMENT and the breakdown of the payments made for your update and reconciliation
Action to be taken	The necessary documentations have been attached for your reconciliation and further advice

Officer responsible for remedial action	CEO
Date when situation will be regularized	Done!

Auditor's Further Comments

We reviewed the contract agreement submitted after the Draft Management Letter and noted that the actual payment should be GMD1, 882,500.00, instead of GMD882, 500.00 as reported above. However, the contract submitted during the audit field work set the contract amount as GMD882, 500.00.

3.4.2 Un-Presented Project Proposal and Reports

Finding

The City Council did not provide the project proposal and reports such as monitoring and evaluation and completion of project reports for audit inspection. The contract was between the Council and UXL

Implication

- In the absence of the project proposal, it will be difficult to determine the details of the project in order to confirm if the project is in line with the proposal.
- Lack of reports such as monitoring and completion might lead to un-successful project without noticed.

Priority

High

Recommendation

Management should provide the project proposal and reports for audit inspection without delay.

Management Response

Response	Please find accompanying the REPORT of the consultancy for your update and further advice
Action to be taken	The necessary documentation to shed more light on the transaction has been researched and gathered for your further action and advice
Officer responsible for remedial action	CEO
Date when situation will be regularized	Done

Auditor's Further Comment

The project proposal document and report were not submitted for review to determine if works were carried as per the proposal.

3.4.3 Non Compliance with Contract Payment Agreement

The agreement between the two parties (BCC and The Contractor) states that:

“Subject to providing services as outlined in the contract, the contractor will be paid the sum of GMD882, 500.00

- *Project Coordinator for BCC — EU funding and ADB is 80% of the fee.*
- *Total Restructuring Program is 20% of the fee.*
- *D500, 000.00 to be paid initially and the balance on completion.”*

Finding

We noted that payments for the contract were not in accordance with the contract agreement as stated above. Details of the actual payments are below.

Date	Ref/ PV. No	Payee	GMD
23/01/2019	049	UXL Mamlai	175,000.00
02/05/2019	406	UXL Mamlai	382,500.00
09/07/2019	RTGS 11	UXL Mamlai	1,000,000.00
Total			1,557,500.00

Implication

The non-compliance payments might lead to over or understatement of the contract amount and un-successful completion of the project.

Priority

High

Recommendation

The Council should ensure that in future all contract payments are in line with the contract agreement in order to have a successful project.

Management Response

Response	Point noted. The new Qualified Director of Finance has been hired by the Council to strengthen the entire Finance Department, thus ensure that there are no such financial mistakes in the future
Action to be taken	Strengthening the Finance Department has started and Procurement has also been beefed up with qualified people to stem the tides of such mistakes
Officer responsible for remedial action	Ag. Director of Finance, Muhammed Cham as per during the period under consideration
Date when situation will be regularized	Immediately!

3.4.4 De-Aggregation of Procurements

Section 21 of the Gambia Public Procurement Authority (GPPA) Act states that:

“A procuring organisation shall not divide its procurement artificially in order to avoid the monetary thresholds set in this Act or in any Regulations.”

Finding

We noted that Council de-aggregated the construction of an abattoir and eight (8) stores for the year under review.

The Council paid **GMD1, 767,812.94** and **GMD1, 814,885.35** for the construction of the abattoir and stores at the Banjul Albert Market and BCC Ice Plant respectively. These payments were made to the Director of Planning as imprest and were fully retired. Details of the payments are below.

Date of Payment	PV number	Payee	GMD
Payments for the Abattoir			
05/03/2019	0175	Katim Touray	97,750.00
05/03/2019	0180	Katim Touray	154,300.00
02/04/2019	0267	Katim Touray	16,825.00
12/05/2019	0375	Katim Touray	895,385.00
25/07/2019	0731	Katim Touray	109,552.94
06/09/2019	0875	Katim Touray	18,500.00
06/09/2019	0876	Katim Touray	8,500.00
03/10/2019	1081	Katim Touray	17,000.00
17/06/2020	0470	Katim Touray	450,000.00
Total			1,767,812.94

Payments for the Stores			
27/11/19	1149	Katim Touray	250,000.00
11/02/20	0070	Katim Touray	250,000.00
24/07/20	0575	Katim Touray	300,000.00
27/07/20	0580	Katim Touray	19,500.00
30/07/20	0595	Katim Touray	200,000.00
01/09/20	0683	Katim Touray	445,385.35
01/09/20	0684	Katim Touray	200,000.00
06/11/20	0946	Katim Touray	150,000.00
Totals			1,814,885.35

Implication

This is in violation of the above GPPA Act which might lead to sub-standard structures resulting to loss of funds to the Council.

Priority

High

Recommendation

Management should ensure that procurements above the GPPA thresholds for procurement or any other regulation are adhere to.

The practice of paying contract amounts to staff of the Council should be to stop immediately by Management.

Management Response

Response	Point noted. The new Qualified Director of Finance has been hired by the Council to strengthen the entire Finance Department, thus ensure that there are no such financial mistakes in the future
Action to be taken	Strengthening the Finance Department has started and Procurement has also been beefed up with qualified people to stem the tides of such mistakes
Officer responsible for remedial action	Ag. Director of Finance, Muhammed Cham as per during the period under consideration
Date when situation will be regularized	Immediately!

3.4.5 Conditions of the Abattoir and the Stores

Finding

We inspected the sites of the abattoir and stores which cost nearly GMD2, 000,000.00 each and noted that both projects were significantly far from completion. There were also significant visible defects with the structure which need alterations. The plumbing work of the abattoir was incomplete. See sample picture of the abattoir below.



Implication

There is the risk that monies were misappropriated leading to incomplete structures and defects.

Priority

High

Recommendation

Management should look into how these funds were utilise given the poor condition of the structures constructed less than a year and take appropriate action since the amount involved are high.

