



Public Utilities Regulatory Authority

Equity in Development

A large circular collage is the central focus of the cover. It is composed of several overlapping images: a glowing light bulb with a dollar sign inside, a brass water tap with water spraying out, a close-up of mechanical gears, and a blurred night view of a city skyline with many lights. The collage is set against a background of blue and white curved lines and concentric circles.

2020 ANNUAL REPORT

& Financial Statement

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TABLE OF CONTENTS

TABLE OF CONTENTS.....	I
LIST OF TABLES.....	III
LIST OF FIGURES.....	IV
ACRONYMS.....	VI
DIRECTOR GENERAL'S OUTLOOK.....	VIII
CHAIRMAN'S STATEMENT.....	X
BOARD OF DIRECTORS.....	XII
HEADS OF DIRECTORATES.....	XIII
 1. INTRODUCTION.....	 1
1.1 REPORT LAYOUT.....	2
 2. PART I: CORPORATE GOVERNANCE & HUMAN RESOURCE REVIEW	3
2.1 RECRUITMENT.....	5
2.2 TRAINING AND DEVELOPMENT.....	5
 3. PART II: MARKET DEVELOPMENT REVIEW.....	6
3.1 MACROECONOMIC REVIEW.....	6
3.2 THE TELECOMMUNICATION SECTOR.....	7
3.2.1 Employment.....	8
3.2.2 Mobile Phone Subscribers.....	8
3.2.3 Evolution of Mobile Telephone Subscribers - Market Share.....	9
3.2.4 MNO Market Share.....	9
3.2.5 Mobile Voice and SMS Tariff.....	10
3.2.6 Mobile Voice Traffic.....	11
3.2.7 Mobile Internet Subscribers.....	12
3.2.8 Internet Service Providers.....	13
3.3 THE ENERGY, WATER AND SEWAGE SECTOR.....	15
3.3.1 Electricity.....	15
3.3.2 Electricity Tariffs.....	16
3.3.3 Electricity Generation.....	16
3.3.4 Facts and Figures.....	17
3.3.5 Key Facts.....	18
3.3.6 Third Party Sales.....	18
3.3.7 Water and Sewage Services.....	19
3.4 PETROLEUM.....	21
3.4.1 Petroleum Prices.....	21
 4. PART III: LEGAL AND COMPLIANCE REVIEW.....	23
4.1 LITIGATION.....	23
4.2 LICENSING.....	23
4.2.1 Licensing of Downstream Petroleum Operators.....	23
4.2.2 Licensing of Broadcasting Radio Stations.....	24
4.2.3 Licensing of Broadcasting TV Stations.....	24
4.2.4 Licensing of Internet Service Providers (ISP).....	24
4.3 ENFORCEMENTS UNDERTAKEN.....	24
4.3.1 Stop Notices.....	25
4.3.2 Legal Notices.....	25
4.4 CHALLENGES.....	30
4.5 WAY FORWARD.....	31

TABLE OF CONTENTS

5. PART IV: KEY REGULATORY ACTIVITIES.....	32
5.1 INFORMATION AND COMMUNICATIONS TECHNOLOGY.....	32
5.1.1 International Voice Gateway Monitoring System.....	32
5.1.2 COVID-19 Help Line.....	34
5.1.3 Quality of Service.....	35
5.1.4 Mobile Network Operators Coverage Maps.....	36
5.1.5 National Mobile infrastructure.....	39
5.1.6 National Computer Cyber Security Incident Response.....	40
Team (CSIRT)	
5.1.7 Radio Communications Spectrum.....	41
5.1.8 Spectrum and Licences Fees.....	41
5.1.9 Type Approval.....	42
5.1.10 Private land mobile services.....	43
5.1.11 Amateur radio.....	43
5.1.12 Digital to Analogue Television Broadcasting.....	44
5.1.13 Radio Broadcasting.....	46
5.1.14 Commercial FM Radio stations.....	46
5.2 ELECTRICITY, WATER AND PETROLEUM.....	48
5.2.1 Electricity Sector.....	48
5.2.1.1 Karpowership.....	48
5.2.1.2 Network Configuration of Karpower.....	49
5.2.2 Petroleum Sector.....	52
5.2.2.1 Transportation.....	52
5.2.2.2 Bulk Storage.....	53
5.2.2.3 Retail Stations.....	55
5.2.3 Water Sector.....	58
5.2.3.1 Water Quality Monitoring.....	58
5.2.3.2 Building Capacity of Service Providers.....	60
5.2.4 Monitoring Sewage Service.....	62
5.3 CONSUMER AFFAIRS.....	64
5.3.1 Consumer Complaints Management.....	64
5.3.1.1 Complaint Trend Analysis 2017- to 2020.....	65
5.3.2 NAWEC.....	66
5.3.2.1 Gunjur Water Quality Complain.....	67
5.3.3 Telecommunication sector.....	68
5.3.3.1 Number of complaints Per telecom service provider.....	69
5.3.4 Major complaints per service providers.....	69
5.3.4.1 AFRICELL.....	69
5.3.4.2 QCELL.....	70
5.3.4.3 GAMCEL & GAMTEL.....	70
5.3.4.4 COMIUM.....	71
5.3.5 Consumer Education & Awareness.....	72
5.3.5.1 Knowledge sharing forum for Community Radio Station.....	72
5.3.5.2 Customer service Training for COVID -19 responds Team.....	73
5.3.5.3 Consumer Parliament.....	74
5.3.5.4 2019 Bantaba Follow -up Tour.....	76
6. PART V: THE FINANCIAL REVIEW.....	78
6.1 PURA SOURCE OF INCOME.....	78
7. AUDITED FINANCIAL STATEMENTS	
8. MANAGEMENT LETTER	

List of Tables

Table 1	Staff Training 2020.....	05
Table 2	Mobile Subscriber Trends 2015 – 2020.....	09
Table 3	Mobile operator tariffs.....	10
Table 4	SMS tariffs.....	11
Table 5	Call volumes in minutes.....	11
Table 6	Mobile Internet subscribers.....	12
Table 7	ISP Subscribers.....	13
Table 8	Domestic internet tariff.....	14
Table 9	Small business tariff.....	14
Table 10	Corporate tariffs.....	14
Table 11	Fibre tariffs.....	15
Table 12	The evolution of the electricity tariffs.....	16
Table 13	Installed capacities at Kotu power station.....	16
Table 14	Installed capacities at Brikama power station.....	17
Table 15	Installed capacities at provincial power stations.....	17
Table 16	Number of customers per category 2014 – 2020 (Source: NAWEC).....	17
Table 17	Status of electricity market.....	18
Table 18	Third party sales.....	19
Table 19	Well fields in GBA.....	20
Table 20	Sewerage Plants.....	20
Table 21	Water production & sales.....	20
Table 22	Details of base stations for each technology.....	39
Table 23	Amateur Radio Licence Issued.....	43
Table 24	Commercial FM broadcasting licenses.....	47
Table 25	Community FM radio stations.....	47
Table 26	NAWEC available capacity.....	48
Table 27	Comparison of the two powerships.....	50
Table 28	The high degree of competition.....	56
Table 29	Summary of Upgrades by operators after the Bantaba.....	77

