



Public Utilities
Regulatory Authority

Equity in development

ANNUAL REPORT

2019

A collage of three images is positioned diagonally across the cover. The top image shows a hand holding a blue and black power tool. The middle image shows a large satellite dish mounted on a truck. The bottom image shows a car wash with the text 'Super Wash' visible.

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ACRONYMS

ACE	African Coast to Europe
C&MA	Construction and Maintenance Agreement
CSIRT	Cyber Security Incident Response Team
CFL	Compact Fluorescent Lamp DWR – Director of Water Resources
ECOWAS	Economic Community of West Africa States
ECOWAN	ECOWAS Regional backbone Wide Area Network
GAMCEL	The Gambia Cellular Company
GAMTEL	The Gambia Telecommunications Company
GEG	Global Electric Group
GMA	The Gambia Maritime Agency
GOTG	Government of The Gambia
GPPA	The Gambia Public Procurement Authority
GRA	The Gambia Revenue Authority
GRTS	The Gambia Radio and Television Services
GSM	Global System for Mobile Communications
IEC	International Electro-technical Committee
FM	Frequency Modulation
ICAO	International Civil Aviation Organisation
ICT	Information Communication Technologies
IDA	International Development Association
IsDB	Islamic Development Bank
IP	Internet Protocol
IPP	Independent Power Producers
ISP	Internet Service Providers
IT	Information Technology
ITU	International Telecommunications Union
IXP	Internet Exchange Point
KMC	Kanifing Municipal Council
kV	Kilo-Volts
kWh	Kilowatt Hour

MOFEA	Ministry of Finance & Economic Affairs
NAWEC	National Water and Electricity Company
POI	Point of Interconnection
PURA	Public Utilities Regulatory Authority
RE	Renewable Energy
SIXP	Serrekunda Internet Exchange Point
VHF	Very high frequency
VOIP	Voice Over Internet Protocol
WARCIP	West African Regional Communication Infrastructure Project
WIWAX	Worldwide Interoperability for Microwave Access
WSIS	World Summit on the Information Society



DIRECTOR GENERAL'S STATEMENT

On behalf of the Board of Directors, the management and staff of the Gambia Public Utilities Regulatory Authority (PURA), I am happy to present to you the Authority's Annual Report for the year ended December 2019 as required under the PURA Act 2001. This annual report summarizes the progress we have made over the past years in implementing a range of activities of the Authority.

The Authority operates with a dual mandate of regulation and enhancement of the capabilities of the sectors we regulate. Cognizant of our tasks and challenges, we rose to the occasion to deliver on several substantive issues within our purview.

The National Development Plan 2018 - 2021 singles out Energy and ICT as critical enablers of socioeconomic development. In particular, the ICT sector has the potential of accelerating the country's socioeconomic development through the provision of secured and reliable digital technologies across the entire social strata in a manner unprecedented since the industrial revolution.

With regards to facilitating access to ICT services, the Authority in consultation with the Ministry of Information and Communications Infrastructure (MOICI) together with key stakeholders, had formulated the National Broadband Strategy to guide the development of broadband infrastructure countrywide. This includes but not limited to connectivity, content application / innovation, capacity building and awareness. The Strategy lays the foundation for the transformation of The Gambia into a knowledge-based economy driven by a high-capacity nationwide broadband. A national fibre optic backbone infrastructure known as ECOWAN, has been rolled out across the country. Furthermore, the Authority has put in place the framework to address the administrative issues relating to managing the Backbone infrastructure based on, open access and non-discriminatory pricing framework.

In the broadcasting sector, the Authority in consultation with the Government of The Gambia is at an advanced stage in the implementation of the migration from analogue to digital television broadcasting. The Authority, since the end of the year in review, has recommended to the Hon Minister of Information Communication and Infrastructure to grant five (5) Content Broadcast Television Licenses to roll out Broadcasting Content Services on the digital television platform. The Content Service Providers are authorized to enter into contractual arrangements with the licensed terrestrial Digital Television Signal Distributor for their content to be distributed countrywide in the territory of The Gambia.

As electronic business increasingly becomes an essential element of our economic endeavours, there is an urgent need for trusted electronic credentials. The Authority has been involved in activities aimed at having a Cyber Security Incidents Response Team (CSIRT) expected to protect the country's cyber space, provide a trusted environment over open Internet networks with the overall benefit of accelerating growth of electronic commerce and enhanced national competitive edge. The process was at an advanced stage during 2019, and will be implemented in 2020. As an ongoing project to counter cyber crime, works are still continuing and is being handled by a competent team well acquainted with Cybersecurity issues.

On the international plane, the Authority continued to discharge its responsibility as the designated government representative to affiliated regional and international Energy and ICT bodies. It shall continue its active participation in regional and global fora with a view to ensuring that The Gambia's national interest are protected and enhanced. The Authority also stands to remain at the cutting edge of regulation in the regulated sectors through knowledge, skills and experience gained both locally and international exposure and benchmarking with Sister Regulatory Bodies.

Regarding the Energy sector, the Authority has enhanced the licensing regulation of almost all the downstream petroleum operators but not without going through some hurdles in ensuring compliance by the operators in accordance with approved laws. I am convinced that the Authority will continue to be a powerful and vocal agent for the interests of citizens and consumers. We will work closely with all relevant stakeholders to curtail anti-competitive behaviour in the sectors we regulate and to develop new models for promoting healthy competition. I encourage you to engage us as we seek to facilitate a sound, fair and competitive Energy and ICT sectors in The Gambia.

In conclusion, it is my firm belief that an institution is as good as its personnel. The Authority has continuously invested in its human capital by recruiting individuals with proven professional capability to spearhead the realization of the organizational mandate.

My sincere thanks go to the Board of Directors, the Management, the entire staff and our stakeholders who tirelessly worked hard to ensure the smooth implementation of most of the activities of the Authority during this period. Together with our stakeholders we shall continue to deliver to the national agenda while transforming the lives of consumers and investors in the regulated sectors.

MOMODOU B JALLOW
Director General

CHAIRMAN'S STATEMENT

The Public Utilities Regulatory Authority is mandated by the PURA Act 2001 to have an oversight function over some key sectors of the economy and to report on its activities of the Preceding year to the National Assembly. This report comes at a time when the country is in the middle of a new dispensation. However, the Authority is increasingly working towards realising its strategic goals towards in the realization of the National Development Goals.

The Authority rapidly developed regulatory frameworks for the Government's new policy initiatives in the telecommunications sector such as National Broadband Network (NBN) and the licensing regime for the liberalised Gateway for effective and efficient deployment of these services to Gambian populace.

Fixed Broadband Internet usage showed a slight growth in the year under review however the penetration rate is still very low at 5% which could be attributed to factors such as cost and challenges of last mile connection. On the other hand, the Authority in collaboration with MOICI, has successfully processed and handed over international voice gateway licenses to Africell, Qcell, Gamcel and Gamtel. This is expected to result in greater transparency in the management of international voice traffic through the deployment of an international Gateway Management System being administered by the Authority.

In the same vein, the provision of sufficient electricity for economic and social development remains to be of utmost importance to all the countries in the Sub-region and the country is no exception. The Government has made and continues to make great strides to attain this. However, there continues to be access gaps, affordability, and reliability of electricity services. The Authority continues to support and improve the operating environment of the dominant player in the market for effective and efficient service delivery that could be affordable to the public, thus encourage the participation of the IPPS. For example, the licensing of the Karpower ship has significant helped to address the capacity gap and the frequent outages. However, serious challenges still remain in the transmission and distribution network in terms of technical loss. Continuous efforts are ongoing to address these technical issues with the help of stakeholders and Development partners in a bid to significantly improve this unfortunate situation.

In summary, considerable growth has been realised across all the sectors of generation transmission and distribution from NAWEC with increased consumption hence indicating revenue growth for NAWEC. The pricing regime continues to be stable during the year under review.

In the Petroleum Sector, the Petroleum Products Act of 2016 mandated the Authority to regulate the downstream petroleum activities and the Authority has been working on the Regulatory frameworks on all activities of the downstream activities from Importation, Re-Export, Storage, Retail, LPG to Transportation.

The sector has seen a surge in the application for importation / re-export Licenses and the application for retail stations continue to grow at an alarming rate. In the Petroleum Sector, unlike the Telecommunication Sector, the pricing regime is administered by the Ministry of Finance & Economic Affairs on a monthly basis, based on the world market price.

The Authority also received quite a number of considerable complaints from the consumers with regards to different aspects of quality efficient service delivery in all the sectors we regulate. The Authority with its laid down procedures and guidelines in consultation with key stakeholders, has been able to address most of them accordingly, in a bid to enhance a level playing field for all and sundry in the industry. Notwithstanding, continuous monitoring is put in place to quickly track and address issues as and when they occur.

During the year under review, the Authority was faced with two court cases during the course of its enforcement process. However, both cases were settled out of court in favour of the Authority.

The year under review generally has been difficult and that was somehow expected as we took on a very vital sector of the economy, petroleum. The Authority was also faced with the complexities associated with the liberalisation of the Gateway.

We had few difficulties in compliances and some provisions in our laws and regulations have become outdated and outlived their usefulness life as the industries grow together with technological advancement. These said provisions and regulations will be reviewed in due course.

I wish to applaud the members of Staff for their professionalism and dedication in the delivery of the aforementioned attainments on behalf of the Board, and as well extend our sincere appreciation to our line ministry (Ministry of Finance and Economic Affairs), our sector Ministries, the Ministry of Petroleum & Energy (MOPE) and the Ministry of Information & Communications Infrastructure (MOICI) for their support.

I cannot forget to also thank this honourable committee for the consideration given to the Authority during our difficult times.

The Authority is pessimistic that we will have a vibrant year in the 2020 and beyond as the regulated sectors consolidate on their compliance and abide by the rules and regulations of the Authority.

ALIEU MOMODOU NGUM

Chairman of the Board of Directors

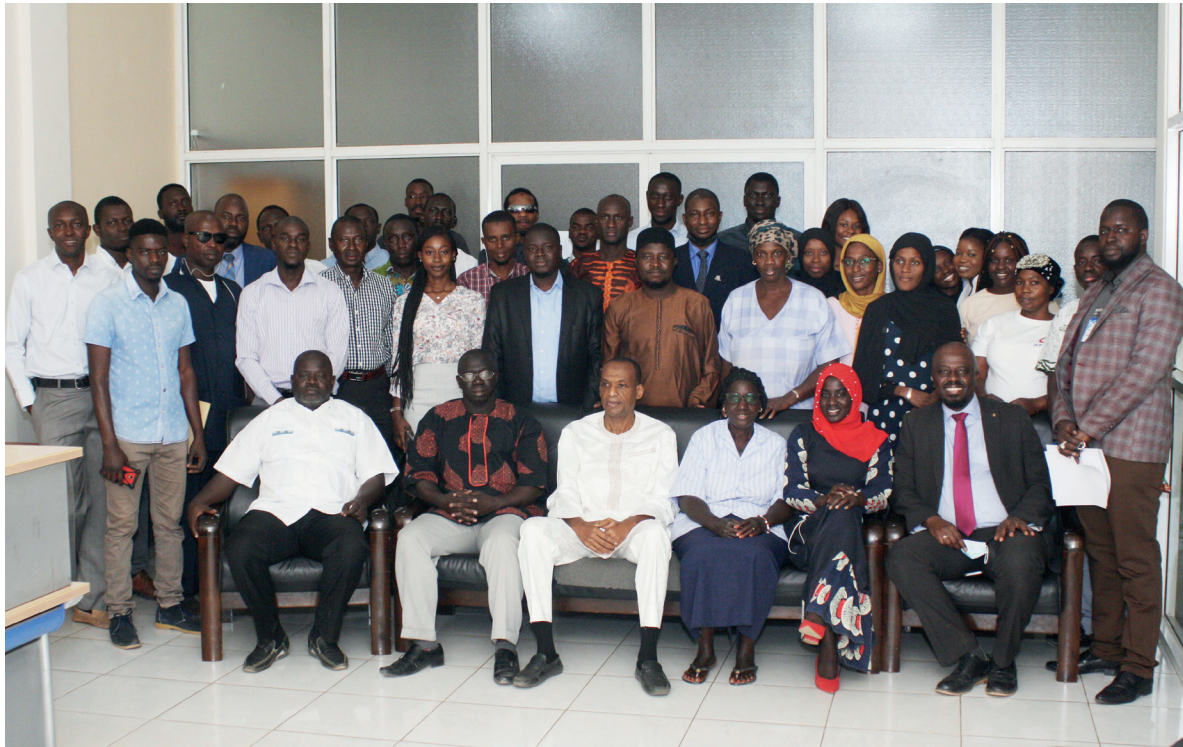


Figure A: PURA Staff photo

BOARD OF DIRECTORS



ALIEU M. NGUM
Chairman of the Board
of Directors



MOMODOU B. JALLOW



SANA M. DARBOE



MOMODOU SISSOHO



ADA GAYE

Figure B: PURA Board of Directors

HEADS OF DIRECTORATES

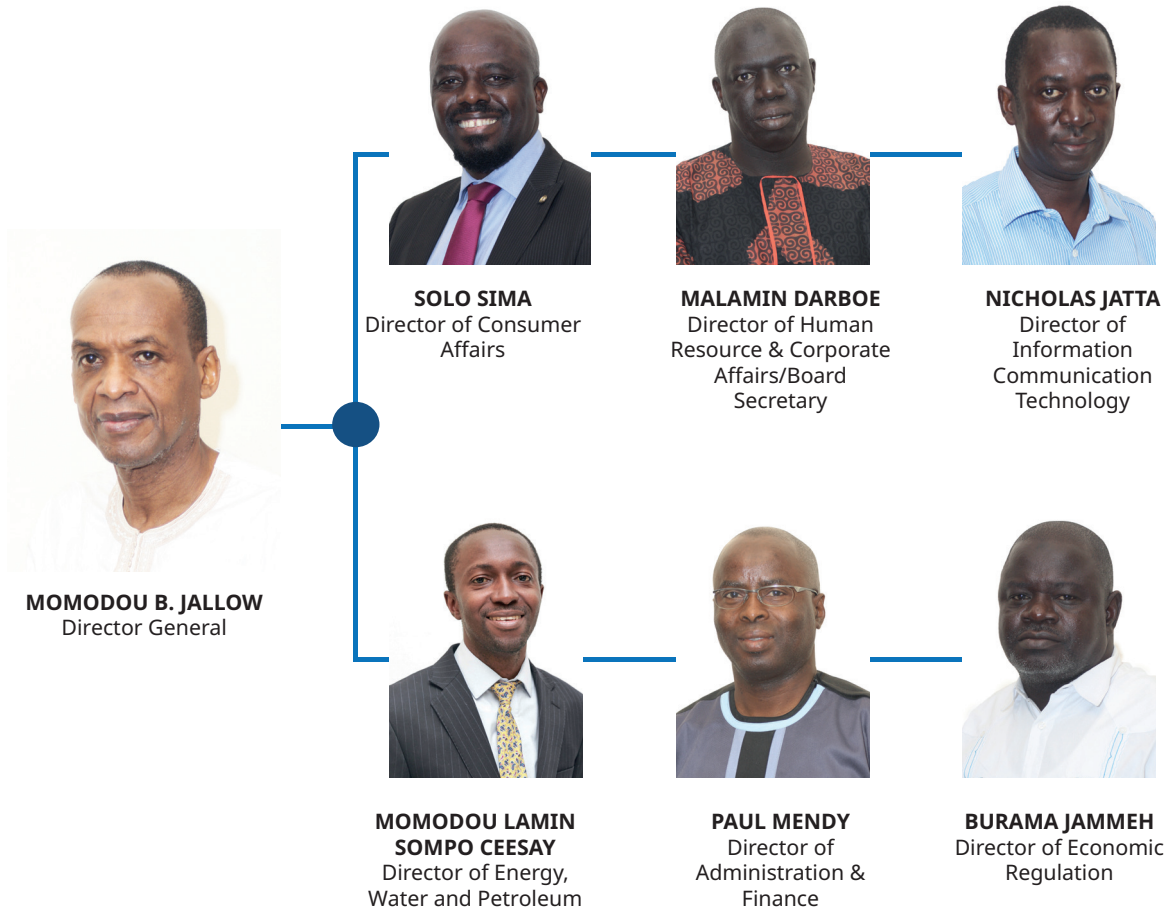


Figure 1: Director General and Director of PURA

INTRODUCTION

The Annual Report for 2019 was produced in line with PURA's obligation under the PURA Act 2001 to report on its annual activities for the preceding year. Therefore, this Report catalogues the achievements of the Authority as well as documents several challenges it faced during the execution of its mandate in the year 2019.

WHO WE ARE

The Public Utilities Regulatory Authority (PURA) is The Gambia's independent multi-sector regulator established under the PURA Act 2001 to regulate the following sectors:

- **Broadcasting**
- **Electricity,**
- **Water and Sewage**
- **Telecommunications (mobile, landline and ISP)**
- **Petroleum (downstream)**
- **Transportation**
- **Post**

WHAT WE DO

PURA protects both the interest of consumers and service providers within the sectors it regulates. It provides guidelines on rates and fees for the provision of regulated public services and monitors and enforces standards of performance and promotes fair competition within its regulated sectors.

In addition, the functions and role of PURA are further defined in the Information and Communications Act, 2009 (IC Act) and the Electricity Act 2005. The IC Act 2009 sets out PURA's mandate as the authority responsible for the regulation of information and communications services, information and communications networks, associated facilities, and associated services. The Electricity Act 2005 similarly assigns additional functions to PURA and clarifies functions granted to PURA under the Electricity Act.

VISION

To be a knowledge-based institution that is highly relevant to the development of public utility services through the promotion of investment in infrastructure for Quality Service Delivery in The Gambia.

MISSION

To create a competitive environment for utilities that ensures that high quality services are available, affordable and accessible to consumers.

REPORT LAYOUT

Part I - Corporate Governance and Human Resources Review.

This part provides an overview of the governance structure of PURA. It also covers the capacity building activities which are relevant to the sustained and long-term development of the Authority.

Part II - The Market Development Review.

This part provides a detailed update on the market trends in all the sectors we regulate.

Part III - Legal and Compliance Review

This part highlights the impact and status of existing and impending legislations that empower PURA with the legal basis to discharge its regulatory mandate. It also looks at the status of compliance of the regulated utilities in terms of their obligations under the regulatory process.

Part IV - Key Regulatory Activities Embarked on by the Authority.

This part highlights the main activities of the ICT, Electricity, Water and Consumer Affairs Directorate during the course of the year.

Part V - The Financial Review

This Part Looks at the financial status of the Authority during 2019. It highlights the incomes received against budgeted income and overall performance as regards PURA's financial operations during the year in review

PART I: CORPORATE GOVERNANCE & HUMAN RESOURCES REVIEW

PURA has a Governing body of Board of Directors appointed by the President of the Republic of The Gambia from the recommendation of the Minister of Finance and Economic Affairs (MoFEA). The responsibility of the board is to serve as the overall oversight of the Authority.

The Board comprises of a Chairperson, three other members, including an Ex-Officio member representing MoFEA, and the Director General. The Director of Human Resources and Corporate Affairs serves as Secretary to the Board. The figure below shows the structure of the Authority.

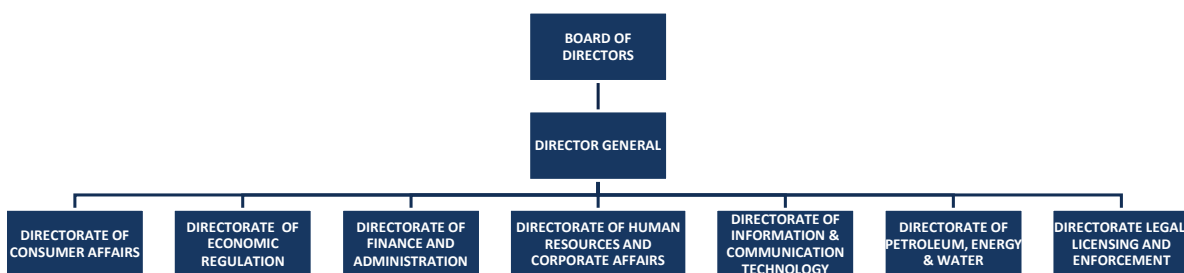


Figure 2: PURA's organizational chart

Director General – is responsible for driving the strategic plan of the Authority. Supported by the seven Directorates to ensure that the Authority's, strategic objectives are met. Advises the Board on the appropriate framework for regulation of public utilities in the country in accordance with relevant legislations.

Directorate Consumer Affairs - Handles consumer complaints of utility services and reviews these with the relevant service providers. It monitors the level of consumer satisfaction with services provided by utilities and PURA itself. It evaluates the performance of the utilities against the respective quality of service standards.

Directorate Economic Regulation - Advises the Director General on rates and tariffs; performs economic and financial analyses; conducts research and develops special studies and forecasts. This Directorate also monitors investment programs within the sectors it regulates.

Directorate Finance & Administration - coordinates administrative functions of the Authority, It manages the Authority's budget and funds, provides financial advice to management and draws up monthly management accounts. The Directorate is also responsible for issuing invoices for regulatory fees and follow-up on payments.

Human Resources & Corporate Affaires Directorate - Oversees the personal functions of the Authority this includes recruitment, health & safety, employee relations, benefits, compliances and training & development. This directorate also handles the internal and external Communications of the Authority and advises management on any communication matters.

Directorate Information Communication & Technology - Advises the Director General on issues relevant to regulation of the telecommunications and Broadcasting sectors.

Directorate Energy, Water & Petroleum – Advises the Director General on issues relevant to regulation of the energy, water and downstream petroleum sectors. It also monitors compliance with regulations and quality of service within the energy, water and petroleum sector.

Directorate Legal, Licensing and Enforcement - Advises the Director General and management on all legal matters affecting the Authority. Draft all legal instruments such as licenses, contracts and regulations of the Authority.

The year under review saw the Authority continue its last phase of its current strategic transition to enhance its performance and better serve the general public. The strategic plan focused on these four main objectives:

1. Increase competition and investment in Telecom Sector.
2. Support Evolution of Power and Water Industry Structure and Regulation.
3. Consumer Protection and Advocacy
4. Institutional Capacity Building

RECRUITMENT

The staff strength was very stable in 2019 with one professional staff recruited to handle the effective monitoring and implementation of the Downstream petroleum regulation.

Staff also underwent different training to build the capacity of the institution. The table below documents a few trainings staff underwent.