Management Response

Response	The points raised are noted! However, the construction of the building in the abattoir and stores were near completion until the infamous September 2021 rains that ravaged the country hit the abattoir and stores and they all suffered significant impacts leading to those defects raised in your findings
Action to be taken	The Director of Planning and team will take the all necessary corrective measures to make good the defects and handover the two projects
Officer responsible for remedial action	Director of Planning (Mr. Katim Touray)
Date when situation will be regularized	Immediately!

Auditor's Further Comments

No documentary evidence such as reports of the damage to Management or Council and it was not disclose in the financial statements. This shows that there was no value for money given the resources involved.

3.4.6 Procurement without Tendering

Finding

The Council made procurement of GMD13, 039,850.00 for the purchase of 3,000 trash bins without adhering to the above GPPA Act. A single invoice was provided as evidence of supporting document.

Date	Payee	Code	Amount
23-Apr-19	Kebba & sons household cleansing material	20-0102	40,000.00
07-May-19	Kebba & sons household cleansing material	80-0112	5,000,000.00
08-May-19	Kebba & sons household cleansing material	30-0104	67,850.00
17-Jun-19	Kebba & sons household cleansing material	80-0112	1,000,000.00
24-Jun-19	Kebba & sons household cleansing material	80-0112	432,000.00
18-Dec-19	Kebba & sons household cleansing material	80-0112	6,500,000.00
Total			13,039,850.00

Implication

There is the risk that the goods might not be procured with appropriate quality and at competitive prices in the absence of the required tender procedure leading to misuse of funds.

Priority

High

Recommendation

Management should provide reason(s) for not in compliance with the above GPPA regulations.

Management Response

Response	<p>Observations noted!</p> <p>Kebba and Sons observations are glare and valid but BCC lacked the competent staff to do the proper procurement and advice at that material point in time.</p> <p>The Banjul City Council have taken great strides to set up a Special Procurement Unit (SPU) under the leadership of a Senior Procurement Officer. In April, 2021 THE LOCAL GOVERNMENT SERVICE COMMISSION recruited for BCC a Senior Procurement Officer in the name of Mr. Ebou Keita. We went an extra mile to recruit another procurement assistant in October 2021 and should be confirm sometime in 2022. He is Essaha Sowe. Three (3) staff now handles the SPU of BCC.</p> <p>The procurement was handled by people who do not have procurement knowledge, but the Council has established Specialized Procurement Unit to avoid re-occurrence of such issues.</p> <p>We concurred with your audit observations on procurement and tendering and you will equally agree with us that an institution needs competent personnel and staff to do a proper procurement.</p> <p>We are of the belief that these issues will be a thing of the past as the SPU is now performing and getting the job done for Council.</p>
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Action to be taken	We have engaged THE LOCAL GOVERNMENT SERVICE COMMISSION for the recruitment of competent staff to man our procurement Unit. There are now three staff headed by a Senior Procurement Officer in that Unit
Officer responsible for remedial action	CEO and Team
Date when situation will be regularized	The issues of procurement and its attendant problems are now fixed at BCC

Auditor's Further Comment

The City Council provided the tender documents which we reviewed and noted that restricted tendering was use for the procurement process.

3.4.7 Un-Deposited Auction Sale

Finding

We noted un-deposited fund of GMD78, 230.00 to the City Council account in respect of auction sale of a motor vehicle (Toyota Land Cruiser GXV8) for GMD231, 530.00. We confirmed that GMD153, 300.00 was received and deposited.

In addition, the buyer paid the un-deposited fund to the City Council on 19 August 2020 and 26 April 2021.

Implication

There is risk that the balance was misappropriated leading to loss of revenue to Council to effectively carry out its activities.

Priority

High

Recommendation

Management should recover this balance of money as soon as possible and furnish details to this Office for verification.

Management Response

Response	Please find accompanying one of the receipts issued to the buyer of the said disposed vehicle. Also included in this submission is an extract of the payment breakdown as per Council's Daily Revenue Analysis for your update and necessary action
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Action to be taken	Documentations relevant to the matter raised is attached for your action.
Officer responsible for remedial action	Acting Director of Finance during the period under consideration (Muhammed Cham)
Date when situation will be regularized	Done!

Auditor's Further Comment

The receipts were provided and confirmed with the ledgers.

3.4.8 Non Compliance with Disposal Procedures

Regulation 1006 of the Financial and Accounting Manual for Local Government Authorities states that:

- a) *“When stores and other assets have become obsolete, redundant or unserviceable through normal wear and tear arising from usage or passage of time, the Chief Executive shall duly inform the contract committee comprising Heads of Departments and Internal Audit for the purpose of disposing the assets.*
- b) *The Chief Executive should cause a list to be prepared of such items showing the following details.*
 - i. *A description of the item*
 - ii. *The original cost*
 - iii. *The reason for write-off*
 - iv. *The value according to the stores ledger or Asset Register*
 - v. *The current estimated value*
 - vi. *The proposed method of disposal*
- c) *The Contract Committee will advise the Chief Executive of the write-off value for the item(s)*
- d) *The Contract Committee may engage the services of a competent Engineer/Value to determine the write off value.*
- e) *Redundant, obsolete or unserviceable stores and other assets, which have been written-off, may be disposed of according to the following rules.*
 - ii. *Items considered to have a marketable value must be sold by value auction with all procedures taken clearly documented.*

- iii. *Government Licensed Auctioneer shall be engaged for the auctioning the items”.*

Finding

The Council did not conduct the auction in line with the requirements of the above stated regulations and we noted the following:

- There was no evidence that The Chief Executive inform the contract committee comprising Heads of Departments and Internal Audit for the purpose of disposing the assets.
- The Chief Executive Officer did not prepare a list showing the description of the item, the original cost, the reason for write-of, the value according to the stores ledger or Asset Register, the current estimated value and the proposed method of disposal.
- The service of a competent Engineer/Valuer was not hire to determine the write—off value the asset.
- The service of a Government Licensed Auctioneer was not engage for the auction. and
- Procedures for the auction were not documented.

Implication

There is risk that the value attached to the vehicle may have been undervalued leading to loss of potential revenue to the Council.