List of Figures


Figure 1	2020 PURA's organizational chart.....	03
Figure 2	Key economic drivers.....	06
Figure 3	Telecoms industry at a glance.....	07
Figure 4	Employment by operator 2018 - 2020.....	08
Figure 5	Evolution of mobile Subscribers 2013 - 2020.....	09
Figure 6	2020 Mobile network operators market share.....	10
Figure 7	Voice traffic segregation.....	11
Figure 8	International traffic pattern 2014 - 2020.....	12
Figure 9	Growth in ISP subscribers by operator.....	13
Figure 10	Trend of third-party sales.....	14
Figure 11	Historical trends of liquid fuel consumption.....	21
Figure 12	Petrol retail price.....	22
Figure 13	Diesel retail price.....	22
Figure 14	International gateway network architect.....	33
Figure 15	1025 COVID-19 help line.....	34
Figure 16	Mobile network operator's 2G cell site deployment.....	35
Figure 17	Mobile operators 3G cell deployment.....	36
Figure 18	Gamcel 2G network coverage Map.....	36
Figure 19	Gamcel 3G network coverage Map.....	37
Figure 20	Africell 2G network coverage map.....	37
Figure 21	Africell 3G network coverage map.....	37
Figure 22	Comium 2G network coverage map.....	38
Figure 23	QCell 3G network coverage map.....	38
Figure 24	QCell 2G network coverage map.....	38
Figure 25	Mobile cell deployment in The Gambia.....	39
Figure 26	Current configuration of Koray Bey (30MW) and Faruk bey in Banjul (Nov.2020).....	41
Figure 27	Current configuration of Koray Bey.....	49
Figure 28	Network configuration.....	50
Figure 29	Proposed configuration of new powership Gotkay Bey.....	51
Figure 30	PURA chairing a stakeholder meeting on the swapping the ship.....	51
Figure 31	Registered trucks in 2020 by owner.....	52
Figure 32	Tanker truck with placards and PPE entering a station to delivery fuel	53
Figure 33	Location of the proposed Depot of Castle.....	54
Figure 34	Sites for the construction visit.....	54

List of Figures

Figure 35	Light Fuel Storage tanks under construction at Castle Depot (May 2020)	54
Figure 36	Chart showing application by investors in 2020 by company.....	55
Figure 37	Urban vs rural applicants in 2020.....	56
Figure 38	Operator fuel station location by region.....	57
Figure 39	A new station being inspected by the multi-agency construction monitoring	57
Figure 40	Water quality index of NAWEC water supply.....	58
Figure 41	Average residual chlorine in different service areas.....	59
Figure 42	An average of the presence of total coliform in the provinces.....	59
Figure 43	Increasing level of nitrate observed in parts of The Greater Banjul Area.....	60
Figure 44	Training NAWEC Operators on Water Safety Planning.....	61
Figure 45	PURA Staff and NAWEC Operator at Mile Two Tank.....	62
Figure 46	PURA and Abuko Lab staff collecting sample at Latrikunda.....	62
Figure 47	PURA team, NAWEC and Gunjur community representatives at Nyofelleh discussing on how to improve quality.....	62
Figure 48	PURA team with NAWEC Operator in Farafenni inspecting one of the Boreholes	62
Figure 49	PURA and NEA staff at Pump #4.....	63
Figure 50	PURA and NEA staff at Pump #4.....	63
Figure 51	Toilet facilities at every Pump.....	63
Figure 52	Expansion of Pre-treatment capacity.....	63
Figure 53	Distributions of Complains per regulated sector.....	65
Figure 54	Complaint trend analysis over 4 years.....	65
Figure 55	Five Major Complaints for NAWEC.....	66
Figure 56	Site visit by stakeholders.....	67
Figure 57	PURA Team, Gunjur community representatives and other stakeholders on a NAWEC facility site visit.....	68
Figure 58	Testing of water quality.....	68
Figure 59	Excavation of the area.....	68
Figure 60	Distribution of complaints per service provider.....	69
Figure 61	Distribution of Africell's Complaints in 2020.....	69
Figure 62	Distribution of QCell's complaints in 2020.....	70
Figure 63	Distribution of Gamcel complaints in 2020.....	70
Figure 64	Distribution of Gamtel complaints in 2020.....	71
Figure 65	Distribution of Comium' s Complaints in 2020.....	71
Figure 66	Cross section of PURA staff with the representatives from Community radio fraternity.....	72
Figure 67	Closing ceremony of the training.....	73
Figure 68	PURA Staff at the Consumer Parliament OIC building.....	74
Figure 69	Pre consumer parliament panel discussion held at Kerr Fatou.....	75
Figure 70	Photo of parliamentarians during the consumer parliament.....	75

Acronyms

ACE	African Coast to Europe
C&MA	Construction and Maintenance Agreement
CIRT	Computer Incident Response Team
DWR	Director of Water Resources
ECOWAS	Economic Community of West Africa States
ECOWAN	ECOWAS Regional backbone Wide Area Network
GAMCEL	Gambia Cellular Company
GAMTEL	Gambia Telecommunications Company
GMA	Gambia Maritime Agency
GOTG	Government of The Gambia
GPPA	Gambia Public Procurement Authority
GRA	Gambia Revenue Authority
GRTS	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
IDB	Islamic Development Bank
IP	Internet Protocol
IPP	Independent Power Producer
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
MOPE	Ministry of Petroleum and Energy
MOFEA	Ministry of Finance and Economic Affairs
MOICI	Ministry of Information and Communication Infrastructure
MNO	Mobile Network Operators
NAWEC	National Water and Electricity Company
NBN	National Broadband Network
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
WIMAX	Worldwide Interoperability for microwave Access
WSIS	World Summit on the Information Society



Director General's Statement



MOMODOU B. JALLOW
Director General

The Gambia Public Utilities Regulatory Authority (PURA) is pleased to present its annual report for the year ended 31st December 2020. It is a statutory requirement that the Authority should prepare and submit a comprehensive annual report on its operations to its stakeholders. Equally important, is the necessity to uphold the principles of transparency and public accountability to stakeholders by providing a comprehensive report.

The report contains both the financial and non financial information that is material to the Authority's mandate in the Telecommunications /ICT, Energy and Petroleum sectors. It is grounded on strategic pillars such as availability of services, consumer protection, promotion of competition, compliance, service regulation, broadcasting regulation and

institutional capacity.

The Authority continued to play its critical role in ensuring a competitive ICT market, which has the potential to achieve sustainable development of human societies. In line with its statutory mandate, the Authority licensed new players and monitored products/services as well as the operations of ICT service providers.

In the main, the Telecoms/ICT sector continues to grow with an increasing number of people using communications services and the bouquet of services has increased. New areas of the country which were previously unserved, and underserved were provided with communications services.

The Authority also continued to issue frequency licenses to the industry to facilitate growth of the ICT sector. During the year, mobile operators scaled up roll out of 4G services and infrastructure across the country.

The Authority has witnessed heightened investor interest into the Petroleum sector which has been fueled by rising vehicle ownership and increased consumption trends. An 8% increase was witnessed in the consumption volumes as compared to 2019.

The liberalization of the regulated sectors under the Authority's mandate has provided customers with a wide array of services, innovation, new investments, and significant growth in the regulated industry. This makes the need for higher level of consumer education and knowledge sharing imperative, to compliment these developments and boost consumer confidence in their participation in the regulated market. The Authority had during the year under review, intensified its outreach programs and addressed consumer's complaints, concerns and issues.

In conclusion, it is my firm belief that any 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. It also champion continuous training and capacity building of its staff.