Staff Training and Development

Directorate	Institution	Country	Program
Consumer Affairs	ITU	Ghana	National Cyber Security Incident Response Team Program
	ITU	Tunisia	Study Group 17 (2nd Arab-African Interregional Standardization Forum on PKI for e-trust)
	FTC	USA	FTC International Fellow Program
	ITU	Switzerland	Study Group 12 (Performance, Quality of Service and Quality of experience for Multimedia services)
	NCC	Nigeria	Annual Conference of African Telecom Regulators on Consumer Affairs
	CBN	Nigeria	Advance e-payment and Digital Innovation of Nigeria's payment Systems
	ITU	Ghana	Child online Protection Summit
Information and Communication Technology	ITU	Switzerland	Study Group 2 (Operational aspects of National Numbering Plan)
	ITU	Rwanda	Study Group 12 Regional Group on QoS for the Africa Region
	ITU	Switzerland	Study Group 20 (Internet of things and smart cities and communities)
	WATRA	Burkina Faso	Annual General Meeting of WATRA

	USTTI	USA	Advance Spectrum Management for Mobile Telecommunications and Spectrum Management in Civil sector
	ITU	Switzerland	Study Group 5(Methodologies in Protecting Telecommunication Equipment and Installations against damage and Malfunction due to electromagnetic disturbances)
	ATU	Botswana	Cross border frequency co-ordination
	KRPA (Korea Radio Promotion Association)	South Korea	Digital Broadcasting Switchover
	Panamax	India	Study Tour - International Gateway monitoring Tool fact finding)
	University of Middlesex	UK	Master's Degree in Telecommunications Engineering
	AU	Ethiopia	Continental Meeting on Policy Harmonization
	AU	Ethiopia	Global Forum on Cyber Expertise Annual Meeting 2019
	ITU	Egypt	3 rd Ordinary Session of the African Union Specialized Technical Committee
	ITU	Egypt	2019 ITU World Radio Communication Conference
Energy, Water and Petroleum	AFDB	South Africa	Inception Concept 2019 Electricity Regulatory Index for Africa
	NARUC	Code D'Ivoire	Regional Workshop on Emerging Issues in Electricity Regulation

	Singapore Cooperation	Singapore	sustainable wash services in rapidly changing context
	AU	Liberia	Policy and Regulation Initiatives for Digital Africa (PRIDA)
	ITU	Switzerland	World Telecommunication/Information and Communication Technology Policy Forum
Economics Regulation	ITU	Madagascar	Study Group 3 Economic Policy Issues
	Task Force ECOWAN Backbone Network	Ghana	Study Tour to ensure efficient delivery of service
	Smart Africa	Rwanda	Transform Africa Summit 2019 - Boosting Africa's Digital Economy
	ITU	Cote d'Ivoire	Collection and Collation all relevant statistical data on ICT
	ERERA	Ghana	Inaugural meeting of the Tariff and Performance working group
	ITU	Switzerland	Study Group 9 (Broadband Cable and TV)
	ECOWAS	Togo	Regional Economic Dialogue for Africa 2019
	ERERA	Cote d'Ivoire	Study on Harmonized comparison of Electricity Tariffs
	ECOWAS	Togo	Competition law Implications of Radio spectrum Management
	ITU	Egypt	2019 ITU World Radio Communication Conference

Human Resources and Corporate Affairs	ERERA	Ghana	Workshop for Heads of Communication in Regulatory Bodies
	GFS	Senegal	Impact Evaluation of Public Policies, programs and Projects
	Smart Africa	Mali	Framework for implementation, Monitoring and Evaluation of the Smart Africa
	Commonwealth	Sierra Leone	Commonwealth ICT Forum 2019
	ITU	Egypt	2019 ITU World Radio Communication Conference
Legal, licensing and Enforcement	ERERA	Ghana	3rd Meeting of the legal, licensing working group meeting of ERERA
	NARUC	Cote D'Ivoire	Regional Workshop on Emerging Issues in Electricity Regulation
	EMP	Senegal	Training on Leadership for Women Executives and Entrepreneurs
	World Bank	Rwanda	Cyber security Roundtable session
	Panamax	India	Study Tour - International Gateway monitoring Tool fact finding)
	AFDB	Senegal	Validation of Study Report on the Management of Electronic waste
	Commonwealth	Sierra Leone	Commonwealth ICT Forum 2019
	WATRA	Togo	Inclusive Regulation and Evaluation of the study on Electronic Waste Management

	AIGF (Africa Internet Governance Forum)	Chad	7th Africa School on Internet Forum
	Africa Legal support Facility (ALSF)	Cote d' Ivoire	Capacity building workshop on the Gambia Power Road map
	ECOWAS	Senegal	4th Meeting of the Multidisciplinary working group
Finance and Administration	WATRA	Burkina Faso	Annual General Meeting of WATRA
	EMP	Senegal	Training on Leadership for Women Executives and Entrepreneurs
	WATRA	Senegal	Validation of Study Report on the Management of Electronic waste
	SMD	Senegal	Advance office management and Effective Administration skills
	ECOWAS	Togo	Regional Economic Dialogue for Africa 2019
	UNCTAD	Switzerland	Intergovernmental working group of Experts on International Standards Accounting and Reporting
Director General's Office	Mobile world Congress	Spain	Telecommunications Development Advisory Group (TDAG)
	ITU	Switzerland	19th Global Symposium for Regulators
	ITU	Vanuatu	Study Group 20 (ICT Equipment and E-waste management)

	ECOWAS	Burkina Faso	16th Meeting of ECOWAS Ministers in Charge of ICT and Post
	ITU	Egypt	2019 ITU World Radio Communication Conference

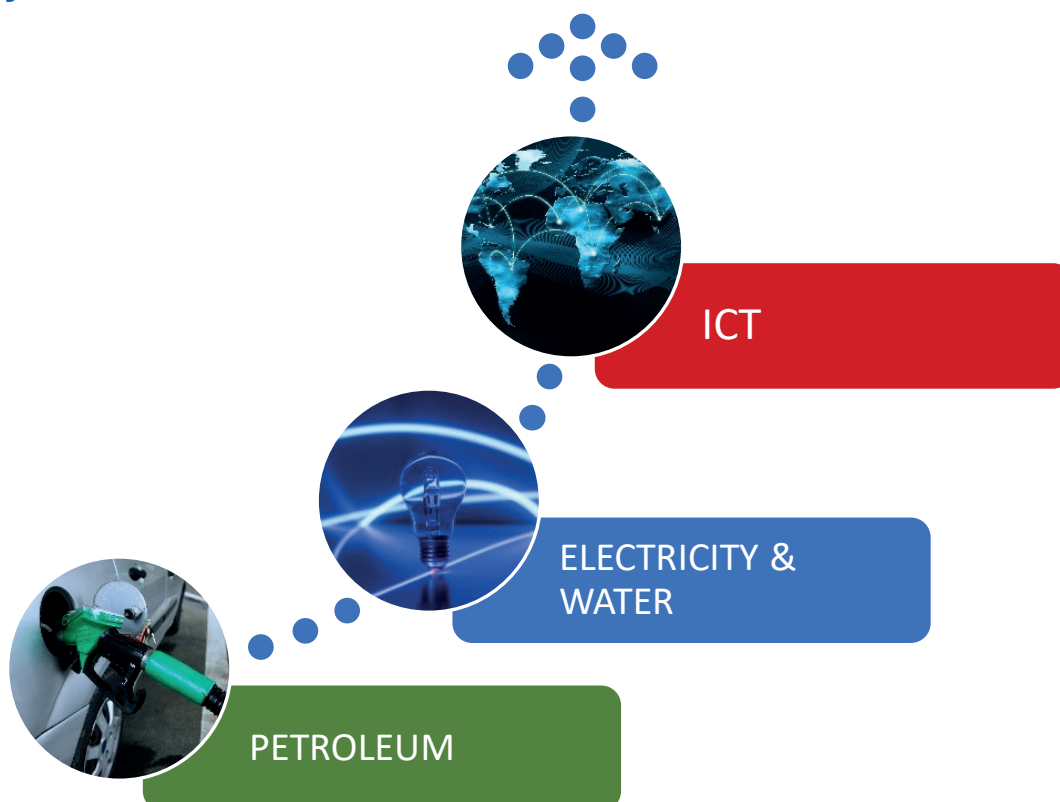
Table 1: Staff development over the year

PART II: MACROECONOMIC OVERVIEW

The Gambian economy grew by 6.0% in 2019 compared to a growth of 6.5 % in 2018. The decline in growth is as a result of lower than anticipated agricultural productivity. The overall growth outlook for 2020 is projected at 6.2% on account of improved performance in the industry and service sectors. Gross Domestic Product at current prices is estimated at D86.6 billion in 2019 compared to D78.6 billion in 2018.

The industry sector is anticipated to record the strongest growth in 2019, with a projected growth rate of 21.7 percent compared to 2.5% in 2018. The anticipated expansion is on account of strong growth in electricity, water and construction. These sub-sectors are projected to grow by 13.8 %, 8.9 % and 34.5 % respectively. Reforms in NAWEC has been a major drive in the electricity sector, with the implementation of the energy sector roadmap which is aimed at increasing generation capacity and user coverage.

Key economic drivers



The infrastructure for the National Broadband Network (NBN) Project was completed in April 2019 and formally commissioned in June 2019. The Project provides an additional 400km of the national fiber optic infrastructure complimenting over 900km already in existence under the ECOWAN project.

The NBN is designed to help address last mile connectivity and increase access in rural areas. As part of the project, a data center was also established for GAMTEL and e-Government Services.

Following cabinet's approval for the liberalization of the International Voice Gateway, the first International Voice Gateway Licenses were issued to Africell, GAMTEL, GAMCEL and QCELL in 2019.

Globally, energy prices declined by 13% between April 2019 and October 2019, as high US crude oil production, together with soft demand, outweighed the influence of supply shortfalls related to US sanctions on Iran, producer cuts by OPEC and conflict in Venezuela and Libya. As a result, lower oil prices together with stronger demand for energy as the world economy grows on average around 6 percent over the next few years are likely to support stronger oil imports and greater custom tax revenues from oil imports over this period.

THE TELECOMMUNICATION SECTOR

The telecoms sector structure remains constant as in the previous years with the same mobile network operators and an additional internet service provider. As of December 2019, the major players in mobile telephony included GAMCEL, AFRICELL, COMIUM and QCELL. GAMTEL still serves as wholesaler and retailer in the ISP market in addition, to being the sole fixed line Operator through its Copper and CDMA network. Owing to a converged licensing framework, AFRICELL, COMIUM and QCELL also double as ISPs in addition to Netpage, Unique Solutions, InsistNet and DK TELECOMS which is a new entrant.

INDUSTRY AT A GLANCE

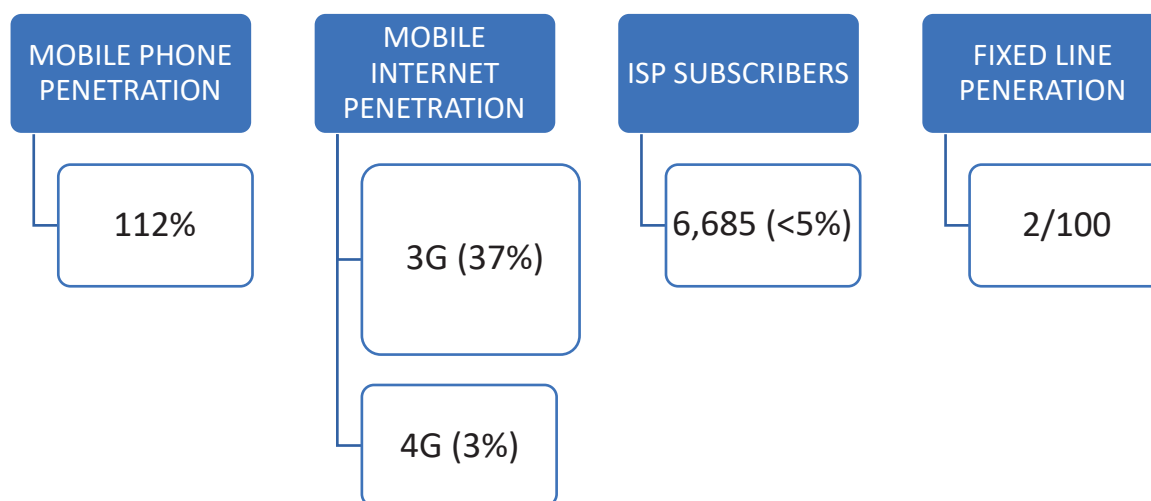


Figure 3: Telecoms industry at a glance

EMPLOYMENT

Total Employment in the telecoms sector stood at 4,009 for the period ending December 2019. Employment growth has been fuelled by increased growth across the private sector operators. Naturally, the Authority is cognizant of indirect employment opportunities presented by the telecoms sector in the realm of airtime dealers and agents.

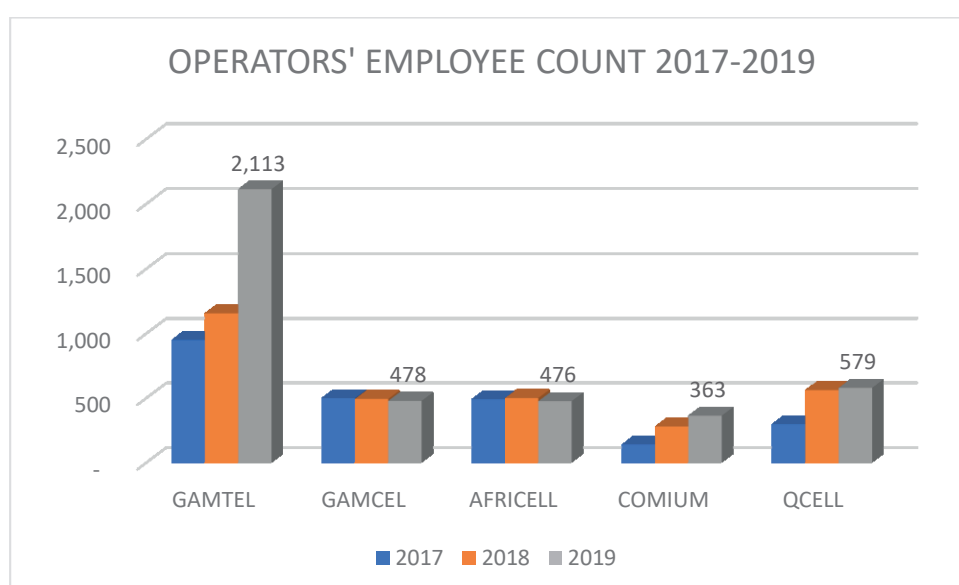


Figure 4: Employment by operator 2017 - 2019

MOBILE PHONE SUBSCRIBERS

During the period under review, the mobile telephone subscriptions decreased from 3,181,393 in the year 2018 to 2,584,714 in 2019, portraying a 19% decrease. This can be attributed to GAMCEL and COMIUM abiding by the Authority's guideline by reporting only 90days revenue generating subscribers rather than their total subscriber base (inactive and active).

With this, mobile telephone penetration rate dropped from 147% recorded in 2018 to 112% in 2019.

MOBILE ACTIVE SUBSCRIBERS						
	2014	2015	2016	2017	2018	2019
GAMCEL	494,878	288,255	506,315	677,785	555,028	156,062
AFRICELL	1,308,704	1,452,711	1,454,156	1,490,566	1,621,340	1,557,004
COMIUM	386,488	437,854	434,899	449,225	428,950	194,909
QCELL	358,610	451,427	503,601	602,462	576,075	676,739
Grand Total	2,548,680	2,630,247	2,898,971	3,220,038	3,181,393	2,584,714

Table 2: Mobile subscriber trends

Development of mobile telephone subscribers

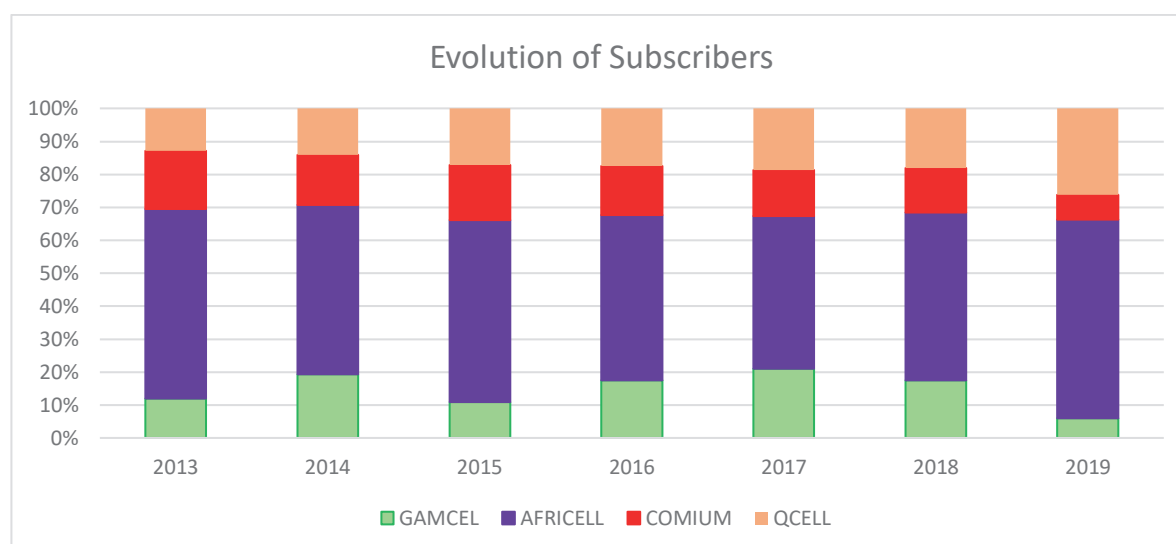


Figure 5: Evolution of mobile subscribers

MARKET SHARE

AFRICELL continued to show the biggest market share in 2019 of 60%, QCELL followed with 26%, COMIUM with 8% and GAMCEL with the market share of 14% in mobile telephone subscriptions.

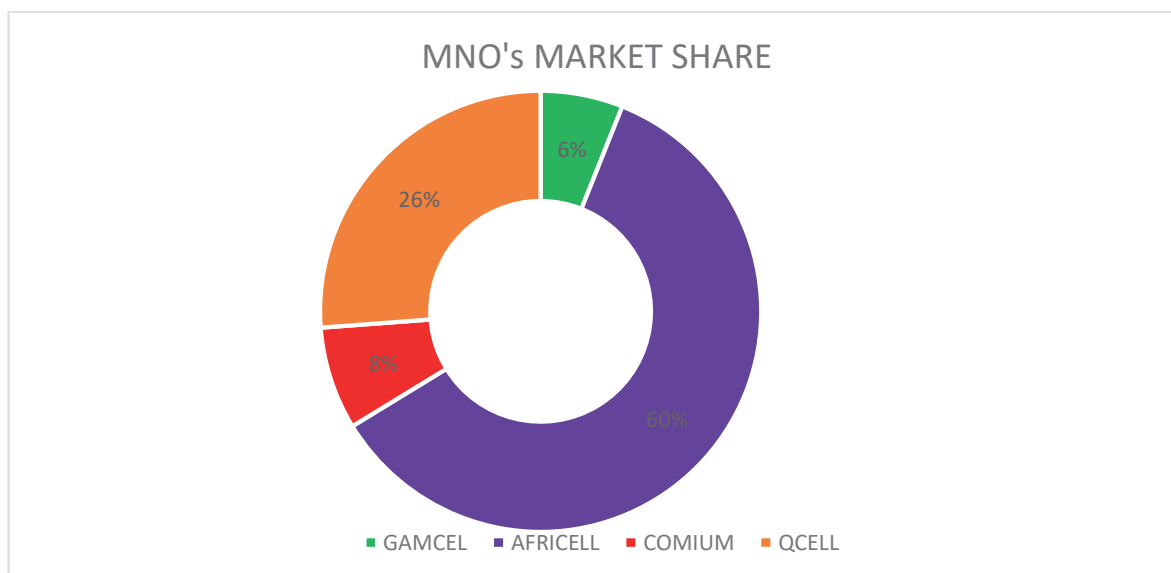


Figure 6: 2019 Mobile network operators market shares

MOBILE VOICE AND SMS TARIFF

Local tariffs (MNO's) for both on-net and off-net calls remains constant as in the previous year with an average of D2.65 for on-net calls and D3.35 for off-net calls. The state owned fixed line operator GAMTEL still offers the cheapest tariff for on-net calls in the country at D0.6/min.

Average tariffs for international calls are still charged based on zonal structures.

Zone 1 (Senegal) has the highest tariff charged per minute on average of D18.68 indicating a D0.79 reduction from 2018. Zone 2 (U.S. & Europe) still form the lowest tariff destination to call to with an average tariff rate of D14.14 per minute followed by Zone 3 (Rest of the world) with an average price of D15.9 per minute.

Destination	GAMCEL	AFRICELL	COMIUM	QCELL	GAMTEL (FIXED)
Local					
On-net tariff	2.7	2.6	2.6	2.7	0.6
Off-net tariff	3.4	3.7	2.6	3.7	3.0
International					
Zone 1	18.23	20.5	15	21	18.23
Zone 2	13.8	14.5	14.24	14	15
Zone 3	16.8	16.5	15	15.3	20

Table 3: Mobile operator tariffs

Destination	GAMCEL	AFRICELL	COMIUM	QCELL
Local				
On-net tariff	0.44	0.55	0.55	0.4
Off-net tariff	1.1	1.1	1.1	1.1
International				
	3.3	3.3	3.3	3.3

Table 4: Interconnection rates

MOBILE VOICE TRAFFIC

Local traffic continues to exceed international traffic which has and is still explicitly attributed to the VOIP and high termination charges place on international calls.

In the year under review, total reported traffic sum at 1,446,933,473.39 minutes portraying a 4% increase in traffic in comparison to the previous year. Out of the total reported traffic, local traffic represents 96% while international traffic is 4% of total traffic.

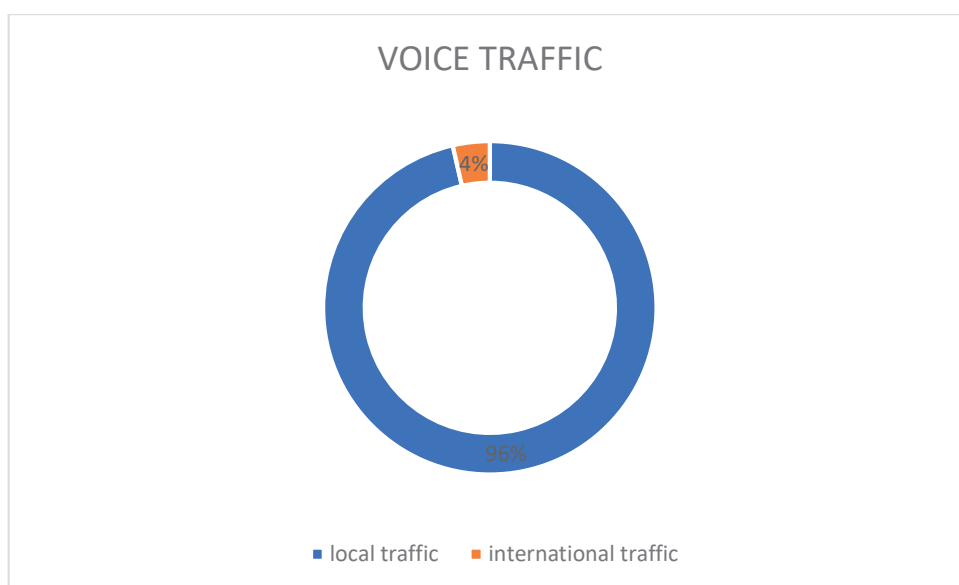


Figure 7: Voice traffic segregation

Destination	GAMCEL	AFRICELL	COMIUM	QCELL
	Outgoing			
On-net	57,471,499.78	416,059,140.12	255,769,108.14	387,952,679.89
off-net	33,849,900.71	117,446,028.67	15,181,095.57	105,834,794.66
international	4,049,948.16	16,105,462.65	1,091,625.41	6,075,225.72
	Incoming			
off-net	42,149,842.07	110,286,845.47	25,160,949.84	86,795,653.72
international	2,549,045.81	14,822,024.72	1,534,745.00	5,405,255.55

Table 5: Call volumes in minutes

As witnessed in the previous year, outgoing international traffic continues to exceed incoming international call traffic. In the reported year, outgoing international call traffic is 12% more than total incoming international traffic.

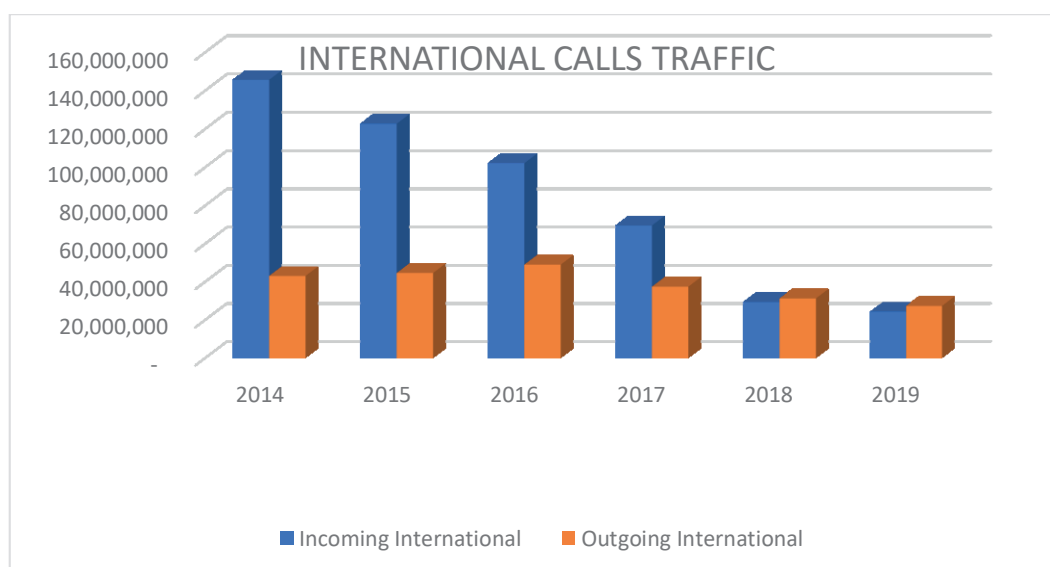


Figure 8: International traffic pattern 2014 - 2019

MOBILE INTERNET SUBSCRIBERS

On internet data segment, the number of mobile broadband subscriptions as of 2019 totalled 928,266 subscribers. Mobile broadband in this context relates to 3G and 4G subscriptions which combined represent a penetration rate of 43% mainly on 3G networks.

4G penetration still lacks considerably since it's introduction into the market. Concerted efforts still need to be made in relation to affordability to ensure the mass uptake desired is attained. Currently, only AFRICELL and QCELL offer 4G services in The Gambia.

Mobile Broadband Subscribers		
	3G	4G
GAMCEL	49,478	N/A
AFRICELL	570,565	36,529
COMIUM	N/A	N/A
QCELL	230,053	41,641
TOTAL	850,096	78,170

Table 6: Mobile broadband subscribers

INTERNET SERVICE PROVIDERS

The Fixed Broadband Internet Market still faces challenges in its growth as the cost of access is still high for the average The Gambian. In the reported year, this market has grown by 47% with a total of 6,531 subscribers which is still below a 5% penetration rate.

GAMTEL has the largest share of subscribers in the ISP market with 2,745 subscribers, followed by NETPAGE and INSIST NET. Both have witnessed significant subscriber growth over the past year owing to expanded service offerings and increased coverage.