There is the risk of lack of transparency and competitive bidding due to the non-adherence of the above regulations.

Priority

High

Recommendation

Management should ensure that all disposals are in line with the requirements of the above regulation.

Management Response

Response	<p>Observations noted!</p> <p>We have taken action to remedy such occurrences within our work at BCC by forming of a Disposal Committee and Inspection/Receiving Committee.</p> <p>We concurred with your audit observations on procurement and tendering and you will equally agree with us that an institution needs competent personnel and staff to do a proper procurement</p>
Action to be taken	<p>We now have a Disposal Committee and an Inspection/Receiving Committee within The Banjul City Council (BCC) to provide technical, expertise and competent inputs, oversight and advice to our work and most especially in procurement.</p> <p>Please find attachments for your update and quest!</p>
Officer responsible for remedial action	CEO
Date when situation will be regularized	The Disposal Committee and Inspection/Receiving Committee are now performing their oversight functions within the work of Council.

3.5 EXPENDITURE

3.5.1 Un-Budgeted Payments

Regulation 305 and 309 (2) (c) of the Financial and Accounting Manual for Local Government Authorities requires that.

“The authority to incur expenditure is vested in Council through budget approval. The Finance Director shall not make any payment nor accept any charge in his account unless authorized by the Chief Executive and in accordance with the monetary thresholds approved by each council.”

If in any financial year it is found that, the need has arisen for new expenditure for which no amount has been approved. Supplementary funds may be made available.”

Finding

We noted that payments of GMD394, 276.00 were not budgeted in the approved budget for the year 2020. Details of samples are below.

Date	Payee	Details	Code	PV No	GMD
09/01/20	Aji Fatou Nyang (Chief Cashier)	Commission on services.		0004	138,166.00
11/02/20	NA	Advertisement cost for third party (XL Standard Co. Ltd).	200110	086	40,480.00
09/09/20	Musa Jarju (Security Commissioner)	Commission on services.		0706	213,630.00
03/09/20	Aji Fatou Nyang (Chief Cashier)	Commission on services		0694	2,000.00
Total					394,276.00

Implication

This violates the above regulations which might lead to lack of funding to finance budget activities.

Priority

High

Recommendation

The Chief Executive Officer should ensure that payments made by the Council are within the approved budget or through supplementary funds as per the above manual.

Management Response

Response	Unbudgeted payments, these were as a result of wrong posting of budget head (vote). The budget heads that authorized payments as per 2019/2020 budget estimates for payment of commissions on services and publicities and adverts is provided for your perusal.
Action to be taken	Rectification of wrong budget head
Officer responsible for remedial action	Ag. Director of Finance (during the period under consideration) and Senior accounts officer
Date when situation will be regularized	Action taken

Auditor's Further Comment

We were not provided with evidence that these were wrong postings to the wrong account heads and no proof of rectification was provided for audit inspection.

3.5.2 Payment without Supporting Documents

Regulation 504 (c) of the Financial and Accounting Manual for Local Government Authorities states that:

“For all the expenditure, appropriate Payment Voucher must be completed by the Finance staff. The Payment Vouchers must be accompanied by the appropriate supporting documents such as purchase order, original invoice/Bill/Debit Note, Timesheets, Goods Received Note, Receipt Voucher, Payroll etc.”

Finding

We noted payment of GMD200, 000.00 without supporting documents to Banjul Relief Initiative. The payment was made on 20 June 2019 with payment voucher number 352 in respect of Covid-19 emergency support to the Soma Community.

According to the Finance Manager, the community of Banjul formed this association to provide support to the citizen. We could not establish how funds were received and disbursed by BCC.

Implication

- In the absence of supporting documents, there is the risk that the payment is not genuine.
- There is risk that this payment was from Council funds without been budgeted in the approved budget leading to excess expenditure.

Priority

High

Recommendation

Management should provide supporting documents to verify the payment or the amount involved recovered from the Officer(s) concerned.

Management should provide proof of documentation in relation to source of funding and management of the Banjul Relief Initiative.

Management Response

Response	Payment paid to some community was from the funds mobilized by the Banjul relief initiative and deposited to council on behalf of the initiative
Action to be taken	Supporting documents provided for your verification
Officer responsible for remedial action	Ag. Director of Finance (during the period under consideration) and Ag. Finance Manager
Date when situation will be regularized	With immediate effect

Auditor's Further Comment

No supporting document was provided for our confirmation.

3.5.3 Payments not Verified by Internal Auditor

Section 504 (d) of the Finance and Accounting Manual for Local Government Authorities states that:

“The Director of Finance is directly responsible for the control of expenditure. He is personally responsible for the control of all votes and liable for any unauthorized expenditure,

He or she shall examine the payment vouchers and the supporting documents and ensure that they have been properly analysed and certified by relevant officer including the Internal Auditor before they are passed to the Chief Executive Officer for payment.”

Finding

The Council made several payments without evidence of verification by the Internal Auditor.

Date	Ref	Code	Payee	GMD
1-Mar-19	151	Salaries	Aji Fatou Nyang (Chief Cashier	449,310.12
1-Mar-19	153	Salaries	Trust Bank Ltd. (For Other Banks)	334,090.55
6-Mar-19	169	D/P Wages	Aji Fatou Nyang Chief Cashier	305,183.48
14-Mar-19	193	Salaries	Aji Fatou Nyang Chief Cashier	527,079.00
29-Apr-19	389	Salaries	Aji Fatou Nyans Chief Cashier	678,483.02
29-Apr-19	382	Salaries	Trust Bank Ltd. (For Other Banks)	350,862.77
Sub Total				2,645,008.94
4-May-20	354	D/P Wages	Ebou Drammeh (Ag. Finance Manager)	299,155.27
2-Jul-20	504	Salaries	Trust Bank Ltd. (For Other Banks)	624,847.32
26-Nov-20	1000	P/Loan	Reliance Financial Services	45,947.27
16-Jun-20	460	20-0118	Atlas — Fuel	100,000.00
27-Nov-20	1008	20-0105	Trust Bank Ltd.	22,597.00
23-Dec-20	1074	20-0121	Trust Bank Ltd. (For Other Banks)	845,473.03
Sub Total				1,938,019.89
Total				4,583,028.83

Implication

There is risk of lack of adequate supporting documents or details occurring with the affected transactions which might not be detected and corrected on time.