My sincere thanks to the PURA Board, Management, the entire staff and our stakeholders who tirelessly worked hard in implementing most of the activities 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.



Figure A: PURA Staff Photo

Chairman's Statement



ALIEU MOMODOU NGUM
Chairman of the Board of Directors

I am honored to present this report as the Chairperson of the Board of The Gambia Public Utilities Regulatory Authority. The current Board was constituted during the reporting period and one of its core mandates is to create a competitive environment for utilities under the Authority's purview to ensure that high quality services are available, affordable, and accessible to consumers.

The ICT sector has the potential of revolutionizing the country's development through digital information communicated quickly and securely across the social strata, through technologies that facilitate interactions and transactions across the digital economy.

The Telecommunications/ICT statistics continue to show positive movement in the provision of

services and mobile phone penetration rate standing at 111% about 2.7 million subscribers respectively by December 2020. With Internet broadband penetration of 5% per cent, The Gambia's social media space has continued to thrive, and citizens are enjoying access to modern ways of interaction in the cyberspace.

Staff of the Authority have during the year under review, developed strategies and regulatory frameworks for stakeholders. This has led to further investment in modern and robust networks and infrastructures in the electricity, water and communication sectors, thus laying the foundation for economic growth and development to facilitate and transform all sectors of the Gambia into a digital economy. The adoption of digital payments in the Gambian economy continues to be on the rise at different customer service points. In the Electricity sub- sector, the uptake is on the increase as there are nine (9) registered players in the electricity electronic prepayment sales.

During the year under review, the normal business of the institution was disrupted by a worldwide COVID-19 pandemic. Given the scale and magnitude of the COVID-19

pandemic, government and health authorities embarked on putting in place mechanism for monitoring patients and controlling the disease. This included the provision of information, educating the public as well as communicating through massive sensitization by all and sundry. As an Authority, we noted that the crusade to contain COVID-19 virus requires education and awareness creation of the public from all key stakeholders.

The Authority coordinated and facilitated the provision of a toll free 1025 help line and provided ensured telecoms/ICT and Energy service providers had adequate resilient networks and resources for consumers for their online meetings and other –transactions including digital payment, online meetings, e-education among others.

Due to the impact of COVID-19, the Authority took part in limited regional and international communications events whose agenda covered policy, regulation and/or development. These events were amongst others organized by the ECOWAS, the International Telecommunications Union and our sister regulators.

The Board is grateful to its various stakeholders as well as the staff of the Authority who were instrumental in delivering on their mandate and accomplishing the results reported in this report. Amongst the key stakeholders, the Board is indebted to the Government of The Gambia, in particular the Ministries of Finance and Economic Affairs, Information and Communications Infrastructure, Petroleum and Energy, the licensees and the industry; the development partners and the public at large.

The Board also received strong support from staff of the Authority for which we are grateful. We are equally indebted to both past and present Board members who showed dedication and commitment in the work of the Authority. As the Board of the Authority, we assure all stakeholders of our unwavering determination to move the industry forward and drive The Gambia to be amongst the countries with best communications services.

BOARD OF DIRECTORS



ALIEU MOMODOU NGUM
CHAIRMAN



MOMODOU B. JALLOW
DIRECTOR GENERAL



SANA M. DARBOE
MEMBER



MOMODOU SISSOHO
MEMBER



ASSIATOU JALLOW-SEY
MEMBER



ANTHONY ADEMOLA TAYLOR
MEMBER



ADA GAYE
EX-OFFICIO MEMBER

HEADS OF DIRECTORATES



MOMODOU B. JALLOW
Director General



EMMA MENDY
Director of Legal, Licensing & Enforcement



SOLO SIMA
Director of Consumer Affairs



MOMODOU LAMIN SOMPO CEESAY
Director of Energy, Water & Petroleum



MALAMIN DARBOE
Director of Human Resources & Corporate Affairs/Board Secretary



PAUL S. MENDY
Director of Finance & Administration



NICHOLAS JATTA
Director of Information & Communication Technology



BURAMA JAMMEH
Director of Economic Regulation

1. INTRODUCTION

The Annual Report for 2020 was produced in line with PURA's obligation under the PURA Act 2001 to report on its activities annually 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 2020.

WHO WE ARE

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

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

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. It further assigns additional functions to PURA and as well clarifies functions granted to PURA under the PURA Act. The Electricity Act 2005 similarly assigns additional functions to PURA and clarifies functions granted to PURA under the PURA Act.

MISSION

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

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.

1.1 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 sustenance 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 looked 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 Directorates during the year.

PART V

The Financial Review

This Part looks at the financial status of the Authority during the year 2020. It highlights the income received against budgeted income and overall performance as regards PURA's financial operations during the year in review

2. PART I

Corporate Governance & Human Resources Review

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

The Board currently comprises a chairperson, four other members, an Ex-Officio member, and the Director General. The Director of Human Resources and Corporate Affairs is the Secretary to the Board. The figure below shows the structure of the Authority.

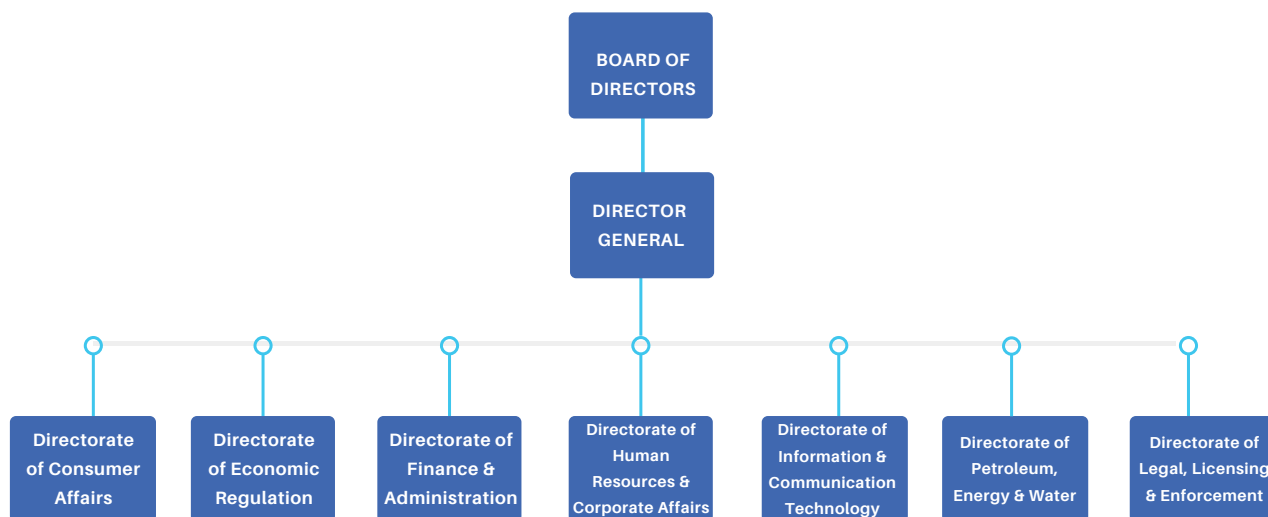


Figure 1: 2020 PURA's organizational chart

Director General – Responsible for the day-to-day management of PURA with the objective of improving the efficiency in which public utility services are provided and increasing the percentage of Gambia's residents having access to regulated services. He advises the Board on the appropriate framework for regulation of public utilities in the country in accordance with relevant legislation.

Directorate of Consumer Affairs – Advises 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 and assists the management in publishing information relating to PURA's functions and activities.