	2015	2016	2017	2018	2019
INSIST NET			287	591	1060
UNIQUE	373	321	311	345	260
NETPAGE	1157	961	1000	977	1675
QCELL	1188	1210	645	795	791
GAMTEL	782	1086	1455	1,746	2745
AFRICELL					154
TOTAL	3,500	3,578	3,699	4,454	6,685

Table 7: Fixed broadband subscribers

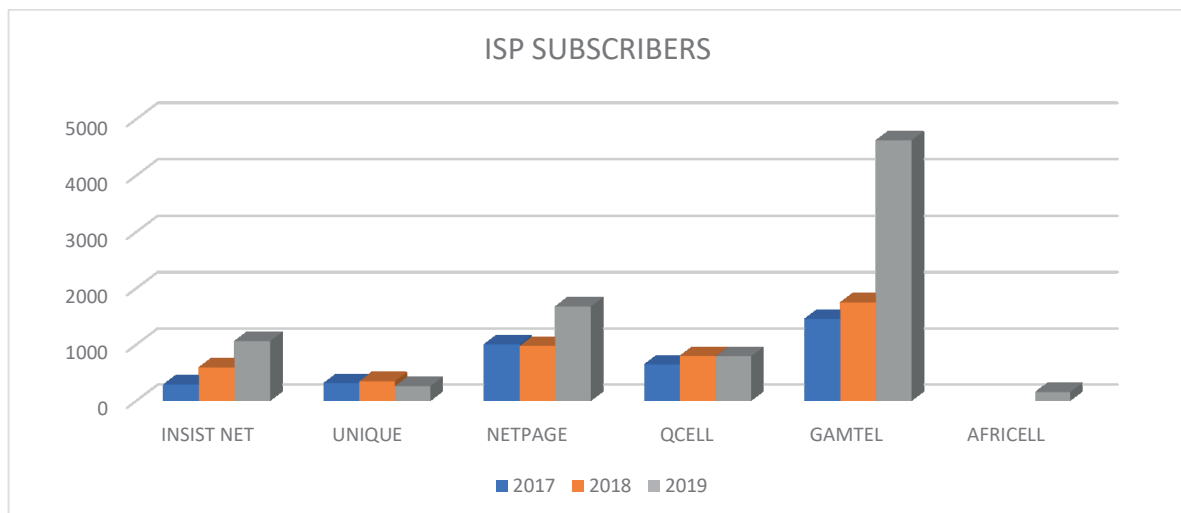


Figure 9: Growth in ISP subscribers by operator

HOME TARIFF						
Bandwidth	GAMTEL (ADSL2+)	GAMTEL (4G TAWA SUPER EXPRESS)	NETPAGE (DNA/4G LTE)	UNIQUE SOLUTION	INSIST NET	QCELL
1 Megs	1,500	1,800	2,530	2,500	N/A	2,400
2 Megs	2,000	2,300	3,500	4,500	N/A	3,500
3 Megs	2,500	2,500	3,800	6,500	N/A	4,200
4 Megs	2,700	3,000	4,000	8,500	N/A	4,900
5 Megs	3,400	3,500	5,800	10,500	2,500	5,800
6 Megs	3,900	4,000	N/A	12,500	N/A	N/A
7 Megs	4,500	4,500	N/A	14,500	N/A	N/A
8 Megs	5,000	5,500	N/A	16,500	3,250	N/A
9 Megs	N/A	6,000	N/A	18,500		N/A
10 Megs	N/A	6,500	10,000	20,500	4,000	N/A

Table 8: Domestic internet tariffs

SME TARIFF						
Bandwidth	GAMTEL (ADSL2+)	GAMTEL (4G TAWA SUPER EXPRESS)	NETPAGE (DNA/4G LTE)	UNIQUE SOLUTION	INSIST NET	QCELL
1 Megs	2,000	2,300	5,060	4,000	N/A	N/A
2 Megs	2,900	2,700	7,000	7,000	N/A	N/A
3 Megs	3,700	3,200	7,700	10,000	N/A	N/A
4 Megs	5,000	3,600	8,000	13,000	N/A	N/A
5 Megs	5,900	4,200	11,600	16,000	N/A	N/A
6 Megs	6,900	4,700	N/A	19,000	N/A	N/A
7 Megs	7,900	6,000	N/A	22,000	N/A	N/A
8 Megs	8,900	6,500	N/A	25,000	N/A	N/A
9 Megs	N/A	7,500	N/A	28,000	N/A	N/A
10 Megs	N/A	8,500	20,000	31,000	N/A	N/A

Table 9: Small business tariffs

CORPORATE TARIFFS (GMD)					
Bandwidth	GAMTEL (ADSL2+)	GAMTEL (4G TAWA SUPER EXPRESS)	NETPAGE (DNA/4G LTE)	UNIQUE SOLUTION	QCELL
1 Megs	2,500	3,500	7,590	6,000	10,200
2 Megs	4,000	4,500	10,500	10,000	17,000
3 Megs	6,000	5,500	11,550	14,000	22,680
4 Megs	8,000	6,500	12,000	18,000	28,080
5 Megs	8,500	7,000	17,400	22,000	37,800
6 Megs	10,200	7,500	N/A	26,000	N/A
7 Megs	11,900	8,000	N/A	30,000	N/A
8 Megs	13,600	8,300	N/A	34,000	N/A
9 Megs	N/A	9,000	N/A	38,000	N/A
10 Megs	N/A	10,000	30,000	42,000	N/A

Table 10: Corporate tariff from various ISPs

FIBRE TARIFF						
Bandwidth	GAMTEL			NETPAGE		
	FTTH (Residential)	FTTB (SME)	FTTO (Corporate)	FTTH (Residential)	FTTB (SME)	FTTO (Corporate)
10 Mbps	2,500	6,000	8,000			
20 Mbps	3,500	8,000	10,000	4,000	8,000	12,000
30 Mbps	5,000	10,500	13,500			
40 Mbps	6,000	12,000	16,000	6,000	12,000	18,000
60 Mbps	N/A	19,800	21,600	8,000	16,000	24,000
80 Mbps	N/A	24,000	27,200	10,000	20,000	30,000
100 Mbps	N/A	28,000	32,000	15,000	30,000	45,000
120 Mbps	N/A	N/A	N/A	20,000	40,000	60,000
140 Mbps	N/A	N/A	N/A	25,000	50,000	75,000
200 Mbps	N/A	56,000	60,000			
300 Mbps	N/A	75,000	84,000			

Table 11: GAMTEL Fibre tariffs

Electricity, Water and Sewerage Markets

Electricity

Electricity continues to remain of utmost importance in The Gambia's economy considering the direct linkages with economic growth, especially in sub-Saharan Africa. However, in The Gambian context, numerous inhibitors continue to remain in relation to access gaps, affordability and reliability of electricity services.

The Gambia's electricity sector continues to be dominated by a vertically integrated public utility, NAWEC involved in all aspects of Generation, Transmission & Distribution. The licensing of the Karpower ship has significantly helped towards ameliorating the significant capacity gaps that have plagued the sector in prior years.

Its introduction in the market has further helped to elucidate the enhanced role the private sector can play in addressing crippling power shortages especially in emerging economies.

From a provincial standpoint, interconnection with Senegal has also helped The Gambia benefit greatly from scale economies and thus moving large provincial settlements away from expensive light fuel oil powered generators. Strides towards incorporating renewable energy and subsequently deepened regional integration can bode well towards strengthening the market and making unit costs more affordable.

Electricity Tariffs

Electricity tariffs have remained constant since the last tariff determination in 2014. The relative stability in tariffs has helped in sending the right price signals within the economy. However, considering The Gambia is highly susceptible to exogenous shocks relating to oil prices and foreign exchange, a more frequent review period is required for electricity tariffs.

As such, the Authority in 2019 has developed a new tariff model framework aimed at ensuring frequent pass throughs of major cost items. This would allow for consumer protection and utility stability in the event of significant variations in cost.

Customer Class	KWH Consumption	PURA's Determined Rates for 2010	Ministry's Determined Rates for 2010	PURA's Determined Rates for 2011	New Consumption Band (KWH)	2012 Determined rates	2014 Determined Rates
Domestic Credit Meters	0-40	2.02	1.92	2.24	0-300	9.10	10.14
	41-600	6.50	6.20	7.20	301-600	9.45	10.49
	601-1000	7.00	6.65	7.75	601-1000	9.70	10.77
	Above 1000	8.00	7.60	8.40	Above 1000	10.40	11.54
Cash Power	Flat rate	6.50	6.20	7.20		9.10	10.14
Commercial		8.00	7.20	8.60		9.70	10.90
Hotel/ Industries		8.50	7.65	8.95		10.40	11.65
Agriculture		8.00	7.20	8.00		9.10	10.14
Area Councils		8.00	7.20	8.70		9.70	10.90
Central Govt.		8.00	7.20	8.70		9.70	10.90

Table 12: Electricity Tariffs 2010 – 2019

Location/Unit	Make	Installed Year	Installed Capacity (MW)	Available Capacity (MW)
KPS – G1	Mirrless	1981	3.0	2.5
KPS – G2	Mirrless	1981	3.0	2.5
KPS – G3	Mirrless	1997	3.4	2.5
KPS – G4	Deutz	2001	6.4	5.5
KPS – G6	MAN B&W	1990	6.4	5.5
KPS – G7	Deutz	2001	6.4	5.5
KPS – G8	Deutz	2001	6.4	5.5
KPS – G9	Deutz	2009	6.4	5.5
Total			41.4	35

Table 13: Installed capacities at Kotu Power station

Location/Unit	Make	Installed Year	Installed Capacity (MW)	Available Capacity (MW)
BRK – (NAWEC)	Wartsila	2011	9.0	8.3
Total			9.0	8.3
Total for NAWEC			50.4	43.3

Table 14: Installed capacities at Brikama II Power station

Location/Unit	Make	Installed Year	Installed Capacity (MW)	Available Capacity (MW)
BRK – G1	Deutz	2006	6.4	5.5
BRK – G2	Deutz	2006	6.4	5.5
BRK – G3	Deutz	2007	6.4	5.5
BRK – G4	Deutz	2007	6.4	5.5
Total			25.6	16.5

Table 15: Installed capacities at Brikama I Power station

Location/Unit	Installed Year	Installed Capacity (KW)	No. of Engines (KW)	Available Capacity (KW)
Essau	2006	460	2 x 200 + 1 x 60	400
Farafenni	2006	1400	2 x 600 + 1 x 200	1360
Mansa Konko	2006	1000	2 x 400 + 1 x 600	940
Kerewan	2006	220	1 x 100 + 2 x 60	180
Kaur	2006	180	3 x 60	120
Bansang	2006	600	3 x 200	540
Basse Mobile Unit		450	1 Containerized	410
Basse Santo Su	2006	1400	2 x 600 + 1 x 200	1360
Total		5710		5310

Table 16: Installed capacities at Provincial Power stations

Location/Unit	Make	Installed Year	Installed Capacity (MW)	Available Capacity (MW)
Karpowership	MAN	2018	36	30
Total for NAWEC			36	30

Table 17: Installed capacities at the IPP

Facts and Figures

In tandem with increased urbanization and population growth, NAWEC continues to witness increased subscriber growth across major customer categories. Growth in 2019 however has not been as entirely pronounced as in prior years perhaps owing to significant backlogs in meter applications. The growth in prepaid meters which represents close to 90% of total meters installed bodes well for revenue protection and adequacy purposes.

CATEGORY	2014	2015	2016	2017	2018	2019
Domestic	16,575	15,381	14,732	14,647	23,263	24,098
Commercial (NGO'S, Schools, etc)	4,003	3,842	3,697	3,682	4,657	4,657
Major consumers (Industries, Banks, S/markets etc)	502	509	512	564	538	603
Agriculture	18	17	24	19	28	28
Local Government Authorities	229	212	213	488	314	314
Central Government	1,079	1,085	1,099	1,105	2,218	2,218
Prepayment Customers	110,652	12,6388	149,162	15,8041	17,0945	172,294
Provincial Services (aggregated)				3,064	17,389	17,389
TOTAL	145,141	146,435	169,432	182,931	219,352	221,445

Table 18: Number of Customer per category 2014 - 2019

Key Facts

Across all elements of operation, considerable growth has been witnessed across the sector from NAWEC with increased consumption translating directly to revenue growth for NAWEC. Prepayment continues to anchor growth in revenue highlighting the upfront nature of payments and in tandem reducing receivables on the balance sheet. Prepayment sales represent 82% of total electricity sales. This further highlights the apparent need to migrate all possible customer classes towards prepayment metering.

An added focus should be placed on loss prevention and theft as these are the endemic risks associated with a heavy penetration of prepaid meters. However, as witnessed in telecom markets, The Gambian consumers have developed a great affinity towards prepaid services as it allows for daily budgetary planning by households.

ITEMS	2014	2015	2016	2017	2018	2019
Customer population	145,141	146,435	169,432	182,931	219,352	221,445
Sales MWh-Credit	71,789	88,157	20,277	44,321	88,298	75,490
Sales MWh-Prepayment	146,577	138,079	149,162	125,607	205,346	352,784
Rev. collection Credit ('000)	723.309	836.648	832.4001	800,093	923,519	860,131
Prepayment sales('000)	1,254.764	1,400,113	1,614,551	1,809,093	2,345,317	2,705,134
System Losses Power House Consumption	24	20	18	15	13	15
Power Demand MW	160	166	173	184	193	197
Energy Demand MWh	735,309	794,345	862,419	931,258	1,005,759	1,060,702
Customer growth p/a %	8.87	1	15.7	8	19.9	1
Energy Demand Growth rate	5	8	9	8	8	5
Power Demand Growth rate	7.2	3.7	4	6	4.89	2
Revenue growth rate	7.79	13	9.4	7	25.28	9

Table 19: Status of the Electricity market

Third Party Sales

The sector continues to witness phenomenal growth in relation to third party sales via both digital and physical channels. Owing to the growth of prepaid meters, an initial feature of sales outlets were long queues and frustrated customers. With the convergence of technology and the relative ubiquity of digital platforms, customers are increasingly shifting to digital platforms to ease transaction times and limit the associated costs of NAWEC expanding branches.

To further aid the growth of this market, the Authority is assessing the options associated with introducing a wholesale tariff for third party providers mainly by discounting the associated costs relating to maintaining sales outlets.

	INSTITUTION	2015 (D/M)	2016 (D/M)	2017 (D/M)	2018 (D/)	2019 (D/M)	%change
1	Trust Bank Ltd.	40.803	21.28	23.22	25.46	29.83	17%
2	Atlas	280.275	327.3	345.24	430.49	505.77	17%
3	QCELL	83.139	159.98	205.57	188.29	377.50	100%
4	GT Bank	3.918	10.5	2.27	-	-	-%
5	Afrimoney		0.63	48.62	104.52	156.36	50%
6	Approve Service			2.62	12.35	23.56	91%
7	Elixir Group			0.91	4.10	1.92	-53%
8	GAMSWITCH			8.41	39.98	87.82	120%
	Total	408	519	636	802	1,183	47%

Table 20: Third Party services

Water and Sewerage Services

In addition to electricity, the provision of adequate water services continues to be a challenge for developing countries, The Gambia being no exception. Key amongst the issues relating to the porous water relate to the visceral neglect of infrastructure and a poor maintenance culture. Considering the relative importance of water in relation to health outcomes, it is imperative that the required focus and dedication required for its supply be acceded to.

Underground water continues to be the major source of drinking water through piped infrastructure mainly in urban areas. NAWEC is responsible for supply in this regard. In rural settlements, donor projects and Government funded interventions have been the main source of water supply. Over the years, it has become increasingly evident that a thorough review of NAWEC's institutional setup vis a vis water and electricity needs a thorough assessment.

Cumulative water losses from production to sales continue to hover above unacceptable thresholds over 30% for the past few years. These are mainly in the form of burst pipes, under metering and perhaps illegal connections. There is a tangible financial cost associated to these losses which affect the viability of the utility financially.

From a regulatory standpoint, tariff safeguards are put in place to ensure no visceral effects of these losses are not passed on to consumers.

YEAR	PRODUCTION m ³	SALES m ³	LOSSES m ³	REVENUE Dalasi
2011	28,309,264	18,501,049	35	126,473,463
2012	29,930,553	20,563,417	32	225,864,000
2013	29,772,311	20,611,310	31	244,168,000
2014	35,395,881	25,944,355	27	350,062,841
2015	37,375,261	30,971,741	20	576,511,592
2016	40,226,849	24,137,070	40	349,582,255
2017	40,303,775	27,615,840	31	413,307,309
2018	39,278,276	27,695,207	29	414,495,140
2019	42,892,605	27,780,820	35	387,792,653

Table 21: Water production & sales

The table below details NAWEC water points across the country.

Well fields	No. of Boreholes	Status
Salagi & Jambur	15	Operating
Wellingara & Sukuta	11	Operating
Fajara	6	Operating
Brikama	16	Operating
TTC	1	Operating
NASA	1	Operating
Yundum	1	Operating
Kanifing	1	Operating
Kerr Serigne	1	Operating

Table 22: GBA Wellfields

Provincial Well Fields

Well Fields	Status
Essau	Operating
Kerewan	Operating
Mansakonko	Operating
Farafenni	Operating
Kaur	Operating
Janjangbureh	Operating
Bansang	Operating
Basse	Operating

Table 23: Provincial wellfields

Sewerage Plant	Status
Banjul	Operating
Kotu	Operating

Table 24: Sewage plants

PETROLEUM MARKETS

The Petroleum Products Act of 2016 vested the regulation of downstream petroleum activities under the mandate of PURA. Over the period, the Authority has been working towards licensing existing and new market players with inherent interests in the sector. The downstream elements range from Importation, Re-Export, Storage, Retail, LPG and Transportation.

Considering the relative maturity of the sector prior to the introduction of regulation, challenges towards regulation have been encountered from a few players but overall, the Authority has been able to make significant strides in this regard.

With liberalization of all elements within the value chain, growth has been constant and promising in terms of domestic consumption. The issuance of re-export licenses has worked towards re-calibrating The Gambia as an entrepot within the sub-region for landlocked neighbours.

As per available trade data, re-exports to ECOWAS countries increased by 161% from 2018 to 2019 mainly owing to the re-export of Petroleum products further justifying the introduction of a coherent structure and extolling the benefits of regulation in local markets.

This remains a significant avenue for local enterprise development with which the Authority will continue working with trade authorities to ensure the growth witnessed is fully protected as per ECOWAS protocols.

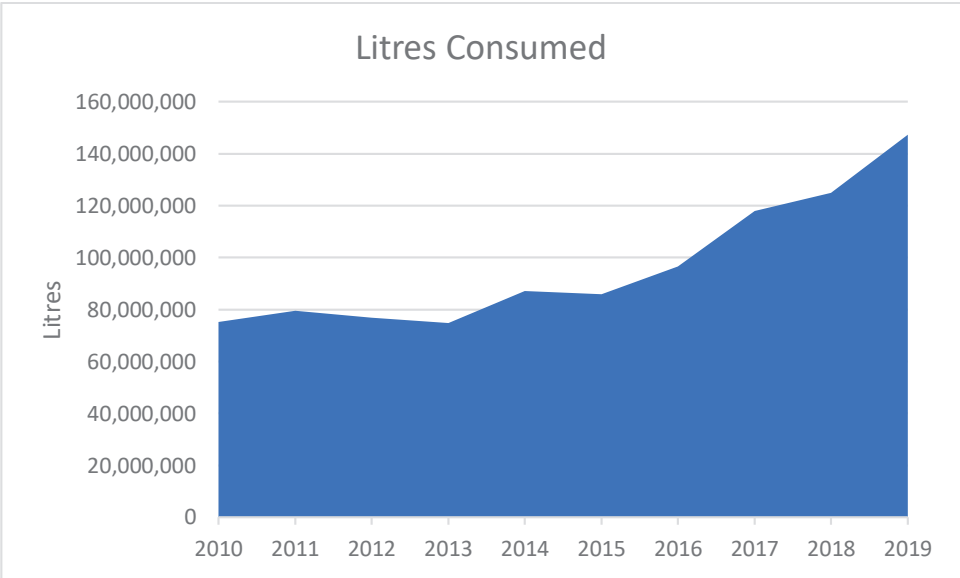


Figure 10: Historical trends of liquid fuel consumption

Petroleum remained a sector that had been subject to the effects of monopolistic policies in the previous regime with the issuance of monopoly supply contracts to single entities. The visceral effect of this led to shortages and a lot of embedded deadweight costs pushed on to The Gambian consumers. Over the intervening period from 2016 to 2019, consumption has increased by an astounding 52% in tandem with heightened economic activity and a fully liberalized regime.

Petroleum Prices

Fuel pump prices continue to be affected by numerous exogenous factors relating to global supply chains and exchange rates locally. The current pricing framework is administered by the Ministry of Finance & Economic Affairs on a monthly basis, this is primarily informed by global market prices over the preceding month.



2019 was a particularly tough year in relation to oil price shocks resulting in particular months reaching quite close to the D60/L price threshold. Considering the relative importance of pump prices and its attendant impacts on inflation, transportation costs, etc.

It is imperative that the monthly adjustments done be continued to ensure the right price signals are communicated to the general public. The Authority will continue engagements with MoFEA on identifying improvements within the structure to induce efficiency amongst market players.

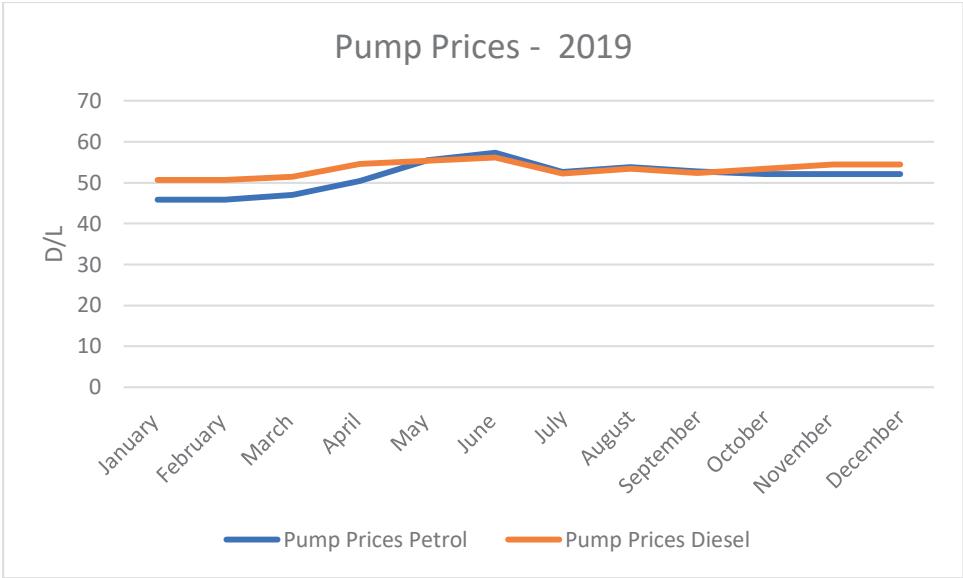


Figure 11: Variation of retail pump prices in 2019

PART III:

LEGAL AND COMPLIANCE REVIEW

The Directorate of Legal, Licensing and Enforcement (DLLE) is an important support structure for the Authority in terms of legal matters, including law modifications, drafting of official documents, processing licence applications and any other legal cases that may arise periodically.

This department is in charge of the following tasks and competencies:

- Providing legal support in regard to matters relating to drafting and modifying licences, agreements and regulations of the Authority.
- Following-up on cases in which the Authority is involved, in coordination with outside counsel, the office of the IGP and The Ministry of Justice.
- Examining complaints and grievances, conducting administrative investigations on the issues referred to it by the departments, and making the necessary recommendations.
- Preparing and reviewing administrative contracts related to the Authority's work.
- Following-up the drafting of laws related to the Authority's work, and submitting the necessary reports thereon to the relevant sector and line ministries under the support of the Director General of the Authority.

The DLLE undertook activities in the following sectors:

- i. Licensing of Broadcasting Radio stations
- ii. Licensing of Broadcasting TV Stations
- iii. Licensing of Internet Service Providers (ISP)
- iv. Licensing of Downstream Petroleum Operators
- v. Enforcement Actions

LITIGATION

During the year under review, the Authority was a party to 2 lawsuits; all determined interlocutory by the High Court and the Court of Appeal in favour of the Authority. All the cases were eventually settled out of court.

The Authority was also a party to one petroleum case of Mediation laid by NP The Gambia Limited to the Minister of Petroleum and Energy.

LICENSING

During the period under review, the Authority continued with issuance of various licences on the regulated sectors where the Authority issued thirteen (13) licenses on Petroleum and one (1) on Electricity Generation, Transmission and Distribution.

ENFORCEMENTS UNDERTAKEN

During the year under review, the DLLE continued to undertake monitoring and enforcement programmes to ensure that operators in the regulated sectors comply with applicable laws, licensing conditions, standards, Health, Safety and Environment (HSE) requirements and industry best practice.

In addition, during the period under review, five (5) petroleum facilities were under construction without construction approvals from the Authority whereas ten (10) were operating without a licence. All operators with the exception of COMIUM were engaged in the distribution of unregistered sim cards. The Authority took punitive measures against operators of all the said defaulters.

PART IV - INFORMATION AND COMMUNICATIONS TECHNOLOGY

KEY REGULATORY ACTIVITIES

The Government of The Gambia recognizes the role played by ICT in transforming the country into an information and knowledge-based economy. The core mandate of the Authority in the ICT sector is to create an enabling regulatory environment for various players such as telecom service, broadcasting and postal services operators and ensuring protection of consumer rights. PURA also plays an advisory role to policy makers to ensure that ICT contributes to the growth of other sectors in the country.

INTERNATIONAL TELECOMMUNICATIONS GATEWAY

Following the liberalization of the Mobile sector in 2001, The Gambia has made significant strides in expanding the benefits of information and communications services to its citizens. Mobile telephony and Internet-based services have led the way, contributing directly to economic growth and laying the foundation for a new information and communications technology industry that has already created many much-needed new jobs.