Priority

High

Recommendation

Management should ensure that all payment vouchers are properly analysed and certified by the Internal Auditor before they are pass to the Chief Executive Officer for payment.

Management Response

Response	Action taken to avoid such reoccurrence
Action to be taken	Forward to the internal audit department for verification.
Officer responsible for remedial action	Ag. Director of Finance (during the period under consideration) and Ag. Finance Manager
Date when situation will be regularized	Action taken

3.5.4 Understatement of Payments in the Improper Cashbook

Regulation 902 (v) of the Financial and Accounting Manual for Local Government Authorities states that:

“The Cash book should be posted daily by the Accounts Clerk and the postings should be checked by on its subsequent working day by the Senior Accounts Clerk.”

Finding

We noted understatement of GMD194, 285.24 in the improper cashbook. This was as a result of difference between the cashbook and the payment vouchers amount. Details are below.

Date	P.V No.	Cashbook GMD	Voucher GMD	Understatement GMD
25/03/19	244	6,750.00	5,250.00	1,500.00
27/06/19	622	32,000.00	132,000.00	(100,000.00)
Sub Total				98,500.00)
03/07/20	510	222,785.32	294,785.32	72,000.00)
30/12/20	1098	376,002.12	399,787.36	23,785.24)
Sub Total				95,785.24)
Total		637,537.42	831,823.68	(194,285.24)

Implication

There is a risk that the cash book balance at the years end were understated leading to misstatement of the financial statements since the payment voucher amounts are the actuals.

Priority

High

Recommendation

Management should ensure that corrective measures are taken to adjust the cashbook and revised the financial statements.

Management Response

Response	Noted and we are investigating the variances and the reasons responsible for it and remedy the finding!
Action to be taken	Acting Director of Finance during the period under consideration (Mr. Muhammed Cham) has been tasked to do the needful.
Officer responsible for remedial action	Acting Director of Finance during the period under consideration (Mr. Muhammed Cham)
Date when situation will be regularized	Immediately!

Auditor's Further Comments

No evidence was provided to confirm that these understatements were investigated and necessary action taken.

3.5.5 Non- Deduction of Withholding Tax

Section 89 (3) of the Income and Value Added Tax Act, 2012 states that:

“A person who retains the services of a contractor or subcontractor to carry out work, or supply labour or materials for carrying out the work shall withhold tax at the rate of ten per cent of gross fees or other payments made to the contractor or subcontractor in respect of the services”.

Finding

We noted that the City Council did not deduct withholding tax from suppliers of goods and services for the period under review.

Implication

Non-deduction of withholding tax is violation of income and value added tax act which might lead to loss of revenue to Gambia Revenue Authority.

Priority

High

Recommendation

Management should ensure that withholding tax is deducted from suppliers of goods and services and remit to the Gambia Revenue Authority.

Management Response

Response	BCC Management has started implementing the deduction and holding of taxes due to Government through GRA and respecting the protocols of Withholding taxes. We
Action to be taken	
Officer responsible for remedial action	Director of Finance (Momodou Camara)
Date when situation will be regularized	We are compliant since the 1 st . of January, 2021.

3.6 PAYROLL

3.6.1 Overdue Acting Appointment

Order 02203 of the General Orders states that:

“Where any OffICQr has acted continuously in a post for six months, the Public Service Commission shall automatical/y approve his/her substantive appointment unless an adverse report is submitted on his/her performance or conduct. (amended)”

Finding

We noted that several key positions at the Council were on acting appointments for more than six months in contrast to the above General Orders. There were no reports on staff performance or conduct. Details are below.

Name	Designation	Date of Appointment
Muhammed Cham	Acting Deputy Director of finance	July 2018
Ebou Drammeh	Acting Finance Manager	July 2018
Yusupha Jallow	Acting Director of Administration	January 2019
Pa Modou Ndow	Acting Licence Officer	February 2019
Ida Njie	Acting Procurement Officer	June 2019
Abdoulie J.Corr	Acting Director of Internal Audit	August 2019
Aji Fatou Nyang	Acting Chief Cashier	August 2019
Mustapha John	Acting Asst. Market Manager	September 2019

Implication

The practice of keeping appointees in acting positions well beyond the required period and without assessing the staff might result in under performance without notice.

Priority

High

Recommendation

Management should review the affected appointments with a view to regularizing the appointments as required by the above General Orders.

Management Response

Response	<p>This is a valid observation and is well noted!</p> <p>However, sometime in 2020 a Directive came from our line Ministry, The Ministry of Local Governments, Lands and Religious Affairs that Councils do not have the mandate and audacity to promote, terminate or dismiss any staff.</p> <p>Subsequently, a communique came last year meaning July 2021 that Councils can promote and hire from Grade 6 downward.</p> <p>We are waiting for The Ministry's directive and approval to kick start the process of confirming these positions and officers</p>
Action to be taken	<p>We have started engaging the Ministry and recent we wrote to confirm the New Director of Finance. The remaining positions and portfolios will be treated accordingly in due course!</p> <p>Please find informative attachments to substantiate our assertions on this matter</p>
Officer responsible for remedial action	CEO and Ag. Director of Administration
Date when situation will be regularized	Immediately!

Auditor's Further Comments

We have not receive any evidence during and after our audit exercise to confirm that the council did write to the ministry concerning about the above issue.

3.6.2 Incomplete Personnel file

Finding

We noted that staff personal files were incomplete. Documents such as birth certificates, qualification certificates and appointment letters were not in file. Details can are in Annex B.

Implication

Incomplete records may result in problems in determining accurate status of staff in case of calculation of retirement dates as well as staff appraisal matters.