Directorate of Economic Regulations – Advises the Director General on rates and tariffs; performs economic and financial analyses; conducts research and develops special studies and forecasts. It monitors investment programs as well.

Directorate of Finance and Administration – Oversees the day-to-day functions of the PURA; coordinates administrative activities, including procurement. It monitors investment programs as well as oversees and manages the budget and funds of the institution as well as drawing of the monthly management accounts and giving the necessary financial advice. The Directorate is also responsible for issuing invoices for regulatory fees and follow-up on payments.

Human Resources and Corporate Affairs Directorate – Oversees the staff welfare and motivation. It handles recruitment, safety, employee relations, benefits, compliances, and training & development. It is also responsible for internal and external Communications, public and corporate affairs; and liaises with Partners through collaborations with other directorates and units. It conducts public forums like radio programs. Also advises the Management of the public perception of PURA's performance, and, where appropriate, suggests actions to improve PURA's image.

Information Communication and Technology Directorate – Advises the Director General on issues relevant to regulation of the telecommunications/ICT and Broadcasting sectors.

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

Legal, Licensing and Enforcement Directorate – 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 PURA continue its strategic transition to enhance its performance and better serve the public.

2.1 RECRUITMENT

The Authority recruited a Legal, Licensing and Enforcement director, a Finance Manager and for the first time an Internal Audit Manager. A manager and two Analysts were recruited to support the Senior Manager at the newly established gmCSIRT. A Petroleum Officer was also recruited. However, three staff from the Legal Directorate resigned from their positions.

2.2 TRAINING AND DEVELOPMENT

Due to Covid-19 pandemic and the lockdown with all its restrictions, staff trainings were significantly impacted as face-to-face training could not be conducted. Overseas travel was also not possible after the month of February 2020 which gave an alternative to online training with institutions outside and within The Gambia. The table below documents a few trainings staff underwent.

Staff Training 2020			
DEPARTMENT	Organization	Training	Location
Internal Audit Unit	CepRASS	Risk Based Audit and Compliance Management	KMC, Gambia
Directorate of Finance & Administration	GFS Business Development	Budget & Budgetary Control	KMC, Gambia
	CePRASS	Financial Reporting Analysis using Excel	KMC, Gambia
Directorate of Economic Regulation	IMF/IFAD	IMF/IFAD Regional workshop	Accra, Ghana
Directorate of Consumer Affairs	NCC	Study Tour	Abuja, Nigeria
Directorate of Human Resources & Corporate Affairs	NCC	Study Tour	Abuja, Nigeria
	CepRASS	Human Resources Mgt & Coaching	KMC, Gambia

Table 1: Staff training 2020

3. PART II

The Market Development Review

3.1 MACROECONOMIC REVIEW

The COVID-19 pandemic has warranted the downward revision of GDP growth estimates in 2020 from 6.5% to -1.5%. This is on account of a contraction in growth in the services sector, coming mainly from the wholesale and retail trade and tourism sub-sectors. These have traditionally been mainstays of the Gambian economy especially in relation to forex earnings.

The services sector has been hit the hardest with negative performance of -6.4% compared to the 6.8% growth witnessed in 2019. The Electricity, Water and Construction sub-sectors witnessed a decrease in growth rate by 9.3 percent, 4.6 percent, and 8.2 percent, respectively. These stem mainly from the decline in economic activity due to the pandemic.

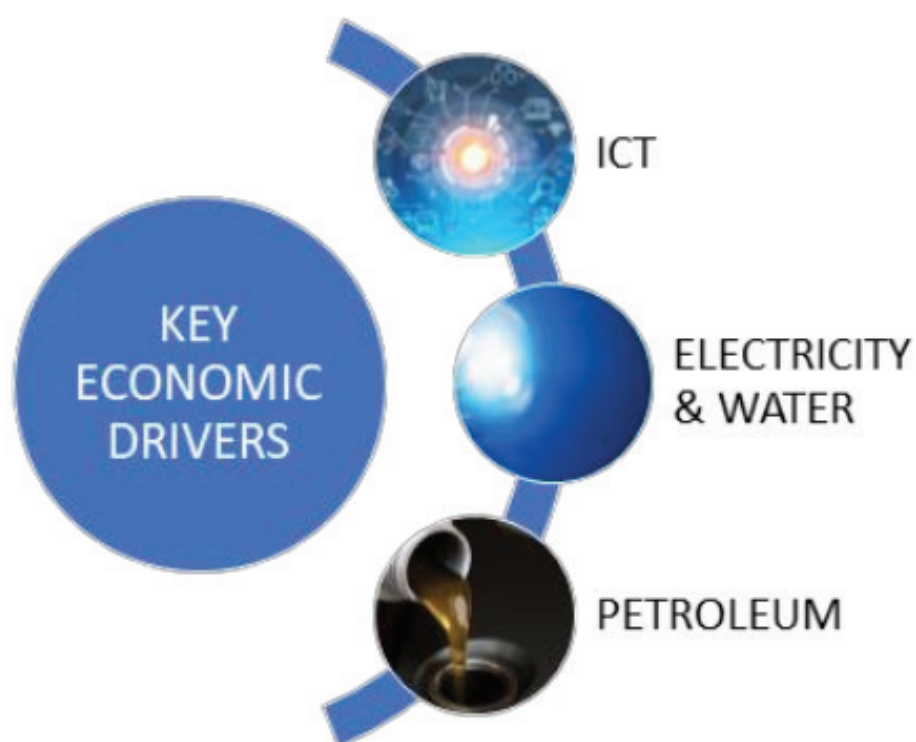


Figure 2:Key economic drivers

The ICT sector stakeholders led by the Ministry of Information and Communication Infrastructure has continued its efforts in rolling out initiatives geared towards transforming The Gambia into a digital nation. There are plans for the implementation of a National Technology Hub to spur research and development in ICT and breed the next generation of software developers in the country. They are also working with Google Plus to address digital mapping issues in the country. This project will be first implemented in Banjul then will be rolled out to subsequent regions. The ministry has also developed an e-Gambia Power Project Proposal. This is to ensure quality and affordable internet across the country.

The ministry has upgraded the e-Government data center in preparation for the implementation of the e-Government Strategy. The e-Government platforms will be hosted on the National Broadband Network (NBN) data center beginning in 2021. The NBN fiber infrastructure apart from the hosting of the e-Platform, enable GAMTEL connect over 5,000 subscribers on high-speed broadband around the country.

The National Water and Electricity Company (NAWEC) has registered significant improvements in their production capacity of electricity over the past three years. The ongoing 20MW IDB funded generation expansion project in Brikama was commissioned and started operations in 2020.

3.2 THE TELECOMMUNICATIONS SECTOR

In terms of market players, the telecoms sector structure remains the same. In the reported year, there has not been any new Mobile Network Operator (MNO), two ISPs were licensed but have not commenced operations. The key players in mobile telephony still are 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 CDMA and Next Generation Networks. Owing to a converged licensing framework, AFRICELL, COMIUM and QCELL also double as ISPs in addition to Netpage, Unique Solutions, InsistNet and DK TELECOMS.