Affordable, reliable ICT services have a demonstrated direct impact on economic growth in countries around Africa and elsewhere in the world, and the very strong market penetration of these services is laying a strong foundation for eliminating poverty. Governments continue to adopt ICT to both spur demand for their ICT sectors and deliver services more effectively and efficiently to businesses and citizens.

At a time of global economy recovery, industry observers and global thought leaders of the World Economic Forum have been highlighting that ICT continues to unlock new growth and efficiency in key sectors such as the monopolized International Gateway for national social and economic development.

An international telecommunications gateway is a facility through which electronic communications (voice, data and video) can be sent between the domestic networks of one country and another. In practice, the gateways provide links, either to an international submarine fibre cable system, or to a satellite through an Earth station. The purpose is to control incoming and outgoing voice and data traffic.

The Government of The Gambia had received a \$35 million grant from the World Bank to support the connectivity of The Gambia on the African Coast to Europe [ACE] as part of the West African Regional Communication Infrastructure Program. This enabled The Gambia to be connected to the 17,000 Km submarine fibre cable system, connecting South Africa to Europe and potentially connecting up to 23 countries including a Landing Station in The Gambia, which serves as an International Telecommunication Gateway.

Improving the revenue collection and communications experience of The Gambians is the vision of the Authority. Day in and day out, consumers are growing more and more dependent on electronic gadgets as a means of communication with the national and outside world and also as a link to other resources for everyday life. Clearly, access to telecommunications/ICT connectivity is almost becoming a basic human right. PURA had over the years been advocating for the liberalization of the International Gateway it would reduce the cost of Internet access and telephone calls. It will also enhance competition and thus creating a level playing field for the telecom's operators. The high cost of international calls to The Gambia when compared with other countries is directly related to the monopoly of the International Gateway

On 25th September 2019, following years of advice to liberalize the International Voice Gateway, the Government finally signed a contract for the provision of a Fraud Management and International Gateway traffic Measurement System.



Figure 13: Signing of ITMS with Panamax at the Ministry of Finance & Economic Affairs



Figure 14: Signed agreement

Some of the benefits of a Fraud management and an international gateway monitoring system include, but are not limited to:

- revenue assurance
- high volume capacity
- increased accessibility of subscribers
- enhanced security

The operators were issued Licensees to terminate International Voice traffic shortly after the signing ceremony as can be seen in the Figures below:



Figure 15: Handing over of Gateway Licences to the respective operators

SIM BOX FRAUD

A SIM Box is a device used as part of a VoIP gateway installation. It can have SIM cards of different mobile operators installed, permitting it to operate with several GSM gateways located in the same location or different places.

It simply uses the internet to piggyback calls to a local area and using a private exchange to route the call back to the mobile network.



Figure 16: A SIM Box setup

SIM boxing is when people see local phone numbers on their handset screens even when they receive international calls. What that means is that some fraudsters abroad, working with another set of fraudsters in The Gambia, route calls coming from overseas through the internet and terminate them through SIM boxes in The Gambia fitted with local SIM cards.

There are two unavoidable reasons for the surge and persistence of this type of fraud. The first is the use of pre-paid SIM cards most commonly used by fraudsters, their ownership and address are much harder to trace compared to the easily traceable post-paid SIMs.

When the fraudsters do that, they charge international termination rates (ITR) abroad but pay local rates to the telecommunications operators and keep the difference. The international rate for calls to The Gambia is a minimum of 47 US \$ cents) per minute but when the fraudsters channel the call through SIM boxes, they pay only) \$0.06 cents and keep the difference.

Due to the huge difference between the legally mandated minimum of 47 cents/minute ITR and the maximum of 0.06 cents per minute for the local calls/minute, the fraudsters are able to negotiate with overseas telecommunications operators and or carriers to give them the traffic for a cheaper rate.

The team found SIM box gateways, SIM box bank and associated accessories as itemized below:

- ▶ 1 x 128 port SIM bank
- ▶ 2 x 64 port SIM box gateway switches
- ▶ 224 Macfi D20 scratch cards
- ▶ 213 Macfi D50 scratch cards
- ▶ 1 Gamcel SIM cards
- ▶ 2 QCELL Sierra Leone SIM cards
- ▶ 257 AFRICEL THE GAMBIA SIM cards
- ▶ 355 AFRICELL Sierra Leone SIM cards
- ▶ 64 Tigo Senegal SIM cards
- ▶ 382 Orange SIM cards



Figure 17: Shown some of the equipment and accessories that were dismantled.



Figure 18: More of the equipment and accessories that were dismantled.

These SIM box gateways and SIM box bank can be used to terminate incoming international traffic.

AFRICA COAST TO EUROPE (ACE) SUBMARINE CABLE

The Gambia was one of the African Countries without connectivity to submarine cable and rely exclusively on satellite communications and fibre optic connection through neighbouring countries for international connectivity. The result has been an unreliable service and high prices for international calls and internet connection.

In tandem with a deteriorating national backbone infrastructure, this has created a difficult environment for expanding availability and ensuring reliability. The lack of access to low price and high-quality telecommunication services is one of the factors that limits The Gambia's potential to create jobs, expand production of goods and services and trade competitively with the rest of the world.

The Government of The Gambia (GOTG) in its quest to achieve the Millennium Development Goals (MDGs) and its blueprint "Vision 2020" objectives saw the need for improving The Gambia's international connectivity, as well as for greater regional economic and communication infrastructure integration.

For this reason, The Gambia along with many other West African countries, became a member of the Africa Coast to Europe (ACE) fiber-cable project in the Year 2012.

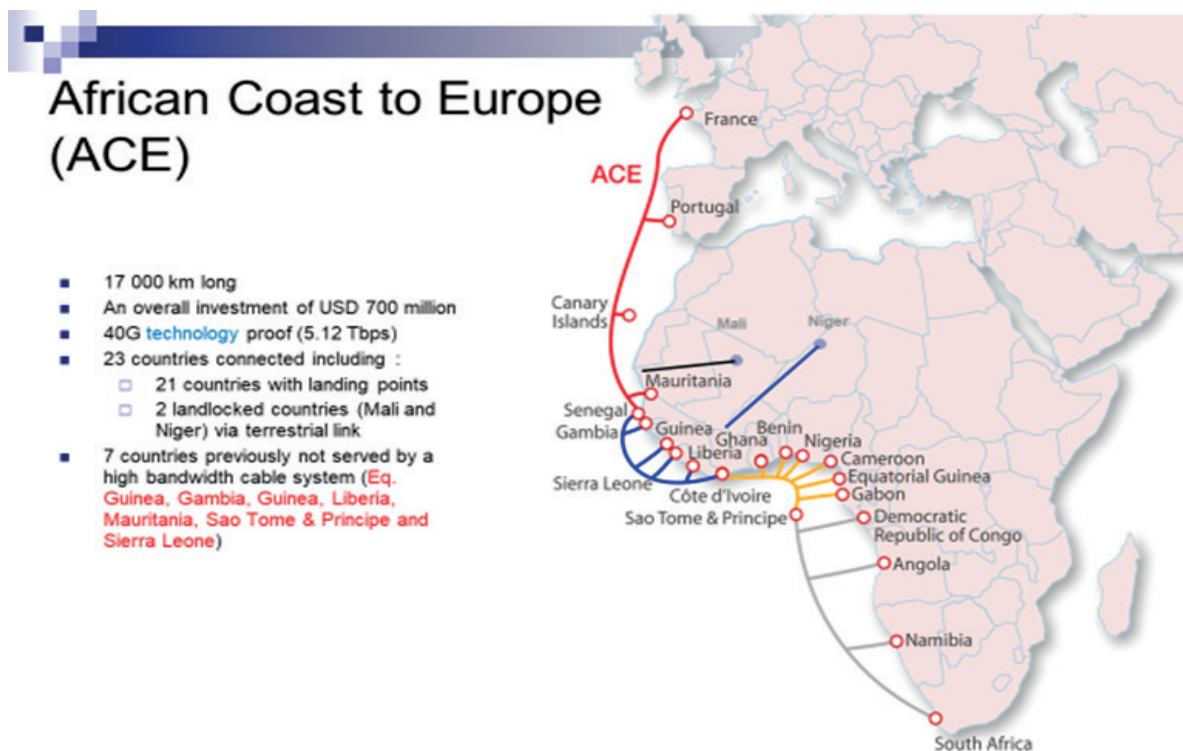


Figure 19: ACE cable

This project was realized with the financial support from the World Bank through an International Development Association (IDA) grant of US\$35 million. PURA was instrumental in the development of the framework for the realization of this important project. The ACE cable carries over 99% of the country's international voice and data traffic and therefore constitutes a vital element of the national communications infrastructure.

During the year under review, the Authority was notified of a planned maintenance by the ACE consortium on this ACE section of the submarine cable which in the territorial waters of The Gambia that branched off and landed at the ACE Landing Station. About 12Kms of this cable is not buried but laid openly on the rocky seabed which is also an excellent breeding ground for fish thus attracting numerous fishing activities and prone to damage from fishermen/ trawlers. The damages on the cable caused signal loss and degradation on quality of service.

The Authority coordinated meetings with operators, MOICI and other key stakeholders and ensured a backup/redundant transmission route with adequate capacity was provided and configured accordingly. Stakeholders were also sensitized of the planned maintenance which took place with virtually no impact on traffic.

Internet Exchange Point

An Internet Exchange Point (IXP) is a facility of Internet infrastructure that can increase the affordability and quality of the Internet for local communities. IXPs enable local networks to efficiently exchange information at a common point within a country rather than needing to exchange local Internet traffic overseas. In many of the developing countries, for example, Internet messages need to be exchanged beyond their borders, which add significant costs because of lack of connectivity between domestic networks.

Before the establishment of the Serrekunda Exchange Point (SIXP) all INTERNET traffic between different ISP was exiting The Gambia and coming back. The IXP has allowed for all domestic traffic to stay in country which has made internet generally faster by reducing response times.

The SIXP has grown to host the PCH, Google and Facebook Cache. This has made content from Google such as Youtube and search faster and has vastly improve internet speeds but more importantly reduce the cost of internet for every Gambian.

As shown in the Table below, the maximum traffic at the Serrekunda Internet Exchange Point increased during the year under review. The statistics show that the traffic at SIXP almost doubled over the last year.

Serrekunda Internet Exchange traffic (SIXP)						
Direction of traffic	ISP/Mobile operator server					
	2017		2018		2019	
	Average (Gbps)	Maximum (Gbps)	Average (Gbps)	Maximum (Gbps)	Average (Gbps)	Maximum (Gbps)
Inbound	975.239	668.859	712.823 Mbits	1.125 Gbits	1.393	4.303
Outbound	28.007	14.746 Mbits	712.807 Mbits	1.125 Gbits	1.379	4.302

Table 25: Serrekunda IXP data 2017 -2019

Table 26 Serrekunda Internet Exchange Point (SIXP) Traffic.

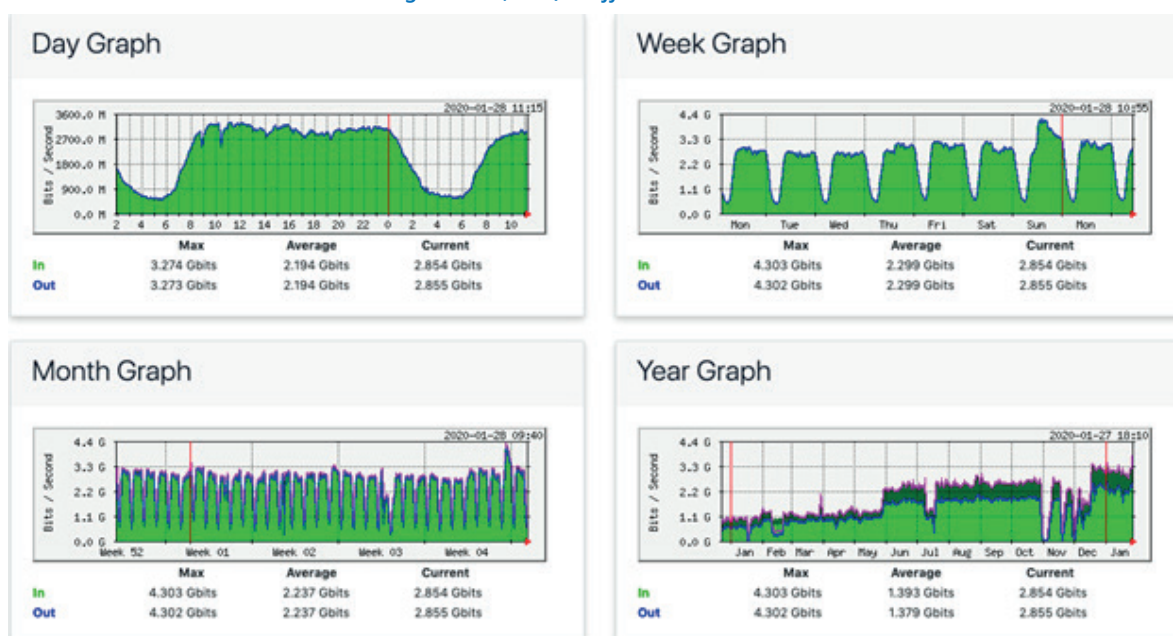


Figure 20: Daily to yearly data of the SIXP

During the year under review, PURA has been attending coordination committee meetings aimed at ensuring the smooth operation of the SIXP.

CYBER SECURITY INCIDENT RESPONSE TEAM (CSIRT)

Information and Communication Technology (ICT) is driving a worldwide digital transformation which presents every nation and government with major opportunities and challenges for their economic and social development.

Fully recognizing the importance of ICT by the early 2000's, the Republic of The Gambia has launched numerous initiatives aiming at providing strong foundations conducive to an ICT-led environment beneficial to the socio-economic well-being of the country and its people.

The vision statement of the "National Information & Communication Infrastructure (NICI) Policy & Plans" for The Gambia is "to leverage the benefits of ICT for a people centered, free market based and export-oriented socio-economic development strategy built on principles of public-private partnership for wealth creation".

Its mission is "to achieve higher growth rates in all spheres of socio-economic activities using ICT as a platform to exchange data, information, knowledge and a tool to implement applications and provide services in order to 'leapfrog' several stages of development through a participatory approach in building human resources and a conducive environment".

The digital development is also accompanied by new threats and risks: it makes the functioning of society very dependent on ICT, often in an irreversible way. Cyber-attacks are often difficult to detect, never cease to grow in number, variety and sophistication, and The Gambia will not remain immune to this threat, as the threat comes from both inside and outside its territory. As a matter of fact, The Gambia has faced different incidents and hacker attacks which compromised government websites.

Because of the increasing interconnection of digital systems through the Internet, the increasing volume of data available and the importance of many processes now digitally handled, the impact of cyber-attacks can be severe. This situation poses a serious threat on the availability, integrity and confidentiality of the systems, data and digital processes, and more generally on the functioning of The Gambian infrastructure and public services.

Cognisant of the risks brought by ICT, The Gambia has taken several initiatives for ensuring cybersecurity and show confidence and trust through its ICT-based projects, in coherence with one of the 11 main 'action lines' specified by the (ITU) World Summit on the Information Society (WSIS): "Building confidence and security in the use of ICTs": In 2009, the enactment of the Information and Communication Act provided The Gambia with rules aimed at ensuring privacy of communication information, communication service security, setting up electronic signature and specific legislation pertaining to cybercrime.

The Gambia has contributed to the building up of regional agreements such as the ECOWAS Directive on fighting cybercrime adopted in 2011 and the African Union Convention on Cybersecurity and Personal Data Protection adopted in Malabo in June 2014. A CIRT readiness assessment for The Gambia has been conducted by ITU in 2011. At last, among other initiatives, some ICT experts, Government prosecutors and investigators benefitted from cybersecurity and cybercrime training.

To fully highlight the necessary policy and regulatory framework objectives, the Authority in collaboration with MOICI, World Bank and the International Telecommunications Union is at an advance stage of installing a gmCSIRT in the country. Furthermore, as part of its capacity building and sensitization strategy, a one-week stakeholder workshop, supported by ITU was organized in the country. The Figures below show the participants during the workshop.



Figure 21: Cyber security participants at the workshop



Figure 22: Cyber security workshop participants

INTERCONNECTION

ICT facilities are vital communication tools for both business and societal development. Due to the growing demand for Information Communication services, there is the need to increase communications infrastructure such as towers and Interconnections channels. These are paramount for communication service providers and are required to ensure that there are adequate network resources that enhance and guarantee minimum Quality of Service (QoS).

Interconnection refers to reciprocal services (but not necessarily the same services) offered by two operators providing a telephone service in order to allow all users to communicate freely amongst themselves, regardless of the communications networks to which they are connected or the communications services.

This mandates operators with interconnecting networks to provide adequate resources for interconnection, to enable all consumers of their networks to communicate freely amongst themselves regardless of whether the communication is on-net or off-net.

An efficient interconnection regime is essential to ensure the development of modern, competitive, reliable, affordable and easily accessible communications services. The significance of this regime to the development of a telecommunication sector is reflected in Part 5 of the IC Act 2009 which stipulates the right to interconnection and prohibits the frustration or preclusion of any IC system or service that can be provided lawfully.

The Authority used the process outlined below to address the Interconnection dispute

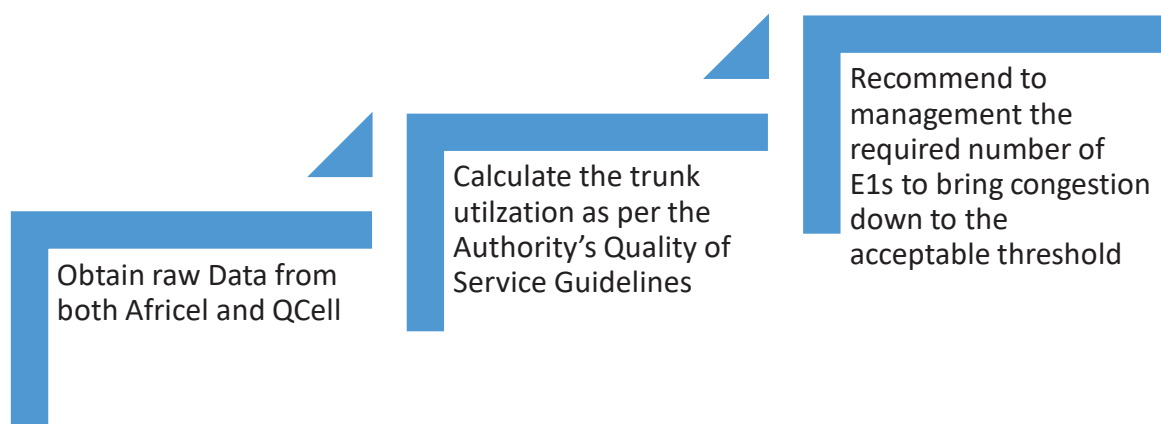


Figure 23: Dispute resolution process used by PURA

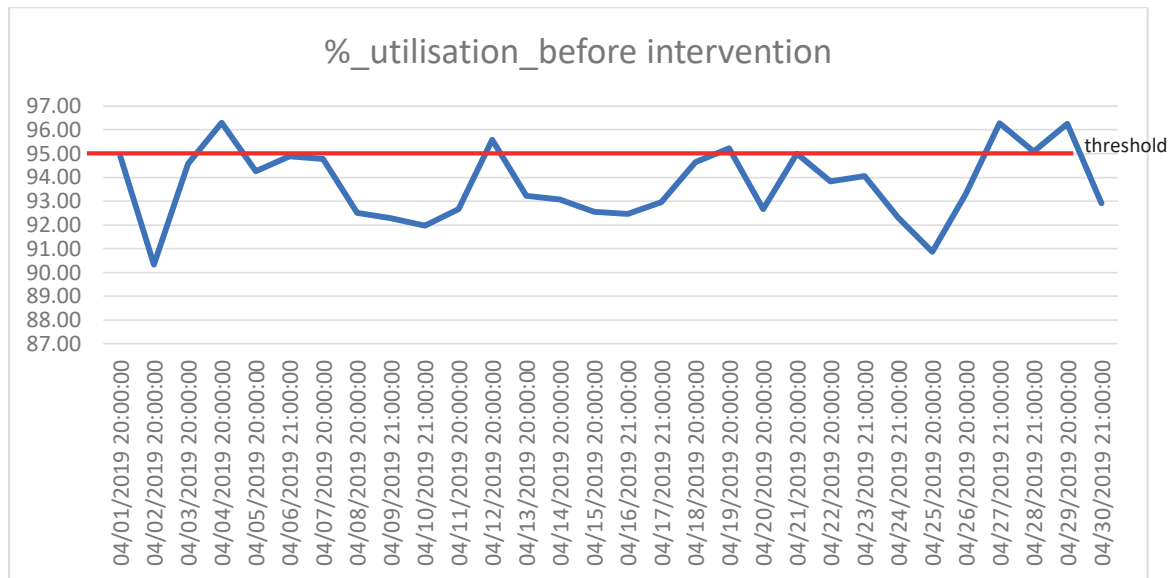


Figure 24: Trunk utilization between AFRICELL and QCELL

The Authority reviewed the traffic utilization of the trunk group from the period March 2019 to June 2019 and noted that the threshold was occasionally surpassed particularly at the beginning of Ramadan and during the Koriteh festive period.

QUALITY OF SERVICE (QOS)

The Authority by virtue of Section 83 of The Information Communications Act 2009, has the mandate to ensure that Telecom Operators provide acceptable Quality of Service (QoS) to their customers. It is in this line that PURA's Quality of Service Monitoring Equipment does continuous measurements on cellular mobile networks to verify their compliance in regards with the targets set in the QoS Guidelines for the Mobile Operators.

The QoS assessment focused on the mobile services that include voice services in dual mode (GSM and UMTS) and data services of both UMTS and 3G LTE networks.

Accordingly, PURA requested all operators to rectify all QoS and coverage issues identified in their networks. Following recommendations made by PURA, the operators invested in modernization, upgrade and optimization. As result, the 2G and 3G geographical coverage of AFRICELL and QCELL in particular highly increased significantly as shown in the figures below.

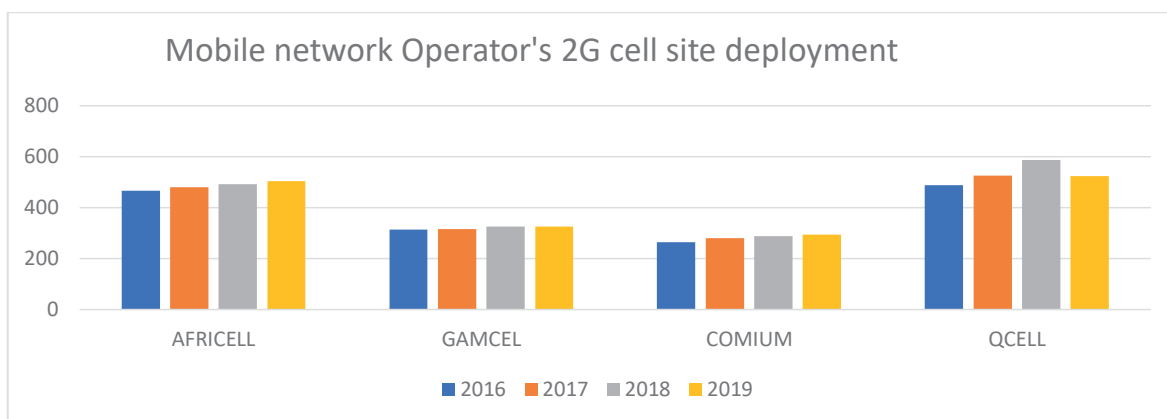


Figure 25: 2G deployment amongst GSM operators

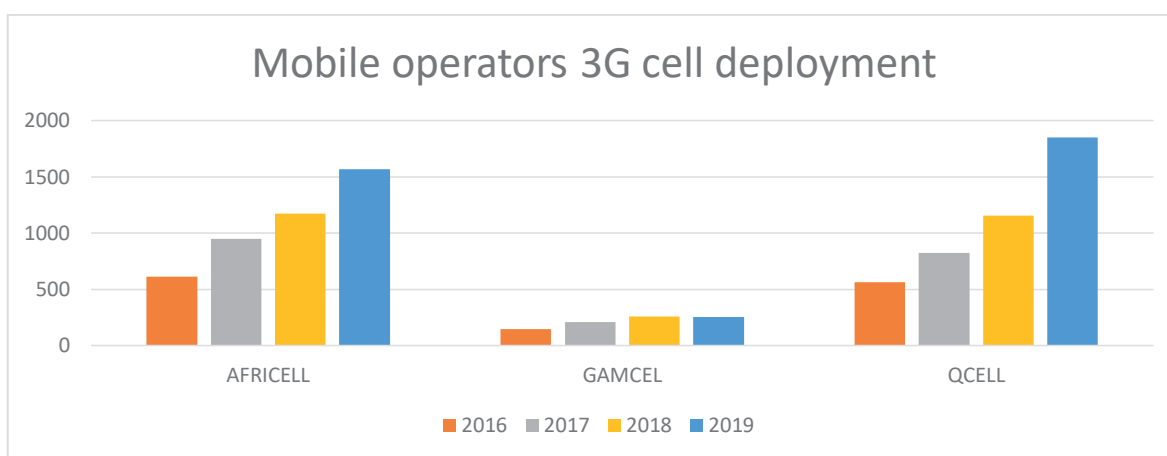


Figure 26: 3G deployment amongst GSM operators

The combined 2G and 3G Network coverage maps of the Mobile operators as shown below

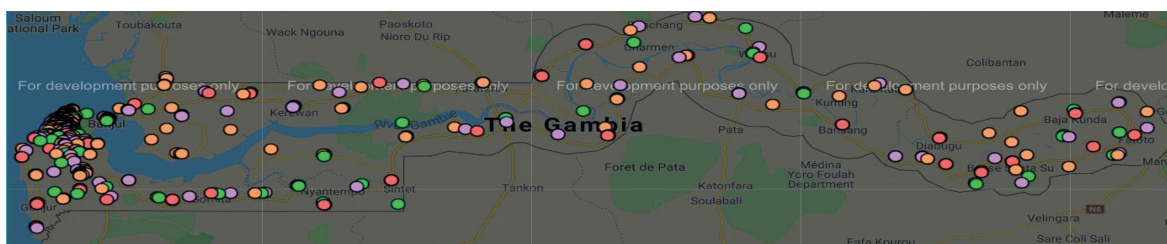


Figure 27: 2G Network coverage maps of the Mobile operators

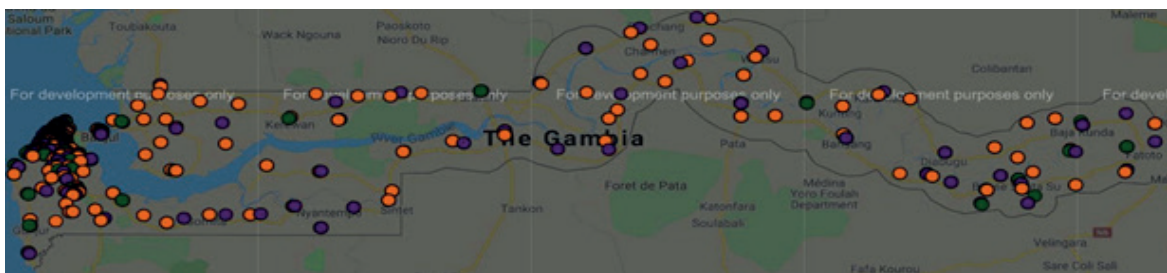


Figure 28: 3G Network coverage maps of the Mobile operators

NUMBER MANAGEMENT

Under Section 98 of the ICT Act 2009, PURA is mandated to draw up, establish, amend and enforce a national numbering plan and issue block number allocations. Accordingly, the Authority adopted a Numbering Plan that is in conformity with International Telecommunications Union's ITU-T E.164 recommendation. The National Numbering Plan has been reviewed and amended to accommodate the changes introduced in the sector by the new licensing regime.