Recommendation

Management should ensure that all files should be properly documented with their necessary documents and ensure regular review and file up-date.

Management Response

Response	Observation is valid and Management will do the needful!
Action to be taken	Some like the Director of Finance, Momodou Camara and Katim Touray respectively have already provided their birth certificates for your update and the rest will follow. A copy has also been file with the Records Unit of BCC
Officer responsible for remedial action	Ag. Director of Administration, Mr. Yusupha Jallow.
Date when situation will be regularized	Immediately

Auditor's Further Comments

The birth certificates for Momodou Camara and Katim Touray were provided for audit confirmation and adjustments have been made in Annex B.

3.7 DEBTOR'S (RECEIVABLES)

3.7.1 Un-Repaid Loans

1. Non-Staff

Finding

We noted un-repaid loans of GMD40, 000.00 owed by two non-staff at GMD20, 000.00 each. The repayment were due for in 2013 but has not yet been recovered.

Implication

Issuing loans to non-staff might lead to non-repayment leading to loss of funds to the Council.

Priority

High

Recommendation

All efforts should be made to recover the loans, including establishing communications with the debtors with the view of finding out as to how and when the debts can be recovered.

Management Response

Response	The loans allocated to the two women was in respect of a council resolution to support the two women selected by the government to go to mecca and a resolution to that effect was passed. The people and staff concerned were engage for possible recovery. Furthermore, the query is noted and Council will implore means of recovery
Action to be taken	The new Director of Finance will work with the Former Ag. Director of Finance and Ag. Director of Administration to recover the monies owed to Council
Officer responsible for remedial action	Ag. Director of Finance (during the period under consideration) and Director of Administration
Date when situation will be regularized	In progress

2. Staff Loans

Finding

We also noted that staff loan of **GMD136, 429.00** were not repaid. These staff were no longer working with BCC and no evidence was provided to ascertain that efforts were made to recover the loans. Details are below.

Name	Loan Amount	Date of Loan	Employment status
Momodou Bah	65,867.00	17 [*] Jan. 2017	Resigned
Fatou Sallah	26,875.00	17 [^] Jan. 2017	Resigned
Baboucarr Secka	28,351.33	17 ^h Jul. 2019	Former Employee
Njaga Jammeh	9,000.00	07 [^] Mar. 2017	Former Councillor
Landing Sanyang	4,000.00	12 ^h Jul. 2016	Former Councillor
Demba Gaye	2,336.00		Contract terminated
Total	136,429.00		

Implication

There is a risk that these loans might not be recovered by the Council from the former employees leading to loss of funds to the Council.

Priority

High

Recommendation

All efforts are made to recover the loans, include establishing communications with the debtors with the view of finding out as to how and when the debts are to be recovered.

Management Response

Response	The loans allocated to the two women was in respect of a council resolution to support the two women selected by the government to go to mecca and a resolution to that effect was passed. The people and staff concerned were engage for possible recovery. Furthermore, the query is noted and Council will implore means of <u>recovery</u>
Action to be taken	The new Director of Finance will work with the Former Ag. Director of Finance and Ag. Director of Administration to recover the <u>monies</u> owed to Council
Officer responsible for remedial action	Ag. Director of Finance (during the period under consideration) and Director of Administration
Date when situation will be regularized	In progress

Auditor's Further Comments

Management response did not address audit finding 2 which was about staff loan.

3.7.2 Outstanding Salary Advances

Finding

Examination of salary schedules against salary payment vouchers revealed outstanding salary advance balances of GMD22, 075.00 in respect of staff for the year 2019. Details are below.

Date	Employee Name	Sat. Adv. Received	Amount Paid	Balance Outstanding
08/11/19	Mr. Ebou Drammeh (AG. Finance Manager)	6,900.00	00.00	6,900.00
12/11/19	Mr. Abdoulie Secka (Accounts Officer)	5,000.00	00.00	5,000.00
14/11/19	Mr. Abdoulie J. Corr (Director of Internal Audit)	10,000.00	5,000.00	5,000.00
06/11/19	Mr. Dawda Jones (Clerk of Council)	6,000.00	3,000.00	3,000.00
13/11/19	Ebou L. Njie (Rates Manager)	5,500.00	3,325.00	2,175.00
Totals		33,400.00	11,325.00	22,075.00

Implication

There is a risk that these outstanding amounts may not be recovered resulting to loss of funds to the council.

Priority

High

Recommendation

Council is should recover the outstanding balances by making appropriate deductions from the above staff and evidence be provided to this Office for review.

Management Response

Response	It was an over sight because of the unavailability of the salary schedule, the pay schedule was not available for the SAO to effect the deduction on time and accurately.
Action to be taken	To be deducted with immediate effect.
Officer responsible for remedial action	Ag. Director of Finance (during the period under consideration) and Internal auditor and senior accounts officer.
Date when situation will be regularized	Action taken

Auditor's Further Comments

No evidence was provided to confirm that deductions were made from the staff.

3.7.3 No Debtors (Receivables) Control Accounts

Regulation 913 (i) and (ii) of the Financial and Accounting Manual for Local Government Authorities states that:

“Loans and Advances: Debtors control shall be maintained in respect of staff loans and advances with subsidiary ledgers kept for the individual ledger accounts. At the end of each month the total of the balances in the individual ledger accounts shall be compared with the totals of the Debtors Control. Any agreement between the two totals shall be investigated and corrections made accordingly.”

“Trade Debtors: Debtors control shall be kept in respect of arrears of rates and licences and other amounts owed to the council. Individual ledger accounts or list of debtors shall be maintained. The arrears of revenue will not reflect in the revenue account since cash basis of accounting is being adopted.”

Finding

BCC did not maintain debtors control account in respect of loans and advances and trade debtors. There were also no individual ledger accounts or list of debtors as required by the above regulation.

Implication

Without debtors control accounts and individual ledger accounts or list of debtors the accuracy of debtors in the balance sheet could not be ascertained.