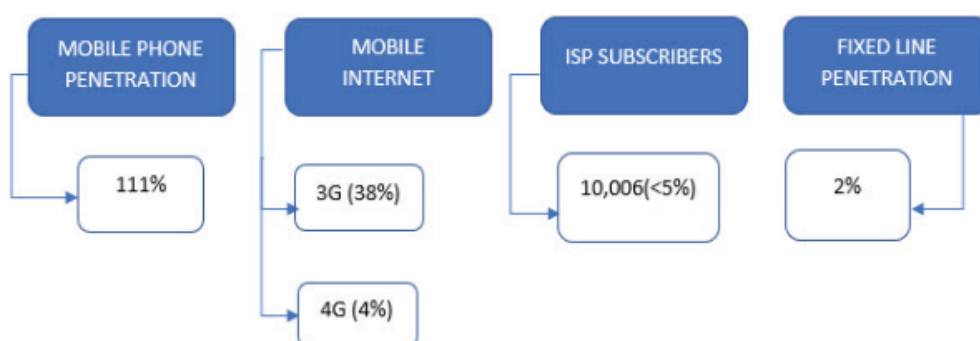


Figure 3: Telecoms industry at a glance

3.2.1 Employment

Total employment in the telecoms sector at the end of the period stood at 2,313. There was a negligible 1% decrease in the number of total employees within the sector mainly as a result of employment freezes in GAMTEL. The employment level within MNO's mainly remained the same.

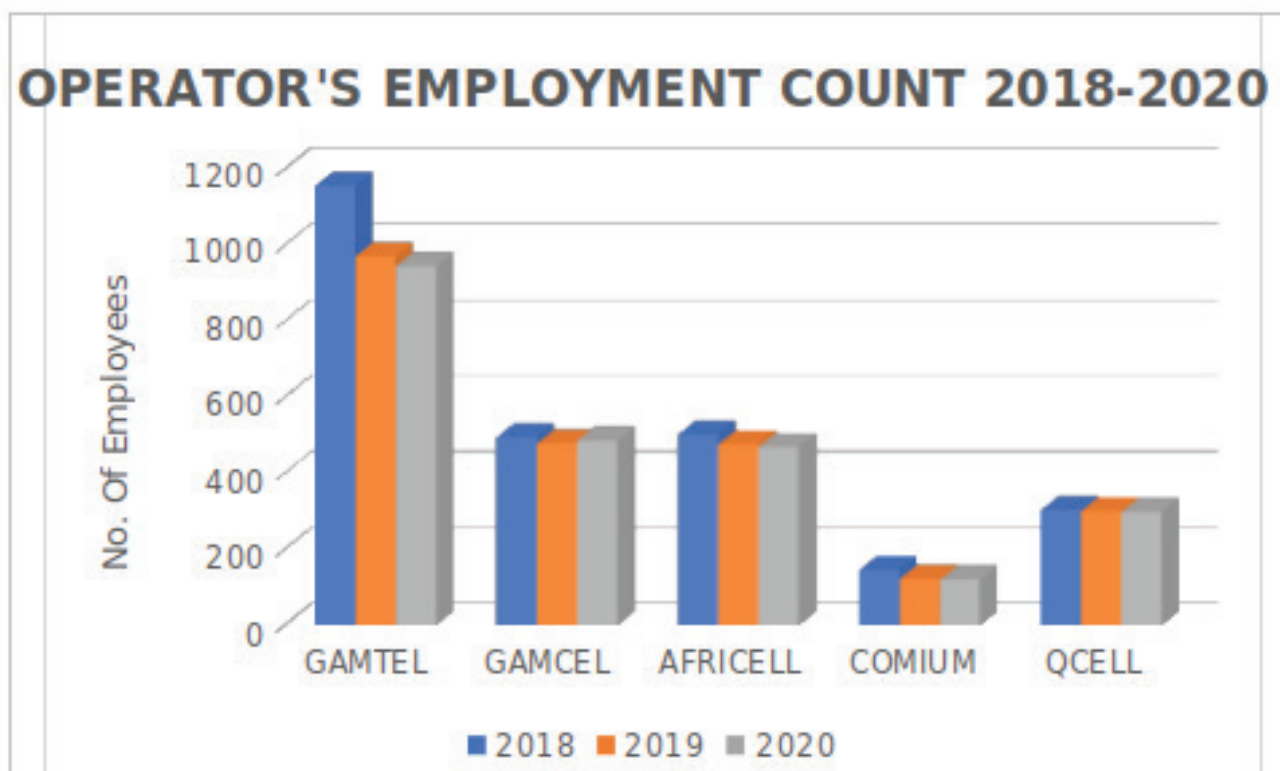


Figure 4: Employment by operator 2018 - 2020

3.2.1 Mobile Phone Subscribers

In the period under review, the mobile telephone subscriptions increased from 2,584,714 in the year 2019 to 2,673,032 in 2020 portraying a 3% increase in subscriptions. This growth continues to be anchored by AFRICELL and QCELL who continue to realize increases in their respective customer bases over the last decade. COMIUM and GAMCEL both realized a decrease in subscriber base as in the previous years. This has correspondingly led to the mobile telephone penetration rate reducing to 111% in the reported year as compared to 112% in 2019.

Mobile Subscriber trends 2015 - 2020						
	2015	2016	2017	2018	2019	2020
GAMCEL	288,255	506,315	677,785	555,028	156,062	125,578
AFRICELL	1,452,711	1,454,156	1,490,566	1,621,340	1,557,004	1,671,467
COMIUM	437,854	434,899	449,225	428,950	194,909	137,599
QCELL	451,427	503,601	602,462	576,075	676,739	738,388
Total	2,630,247	2,898,971	3,220,038	3,181,393	2,584,714	2,673,032

Table 2: Mobile Subscriber trends 2015 - 2020

3.2.3 Evolution Of Mobile Telephone Subscribers – Market Share

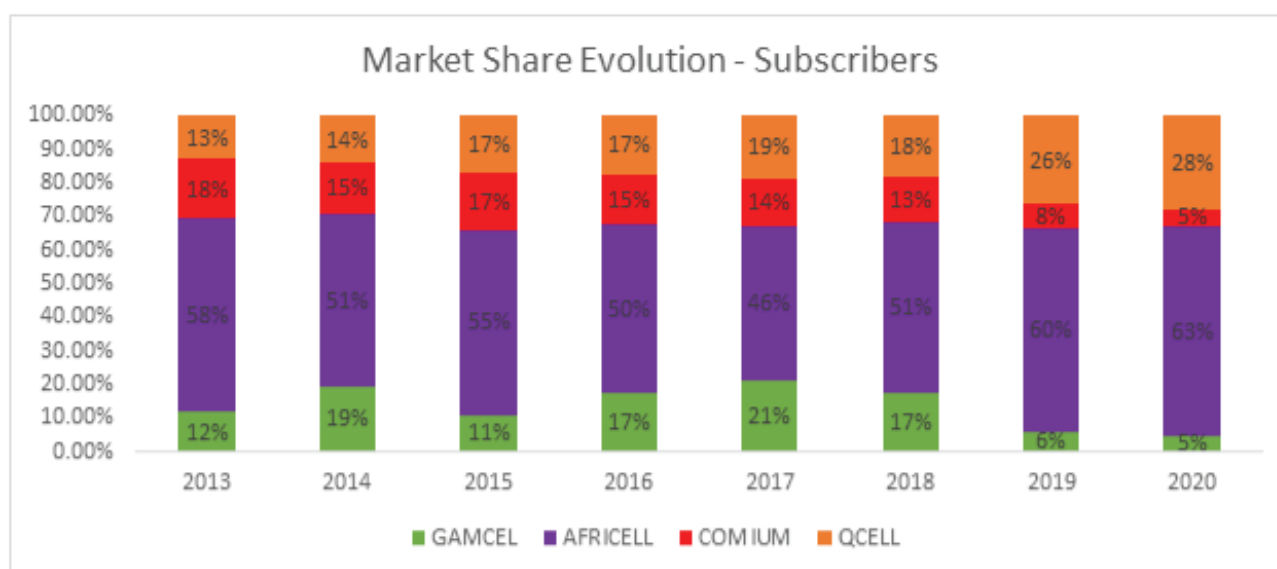


Figure 5: Evolution of mobile Subscribers 2013 - 2020

3.2.4 MNO Market Share

AFRICELL continues to maintain the biggest market share in 2020 of 63%, QCELL followed with 28%, COMIUM and GAMCEL constitute 5% of the total mobile telephone subscriptions each.