These amendments in the Numbering Plan take into account the development in the industry which includes emergence of new technologies for provision of the various services as well as an increase in variety of application services. The objectives of the Authority in reviewing the National Numbering Plan were:

- To promote growth and development of the communications sector in The Gambia
- To promote fair competition in the sector
- To improve existing framework for the administration of the numbering resource to ensure transparency and efficient management
- To ensure future developments are provided for through reservation of numbers

During the year under review, QCELL made an application for additional number resources. The application was thoroughly reviewed taking note of the investment, network deployment in both underserved and urban areas, Quality of Service delivery, new technology deployment and market share amongst others.

Following the review, QCELL were allocated additional number blocks on the number block series as can be seen to the table below.

- i. 52X XXXX
- ii. 53X XXXX
- iii. 58X XXXX
- iv. 59X XXXX

Numbering block	Operator	Technology	Numbers available
0	International access		
1	Short codes of all operators	Emergency calls, and Value added Services	
2xx xxxx	AFRICELL	GSM 2G/3G/4G	1,000,000
3xx xxxx	QCELL	GSM 2G/3G/4G	1,000,000
4xx xxxx	GAMTEL	Fixed lines +ADSL	1,000,000
50x xxxx	QCELL	GSM 2G/3G/4G	100,000
51x xxxx	QCELL	GSM 2G/3G/4G	100,000
52x xxxx	QCELL	GSM 2G/3G/4G	100,000
53x xxxx	QCELL	GSM 2G/3G/4G	100,000
54x xxxx	Reserved	N/A	100,000
55x xxxx	GAMTEL	Fixed lines +ADSL	100,000
56x xxxx	GAMTEL	Fixed lines +ADSL	100,000
57x xxxx	GAMTEL	Fixed lines +ADSL	100,000
58x xxxx	QCELL	GSM 2G/3G/4G	100,000
59x xxxx	QCELL	GSM 2G/3G/4G	100,000
6xx xxxx	COMIUM	GSM EDGE	1,000,000
7xx xxxx	AFRICELL	GSM 2G/3G/4G	1,000,000
8xx xxxx	GAMTEL	CDMA Fixed-wireless	1,000,000
9xx xxxx	GAMCEL	GSM 2G/3G	1,000,000

Figure 29: National numbering Plan of The Gambia

SPECTRUM AND OTHER FEES FOR SERVICES IN THE ICT SECTOR

In light of the continuous evolution of more spectrum efficient technologies, the industry is also developing new spectrum-hungry systems and applications. The emergence of a networked society and expansion in use of spectrum to other sectors of the economy such as education, agriculture, transport and energy due to development of internet of Things (IoT), has also heightened the scarcity of spectrum and its importance to the development agenda of the country.

The fast pace of technological development, introduction of new technologies and the continued demand on spectrum resources amongst other factors required that the Wireless Telegraphy (Regulatory Charges for Communications Facilities and Services) Regulations, preceded by the spectrum study of 2015.

It is in this regard that The Authority in consultation with MOICI and key stakeholders developed a draft Wireless Telegraphy (Regulatory Charges for Communications Facilities and Services) Regulations, 2019 regulation for ICT services during the year under review.

The Wireless Telegraphy (Regulatory Charges for Communications Facilities and Services) Regulations, 2019 were finalized and gazette by the Ministry of Justice on 24th June 2019. These regulations will help in further development of broadband services, discourage radio spectrum hoarding and ensure compliance with operators' licences and frequency licensing conditions.

These are applicable to both new entrants and the existing operators/users in the telecommunications market in The Gambia.

ELECTRO MAGNETIC RADIATION

The Authority has noted raising public concern with regards to the possible negative health effects from the use of mobile phones and radio base stations. The Authority is mandated to ensure and provide information on electromagnetic radiation from mobile phones and their radio base stations to address the issues which may raise unnecessary alarm and panic to the public.

Mobile phones and their radio base stations transmit and receive signals using electromagnetic waves (often referred to as electromagnetic radiation or radio waves). The electromagnetic radiation from the base stations and handsets is called non-ionising radiation.

Non-ionising radiation does not carry enough energy to change the structure of an atom while ionising radiation can change the structure of an atom. Examples of ionising radiation sources are X-RAY and Nuclear. Electromagnetic radiation is emitted by natural and man-made sources, for example we are warmed by radiation from the Sun.

Examples of man-made sources of electromagnetic fields are broadcasting transmitters, household microwaves, and radar.



Figure 30: Different types of antennas

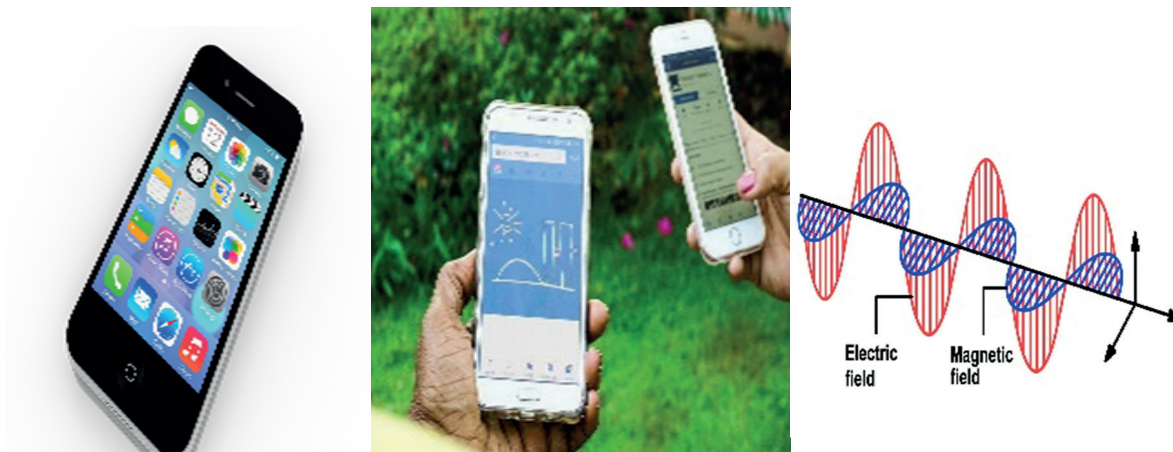


Figure 31: Types of consumer equipment that also emit low level radiation

The concerns of possible negative health effects of the cellular technology can be viewed from the context of mobile phone handset and the radio base station emissions. For mobile phone handsets, exposure to electromagnetic radiation is principally to the side of the head for hand-held use or any other parts of the body for hands free usage.

While for base stations, emissions will be to the part of the body which has contact with the phone. The assessment of possible health risks from exposure to electromagnetic fields is based on the evidence of scientific studies and research.

The International Commission on Non-Ionising Radiation Protection (ICNIRP), is an independent scientific organization which has a formal relations with the International Telecommunication Union (ITU) and the World Health Organisation (WHO). ICNIRP is responsible for and has expertise to provide guidance on the health hazards of exposure to non-ionising radiation. The ICNIRP published guidelines for limiting human exposure to electromagnetic fields and radiation.

The guidelines are used internationally with regard to exposure limits for electromagnetic radiation from mobile phones. The ICNIRP came to the conclusion that scientific literature published on these Guidelines has provided no conclusive evidence of any adverse effects below the basic restrictions.

The cellular technologies operated in The Gambia are: Global System for Mobile Communication (GSM 900, GSM 1800) and the Universal Mobile Telecommunication System (UMTS, often referred as 3G and 4G). These technologies are widely deployed in various countries throughout the world and in the ECOWAS region in particular.

With regard to compliance with ICNIRP guidelines by the cellular technologies deployed in The Gambia, the Authority has been approving the use of cellular technology/ infrastructure by referencing to other countries (comparative referencing) that have carried out non-ionising radiation emission surveys and measurements that indicate that GSM 900, GSM 1800 and UMTS radiation is well below the limits set out by the ICNIRP guidelines.

During the period under review, the Authority conducted a drive test to monitoring EMF radiation from antennas installed by our Telecommunications/ICT operators. The equipment measures;

- Electro Magnetic radiation field strength for antennas in Volts per meter (V/M). EMF radiation of 28 V/M is the safety threshold limit.
- Electro Magnetic radiation from mobile phones is measured in Specific Absorption Rate (SAR). SAR usually refers to laboratory condition only. The safety threshold limit is about 2 SAR per cubic meters.



Figure 32: Map of GBA showing drive test for EMF

V/M is measure of EMF emission from antennas in the field. SAR is measure of EMF radiation from mobile phones in laboratory environment.

The EMF radiation measuring equipment connected to a computer and GPS machine was mounted on a vehicle driven from PURA office The EMF radiation measurement exercise continued through Brikama Highway via Lamin, Westfield and back to PURA.

The measurements included the headquarters of all Operators which all have the most array of antennas

The measurement of the EMF radiation field strength and also recorded the coordinates of the areas covered as can be seen in the Figure above.

At AFRICELL Headquarters, the EMF radiation field strength was 7 V/M. and all other areas covered recorded EMF radiation field strength reading of 1 V/M.

Based on the above, the Authority assures the public that it will continue to ensure that telecommunications equipment deployed in The Gambia adheres to international standards and regulations with regard to electromagnetic radiation particularly non-ionising radiation. The Authority participates in different International meetings where EMF issues are discussed and notes there is consensus in scientific literature that there is no evidence of adverse health effects by use of cell phones and their radio base stations within the applicable limits approved as mentioned above.

PRIVATE LAND MOBILE SERVICES

During the year under review, the Authority issued authorization to stakeholders to operate private mobile portable devices in both very high frequency (VHF) and high frequencies (HF) bands. The stakeholders are mainly security companies, amateur radio and aviation services who set up these networks to aid their operations.

AMATEUR RADIO

Amateur Radio is a radio communication service for the purpose of self-training, interconnection and technical investigations carried out by amateurs. This will ensure that these activities are conducted by authorised persons interested in radio technique solely with an aim of acquiring knowledge for self and not for pecuniary interest. According to the Authority's Guidelines and Applications forms for Type Approval, the Authority may grant an Amateur Radio Licence to an applicant who has passed the radio amateur examination or possesses the requisite qualifications prescribed for the purpose.

As at December 2019, the table below shows authorisations that were issued for Amateur Radio services however, all the users are foreigners who use the facilities for short periods during their stay in the country. The authorisation is valid for a period of one year.

Item No	Call Sign	Month Assigned
1	C5YK	December
2	C56PIS	October
3	C56BR	November

Table 27: Amateur Radio Call Sign Assignments

TYPE APPROVAL

The Authority has within its mandated with Part IX of the IC Act 2009 the responsibility of type approving and accepting all telecommunications equipment intended to work within the public telecommunications networks in the country. PURA is also responsible for type approving or accepting radio communication equipment intended for use in The Gambia. Type approval is done only once for each equipment model number.

Applicants are advised to refer to the Authority's Guidelines and Applications forms for Type Approval before submitting an application. In order to ensure quality of imported electronic communication equipment in terms of safety, interoperability as well efficient use of spectrum:

In the year 2019, PURA approved two hundred and sixty-eight (268) requests for type approval and clearance letters were issued for the equipment to be used harmlessly in The Gambia compared to two hundred and forty-nine (249) in 2018.

TELEVISION BROADCASTING

During the year under review, PURA licensed six (6) FM Television Content Providers as can be seen on the table below.

Licensed Television Content Providers as of December 2018.

Nr	Name	Location
1	QTV	Kairaba Avenue
2	Paradise TV	Kanifing North
3	Star TV	Mamadi Sillah Drive
4	MTA TV	Talinding
5	ABC TV	Kairaba Avenue

Table 28: Content Service Provider Television Stations

RADIO BROADCASTING

The Authority continued re-planning and optimizing the FM broadcasting frequency plan during the year under review. This was achieved through the collaboration with the ITU and bi-lateral co-ordination with neighbouring countries as outlined in the Geneva Agreement GE84 to which The Gambia is a signatory.

The Authority ensures that the broadcasting standards are upheld by all players in the ICT Industry largely through inspection and certification exercise. In this regard, the Authority conducts a countrywide monitoring and inspections of all FM, TV and Telecom operators to verify compliance with their license obligations. It is an opportunity to meet with the broadcasters, see samples installations and sensitize the industry players on the current broadcasting standards and industry trends.

During the year under review, the Authority conducted an inspection tour to a sample commercial and community radio stations. The objective of the inspection tour was to get first-hand information on the technical condition of both the studio and transmitter equipment, identify challenges and then discuss with the local staff on the way forward.

Commercial FM Radio stations

The Authority assigns FM frequencies to facilitate the provision of radio broadcasting services in the country. During the period under review, a number of licenses were issued and most of them are for the use of radio frequency spectrum. The next table gives a summary of the Licenses issued to the FM broadcasting sector as of December 2019.

NO.	Name	Frequency MHz	Location
1	Senn FM	90.5	Banjul
2	West Coast Radio 1	95.3	Kotu
3	City Limit	93.6	Kairaba Avenue
4	West Coast Radio 2	92.1	Kotu
5	Abraxas Radio	92.9	Fajara M Section
6	King FM	94.7	Talinding
7	GRTS FM	95.1	Mansakonko
8	Star FM	96.6	Serekunda / Brikama Highway
9	Taranga FM	97.5	Sinchu Alhagie
10	GRTS FM	98.6	Abuko (fed by 102.6 MHz)
11	GRTS FM	106.7	Abuko (fed by 96.0 MHz)
12	RFI C/O GRTS	89	Abuko
13	Capital FM	100.4	Kairaba Avenue
14	Unique FM	100.7	Bakau New Town
15	Janneh Koto FM	101.1	Kombo Gunjur
16	Libidorr	101.1	Brusubi Phase 2
17	Unique FM	101.7	Basse
18	Radio 1 FM	102.1	Fajara Golf
19	Veritas	102.9	Church HQ LTK German
20	Kora FM	103.9	Kanifing South
21	Hot FM	104.3	Bakau New Town
22	Hill Top FM	104.7	Serrekunda
23	Nexus	105.2	Serrekunda
24	Paradise FM	105.7	Pipe Line near BSTS
25	Paradise FM	105.8	Basse
26	Paradise FM	105.5	Farafenni
27	Vibes FM	106.1	Manjai
28	AL Fallah FM	107.2	MDI Road kanifing
29	Afri Radio	107.6	Kairaba Avenue

30	Choice FM	103.6	Sukuta
31	Sahel FM	88.5	MDI Road kanifing
32	Light FM	89.6	Kombo Sillah Drive Tallinding
33	Qradio	103.3	Kairaba Avenue
34	Sky FM	96.9	Old Yundum
35	Deggo FM	91.5	Kairaba Avenue
36	Nexus FM	105.2	Serekunda
37	DHK FM	99.5	Sinchu Alagie
38	Atlantic FM	106.4	Sanchaba Sulaye Jobe
39	Home Digital FM	99.1	Brikama

No	Name	Frequency	Location
1	Soma Community FM	88.8 MHz	Soma – LRR
2	Bwiam Community FM	91.9 MHz	Bwiam – WCR
3	Poliso FM	95.7 MHz	Banjul Police HQ
4	Kerewan Community FM	100.5 MHz	Kerewan – NRR
5	Bansang Community FM	107.2 MHz	Bansang – CRR
6	Brikamaba Community FM	96.8 MHz	Brikamaba – CRR
7	Brikama Community FM	98.0 MHz	Brikama – WCR
8	Farafeni Community FM	99.9 MHz	Farafeni – NRR
9	Kairanying Community FM	107.9 MHz	Kuloro - WCR

Table 29: List of Licensed Commercial and Community Radio Stations

PART V: ELECTRICITY, PETROLEUM AND WATER

Electricity Sector

In September there was slight power outages due to the delay in lubricant shipment, but this was only for a few days. Generally, the electricity production from NAWEC remained highly reliable. Ongoing works on the new 20MW power plant in Brikama was at an advanced stage with the two engines arriving in the first quarter of 2019. The plant is expected to be inaugurated in early 2020 due to project delays. This new plant would certainly be a game changer in the electricity sector and replace aging gensets. On average the Peak demand was recorded at 65MW.

On the ongoing reform of the electricity sector, PURA continues to participate as per the road map in partnership with the WB and EU. NAWEC is currently undergoing a major restructuring to ensure separation of account and its internal management structure has been divided into separate business units.

KARPOWER IPP Power ship

The Karpower IPP entered its second year of production and demonstrated high reliability. Its impact on the electricity sector was very apparent and contributed significantly to the electricity supply value chain. In effect, Karpower was on average producing about 60% of the energy generated and allowed NAWEC to carry out some vital rehabilitation. Growth in the sector continued with total available power reaching a historic 92MW of installed capacity.

Petroleum Sector

This sector continues to show the strongest growth in terms of investment. More than 5 new stations have come online in both the GBA and the provinces. It is particularly encouraging that in the provinces there has been major upgrades and new retail stations. This has the added benefits of increasing investment, competition as well as access. New players such as NP and SeneGambia Petroleum have built or are constructing new stations in the GBA and provinces.

1. Petrogas in Farrafenni & Kaur
2. Jah Oil – Bakoteh
3. Castle – Jabang
4. Atlas Energy – Brusubi
5. NP – Farato / Brusibi

Monitoring Activities

PURA maintained a rigorous enforcement schedule especially in the petroleum sector. On the 18th January 2019, following a press release by the Ministry of Petroleum and Energy requiring all owners of Liquified Petroleum Gas (LPG) Distributors and Retail Stations of Petroleum Products to regularize their status and obtain the required licenses as per the Petroleum Products Act 2016 and Petroleum (Service Station) Regulations 2018 by 31st January 2019, a massive enforcement exercise was conducted across the country.

The major challenge for PURA was un-authorized construction activities. A joint taskforce was established with other government agencies with PURA as its key stakeholder namely the Police, the NEA, Physical Planning and Fire and Rescue Service as well as MOPE have carried out joint enforcement actions against service stations that do not obtain or apply for retail Licence.

A second enforcement activity was carried out on illegal construction of fuel stations as well as operating stations without a Licence, following the monitoring exercise later in the year.

The following stations were closed due to failure to obtain construction permits.

1. Jah oil – Manjai
2. Techworld – Manjai & Old Yundum, Fula Bantang / Sare Jatta / Bakoteh
3. Afrioil – Sanyang
4. Equa Energy – Jeshwang
5. Castle Oil – Jabang
6. NP (G) Ltd – Brusibi



Figure 33: An unknown station being constructed in Pakalingding , LRR



Figure 34: Techworld Old Yundum being sealed



Figure 35: NP Brusibi being sealed for construction without a permit



Figure 36: Castle Oil Ltd in Jabang sealed for construction without a permit

During the course of the enforcement action, some of the PURA seals were broken and further enforcement action was taken involving the Police.

It should be noted that PURA remains very concerned about the proliferation of Petrol Stations in residential areas. Thus, it has engaged the Department of Physical Planning (DPP) to coordinate construction activities in the Petroleum Sector. The DPPH has requested for PURA to maintain the Joint Taskforce and continue sponsoring it as well.

Transportation of Petroleum Products

Following our meeting with sector players on 6th November 2018, The Authority has been receiving applications from the Truck Drivers to undergo third party testing with the contracted service provider PAGES Ltd. PAGES Ltd was hired as a third-party Vehicle Examiner to ensure all vehicle are fit for purpose. Furthermore, the Authority has designed a Sticker to be on all vehicles that have successfully passed the Inspection Test.

Following the initial inspections, the Authority realised that most of the trucks had defects that could be easily remedied, but the trucks could still be allowed to transport fuel. The Authority has thus issued inspection certificates whilst the truck owners were asked to fix their vehicles by 15th December 2019.

As the volume in exports continue to increase, the number of foreign trucks has increased significantly. This creates further complications in terms of ensuring compliance to Petroleum Products Road Transport Regulation 2018. With increasing arrival of foreign trucks, the need to respond to their needs becomes even more evident. There is the need to find a dedicated parking space to safely park these trucks which sometimes exceed 30. They are often found parked along main national highways and pose a serious risk to public health.



Figure 37: A Senegalese truck parked under a tree along the Airport highway



Figure 38: Tanker trucks from Mali parked along the road to the Depot

The Authority is currently working with stakeholders to develop guidelines for foreign trucks entering The Gambia as well as engaging their respective regulatory authorities in Mali and Senegal.

LPG sector

This sector has seen rapid investment and growth over the year. The key investment in this sector is designed to phase out old cylinders and introduce new branded cylinders. During 2019, PURA has received and recommended for Duty exemption on the importation of more than 30,000 new cylinders mainly from Amina's Gas, Njeggan and Jah Gas.

This is a very positive development and should be encouraged further. Following early work by the GCCPC, PURA has continued to engage the sector to obtain branded cylinders to enable consumers make the right choices but also increase competition.



Figure 39 Branded LPG cylinders by all LPG dealers in The Gambia

Safety Awareness

PURA sponsored an LPG zone at the last GCCI Trade fair in March 2019 to bring companies together to promote LPG cooking. The event was very successful as several sales were made and the Fire Service was contracted to equally create awareness on fire safety.



Figure 40: Fire safety demonstration to the minister and team during a visit to the trade fair 2019

Health Safety and Environment (HSE) Training

Throughout 2019, PURA conducted and implemented an aggressive HSE Training programme that saw over 150 pump attendants from more than 13 companies trained by industry experts on fuel station safety training. PURA partnered with Royal Energy Ltd, a local company whose experts have more than 30 years of experience in the industry, and The Gambia Fire and Rescue Services.

Three structured Trainings involving both theory and practical session were conducted in the following places;

- i. Basse, URR
- ii. Soma , LRR
- iii. Kanifing,



Figure 41: HSE Training in Soma, LRR



Figure 42: Group Session, HSE Training in Kanifing



Figure 43: Practical Fire Fighting Exercise, HSE Training in Soma

Accidents

On Sunday 27th of October 2019, at approximately 7:35 pm, there was a huge gas explosion at the Hadim Gas Plant situated at Kanifing Industrial Estate in Kanifing. Fortunately, there were no casualties, but caused significant damage to properties within a 500m radius. PURA immediately dispatched a team on 28th October 2019, following a brief engagement with the Fire and Rescue Services as the first response at the scene. The site was subsequently visited by the President of the Republic and some members of the Cabinet on the same day.

After initial investigations, PURA decided to wait for the Fire and Rescue Services and as well as the Police to conduct their investigations and share their report on the cause of the accident.



Figure 44: Gas explosion at at Hadim Gas Plant (Kanifing Industrial Area)



Figure 45: Aftermath of the fire incident

Nonetheless, the NEA, NDMA and PURA decided to collaborate and carry out a joint Rapid Investigation. There was an Emergency Meeting at NEA with other stakeholders and regulators including the Department of Public Health, Physical Planning, etc was held. We discussed the gas explosion at Kanifing and the Rapid Assessment Report. NDMA was the lead agency and a disaster Management tool was used to gather the facts.

PURA raised several issues regarding the inter-agency permitting processes and how agencies should be more stringent and follow due process of the law when issuing permits.