Priority

High

Recommendation

Management should maintain debtors control account and individual ledger accounts or list of debtors for loans and advances and trade debtors in order to keep track of accurate debtors' balances at any time.

Management Response

Response	Council operates an excel spreadsheet as Loan and Advances Control Accounts need updating for improve its effectiveness and efficiency
Action to be taken	To operate a Payroll Software
Officer responsible for remedial action	Director of Finance
Date when situation will be regularized	31 ^s May 2022

Auditor's Further Comments

Situation remains the same up to time of finalising this report.

3.8 CREDITORS (PAYABLES)

3.8.1 No Creditors (Payables) Control Account

Regulation 913 (iii) of the Financial and Accounting Manual for Local Government Authorities states that:

“Creditors Control. Councils are not expected to have many creditor since they operate a balance budget with expenditure paid as at when incurred. Creditors controls shall be maintained in respect of utilities bills which are normally received in arrears (GAMTEL and NAWEC) and any other amounts owed by the Council to the third parties such as SSHFC and GRA.”

Finding

The City Council did not maintain creditors control account or individual ledger accounts for short and long time liabilities (payables).

We further noted that, the City Council has many creditors' including long term as oppose to the manual.

Implication

Without creditors control account or individual ledger accounts, the accuracy of creditors in the balance sheet could not be ascertain.

Priority

High

Recommendation

Management should ensure that a creditor's control account and individual ledger accounts are maintain and furnish to this Office for confirmation.

Management Response

Response	Noted and remedial actions will be taken
Action to be taken	Planning to operate a Creditors Control Account
OffiGer responsible for remedial action	Director of Finance
Date when situation will be regularized	Immediately

Auditor's Further Comments

No creditors control account was provided up to the finalisation of this report.

3.9 FIXED ASSETS

3.9.1 Assets not Recorded in the Asset Register

Regulation 1005 (3) of the Financial and Accounting Manual for Local Government Authorities states that:

“The Fixed Assets Register shall record the following information of each item.”

- 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

We noted that assets purchase for the years 2019 and 2020 were not recorded in their respective fixed asset registers.

Implication

There is a risk that the assets not recorded might get loss, stolen or personalised without notice or trace.

Priority

High

Recommendation

Management should ensure that assets purchase for the years 2019 and 2020 are recorded in their respective asset registers and furnish to this Office for audit confirmation.

Management Response

Response	
Action to be taken	
Officer responsible for remedial action	
Date when situation will be regularized	

Auditor's Further Comments

No management response was provided by BCC.

3.9.2 Fixed Asset Register without Adequate Information

Section 1005 (3) of Financial and Accounting Manual for Local Government Authorities states that:

“The Fixed Assets Register shall record the following information of each item.

- 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

We noted that key information such as the Insurance policy and date of disposal of assets which were not included in the fixed assets register.

Implication

In the absence of adequate information on insurance policy and disposal of assets, it will be difficult to assess the insurance policy of assets and whether there is the need to dispose of assets.

Priority

High

Recommendation

Management should ensure that insurance policy and disposal details are included in the asset register and details furnish to this Office for verification.

Management Response

Response	
Action to be taken	
Officer responsible for remedial action	
Date when situation will be regularized	

Auditor's Further Comments

No management response was provided by BCC.

3.10 GOVERNANCE REVIEW

3.10.1 No Minutes of Meetings

1. General Council

Section 31 (1 and 2) of the Local Government Act 2002 states that:

“Minutes of all meetings of a Council shall be recorded and kept in the English Language.

Copies of all minutes of meetings of Council shall be open for inspection by members of the public.”

Finding

The City Council did not provide minutes of meetings of the Council and/or other documentations for the years 2019 and 2020. We were not availed with personal representations of personnel of the Council during both planning and fieldwork stages of the audit even after several requests.

Implication

- In the absence of minutes of meetings and discussion with personnel of the General Council, it will be difficult to assess the effectiveness and efficiency of the Council.
- There is also the risk that Council did not held meetings as required by the above act.

Priority

High

Recommendation

Management should provide the minutes of meeting of the Governing Council for audit review and analysis. In future audits, the personnel of the General Council should be available for discussion with the auditors in order to assess their effectiveness.

Management Response

Response	We have started on a wholesale to take and document all minutes of all meetings within council. Starting from General Council Meetings to Contract Committee Meetings we are producing and documenting all minutes. This has been implemented since around the ending of 2020 to date. We are receptive of the benefits and the legal ramifications of these minutes going forward as an institution. It has been a topical issues and BCC Management has taken its stance to stem the tides of lack of generation of minutes and documenting them.
Action to be taken	We have co-opted Secretary to the Deputy Mayor, Fatoumata Serra Cessay into all Committees an General Council to take minutes and generate them and also produce and circulate them to all relevant parties and also keep a copy for the file.
Officer responsible for remedial action	Fatoumatta Sera Ceesay (Secretary to The Deputy Mayor).
Date when situation will be regularized	Already regularized and performing.

Auditor's Further Comments

There should be a Council Clerk as required by section 44 (1) of the Local Government Act, 2002 which states that, "*there shall be a clerk of each Council who shall be appointed by the Local Government Service Commission*". Therefore BCC need to hire a Council Clerk as per the Act.

2. Finance and Establishment Committees

Finding

The City Council did not provide minutes of meetings for review for the years 2019 and 2020 in respect of the finance and establishment committees.

Implication

In the absence of minutes of meetings:

- It will be difficult to determine if the committee meets regularly to provide oversight and guidance over financial issues affecting the Council. This is due to numerous adverse financial findings from audit reports still unaddressed.
- It will be difficult to determine if the committee meets regularly to provide oversight and guidance over staff issues affecting the Council. This is due to numerous adverse findings from audit reports and the interim management task force report 2018 still unaddressed.

High

Recommendation

Management should ensure that the minutes of meetings are provided for our review.

Management Response

Response	
Action to be taken	
Officer responsible for remedial action	
Date when situation will be regularized	

Auditor's Further Comments

No management response was provided by BCC.