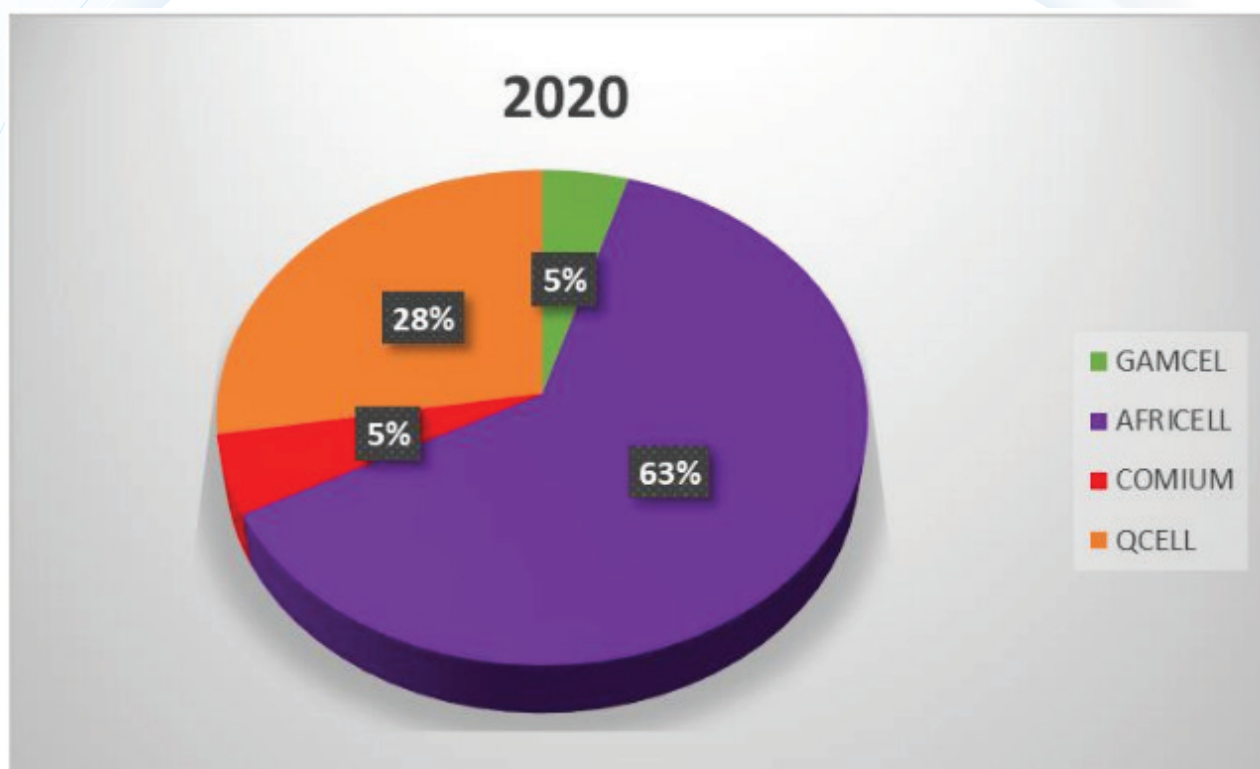


Figure 6: 2020 Mobile network operators market share

3.2.5 Mobile Voice and SMS Tariff

Local tariff of Mobile Network Operators (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 own fixed line operator GAMTEL still offers the cheapest tariff for on-net calls in the country at D0.6/min. With the liberalization of the International Gateway, International call tariffs have moved from zonal structures towards the underlying cost of service per destination. This ensures cost reflectiveness per various destination countries.

Operators	Call Rates					
	Local		International			
	On-net tariff	Off-net tariff	Senegal	United States	United Kingdom	Guinea Bissau
GAMCEL	2.7	3.4	20	14	14	30
AFRICELL	2.6	3.7	20.5	14.5	14.5	38
COMIUM	2.6	2.6	22	31	34	38
QCELL	2.7	3.3	19	14	14	38
GAMTEL(FIXED)	0.6	3	18.23	15	20	16.5

Table 3: Mobile operator tariffs

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

Table 4: SMS tariffs

3.2.6 Mobile Voice Traffic

Traffic patterns continue to be heavily skewed towards local calls as is customary in all telecom markets. Although the reliance of pure voice calls is on the decrease in many advanced markets, The Gambia witnessed a 15% increase in voice calls over the preceding period in 2019 with about 1.7 billion minutes reported. This traffic includes bonus minutes offered by operators to mainly incentivize On-Net traffic which represents 81% of total outgoing domestic traffic.

Call Volumes in minutes					
Operators	Out-going			Incoming	
	on-net	off-net	International	off-net	International
GAMCEL	41,125,495	24,955,853	1,694,989	42,118,463	1,517,818
AFRICELL	442,789,486	112,664,313	12,754,215	118,837,585	11,604,550
COMIUM	157,209,310	8,537,499	424,435	17,882,311	606,909
QCELL	489,026,230	112,506,729	5,527,234	92,172,748	4,955,497