The Proprietor of Hadim Gas Plant was invited to PURA on Wednesday 30th October, 2019 and narrated his version of events and the Minutes of Meeting has been filed for ease of reference. Preliminary findings indicate the inability to offload LPG at the depot which led to LPG dealers importing overland, but the procedures;

- Need to be strengthened.
- Emergency response needs to be better coordinated between security agencies and regulatory bodies
- Disaster preparedness need to be enhanced and more training and drill conducted.

This disaster brought to the fore the need to urgently have the draft HSE Regulations 2018 published in the gazette.

Water Services

Monitoring activities

As with previous year, PURA maintained the sample collection with Department of Water Resource (DWR) and collections were made during the four quarters and results presented to NAWEC for improvement.

Access to good quality water by consumers is a regulatory obligation but also a basic human right that the service provider must fulfill. Considering the groundwater which is relatively of good quality is the exclusive source of supply used by NAWEC, it is very important that they maintain and improve the source quality up to the point of use by the consumer. Efforts to do this would require maintaining facilities along the water supply system.

This exercise found that there is infrastructural maintenance undergoing in some stations such as Basse and Janjanbureh and that efforts have been made to secure some facilities by erecting fences with gates.

The demand in most communities such as Basse and Farafenni are reportedly getting higher than supply. Furthermore, the lack of standby power in some stations would limit the number of hours of pumping thus affecting the supply-demand balance. The inadequate supply in Kaur which leads to rationing is a key challenge faced by the community in terms of access.

However, the state of the facilities and /or general environment in stations such as Farafenni, Kaur and Soma were found to be in bad state of operation as can be seen in the pictures below.



Figure 46: Leaking tanks at Kanuma (L) and Farafenni (R)

In Soma the chlorination system was found to be faulty in the 3rd quarter and in October PURA wrote to NAWEC with instruction to remedy several of its finding or face enforcement action

CONSUMER AFFAIRS

Access to a fair and transparent complaint process is an essential part of effective consumer protection framework. Consumer complaints play an important role in regulation as they provide a useful barometer on consumer detriment and unfair practice.

In order to enhance effectiveness and efficacy of service the '148' call center continues to be availed to all consumers, as a means of getting complaints and enquiries to the Authority. Consumer complaints plays an integral part in regulation as it provides a useful barometer on consumer detriment and unfair practice.



The advertisement features a blue header with the text "Public Utilities Regulatory Authority" in white, followed by "Equity in Development" in black. Below this is the "PURA" logo in large white letters. To the right, a cartoon smartphone character with a smiling face holds a sign that says "148 CALL" in red and white. Below the phone, the text "CONSUMER HELP LINE" is written in large blue letters. At the bottom, a blue banner contains the text "ALWAYS REMEMBER TO CONTACT YOUR SERVICE PROVIDER FIRST BEFORE **CALLING 148**" in white and red.

In furtherance to this, the PURA Act 2001 places a lot of importance to fair competition and protection of consumers. To this effect the directorate is duty bound to prepare an annual activity report detailing all complaints registered at the help desk on all regulated sectors, annually without fail.

For the year ending 2019 three hundred and six (**306**) complaints were registered at the 148 helpdesks from all regulated sectors, **NAWEC, AFRICELL, QCELL, COMIUM, GAMCEL** and the Petroleum Sector. However, majority of these complaints registered were dealt and resolved with their respective service provider.

As shown in the graph below majority of the complaints recorded for 2019 was telecoms related, constituting **54%**, the energy sector which is NAWEC water and electricity company recorded **46%** of the total calls recorded at the helpdesk.

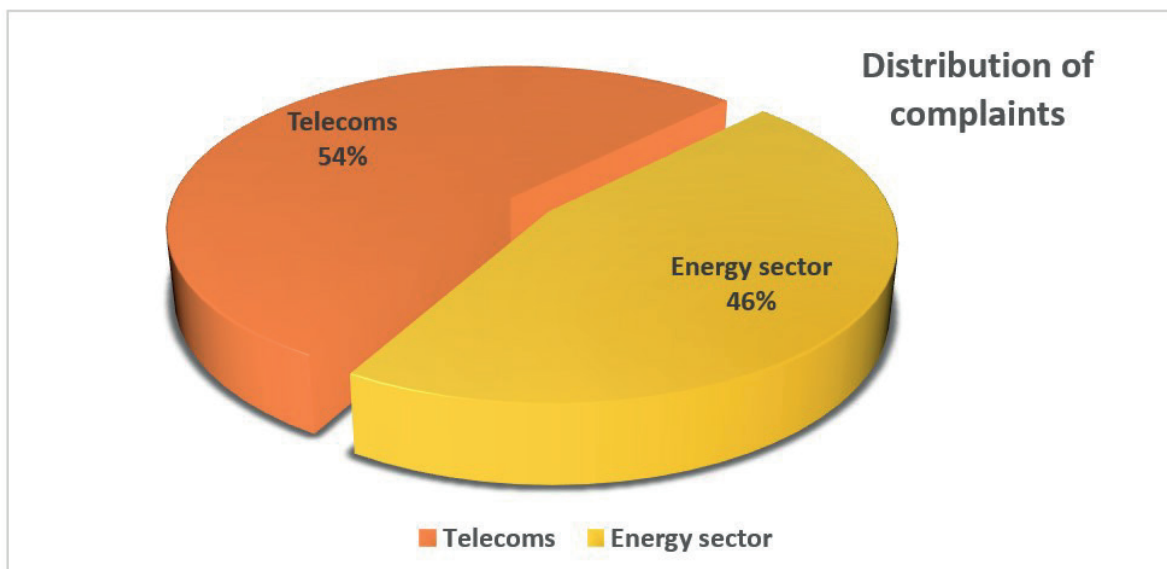


Figure 47: Distributions of Complains per regulated sector

Monthly Complaint Volume:

The Graph below illustrates that the 148 helpdesks received the highest number complaints in the month of June; this is attributed to the fact that most issues related to network failures occurred during the rainy season both for the telecom and electricity and water services.

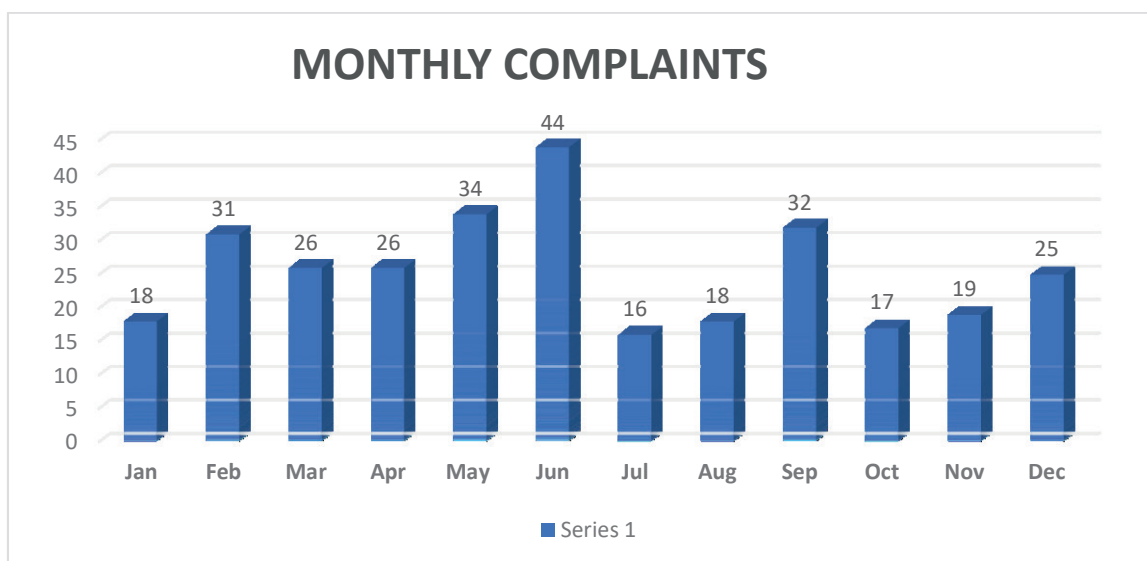


Figure 48: Distribution of monthly complain volumes

Complaint Trend analysis 2017-2019

The Graph below shows the trend of complaints over the three-year period from 2017 to the year under review. Comparatively it depicts a slight increment of the volume of complaints in the year 2019 with a total recorded number of 306 complaint as opposed to the year 2018 with 304.

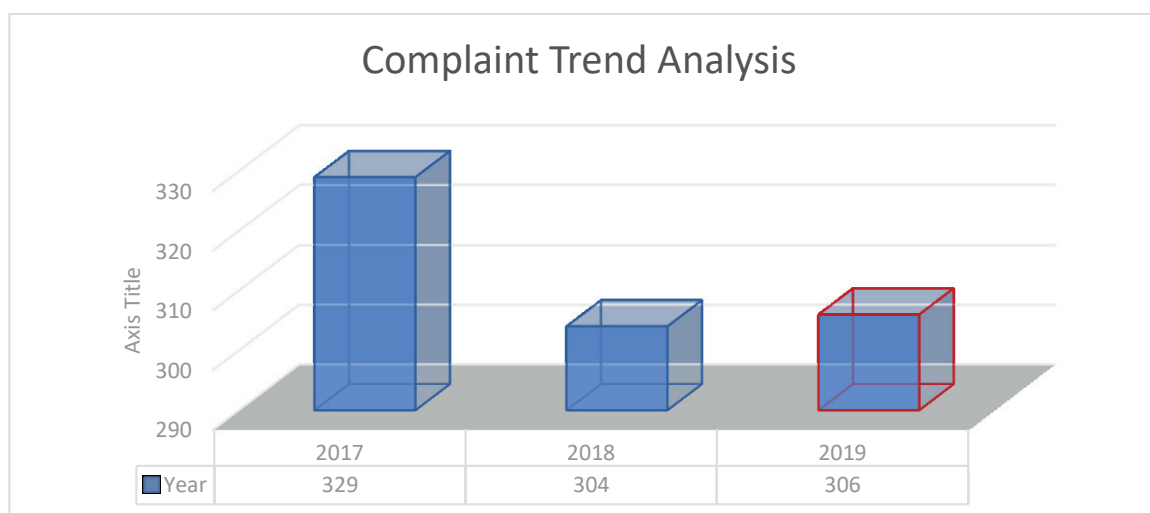


Figure 49: Complaint Trend Analysis over 3 years

NAWEC:

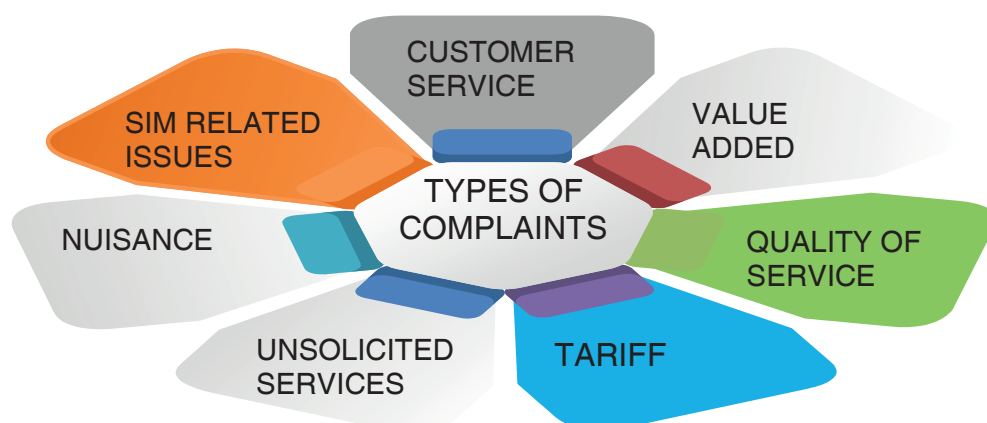


Figure 50: Parameters of types of complaints received on NAWEC

Complaint Type		Complaint volume	Status of Complaint	
			Resolved	Unresolved
Technical Complaints	water quality	2	2	0
	water particle	2	2	0
	Burst pipe	36	36	0
Meter issues	Faulty water meter	1	1	0
	New service connection	18	18	0
	Faulty meter	13	13	0
	cash power recharge	1	1	0
	Other	2	2	0
Sewage	Sewage Complaint	1	1	0
Customer service	Disconnection	3	3	0
	Not receiving bills	1	1	0
	Leakages	2	2	0
	Billing	16	16	0
Quality of Service	Brown out	7	7	0
	High voltage	2	2	0
	no light	1	1	0
	Pole (transmission line)	1	1	0
	Low voltage	6	6	0
	pole issue	8	8	0
	Faulty transmission line	2	2	0
	Unavailability of water	6	6	0
	High tension pole	1	1	0
	Lack of water	5	5	0
	Total	137		

Table 30: NAWEC complaints received and process in 2019.

For the year under review, majority of the complaints registered at the helpdesk were burst pipe related, which continue to be the highest complaint for NAWEC for the past four years. Furthermore, we have seen an increment in the volume of new service connection complaints by consumers, this shows a lapse in the 16-week service delivery policy promise, not having enough materials has been the major problem for new service connections, which has resulted in an unprecedented backlog.

The temporary solution initiated by NAWEC to resolve this issue, was to link the availability of the required materials to fixing on a first come first serve basis. This solution is not sufficient as a redress and needs to be revisited in order to serve consumers better.

Billing concerns have also been highlighted by consumers in 2019, this can be attributed to meter readers not reading consumers meters, and usually giving consumer's estimated bills. Generally, the water service division of NAWEC has been very responsive to the complaints that were forwarded for resolution.

Latrikunda German Water Quality Complain:

During the year under review, residents in Latrikunda German lodged a complaint with regards to the quality of water they were receiving from NAWEC. The complaint was forwarded to DEWP and they formed a joint taskforce with NAWEC, and the department of water resources to investigate the issue.

The test conducted by the department of water resources indicates high nitrate levels in the water samples taken. It was later highlighted that the commissioning of borehole by residents was the cause of the contamination as it was back feeding into the NAWEC main supply. Directorate of Electricity Water and petroleum (DWEPE) as the experts in this area, recommended for non-return valves to be procured and fixed in the affected houses causing the contamination.

Additionally, DCA as the responsible directorate mandated to educate consumers, sensitised the affected households on the effects and the impact of the contamination. Since this issue only affected a particular locality the sensitisation was limited to only these residents in order to avoid unnecessary panic.



Figure 51: NAWEC Plumbers Changing Non-return valves

Kerewan Water Complaint:

Having the best interest of consumers is a key priority for the 148 helpdesk, which is not limited to consumers in the GBA area, in 2019 during the monthly community radio programs, consumers have called to complain about having water shortage in the village for the past 3 years, this has been escalated to NAWEC on several occasion but to no avail.

The helpdesk as per the complaint resolution guidelines consulted NAWEC regarding the issue, NAWEC informed the Authority that at some part of Kerewan have a very low landscape and the pipes that were installed to run the water did not have the right couplings to easily transfer the water to the other side of the community.



Figure 52: Inspection of the pipe network before the replacement

Through the timely intervention of the Authority between NAWEC and the communities, a task force was setup comprising of PURA and NAWEC staff to ensure that the water issue was resolved.



Figure 53: New pipe layout after the intervention

Burst pipes continue to be the highest complaint registered over the past 4 years, the phenomenon has affected both NAWEC and its customers year in year out. Furthermore, during the period under review, it has been observed that demand for Electricity new service connections has increase exponentially leading to major shortages of material and increase backlog. This clearly indicates that NAWEC should take steps to ensure that they employ some form of predictive system for demand on some of their key services like new connections, to avoid delays.

This increase in demand, is partly associated with the rapid urbanisation and the renewed confidence in service delivery. This can be attributed to the coming of the Karpower, as an alternative independent power producer. This was a laudable initiative as far as consumers and stable electricity are concerned.

TELECOMS SECTORS

During the year under review all complaints received under the telecommunication sector are categorised under the below parameters.

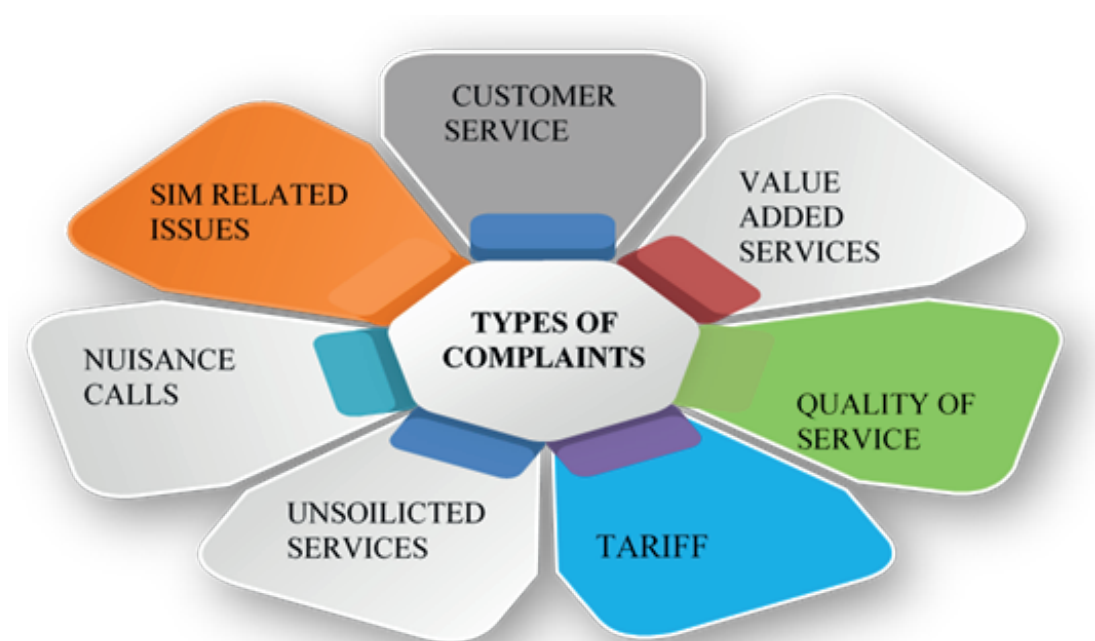


Figure 54: Parameters of types of complaints received on Telecoms sector

Complaint Type		Complaint volume Per Operator			
		AFRICELL	QCELL	COMIUM	GAMCELL/GAMTEL
TARIFF	Megabyte deduction	20	5		
	Wrongly send credit	1	1		
	credit deduction	15	2	1	
	Grow network calls				1
Nuisance Calls	Harassment	10			
	fraudulent calls	18			
	Malicious Calls	5	4		
	Mamout calls	4			
sim related issue	sim boxing	3		1	
	sim de-activation	12			
quality of service	Network Unavailability	4	3	3	
	no internet connection	1	3		
	cant access 111	1	1		
	cant reload cash power	1			
	connection issues	1			
	sms reception	2			
	slow internet	2			
	fast credit		1		
	ADSL not installed				2
	internet fluctuating	1			
General complaints	sim recycling	3			
	Prayer time subscription	2			
	Kolareh service	5			
	166 bonanza			18	
	fun ring	2			
	Tok	1			
	Africell Crazy cash	1			
	social media	1			
	Faulty phone lines				1
	Total	116	20	23	3

Table 31: Telecoms complaints received & processed

COMPLAINT CATEGORIES

AFRICELL

Africell for the year ending 2019, registered the highest number of complaints lodged at the 148-help desk as shown in the table above, majority of their complaints relates to megabytes charges and credit deduction. As shown in the table above, Africell customers have also expressed their concerns with regards to no network coverage availability in some areas.

QCELL

Majority of complaints received for QCELL for the year under review were megabyte related issues, consumers have also highlighted concerns about no internet service in some areas and also network unavailability.

COMIUM

As shown in the table above majority of complaints for COMIUM were related to value added services, specifically the 165/166 bonanza, we have seen an increment in the volume of complaints when compared to the previous year.

GAMCEL

Complaints had declined for Gamcel and Gamtel in the year under review, as shown in the table above both of the complaints registered for Gamtel were ADSL related issues.

Distribution of Complaint Category

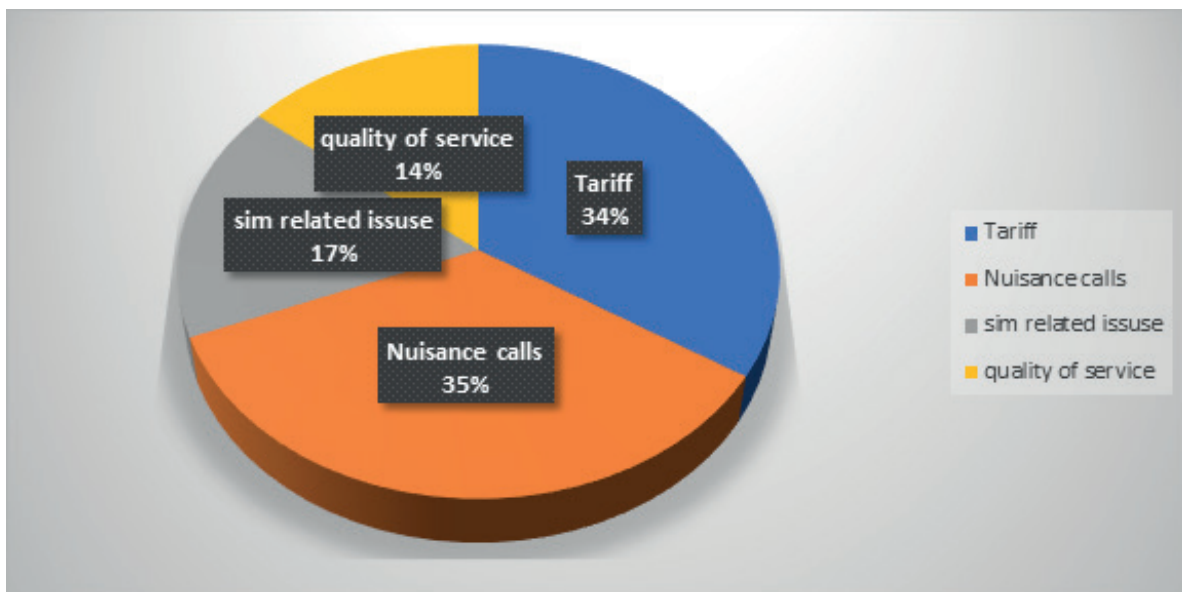


Figure 55: Distribution of Complaint category

As shown in the graph above, majority of the complaints registered in the telecoms sector fell, under the nuisance calls category constituting 36% of the calls, this includes (harassment, fraudulent, marabou and malicious calls). Tariff related calls recorded 34% of the complaints in 2019, whilst sim related issues constituted 17 % of the total.

For the year ending 2019, mobile operators especially Africell have, registered significant number of complaints, notably they have been very proactive in resolving most of the complaints that were forwarded to them by the 148 helpdesk. Furthermore, as shown in the figure above, majority of the complaints registered in the year under review falls under the nuisance call parameter, this is a growing concern that will be focused on in the coming year, with ways and means to curb this issue for the benefit of the consumers.

Equally, it was made evident, during the year under review, that tariff related issues which includes megabyte deduction and credit deduction is a common issue across all service providers, quality of service has continued to be a concern that consumers of regulated sector express, especially network availability.

Consumer Education & Awareness:

The Consumer affairs directorate has remained committed, during the period under review to consumer protection through effective education and awareness campaigns. Staying true to our mission of consumer protection, the directorate sets out several education and awareness programmes with the intent of empowering, engaging, educating and informing consumers.



Figure 56: Bantaba outreach at a village

Chief amongst these are The Bantaba Outreach program and then Consumer Parliament which we alternate annually, for the period under review, the Directorate embarked upon a Bantaba outreach 2019.

Bantaba Outreach 2019.

The key to a successful consumer affair management is its education initiatives. In 2019, the Authority through the DCA directorate embarked on its 3rd Bantaba outreach program, with Theme: "Consumers right to safety and privacy in the digital era".

Twenty-One (21) villages were visited this year in consultation with their respective National Assembly members. For this third edition, preference was given to the remote villages in order for the team to hear from them and understand their plight and concerns.

The team composed of 25 members headed by the Director Consumer of Affairs (PURA) and representatives from all other Directorates in the Authority as well as, representatives from all regulated sectors.

As per this year's Bantaba theme, DCA focused its attention on the need for the consumers to be well informed when using all media platforms especially social media platforms, as a directorate responsible for handling consumer related issues, educating and finding resolution mechanisms to consumer complaints forming the core of our mandate, consumer were also informed about the 148 free line.



Figure 57: Bantaba outreach 2019



Figure 58: A consumer registering a complaint

DPWE's, presentations were mainly centred on safety measures in terms of using petroleum products and electricity appliances. They highlighted in their deliberations the Authorities responsibility for monitoring and ensuring that quality petroleum products are supplied into the market amongst their contribution was the introduction of the idea of Gas as an alternative to firewood which is gradually becoming depleted, as we are using it faster than they have time to regrow, as such the use of Gas as an alternative was well received by our respective audiences.

The target audience of the selected 21 villages visited raised serious concerns with regards to the telecommunication sector (specifically Mobile Network Operators). They highlighted that most of problems faced with the MNO's are unavailable and unreliable network (for data connectivity) and high tariff and credit theft (for data)

All the twenty-one (21) villages visited did not have access to NAWEC water; they rely on wells and boreholes that have been built by benevolent residents and or NGO's. All villages visited expressed the challenges they face in terms of sourcing water for their families as majority of villages have just a single tank attached to the borehole which an entire village relies on.