3.11 INTERNAL CONTROL REVIEW

3.11.1 Lack of Risk Management Policy

Finding

We noted that no risk management policy was in place to identify and prevent risks.

A risk management policy serves two main purposes that are to identify, reduce and prevent undesirable incidents or outcomes and to review past incidents and implement changes to prevent or reduce future incidents.

Implication

In the absence of a risk management policy, the Council may not be in a position to identify, reduce and prevent unwanted outcomes and to review past incidents and implement changes to prevent future incidents.

Low

Recommendation

Management should ensure that a risk management policy is in place, tested and updated regularly.

Management Response

Response	Noted and action taken by the internal audit department and management to engage a consultant to provide an updated version risk management policy that matches standard.
Action to be taken	In progress.
Officer responsible for remedial action	Ag. Internal Audit Director
Date when situation will be regularized	As soon as possible (immediately)

Auditor's Further Comments

We were not provided with evidence that there is a risk management policy in place during the audit and up to the finalisation of this report.

3.12 IT INTERNAL CONTROL

3.12.1 Un-Use Softwares

Finding

We found out two un-used softwares namely Integrated HR and Payroll Software and Quick Books Accounting Software. The City Council purchased these since 2019. Details of purchases are below.

Date	Details	Supplier	GMD
30/05/19	Quick Books Accounting software	BKay Consulting	221,000.00
31/05/19	Integrated HR & Payroll System	KubeJara	235,000.00
Total			456,000.00

Implication

There is risk that money wasted on purchasing these softwares could have been used to fund other activities beneficial to the public.

Priority

High

Recommendation

Management should provide genuine explanation for not using the softwares after spending much.

Management Response

Response	Management will engage Kubejarra to restore the service so that we can start using that well-built software package.
Action to be taken	Re-engagement of software provider for facilitation of password and light training to fully utilize the package.
Officer responsible for remedial action	Sarjo Jammeh ICT Manager
Date when situation will be regularized	With immediate effect.

3.12.2 File Share Permission

Finding

During the audit we found out that there were several folders in the active directory server which were shared over the network and accessed by different units within the council, which include the accounts unit folder containing the payroll and staff data.

Most of these folders were shared and can be accessed by everyone on the network. Essentially, some of the files shared do not have access limited to the intended people.

Implication

There is risk that, an unauthorized user with malicious intend might have access to the folders, and tamper (delete, modify, edit) with the files.

Priority

High

Recommendation

Management should ensure that appropriate permission is assign to each folder to make sure users are given access to only their authorized folders.

Management Response

Response	These problems are prevalent due the fact that the DC was down and the ADC was still not fully configured. The problem is now solved and all User Rights, Password Complexity Requirement, File Screening and Permissions are all fixed accordingly.
Action to be taken	According to the ICT Manager, Sarjo Jammeh, this problem is now solved and all User Rights, Password Complexity Requirement, File Screening and Permissions are all fixed accordingly.
Officer responsible for remedial action	Sarjo Jammeh ICT Manager
Date when situation will be regularized	The problem is solved and please expunge from your final report.

3.12.3 Un-Genuine Operating System

Finding

We found out that there were some computers installed with no-genuine operating system (crack operating system) which have lower level of security that hackers can leveraged to cause havoc to the computers.

Implication

Non-genuine operating system lack key security features and functionality that are available in licensed operating system and is prone to multiple security risks including malware, hacking, virus attacks, and paralysis of IT system.

Medium

Recommendation

Management should install licensed and genuine operating system on all Council's computers.

Management Response

Response	Management is working towards purchasing genuine windows license for all the unlicensed computers accessing our infrastructure
Action to be taken	The cost of genuine windows license is budgeted and funds will be allocated to do the needful.
Officer responsible for remedial action	Sarjo Jammeh ICT Manager
Date when situation will be regularized	June 2022

3.12.4 No External Storage of Backup Data

Finding

We found out that there was no external storage device for data backup for files in the active directory server.

All data sits entirely on the server. The server has limited capacity and its secondary drive storage backup data is currently not functional.

Implication

There is risk of permanent data lost in the event of the server's primary drive fails, disaster or theft since there are no external backups available.

Priority

High

Recommendation

Management should ensure that data is properly back-up in an external storage and securely save, and make sure that all the drives in the server are fully functional.

Management Response

Response	Management has allocated a budget for ICT in which extra hardware and software and devices will be procured and thus component is part of it. This will follow our movement into the new BCC office Complex some time in 2022.
Action to be taken	It has been budgeted and the funds will be allocated for the procurement of the necessary storage systems and software.
Officer responsible for remedial action	Sarjo Jammeh ICT Manager and BCC Management Team headed by the CEO
Date when situation will be regularized	Before September 2022

3.12.5 No ICT Security Policy**Finding**

We noted that there was no ICT security policy at the Council. This serves as a guide in defining 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.

Priority

Medium

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

Response	BCC Management and ICT Unit have already started working on ICT Security Policy for BCC and it should be finalized and put to use before the end of 2022.
Action to be taken	Funds have already been committed to secure an ICT Policy for BCC and the balance will be paid upon submission of the draft for possible validation and adaption by Council.
Officer responsible for remedial action	Sarjo Jammeh ICT Manager and BCC Management Team headed by the CEO
Date when situation will be regularized	Already being executed and timelines for completion is before the end of the year 2022

3.12.6 No IT Training Program

Finding

We found out that there was no define IT training program available for the IT staff.

Information Technology (IT) field is dynamic and needs continuous updating and upgrading on new trends and features to be relevant on the job or in the field as an IT Officer

Implication

Lack of defined IT training could result in IT function failing to meet operations as well as outsourcing of most ICT functions, which would incur additional cost to the Council.

Priority

Medium

Recommendation

Management should ensure that capacity gaps are identify, and appropriate training program in place to provide relevant training to IT staff.