Table 5: Call volumes in minutes

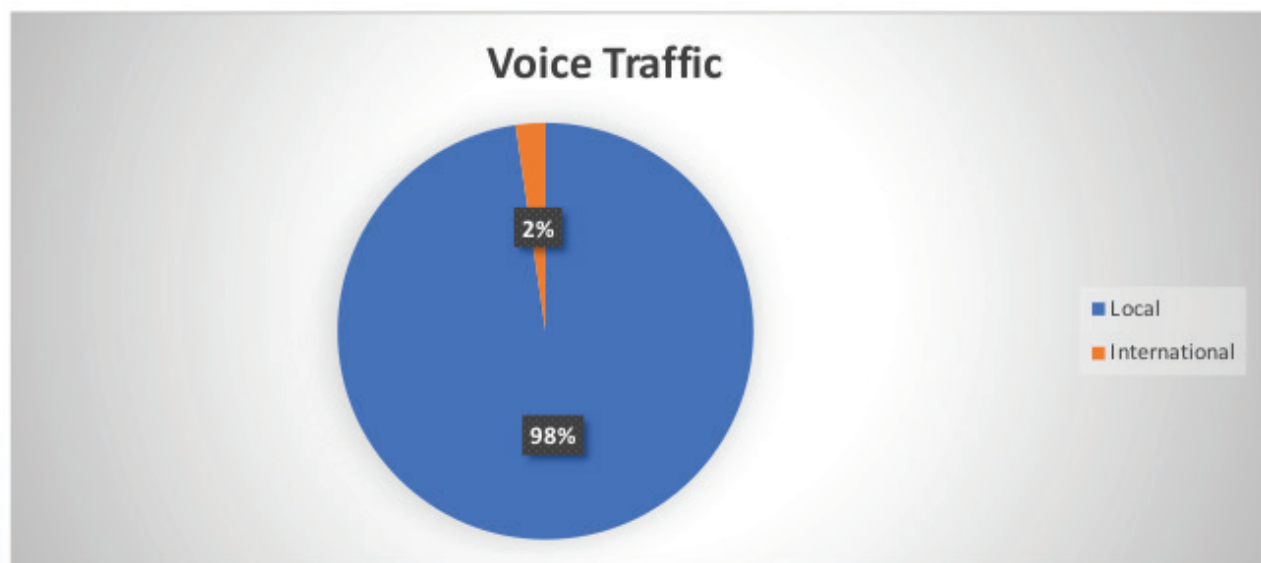


Figure 7: Voice traffic segregation

Similar patterns as witnessed in prior years continue to emerge as it relates to the decline in international traffic and the growth of outgoing traffic vis-à-vis incoming traffic. This highlights the shifting patterns of calls to over the top platforms (e.g., WhatsApp, Messenger) against traditional voice platforms.

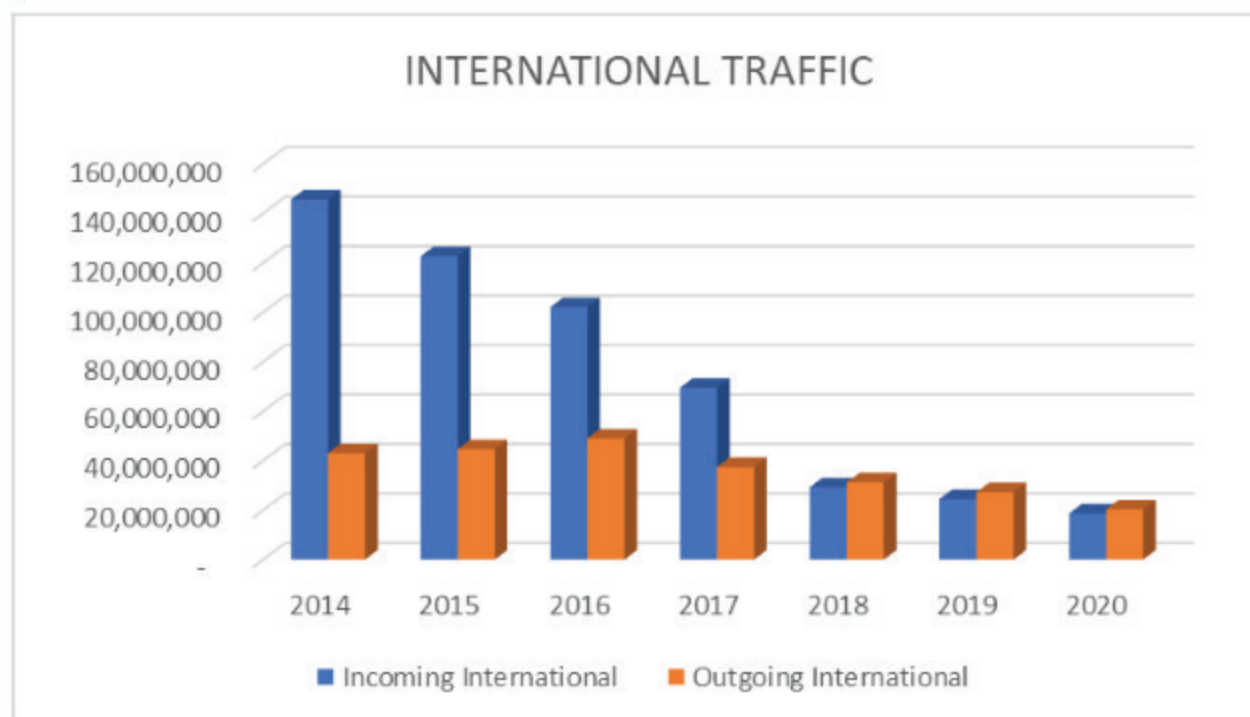


Figure 8: International traffic pattern 2014 - 2020

3.2.7 Mobile Internet Subscribers

On the internet data segment, the number of mobile internet subscriptions as of 2020 increased by 8% and this implies that they increased from 1,701,334 recorded in 2019 to 1,833,452 increasing mobile internet penetration rate to 42%. As per ITU definitions, mobile broadband (3G + 4G) have seen increases in subscriptions by 20% and 17% respectively. The availability of new low cost 4G devices is expected to increase 4G penetration in subsequent periods with the attendant impact of increased speed and better QOS. Mobile broadband rates continue to remain high with the Authority making further efforts through wholesale pricing models to improve affordability. This will continue into subsequent periods.

Mobile Internet Subscribers 2020			
	2.5G (GPRS)	3G	4G
GAMCEL		96,286	No 4G service
AFRICELL	594,583	650,882	49,651
COMIUM	87,067	No 3G Service	No 4G service
QCELL	37,992	274,817	42,174
TOTAL	719,642	1,021,985	91,825

Table 6: Mobile Internet Subscribers

3.2.8 Internet Service Providers

The Fixed Broadband Internet Market still faces challenges in its growth as the cost of access is still expensive for the average Gambian. In the reported year, this market has grown by 17% with a total of 10,570 subscribers which is less than 5% penetration rate at a household level.

GAMTEL still has the largest share of subscribers in the ISP market with 5,005 subscribers with nearly 50% of the ISP market share, followed by NETPAGE and INSISTNET with 23% and 11% share, respectively.

NETPAGE and INSISTNET also witnessed a significant increase of their subscribers by 38% and 6% respectively. QCELL with the third largest subscriber base has also realized a significant increase by 27%, followed by AFRICELL by an increase of 101% and UNIQUE SOLUTIONS by a decrease of 2%.

	ISP SUBSCRIBERS				
	2016	2017	2018	2019	2020
INSIST NET	NA	287	591	1060	1124
UNIQUE	321	311	345	260	254
NETPAGE	961	1000	977	1675	2305
QCELL	1210	645	795	791	1008
GAMTEL	1086	1455	1746	4622	5005
AFRICELL	NA	NA	NA	154	310
DK Telecoms	NA	NA	NA	NA	564
TOTAL	3578	3699	4454	8562	10570