Out of all the villages visited seven (7) were not electrified, i.e. NAWEC is yet to build any infrastructure, six (6) have access to NAWEC electricity but the supply is unreliable and the remaining eight (8) villages had poles erected which is an indication that NAWEC is working on supplying electricity to their communities.

The unavailability of NAWEC cash power vending outlets was also highlighted in foni Bondali, jiffarong, and Dobong kunda, Suduwol, Buduck and Gayen Sanjal. The villagers mentioned that they travel long distances just to get cash power which is a constraint. The villagers were educated on the availability of alternatives such as E-cash power vending platforms, but they highlighted that poor network and high service fees, and in some cases the lack of understanding, of how to use are the reason why they do not utilise these platforms.

PURA successfully conducted meetings in all the villages listed below:

Foni Bondali, Nyoro Jattaba, Jiffarong, Jalangberek, Barrow Kunda, Boiram, Dobang Kunda, Sabi, Numuyel, Koina, Suduwol, Sami Pachonki, Niani Kunting, Dingirai, Buduk, Bambali, Gayen Sanjal, Daru Ridwan, Badibu Katchang, Ndugu Kebbeh and Kanuma.

Bantaba Panel Discussion

Having successfully concluded the 2019 Bantaba outreach and airing of the documentary for public information, it was realised, through consumer feedback, that the documentaries are not conclusive in that they only showed the concerns consumers raised in their respective communities in terms of utilising services of the regulated entities.

This prompted the directorate to enhance its follow up strategy and invite all operators to a panel discussion where they were quizzed with regards to their investment plans for the affected communities and their timelines.



Figure 59: Bantaba TV panel with operators

This ensured that all consumers were aware of the work the Authority is doing and also gave operators the platforms to talk to their subscribers directly and inform them about the solution to their concerns. This initiative by DCA has been very fruitful for all the parties involved, consumers were given first-hand response by their respective service providers, in a television interview type panel.

The panel was moderated by a PURA staff, who pose the questions as it relates to similar consumer queries during the Bantaba. The questions were targeted specifically as it relates to each individual operator. The authority was also quizzed alongside the team of panel members in relation to their regulatory activities as it relates to all the regulated sectors under their purview.

Knowledge sharing forum for Commercial Radio Station:

The Authority organized its maiden knowledge sharing forum with commercial radio stations on the 3rd of July, 2019 specifically targeting proprietors and program directors. The forum was geared towards understanding issues in the broadcasting regulation and other regulatory sectors bordering on broadcasting. The forum provided an optimum platform for stakeholders to discuss sector related issues with a view to offer approaches to enhance sector growth. The position of the Authority has always been to promote access to communication for all The Gambians regardless of their geographic location. These tenets have been successful based on the resulting proliferation of radio stations nationwide.

It is under this premise amongst others that the Authority, being an advocate for supportive regulation of all sectors under its regulatory purview deems it necessary to organize such engagements to further understand sector related concerns and what solutions can be adopted to bring forth resolutions.



Figure 60: High table at the knowledge sharing forum for community radio stations

The forum was insightful and educative as it helped stakeholders raise issues affecting the sector and proposed steps the Authority can take to address their concerns and issues. The importance of the forum was reiterated by participants request for such programs to be held frequently, based on what they perceive to be its benefits to them as key industry players.

The year under review has been an engaging year, that saw the active expansion of the Authorities regulatory mandate, to include Petroleum. The types of complaints mirror the fast rate of convergence in the regulated sector specifically the ICT sector which saw a rapid increase in the use of data, confirming the widely held global view that 'Data is the new oil'.

For the electricity sector the year under review was one of their most exciting as it saw NAWEC collaborate with its Senegalese counterpart to roll out un-interrupted electricity to parts of the provinces, that did not benefit from such opportunities. This is a positive drive-in advancing Government's drive to achieve universal access for electricity for all The Gambians regardless of their geographic location.

Finally, the year under review, availed us the opportunity to prove the directorate's ethos of PURA being a nationwide authority for all as opposed to only the urban area, through our bi-annual Bantaba outreach. We remain steadfast and will continue to invest more efforts in creating proactive advocacy led information and education initiatives to compliment the current state of affairs, relating to the renewed confidence of our consumers in their consumption of all regulated services, and to allow for a better understanding for consumers in relation to their rights and obligations.

FINANCIAL REVIEW

PURA's main source of income is Regulatory Fees charged to Regulated Entities. The amount invoiced and collected from Operators as Regulatory Fees is based on the annual budget of PURA, which is approved by the Board of Directors. The amount collectible as regulatory fees is pegged at a maximum of 1.5% of the operators' turnover, which is one of the lowest rates charged by regulatory authorities in Africa. The ceiling was determined to ensure that operators do not incur exorbitant regulatory charges which are passed on to consumers.

In the year 2019, 1.10% of GSM Operators' turnover figure and a Fixed amount of D5.0million for Fixed Line Operator (GAMTEL) was invoiced unlike the previous years 1.05% of turnover for the Telecoms Operators. Internet Service Providers (ISPs) are now charged 0.60% of their turnover. For the Energy sector, the Authority has decided since 2008 that the regulatory fee invoice to NAWEC is pegged at D 4,000,000.00 per annum instead of the maximum amount chargeable of 1.5% of Operator's annual turnover as stated in the 2018 Regulatory Fees Regulations of PURA.

The Authority has also charged a fixed amount of D30,000.00 instead of the 1.5% of their turnover for the Licensed TV stations and D5,000.00 per Commercial Radio Station instead of D10,000.00, as they are new entrants in the Broadcasting sector.

The National Numbering Plan Regulation 2017, provides that "the Authority shall determine the fees payable for the use of Numbering resources that compensate for the management costs of the Numbering Plan, control of its use and encourage the efficient use of number assignments". The amount chargeable as per the Numbering Plan Regulation is up to D5.00 per number, however, the Authority this year charged each Operator D1.00 per number assigned. GAMTEL have not paid their Numbering Fees for 2018 and 2019.

These decisions were as a result of the Authority's continuous belief in supportive regulation in the sectors by trying to moderate the cost of regulation for the benefit of the industries as a whole and also cognizant of the peculiarity of the energy sector, in our development process.

Further to the above regulatory support to the sectors in general, the Management of the Authority over recent years has continued the series of engagements with the main defaulters GAMTEL and NAWEC, to encourage them in the settlement of their arrears as well their current invoices.

Despite these considerations and engagements, the payment of regulatory fees by GAMTEL and NAWEC has not been encouraging. Out of the amount of D64.912 million budgeted as Regulatory Fees and Numbering Fees income, only D54.232 million was collected, as shown in the Table below. Undoubtedly, the non-compliance by GAMTEL and NAWEC has continued to hamper the implementation of some of PURA's regulatory activities in all the regulated sectors.

SOURCE OF FUNDS	BUDGET REGULATORY FEES 2019	BUDGET NUMBERING FEES 2019	ACTUALS PAID 2019	AMOUNT OUTSTANDING 2019	REGULATORY FEES OUTSTANDING B/FWD.	TOTAL OUTSTANDING REGULATORY FEES 31/12/2019	REMARKS
GAMTEL	5,000,000.00	518,037.00	900,000.00	5,518,037.00	45,770,696.00	51,288,733.00	Part of Arrears Paid
AFRICELL	27,692,335.00	882,248.00	25,384,640.00	2,307,696.00	0.00	2,307,696.00	Balance Paid in 2020
GAMCEL	4,261,565.00	303,912.00	4,565,531.00	1,549.00	0.00	1,549.00	
COMIUM	3,725,799.00	211,678.00	3,598,768.00	338,709.00	0.00	338,709.00	Balance Paid in 2020
QCELL	7,886,830.00	632,218.00	8,519,048.00	0.00	0.00	0.00	
I NET WORLD COMPANY	50,000.00		0.00	50,000.00	50,000.00	100,000.00	
NETPAGE	142,895.00		142,895.00	0.00	0.00	0.00	
NAWEC	4,000,000.00		1,500,000.00	4,000,000.00	18,878,755.00	22,878,755.00	Part of Arrears Paid
UNIQUE SOLUTIONS	157,936.00		0.00	157,936.00	0.00	157,936.00	Balance Paid in 2020
INSIST NET	59,874.00		59,874.00	0.00	0.00	0.00	
CORE MULTI MEDIA TV	30,000.00		30,000.00	0.00	0.00	0.00	
GRTS TV	30,000.00		30,000.00	0.00	0.00	0.00	
STAR TV	30,000.00		30,000.00	0.00	0.00	0.00	
PARADISE TV	30,000.00		30,000.00	0.00	0.00	0.00	

MUSLIM AHMADIYYA TV	30,000.00		30,000.00	0.00	0.00	0.00	
KARADENIZ POWERSHIP	9,111,375.00		10,611,375.00	0.00	0.00	0.00	Arrears paid
XOOM WIRELESS	50,000.00		50,000.00	0.00	0.00	0.00	
AGUA INC	74,835.00		100,000.00	0.00	225,000.00	225,000.00	Part of Arrears Paid
TOTAL	62,363,444.00	2,548,093.00	54,232,131.00	12,373,927.00	64,924,451.00	77,298,378.00	

Table 32: Budgeted vs. Actual income in Dalasi for regulatory fees and numbering fees invoiced for 2019 and Total Arrears

The status of regulatory fees payment is depicted in the Table 32 above. Only two of the GSM Operators and two of the ISPs have fully paid their regulatory fees invoiced for 2019 as at 31st December 2019, except **GAMTEL, NAWEC, AGUA and I NET WORLD CO**, as illustrated above.



PUBLIC UTILITIES REGULATORY AUTHORITY – (PURA)

**FINANCIAL STATEMENTS & REPORTS
FOR THE YEAR ENDED 31st DECEMBER 2019**

**AUGUSTUS PROM (AP)
AUDIT.TAX.ADVISORY.
REGISTERED AUDITORS**

**3 KAIRABA AVENUE
3rd Floor. CENTENARY HOUSE
SERREKUNDA, KSMD
THE GAMBIA**

JULY 2020

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General Information

1. Board of Directors

Mr Alieu M Ngum
Mr Momodou B Jallow
Mr Ansumana Sanneh
Mr Momodou Sissoho
Mr Sana M Darboe
PS Finance

Chairman
Director General – Board Member (*From July 2019*)
Director General – Board Member (*Up to June 2019*)
Board Member
Board Member
Board Member – Ex Officio Member

2. Board Secretary

Mr Malamin Darboe

3. Bankers

Trust Bank (G) Ltd
3/4 Ecowas Avenue
Banjul, The Gambia.

Eco Bank (G) Ltd
Kairaba Avenue
KSMD, The Gambia.

Access Bank (G) Ltd
Kairaba Avenue
KSMD, The Gambia.

Guaranty Trust Bank (G) Ltd
Kairaba Avenue
KSMD, The Gambia.

4. External Auditor

Augustus Prom (AP)
Audit.Tax.Advisory.
Registered Auditors
3rd Floor. Centenary Building
3Kairaba Avenue, KSMD
Serrekunda,
The Gambia

5. Registered Address

94 Kairaba Avenue
Fajara M Section
KSMD
The Gambia

6. Solicitor

Amie Bensouda & Co
SSHFC Crescent
Bertil Harding Highway
KSMD, The Gambia.

Board of Directors Report For the Year Ended 31st December 2019

The Board of Directors of the Public Utilities Regulatory Authority (PURA) presents their audited financial statements for the year ended 31st December 2019.

1. State of Affairs

The state of affairs of the Public Utilities Regulatory Authority (PURA) is set out in the accompanying financial statements and notes on pages 8 to 22.

2. Principal Activities

The principal activities of the PURA are to provide guidelines on rates and fees for the provision of regulated public services, examine rates and fees chargeable and to protect the interest of consumers and of the public utilities. PURA does monitor and enforce standards of performance by public utilities and to promote fair competition amongst them. PURA also regulates the downstream petroleum industry.

3. Director's Responsibilities for the Financial Statements

The Companies Act, 2013 and the PURA Act 2001, requires the Authority's Directors to prepare financial statements for each financial year, which gives a true and fair view of the Authority's financial position and of its Surplus or Deficit as at year end.

In preparing these financial statements, the Board of Directors are required to:

- *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 departures disclosed and explained in the financial statements; and*
- *Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Corporation will continue in business.*

The Directors are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any given time, the financial position of the Authority and to enable them to ensure that they comply with Generally Accepted Accounting Principles (GAAP). They are also responsible for safeguarding the assets of the Authority and taking reasonable steps for the prevention and detection of fraud and other irregularities.

4. External Auditors

The Authority's external auditor, Augustus Prom-Audit. Tax. Advisory, as appointed through the National Audit Office of The Gambia for the Financial Period from 31st December 2015 to 31st December 2019 will not continue in office. The Auditors for the next financial period will be hired through the National Audit Office on Auditor Rotation Basis.

BY ORDER OF THE BOARD OF DIRECTORS



.....
BOARD SECRETARY

DATE:

14/10/2020

Registered Address

94 Kairaba Avenue
Fajara M Section
KSMD
The Gambia



3 Kairaba Avenue – P O Box 587, The Gambia - Telephone (220) 4378146/ 4392376 / 4378147 – Fax (220) 4378148
E-mail: admin@augustusprom.com www.augustus-prom.gm

Auditor's Opinion

We have audited the accompanying financial statements of the Public Utilities Regulatory Authority (PURA) which comprises of the Balance Sheet, Income Statement, Cash Flows Statement, Statement of Changes in Equity and notes to the Financial Statements including Accounting Policies applicable to the Authority.

In our opinion, the Financial Statements give a true and fair view of the Financial Position of the Authority as at 31st December 2019 and of its Financial Performance and its Cash Flows for the year then ended and has been prepared in accordance with Generally Accepted Accounting Principles and adhering to the Requirement of the Companies Act, 2013 and the PURA Act 2001.

Basis of Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). 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 Authority in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the financial statements in The Gambia and we have fulfilled our other responsibilities in accordance with these requirements and the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and those charged with governance for the Financial Statements

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with Generally Accepted Accounting Principles, and in the manner required by the Companies Act, 2013 and the PURA Act, 2001 and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, management is responsible for assessing the Authority's ability to continue as a going concern, disclosing, as applicable, matters related to going concern operations, or have no realistic alternative but to do so. Those charged with governance are responsible for overseeing the Authority's financial reporting process.

Auditors Responsibilities for the Audit of Financial Statements

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 our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatement 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.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- ✓ *Identify and assess the risk 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, intention omissions, misrepresentations, or the override of internal control.*
- ✓ *Obtain an understanding of internal control relevant to the audit in order to design procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Authority'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 basic on the audit evidence obtained, whether a material uncertainty exists relating to events or conditions that may cast significant doubt on the Authority'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 our 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 Authority 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 Authority's financial statements represent the underlying transactions and events in a manner that achieves fair presentation.*

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.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirement 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.

From the matters communicated with those charged with governance, we determine those matters that were of most significant 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.

The Engagement Partner on the audit resulting in this independent auditor's report is Mr Augustus F. Prom.

Augustus Prom

.....
AUGUSTUS PROM (AP)
AUDIT. TAX. ADVISORY.
REGISTERED AUDITORS

DATE: *20th October* **2020**



Balance Sheet

As at 31st December 2019

	<i>Notes</i>	31st Dec 2019 GMD	31st Dec 2018 GMD
Assets			
Non-Current Assets			
Property, Plant & Equipment	2	5,806,738	4,834,662
Total Non-Current Assets		5,806,738	4,834,662
Current Assets			
Cash and Bank Balances	3a	5,738,595	55,533
Treasury Bills	3b	15,410,850	17,599,400
Trade Receivables	4	78,868,719	82,831,436
Staff Loan & Prepayments	5	5,447,226	3,211,362
Total Current Assets		105,465,390	103,697,731
Total Assets		111,272,128	108,532,393
Reserves & Liabilities			
Reserves			
Retained Earnings	7	105,286,071	101,585,556
Total Reserves		105,286,071	101,585,556
Liabilities			
Trade and Other Payables	6	5,986,057	6,160,532
Bank Overdraft	3c	-	786,305
Total Trade & Other Payables		5,986,057	6,946,837
Total Reserves & Liabilities		111,272,128	108,532,393

The Financial Statements were approved by the PURA Board of Directors on

14/10/2020 and signed on its behalf by;

DIRECTOR:  **DIRECTOR:** 

The notes on page 12 – 22 form an integral part of the financial statements.

Income Statement

For the year ended 31st December 2019

	<i>Notes</i>	31st Dec 2019 GMD	31st Dec 2018 GMD
Income			
Revenue	8	62,688,045	53,069,616
Other income	9	15,259,836	8,057,133
Total income		77,947,881	61,126,749
Expenditure			
Personnel Cost	10	21,029,892	14,396,031
General & Administrative Expenses	11	40,915,184	36,722,090
Depreciation	2	2,909,167	4,309,923
Provision for Bad & Doubtful Debts	4a	11,085,425	-
Total Expenditure		75,939,668	55,428,044
Surplus for the Year		2,008,213	5,698,705

The notes on page 12– 22 form an integral part of the financial statements.

Cash flow Statement

For the year ended 31st December 2019

	<i>Notes</i>	31st Dec 2019 GMD	31st Dec 2018 GMD
Operating Activities			
Surplus for the year		2,008,213	5,698,705
Depreciation	2	2,909,167	4,309,923
		4,917,380	10,008,628
Decrease/ (Increase) in Receivables		1,726,853	(8,598,750)
(Decrease)/Increase in Payables		(174,475)	2,194,109
Prior Year Adjustment	7	1,692,302	42,484
Net Cash flows from Operating Activities		8,162,060	3,646,471
Investments – Treasury Bills		2,188,550	(1,445,990)
Acquisition of Fixed Assets		(3,881,243)	(4,883,014)
Net Cash Outflow from Investing Activities		(1,692,693)	(6,329,004)
Net Decrease in Cash and Cash equivalent		6,469,367	(2,682,533)
Balance at 1st January 2019		(730,772)	1,951,761
Balance as at 31st December 2019		5,738,595	(730,772)

The notes on page 12 – 22 form an integral part of the financial statements.

Statement of Changes in Equity

For the year ended 31st December 2019

	Retained Earnings GMD	Total GMD
As At 1 st January 2018	95,844,367	95,844,367
Prior Year Adjustment	42,484	42,484
Profit for the year	5,698,705	5,698,705
At 31st December 2018	101,585,556	101,585,556
As At 1 st January 2019	101,585,556	101,585,556
Profit for the year (<i>See Page 9</i>)	2,008,213	2,008,213
Prior Year Adjustment (<i>See Note 7</i>)	1,692,302	1,692,302
As At 31st December 2019	105,286,071	105,286,071

The notes on page 12 – 22 form an integral part of the financial statements.

Notes to the Financial Statements

1. Accounting Policies

The following accounting policies have been applied consistently in dealing with items which are considered material in the Authority's Financial Statements.

1.1 Basis of Accounting

The Financial Statements have been prepared under the historical cost convention, in accordance with the Generally Accepted Accounting Principles (GAAP) and in line with the requirements of the Companies Act, 2013 and the PURA, Act 2001.

1.2 Property, Plant & Equipment

Items of property, plant and equipment are stated at cost less accumulated depreciation less impairment loss and the amount of any subsequent revaluation. It is the Authority's policy to charge full year's depreciation in the year of acquisition and no charge in the year of disposal.

Depreciation is calculated and charged to the income and expenditure statement on a straight-line basis by reference to the estimated useful lives of the assets at the following rates:

<i>Motor Vehicles</i>	25%
<i>Computers & Other office equipment</i>	25%
<i>Furniture, fixtures & Fittings</i>	20%
<i>Others</i>	20%

1.3 Revenue Recognition

Revenue comprises of regulatory fees, contributions by The Gambia Government, external funding and any other income accruing on accounts. Revenue grants are recognised in the financial statements on receipts. Capital grants are recognised in equity. However, they are transferred to the income statement to meet related cost.

1.4 Employee Benefits

Obligation for contribution to the Social Security & Housing Finance Corporation administered pension scheme at a rate of 15% on employee's salary are recognised as an expense in the Income Statement. PURA's contribution of GMD15.00 per month per employee to the Social Security & Housing Finance Corporation as Industrial Injury Compensation is also recognised in the Income Statement.

1.5 Foreign currency Translation

Transactions in foreign currencies are converted into Dalasis at the rates of exchange ruling at the date of the transaction. Monetary assets and liabilities denominated in foreign currency are converted in to Dalasis at the rates of exchange ruling at the balance sheet date. All gains and losses are transferred to the Income Statement.

1.6 Taxation

No Income tax provision is made as the Authority is exempted from Corporate tax as an Agency of The Government.

2. Property, Plant & Equipment

	Motor Vehicles	Computer Equipment	Furniture & fittings	Others	Total
	GMD	GMD	GMD	GMD	GMD
Cost/Valuation					
At 1 st January 2019	10,319,750	16,588,418	5,611,005	4,347,347	36,866,520
Additions	-	637,996	103,500	3,139,747	3,881,243
At 31/12/19	10,319,750	17,226,414	5,714,505	7,487,094	40,747,763
Depreciation					
At 1 st January 2019	6,791,550	15,726,631	5,212,385	4,301,292	32,031,858
Charge for the year	1,347,225	548,711	155,330	857,901	2,909,167
At 31/12/19	8,138,775	16,275,342	5,367,715	5,159,193	34,941,025
Net Book Value					
At 31/12/19	2,180,975	951,072	346,790	2,327,901	5,806,738
At 31/12/18	3,528,200	861,787	398,620	46,055	4,834,662

The Other Asset Category relates to Assets for the IT Network, such as assets for the SAT Project and Power Back Up Systems for the Authority, Routers and Port Ethernet and Memory Kit for the PURA Server.

	31 st Dec 2019 GMD	31 st Dec 2018 GMD
3a. Bank & Cash		
Trust Bank Ltd.	1,143,860	10,886
Eco Bank Gambia Limited	27,706	-
Access Bank Gambia Limited	3,127,620	12,656
Guaranty Trust Gambia Limited	1,429,409	-
Reliance Financial Services Limited	-	21,991
Cash Imprest Account	10,000	10,000
	<u>5,738,595</u>	<u>55,533</u>
	=====	=====

3b. Investments – Treasury Bills

PURA has two Treasury Bill Investments with Trust Bank (G) ltd totalling to GMD15,410,850. An amount of GMD7,457,250 was invested on the 11th December 2019 at a return of 2.30% maturing on the 11th March 2020 for a period of 3 months. Another amount of GMD7,953,600 was invested on the 11th December 2019 at a return of 2.34% maturing on the 11th March 2020 for a period of 3 months.

3c. Bank Overdraft

Eco Bank Gambia Limited	-	50,189
Guaranty Trust Bank Gambia Limited	-	736,116
	<u>-</u>	<u>786,305</u>
	=====	=====

	31 st Dec 2019 GMD	31 st Dec 2018 GMD
4. Trade Receivables		
Gamtel Ltd	51,288,733	46,670,695
Nawec Ltd	22,878,755	20,378,755
Gamcel Ltd	1,549	1,003,532
G.E.G Ltd	10,660,425	10,660,425
I Link	50,000	50,000
Linux	225,000	225,000
Thomas Global Technologies	150,000	150,000
Agua Inc	224,835	300,000
Qcell	8	8
Africell	2,307,696	1,843,021
Inet World Ltd.	100,000	50,000
Karadeniz Powership	-	1,500,000
Comium	338,709	-
Unique Solutions	157,936	-
Mediumistic-Paradise TV	20,000	-
Petroleum Levy	1,550,498	-
	89,954,144	82,831,436
Provision for bad and doubtful debts (<i>See Note 4a</i>)	(11,085,425)	-
	78,868,719	82,831,436

4a. Provision for Bad & Doubtful Debts

G.E.G Ltd.	10,660,425	-
I Link	50,000	-
Linux	225,000	-
Thomas Global Technologies	150,000	-
	11,085,425	-

The above balances due to PURA has been fully provided for as at 31st December 2019 due to the non repayment by the above debtors for a period of 5 years in which the recoverability of the above balances is doubtful.

5. Staff Loans & Prepayments

Staff Personal Loans	853,441	1,526,237
Staff Car Loans	3,573,920	1,285,125
Prepayments	1,019,865	400,000
	5,447,226	3,211,362

	31 st Dec 2019 GMD	31 st Dec 2018 GMD
6. Trade and Other Payables		
WATRA Membership Contribution	1,491,525	1,931,408
Audit fees	210,450	210,450
Provision for court judgement	-	1,692,302
Accruals – Telephone Bills	4,088,807	2,326,372
Provision for Fixed Assets Supplied	195,275	-
	<u>5,986,057</u>	<u>6,160,532</u>

7. Retained Earnings

Opening Balance	101,585,556	95,844,367
Surplus for the Year (See Page 9)	2,008,213	5,698,705
Prior Year Adjustment	1,692,302	42,484
	<u>105,286,071</u>	<u>101,585,556</u>

The Prior Year Adjustment of GMD1.692million Dalasis relates to a provision raised in 2017 with regard to a Court Case between World Report Communications Ltd and PURA,(Civil Suit No:HC/705/13/CO/162/D2. In 2019, we were provided with a ruling from the High Court of The Gambia dated 10/11/2016 in which the case was dismissed by the High Court. As a result this, the provision which was to be reversed in 2016 when the ruling was issued, but due to the Authority receiving the ruling in 2019, it is captured as a prior year adjustment as at 31st December 2019.