Management Response

Response	Management have now understood that ICT is never stagnant and as such we will continue to provide regular training on short courses, university trainings and international conferences
Action to be taken	The ICT Manager is being sponsored by Council through the Ostend-Banjul Project to do a Bachelor's Degree in ICT. Many staff are also on ICT Training including the likes of Ms Fatoumatta Serra Ceesay and others.
Officer responsible for remedial action	Sarjo Jammeh ICT Manager and BCC Management Team headed by the CEO
Date when situation will be regularized	Is being implemented and will go on a larger scale in the months and years ahead.

Auditor's Further Comments

Management response did not address the finding since the finding is about lack of or no training policy for IT staff.

3.12.7 No Antivirus Software License

Finding

We discovered that there were computers with expired antivirus and others with no antivirus software.

Implication

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

Priority

High

Recommendation

Management should ensure that all computers including the server have licensed and updated antivirus software installed. This antivirus would detect and remove any virus transmitted to the computers, thereby protecting them including the server.

Management Response

Response	Is being implemented and will go on a larger scale in the months and years ahead.
Action to be taken	Kaspersky Endpoint Security was recently installed in all our systems including the servers.
Officer responsible for remedial action	Sarjo Jammeh ICT Manager
Date when situation will be regularized	This point should be expunged from the report and should not factor any longer.

3.12.8 Lack of Uninterrupted Power Supply (UPS)

Finding

We found out that there were no UPS for power backup device to serve the network devices and server at the City Council in the event of power lost.

Implication

There is a high risk that City Council might not recover from an interruption at all or quickly enough and sudden power failure can cause critical damage to the server and network devices.

Priority

High

Recommendation

Management should ensure that there is sufficient power backup available for the systems particularly the server and network devices.

Management Response

Response	Council have already committed Millions of Dalasi to build proper ICT infrastructure and policies. However, we are procuring battery packs that will handle our server room for a couple of hours. This contract have been awarded and should be executed in 2022.
Action to be taken	Council have already committed Millions of Dalasi to build proper ICT infrastructure and policies. However, we are procuring battery packs that will handle our server room for a couple of hours. This contract have been awarded and should be executed in 2022.
Officer responsible for remedial action	Sarjo Jammeh ICT Manager and BCC Management Team headed by the CEO
Date when situation will be regularized	

Auditor's Further Comments

Management response in complete since the response and action to be taken were the same and date when situation will be regularised was not completed.

3.12.9 No Physical Security and Cooling System for the Server

Finding

We found out that the server was place in an open office, poorly secured and no cooling system.

Implication

There is risk of unauthorized person physically accessing the server with malicious intention that may cause harm to the system.

Lack of cooling system will cause poor ventilation that might affect the server causing permanent damage to its (the server) hardware.

High

Recommendation

Management should ensure that the server is well secured with a cooling system, and there should be a logbook to keep record of only authorized individuals who access the server.

Management Response

Response	The server room is not conducive anymore to house the servers, space is also a concern but a well secured server room is dedicated in the new office complex fully equipped to be in used soon.
Action to be taken	Council have already committed Millions of Dalasi to build proper ICT infrastructure and policies. This contract includes a cooling system and a proper server room and it has been awarded and should be executed in 2022.
Officer responsible for remedial action	arjo Jammeh ICT Manager and BCC Management Team headed by the CEO
Date when situation will be regularized	The process has started and will be completed in 2022.

4.0 ANNEXURES

ANNEX A

Audit Inspection
Banjul City Council
Receipts not recorded in the Licence Register

Date	Receipt Numbers	Amount	Name of the Collector
24/04/19	0067193	30,000.00	Lolly Manjang
06/08/19	0074239	250.00	Ramata Jobe
07/08/19	0074402	250.00	Ramata Jobe
07/08/19	0074405	600.00	Ramata Jobe
09/08/19	0074424	350.00	Ramata Jobe
09/08/19	0074426	500.00	Ramata Jobe
09/08/19	0074433	250.00	Ramata Jobe
09/08/19	0074434	200.00	Ramata Jobe
09/08/19	0074435	500.00	Ramata Jobe
09/08/19	0074439	550.00	Ramata Jobe
09/08/19	0074440	50.00	Ramata Jobe
09/08/19	0074441	200.00	Ramata Jobe
09/03/19	0066531-0066550	455,000.00	Nyima Bojang
08/05/19	0069001-0069050	20,100.00	Saffie John
24/05/19	0070801-0070850	161,000.00	Saffie John
05/07/19	† 0072801-0072816	200,000.00	Nyima Bojang
28/11/19	0077701-0077750	99,200.00	Haddijatou Jambang
17/12/19	0078051-0078100	64,550.00	Haddijatou Jambang
Total		1,033,550.00	

ANNEX B

Audit Inspection
Banjul City Council
Incomplete Personal files

Name	Designation	Application / Offer letter	Birth Cert.	Qual. / Certs.	Empl.	Ref. to / from Loc. Gov. Serv. Comm.	Remarks
Yusupha Jallow	Ag. Director of Admin		X		01/10/94	X	Birth certificate not attached
Leoan Gomez	City Guard	√	X	X	1/04/19	X	There is No birth certificate.
Aji Fatou Nyang	Chief Cashier	√	X	Y	12/04/10	g	No birth certificate
Ebou Drammeh	Ag. Finance Manager	√	X	g	04/01/10	ç	No birth certificate
Sarjo Jammeh	Network Administrator	√	X		01/02/14		No Birth certificate attach
Medina Touray	Revenue Collector	√	x		01/02/19	x	No birth certificate
Sheriff Jaiteh	Revenue collector	√	x		01/02/19	x	No birth certificate
Touray Faal	Revenue Collector	√	x	g	01/02/19	x	No birth certificate
Lalo Kanteh	Revenue Collector	√	x	√	x	x	No birth certificate and no letter of appointment was attached.
Abdoulie Barry	Revenue Collector	√	x	ç	01/02/19	x	No birth certificate
Momodou Jammeh	Supervisor Cleansing Service	√	x	ç	01/06/13	x	No birth certificate