8. Revenue

Regulatory fees	62,448,445	52,924,616
Application fees	239,600	145,000
	<u>62,688,045</u>	<u>53,069,616</u>

9. Other Income

Type approval fees	2,976,472	2,343,743
Staff loan interest	29,330	23,621
Penalty Fees	310,000	335,000
Petroleum Application Fees	506,500	482,000
Investment Income	1,094,200	2,655,810
Numbering Fees	2,648,093	2,216,959
Petroleum Levy Fees	7,695,241	-
	<u>15,259,836</u>	<u>8,057,133</u>

	31 st Dec 2019 GMD	31 st Dec 2018 GMD
10. Personnel Cost		
Salaries & Wages	18,817,769	12,612,921
Social Security Contributions	2,212,123	1,783,110
	<u>21,029,892</u>	<u>14,396,031</u>
	=====	=====
11. General & Admin Expenses		
Admin and office expense (<i>See Note 11a</i>)	34,793,647	28,854,258
Board fees	535,114	128,000
Membership contributions	378,087	791,644
Audit fees	210,450	210,450
Travel and training expenses	4,997,886	6,737,738
	<u>40,915,184</u>	<u>36,722,090</u>
	=====	=====

	31 st Dec 2019 GMD	31 st Dec 2018 GMD
11a. Administrative & Office Expenses		
Medical expenses	1,651,576	1,084,492
National travel expenses	268,813	306,110
Office Stationary	1,650,369	1,538,227
Staff travel insurance	12,100	4,050
Fuel & lubricants	3,722,893	3,337,053
Rent/facilities management services	2,853,848	2,726,734
Electricity & water	897,450	813,105
Advertisement	884,440	871,570
Promotional Mat/ Activities	5,000	-
Subscription- Journals/magazines	45,350	101,250
Postages	4,915	8,290
Communications	4,627,990	3,129,828
Stakeholder relationship	571,573	725,574
Repairs & maintenance	743,758	647,592
Consumer outreach program	1,992,517	1,536,108
Workshops/ retreat	725,427	-
Staff Loan Scheme	3,525,000	-
Consultancy	801,591	606,527
Conference & meetings	5,970,761	7,226,868
Vehicle insurance & licence	141,254	203,699
Legal & Registration fees	19,800	130,600
Staff uniforms	54,900	52,425
Corporate social responsibilities	1,037,060	924,080
Regulatory support expenses	768,039	1,354,469
Bank charges	82,842	51,458
Other expenses	-	1,474,149
Fact Finding Taskforce	275,000	-
Petroleum management Costs	1,453,731	-
Int. Gateway Management Costs	5,650	-
	34,793,647	28,854,258

12. Events After the Reporting Period

There is no adjusting or significant non-adjusting events that have occurred between the 31st December 2019 and the date of authorisation of the Financial Statements of the Authority.

13. Related Party Transactions

Public Utilities Regulatory Authority (PURA) is a 100% Government Agency and the following transactions occurred with other Government Companies which is considered as Related Party Transaction;

Transactions with Related Parties

The following transactions with other related parties is as follows;

	31 st Dec 2019 GMD	31 st Dec 2018 GMD
<i>Fees Invoiced for the Period</i>		
Nawec	4,000,000	4,000,000
Gamtel	5,518,037	9,873,746
Gamcel	4,565,476	4,567,010
GRTS TV	30,000	-
	<u>14,113,513</u>	<u>18,440,756</u>
	=====	=====

Outstanding Balances Arising from Transactions with Related Parties

The following outstanding balances with other related parties is as follows;

Gamtel Ltd	51,288,733	46,670,695
Nawec Ltd	22,878,755	20,378,755
Gamcel Ltd	1,549	1,003,532
	<u>74,169,037</u>	<u>68,052,982</u>
	=====	=====

The Above entities invoiced are Government Companies and 100% Gambia Government owned. The Above entities with outstanding balances due to PURA as at 31st December 2019 are Government Companies and 100% Gambia Government owned. Outstanding Related Party Balances are unsecured and are repayable in Cash.

14. Contingent Liabilities

The Contingent Liabilities of the Authority is as follows;

1. Africell Gambia Limited Vs The Gambia Public Utilities Regulatory Authority [PURA] – Civil Suit NO: HC 036/17/MF/012/F2

The High Court on 3rd day of March 2018 granted Africell Gambia Limited leave to make an application for the following orders:-

1. That the Applicant herein be granted an order of CERTIORARI against the Respondent herein to remove into the High Court of The Gambia for the purpose of being quashed the Legal Notice of THE GAMBIA PUBLIC UTILITIES REGULATORY AUTHORITY (PURA) made on the 14th day of February 2018 against AFRICELL GAMBIA LIMITED the Applicant herein and all other orders or and all subsequent orders and notices made thereafter imposing a fine of GMD5,000,000 (Five Million Dalasi) against the Applicant and a further fine of GMD500,000.00 (Five Hundred Thousand) and a daily fine of GMD25,000.00 in as long as the fines remain unpaid upon the grounds set forth in the copy of the statement attached hereto;
2. A stay of all execution of the said notices and orders, fines and all orders which are not in accordance with the applicable law, and the Constitution pending the hearing of this application or the further orders of this Honourable Court;
3. For such further or other orders as to this Honourable Court shall deem fit.

The Court dismissed the Applicants application by Judgement delivered on the 16th November 2017. Africell had appealed against the said judgement by the Court of Appeal bearing Civil Appeal No:GCA041/2017. The court of appeal by Judgement dated 1st July 2020 dismissed the appeal and awarded the respondent cost of GMD50,000.

Being dissatisfied with the judgement of the Court of Appeal against appeal to the Supreme Court of The Gambia bearing Civil Appeal No: SC012/2019.

**2. Africell Gambia Limited Vs The Gambia Public Utilities Regulatory Authority [PURA]
Civil Suit NO: HC 364/17/CO/076/C1**

The Applicant (**Africell Gambia Limited**) filed an application praying for an Interim Injunction to refrain the Respondent (**PURA**), its agents or servants from ordering the Applicant to cease the sale of SIM cards by third parties or interfering with the marketing of the said SIM cards or acting as threatened in the Respondents letter to the Applicant dated the 4th day of August 2018 pending further orders in this suit;

An Interim Injunction restraining the Respondents, its agents or servants from publishing similar words defamatory of the Applicant pending further orders in this suit.

By ruling delivered on the 22nd February 2018, the Court dismissed the interim injunction and awarded cost of D15,000 to the Respondent. The Substantive suit is pending.

**3. Africell Gambia Limited Vs The Gambia Public Utilities Regulatory Authority [PURA]
– Civil Suit NO: HC 373/17/MF/098/A1 [IN THE MATTER OF AN APPLICATION BY AFRICELL GAMBIA LIMITED AND IN THE MATTER OF A LEGAL NOTICE DATED THE 4TH DAY OF AUGUST 2018 ISSUED BY THE GAMBIA PUBLIC UTILITIES REGULATORY AUTHORITY (PURA) TO AFRICELL GAMBIA LIMITED]**

The High Court as per Hon. Justice Zainab Jawara Alami on the 24th of August 2018, granted the Applicant to filed an application praying:

- 1) That the Applicant herein be granted an order of CERTIORARI directed against the Respondent herein to remove into the High Court of The Gambia for the purpose of being quashed the legal Notice of THE GAMBIA PUBLIC REGULATORY AUTHORITY (PURA) made on the 4th day of August 2018 against AFRICELL GAMBIA LIMITED the Applicant herein and all other orders or all subsequent orders and notices made thereafter related to the same including that imposing a fine of GMD3,950,000 (Three Million Nine Hundred and Fifty Thousand Dalasi) against the Applicant and a further fine of D25,000 (Twenty Five Thousand Dalasi) and a daily fine of D10,000.00 as long as the fines remain unpaid upon the grounds set forth in the copy statement attached hereto;
- 2) A stay of all executions of the said notices and orders, fines and all other orders which are not in accordance with applicable law and Constitution pending the hearing of this application and the further orders of this honourable court;
- 3) For such further or other orders as to this court shall seem fit

The Case is still pending.

**4. Africell Gambia Limited Vs The Gambia Public Utilities Regulatory Authority (PURA)
– Civil Appeal NO: GCA 014/2018**

This is an Appeal against the ruling of the High Court as per Hon. Justice Jawo delivered on 22nd February 2018 in **Civil Suit NO:364/17/CO/076/C1 Between Africell Gambia Limited Vs The Gambia Public Utilities Regulatory Authority [PURA]**.

The Appellant/Applicant also filed an application praying for an Interlocutory Injunction to refrain the Respondent (**PURA**), its agents or servants from ordering the Appellant to cease the sale of their SIM cards by third parties or interfering with the marketing of the said SIM cards or acting as threatened in the Respondents letter to the Applicant dated the 4th day of August 2018 pending further orders in this Appeal, **And**; An Interlocutory Injunction restraining the Respondents, its agents or servants from publishing similar words defamatory of the Appellant pending further orders in this Appeal.

The Appellants injunction was dismissed by ruling of the Court of Appeal delivered on 23rd July 2018. Cost of GMD30,000 is also awarded to the respondent.

**5. Africell Gambia Vs The Gambia Public Utilities Regulatory Authority (PURA)-
Supreme Court Civil Appeal NO: GCA 017/201 This is an Appeal against the ruling of
the Court Appeal delivered on 23rd July 2018 in civil Appeal NO: GCA 014/2018
between Africell Gambia Limited Vs The Gambia Public Utilities Regulatory Authority
(PURA).**

The Appellant file an application on 27th July 2018 praying for an Interlocutory Injunction to refrain the Respondent (PURA), its agents or servants from taking any steps to enforce or try to enforce the Legal Notice date the 4th of August 2018 issued by the Respondent pending the hearing and determination of the appeal to the Court of Appeal against the Judgment of the High Court delivered on 24th of May 2018. The Appeal is pending.

Kindly note that by settlement agreement dated 23rd January 2020 between Africell Gambia Limited and The Public Utilities Regulatory Authority (PURA), Africell is obliged to do the follow:

- a. Terminate and withdraw cases in Civil Appeal NO: GCA 041/2017; CIVIL Suit NO: HC 364/17/CO/076/C1 & Civil Suit NO: HC 373/17/MF/098/A1
- b. Make a payment of GMD3,950,000.00 to PURA within Twenty-One days of The execution of this agreement
- c. Make a payment of GMD5,022,755.00 to PURA over a period of Eighteen months
- d. Reimburse PURA a total cost of the GMD695,000.00 for all legal fees incurred in the defence of the case



PUBLIC UTILITIES REGULATORY AUTHORITY – (PURA)

**MANAGEMENT LETTER REPORT
FOR THE YEAR ENDED 31st DECEMBER 2019**

**AUGUSTUS PROM (AP)
AUDIT.TAX.ADVISORY
REGISTERED AUDITORS**

**3 KAIRABA AVENUE
3rd Floor, CENTENARY BUILDING
SERREKUNDA, KSMD
THE GAMBIA**

JULY 2020



AUGUSTUS PROM
AUDIT.TAX.ADVISORY.



3 Kairaba Avenue – P O Box 587, The Gambia - Telephone (220) 4378146/ 4392376 / 4378147 – Fax (220) 4378148
E-mail: admin@augustusprom.com www.augustus-prom.gm

IN CONFIDENCE

REF: AP/848/20/(1)

6th July 2020

Board of Directors
Attn: Director General
Public Utilities Regulatory Authority (PURA)
94 Kairaba Avenue
KSMD, The Gambia.

Dear Sir,

PUBLIC UTILITIES REGULATORY AUTHORITY (PURA)
MANAGEMENT LETTER REPORT FOR THE YEAR ENDED 31ST DECEMBER 2019

We have completed Financial Statements audit of the Public Utilities Regulatory Authority (PURA) Audited Financial Statements for the year ended 31st December 2019 and wish to bring to your attention the following audit observations and implications. The recommendations suggested are for management action aimed at improving the Authority's operations, accounting and internal controls systems, level of compliance, etc.

We wish to inform you that the purpose of the audit is to enable us to express our professional opinion on the Financial Statements presented to us by the management to audit. Such an audit should not be relied upon to disclose all defalcations or other irregularities that may exist in your system but where such exist and are discovered during the course of our audit, they would be disclosed.

Please accept the Firm's gratitude for the cooperation of the Authority's management team accorded to us during the conduct of the audit exercise. Should you require additional information on the matters raised, please do not hesitate to contact us.

Yours Faithfully,

.....
AUGUSTUS PROM (AP)
AUDIT.TAX.ADVISORY.
REGISTERED AUDITORS

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Prioritization of Audit Findings

The objective of the management letter report is to communicate appropriately to those charged with governance and management of an entity on information gathered in the course of the audit to give added value to the client.

The management letter is used to communicate with those charged with governance focusing on the following:

- *Weaknesses within the internal controls system that could lead to material losses or misstatements in the financial statements;*
- *Efficiencies to be made, to improve the overall performance of the entity;*
- *Failure to comply with policies, laws, regulations and laid down procedures;*
- *Issues to be addressed which would enable the audit to run more smoothly.*

The findings which are stated in the management letter are categorized into a system of grading to enable management to better prioritize implementation of recommendations emanating from audit findings during the audit. The observations raised during the audit are categorized into three different grades. The grades are as follows:

Grade	Risk Level	Description
Grade 1	High Risk	<i>These are findings that are particularly significant and the urgent involvement of management may be required for their resolution.</i>
Grade 2	Medium Risk	<i>These are findings that may have significant impact on the control environment or financial systems or compliance which can result to a negative impact on operations.</i>
Grade 3	Low Risk	<i>Weaknesses which have a lower level of risk, but are possibly indicative of a loss of control and require attention because it could lead to consequences that could be avoided.</i>

1. PROPERTY, PLANT & EQUIPMENT

GRADE 2

1.1 OBSERVATIONS

During our review on the Property, Plant & Equipment (Fixed Assets) of the Authority, we noted the following;

A. Fixed Assets Verification Exercise

We inquired regarding Fixed assets verification exercises and we were informed that fixed assets verification exercises were not carried out during the period under review.

B. Fixed Assets Insurance

During our review on the safeguarding of Fixed Assets, we noted that only the Authority's vehicles are insured and that Furniture, Fittings & Equipment's were not insured against Fire and Other Perils.

C. Toyota Land Cruiser/Wagon Prado

We also inquired regarding the above mentioned vehicle and we were made to understand that the vehicle has not been operational for almost three years. We are recommending management to consider scrapping, or disposing, it before it loses more value.

1.2 IMPLICATION

A. Annual asset verifications not conducted by management exposes the Authority to a risk of assets being missing or not providing economic gain not being detected on time by management.

B. Insuring only vehicles exposes the Authority to a high risk of financial losses in the event of an unforeseen circumstance or which minimized insurance coverage.

C. Maintaining the vehicle which is considered scrap value as it is not operational further diminishes its value which can result to a financial disadvantage to the Authority at the disposal stage.

1.3 RECOMMENDATION

A. We recommend that management should conduct an annual fixed asset verification exercise and is documented for verification purposes and this will enhance controls and utilization of the Authority's Fixed Assets.

B. Management should look into the insurance coverage on other assets to further safeguard the assets of the Authority.

C. Management should consider disposing the Vehicle immediately after board approval to ensure the value is not further diminished.

1.4 MANAGEMENT RESPONSE

A. Fixed Assets Verification Exercise

With the appointment of an Internal Audit Manager in the year 2020, Fixed Assets verifications will now be carried out on periodic basis.

B. Assets Insurance

Management has taken note of the observation and will review for possible implementation.

C. Toyota Land Cruiser/Wagon Prado

In the 50th Board of Directors meeting held on the 30th June 2020, approval was given for the Disposal of the said vehicle.

2. GOVERNANCE

GRADE 1

2.1 OBSERVATIONS

Upon our review on the Governance aspect of the PURA board to assess compliance to the PURA Act 2001, the board should comprise of a chairperson, four other persons and the Director General of the Authority and a secretary who shall be appointed by the board from the staff of the authority. In line with Section 4 of the PURA Act 2001, we noted that with regards to the four other persons category, three members were appointed instead of four and out of the three, one passed away and is yet to be replaced.

2.2 IMPLICATION

The above audit finding indicates lack of compliance to the approved board structure of the Authority as required by the PURA Act 2001.

2.3 RECOMMENDATION

We recommend that management should look into the board structure and ensure there is full compliance with the PURA Act which will also enhance the Governance of the Authority.

2.4 MANAGEMENT RESPONSE

Yes, there was a vacancy of one Board Member and Upon the demise of the Honorable Board Member Mr. Dodou Foday Darboe, it becomes two, but in the second quarter of the year 2020, two new Board members were appointed to fill the vacancies. As we speak now, a full Board is constituted.

3. FUEL MANAGEMENT

GRADE 1

3.1 OBSERVATIONS

The following observations was noted during our review on the fuel management system of the Authority;

A. Fuel Log Book not Updated – April to December 2019

Fuel was purchased on a monthly basis for the Utility vehicles and office generator for the month of January to December 2019. We observed that fuel purchases for the month of January to March is entered in the fuel register whilst the remaining months April to December were not entered in the register.

B. Fuel Log Book – Running Balance not Captured

We noted that the fuel register has no column for the running balance which will help in keeping track of the remaining coupon balance at any given time. Furthermore, we noted there was no evidence of review on the fuel log book.

3.2 IMPLICATION

A. Fuel purchases not captured in the log book defeats the purpose of using the log book because if purchases are not captured, the records are inadequate for monitoring and control purposes.

B. Running balances of fuel coupons not captured makes it difficult to confirm the exact coupons in hand against the expected balance after disbursement which could lead to weak controls. Lack of reviews on the fuel log book exposes the Authority to the risk of financial recording irregularities occurring and being undetected by management.

3.3 RECOMMENDATION

We recommend that management should look into the above fuel management issues and ensure that the fuel log book is updated and has adequate reviews in place. This will ensure adequate controls are in place over fuel management.

3.4 MANAGEMENT RESPONSE

A. Fuel Log Book not updated

The fact that fuel coupon receipts for April to December 2019 were not entered, was an oversight by the Admin Manager and Admin Assistant responsible for making the entries. However, the coupon counterfoils are always available to confirm receipts and issues of fuel stock.

B. Fuel log Book – Running Balance not captured

The entries on the fuel log book required one to deduct the total issues against the receipts at any point in time to determine the current balance. However, providing running balances would ensure ready balance as new stock is received and issues made. The procedure of showing running balances has since been introduced in the year 2020.

4. PETROLEUM LEVY - INCOME

GRADE 2

4.1 OBSERVATIONS

For the period under review, we noted Petroleum Levy was received which is a new income line for 2019 from the Accountant General. We noted fund transfers received from the Accountant General but acknowledgement were not sent to the Accountant General after funds were received. For the period under review, a total amount of GMD7.695million was recognized as income from Petroleum Levy fees.

4.2 IMPLICATION

Management not acknowledging amounts received from the Accountant General is not in line with best financial management practice. It exposes the Authority to a risk of potential disputes on funds transfers because of lack of acknowledgements being sent to the Government via the Accountant General.

4.3 RECOMMENDATION

We recommend that management should ensure fund receipt acknowledgements are sent when fund transfers are received in order to create a complete document trail with regard to the petroleum levy income.

4.4 MANAGEMENT RESPONSE

Management has noted your observation and would henceforth provide acknowledgement of receipt upon payment from the Accountant General's Office.

5. **HUMAN RESOURCE (HR)**

GRADE 2

5.1 **OBSERVATIONS**

The following observations was noted during our review on the Human Resource Management aspect of the Authority;

A. Leave Outstanding

During our review on leave outstanding, we noted instances in which staff had leave outstanding amounting to 40 to 155 days, as follows;

Staff No.	Annual leave balance for the month
5-07	40 Working Days
7-11	56 Working Days
3-06	155 Working Days

Furthermore, we noted that the above does not comply with page 26 of the Authority's service rules, Deferral of Leave 8003 "When the exigencies of service so require, the Authority empowered to grant leave may defer leave of any description or recall an employee already on leave. In such cases, the leave will still be outstanding and can be taken at some point".

B. Staff Car Loans

During the review of Staff Car Loans, we noted that the staff car loan policy should be further improved to ensure that a joint bill of sale and joint insurance policy is maintained in line with recommend financial management practice.

5.2 **IMPLICATION**

A. Employees of the Authority having a high number of leave days due could have a negative impact on operations in the event they have to take it during the year. Furthermore, in the event of staff contract termination, it can lead to legal disputes due to staff being entitled which could lead to financial losses for the authority through the legal system.

B.Without the joint bill of sale/insurance, it exposes the authority to a further risk of the employee disposing off the asset without the notice of the authority which is meant to be a collateral against the staff loan.

5.3 RECOMMENDATION

A.Management should ensure staff are going on annual leave to ensure the practice of accumulating leave days is minimized. Essential staff that end up taking long leaves can result to reduced operational capacity.

B.The Staff Loan policy should be further improve on to ensure there is a joint bill of sale and insurance during the vehicle acquisition by staff using staff vehicle loans in order to minimize the risk to the Authority.

5.4 MANAGEMENT RESPONSE

A. *Outstanding Leave Balance*

The leave balances being accumulated dated long time ago when there were very few staff in the Institution and were involved in almost all the works in one way or the other hence there was less time for them to embark on leave and most often they do take half of their leaves or less every year hence the accumulation, but since the situation improved most leave balances have been cleared and we are left with only 3 staff as we speak, and the other one is currently on study leave.

B. *Staff Car Loan*

Recommendation noted and the Policy will be amended as such and taken to the competent Authority for approval

6. CASH COUNT CERTIFICATE

GRADE 3

6.1 OBSERVATIONS

As at 31st December 2019, there was a closing cash in hand balance of GMD10,000.00 as per Note 3 of the Financial Statements. We requested for the associated cash count certificate but this was provided for our review.

6.2 IMPLICATION

A cash count certificate not provided indicates that there is no evidence to ascertain that the year-end cash balance reported in the Financial Statements of the authority is accurate.

6.3 RECOMMENDATION

We recommend that cash in hand reported as at year end should be counted by the personnel handling the cash and then verified and signed off by another personnel which is the recommended financial management practice as it ensures there is adequate segregation of duties in place with regard to internal controls over cash management.

6.4 MANAGEMENT RESPONSE

There was no Cash Count for the said period, but with the appointment of an Internal Audit Manager in the year 2020, Cash verifications will now be carried out on periodic basis.

7. Review on the Status of Previous Period Audit Management Letter Points

Details	Audit Observation	Year Reported	Current Status	Auditors' Remarks															
Non Moving Receivables	<p>During our review on trade receivables, we noted the instances in which debtor accounts have not moved since 2014 as follows;</p> <table><thead><tr><th>Debtor</th><th>Last Movement</th><th>Amount (GMD)</th></tr></thead><tbody><tr><td>GEG Ltd</td><td>2014</td><td>10,660,425</td></tr><tr><td>I LINK</td><td>2015</td><td>50,000</td></tr><tr><td>Linux</td><td>2015</td><td>225,000</td></tr><tr><td>Thomas Global Tech.</td><td>2017</td><td>150,000</td></tr></tbody></table>	Debtor	Last Movement	Amount (GMD)	GEG Ltd	2014	10,660,425	I LINK	2015	50,000	Linux	2015	225,000	Thomas Global Tech.	2017	150,000	31 st Dec 2018	Implemented	A 100% Provision was raised on the balances as at 31 st December 2019
Debtor	Last Movement	Amount (GMD)																	
GEG Ltd	2014	10,660,425																	
I LINK	2015	50,000																	
Linux	2015	225,000																	
Thomas Global Tech.	2017	150,000																	
Staff Loans Emergency Loan	<p>Chapter X1 , page 46 of the Service rule states that “the Authority may grant loans to staff with emergency issues in areas of health, education or housing for them and their immediate base on merit basis as may be advised by the welfare/ Loans committee on a case by case basis. This recommendation may be approved or rejected” .</p> <p>For the period under review, a total amount of GMD472,350 was given out as emergency loan. We further noted that the emergency loan section as per the service rule has no limit, interest % as well as the settlement period.</p> <p>We noted instances in which a staff guaranteed up to GMD472,350 for other employees taking out loans. There is no documented criteria or policy with regards to staff guaranteeing other staff for loans.</p>	31 st Dec 2018	Not Implemented	This has not been addressed by management															

PUBLIC UTILITIES REGULATORY AUTHORITY - PURA
MANAGEMENT LETTER REPORT FOR THE YEAR ENDED 31ST DECEMBER 2019

Governance – Board of Directors	During the period under review, we noted there was no board in place overseeing the Authority. Furthermore, we requested for the final budget for 2018 but it was confirmed to us that there was no budget due to the absence of a board for approval.	31 st Dec 2018	Implemented	This has been implemented by management.
Regulatory Fees	During our review on the Regulatory fees of the Authority, we noted that Q Cell was not included in the regulatory fees policy for the period under review.	31 st Dec 2017	Currently being implemented	This is currently being implemented, a new regulation is developed and signed in August 2018.
Scheme of Service	During our compliance review on the approved service rules book of the Authority, section 2014 states that “There shall be an approved scheme of service for staff of the Authority”. Based on discussions with management, we noted that there is no approved scheme of service of the Authority.	31 December 2015	Currently being Implemented	This is currently being addressed by management.



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