Table 7: Fixed broadband subscribers

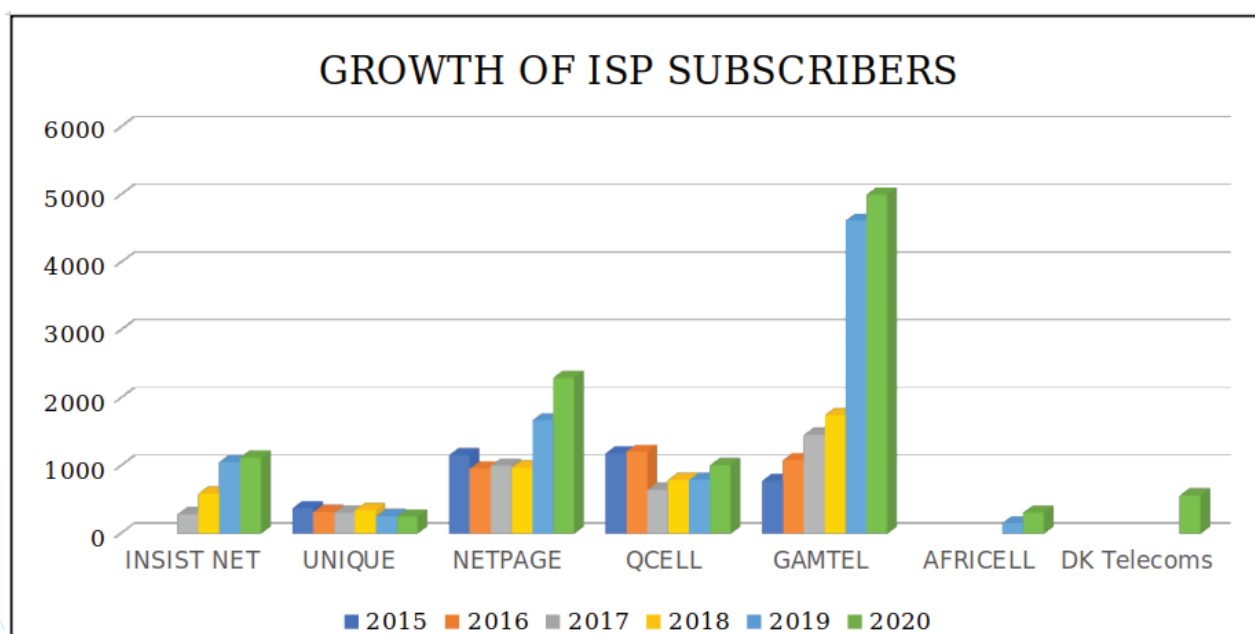


Figure 9: Growth in ISP subscribers by operator

Bandwidth	Home Tariff (shared)						Dedicated
	GAMTEL (ADSL2+)	GAMTEL (4G TAWA SUPER EXPRESS)	NETPAGE (DNA/4G LTE)	INSIST NET	QCELL	DK TELECOMS	UNIQUE SOLUTION
1 Mbps	N/A	N/A	2530	1500	2400	1000	N/A
2 Mbps	N/A	N/A	3500	1750	3500	N/A	N/A
3 Mbps	N/A	N/A	3850	2000	4200	N/A	2500
4 Mbps	1700	2000	4000	2250	4900	N/A	4500
5 Mbps	N/A	N/A	N/A	2500	5800	2500	6500
6 Mbps	2000	2500	5800	N/A	N/A	N/A	8500
7 Mbps	N/A	N/A	N/A	N/A	N/A	N/A	10500
8 Mbps	2500	3000	N/A	3250	N/A	3500	N/A
9 Mbps	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10 Mbps	N/A	3500	10000	4000	N/A	5000	N/A

Table 8: Domestic internet tariff

SME TARIFF				
Bandwidth	GAMTEL (ADSL2+)	GAMTEL (4G TAWA SUPER EXPRESS)	NETPAGE (DNA/4G LTE)	Insist Net
1 Mbps	N/A	N/A	5060	1000
2 Mbps	N/A	N/A	7000	2000
3 Mbps	N/A	N/A	7700	3000
4 Mbps	2000	2500	8000	4000
5 Mbps	N/A	N/A	N/A	5000
6 Mbps	2200	3000	11600	N/A
7 Mbps	N/A	N/A	N/A	N/A
8 Mbps	2500	4000	N/A	8000
9 Mbps	N/A	N/A	N/A	N/A
10 Mbps	N/A	6000	20000	10000

Table 9: Small business tariff

Bandwidth	CORPORATE TARIFFS (shared)				Dedicated	
	GAMTEL (ADSL2+)	GAMTEL (4G TAWA SUPER EXPRESS)	NETPAGE (DNA/4G LTE)	QCELL	UNIQUE SOLUTION	INSIST NET
256 kbps	N/A	N/A	N/A	3713.06	N/A	N/A
512 kbps	N/A	N/A	N/A	6188.43	3000	
1 Mbps	N/A	N/A	7590	10200	6000	1500
2 Mbps	N/A	N/A	10500	17000	10000	3000
3 Mbps	N/A	N/A	11550	22680	14000	4500
4 Mbps	3000*	3500	12000	28080	18000	6000
5 Mbps	N/A	N/A	N/A	37800	22000	7500
6 Mbps	5000*	5500	17400	N/A	N/A	9000
7 Mbps	N/A	N/A	N/A	N/A	N/A	10500
8 Mbps	6000	6500	N/A	N/A	N/A	12000
9 Mbps	N/A	N/A	N/A	N/A	N/A	13500
10 Mbps	N/A	7000	30000	N/A	N/A	15000

Table 10: Corporate tariffs

FIBRE TARIFF						
Bandwidth	GAMTEL			NETPAGE		
	FTTH (Residential)	FTTB (SME)	FTTO (Corporate)	FTTH (Residential)	FTTB (SME)	FTTO (Corporate)
10 Mbps	2500	6000	8000	N/A	N/A	N/A
20 Mbps	3500	8000	10000	4000	8000	12000
30 Mbps	5000	10500	13500	N/A	N/A	N/A
40 Mbps	6000	12000	16000	6000	12000	18000
60 Mbps	N/A	19800	21600	8000	16000	24000
80 Mbps	N/A	24000	27200	10000	20000	30000
100 Mbps	N/A	28000	32000	15000	30000	45000
120 Mbps	N/A	N/A	N/A	20000	40000	60000
140 Mbps	N/A	N/A	N/A	25000	50000	75000
200 Mbps	N/A	56000	60000	N/A	N/A	N/A
300 Mbps	N/A	75000	84000	N/A	N/A	N/A

Table 11: Fibre tariffs

3.3 THE ENERGY, WATER AND SEWAGE SECTOR

3.2.8 Electricity

Electricity being one of the most critical enablers for growth, attaining accessible, reliable, and affordable electricity services continues to be the pillar for economic growth and development. Numerous measures, strategies and sector reforms programs have been mapped out and are being implemented to ensure that the entire nation is electrified. However, the country is yet to reach its desired state of accessibility.

The Gambia's electricity sector continues to be dominated by a vertically integrated public utility (NAWEC) involved in all aspects of Generation, Transmission and Distribution.

NAWEC's total installed capacity is over 110 megawatts (MW) with a generation level half the installed capacity. Nationwide, roughly about 60% of the population have access to electricity, leaving a significant room for growth in the Energy market to bolster economic activities throughout the country. The Karpowership continues to be the major supplier of electricity within the GBA by supplying over 50% of The Gambia's electricity needs.

3.3.2 Electricity Tariffs

Electricity tariffs have remained constant since the last tariff determination in 2014. This is despite the challenges and negative socioeconomic impacts of COVID-19 pandemic which resulted in huge drop in oil prices around the world in 2020. This should have been highly reflective of the retail tariff for electricity services considering the fact that the utility main cost (80% of total cost) goes to fuel.

This has led to the Authority reviewing the tariff methodology and approach by commencing a tariff review in late 2020 to be implemented in 2021. The new tariff model framework which was developed in 2019 with the objective of ensuring frequent pass through of major cost items is being used in the tariff review.

The Evolution of the Electricity tariffs							
Customer Class	Old Consumption Band (KWH)	PURA's Determined Rates 2010	Ministry's Determined Rates 2010	PURA's Determined Rates 2011	New Consumption Band (KWH)	PURA Determined Rates 2012	PURA Determined Rates 2014
Domestic Credit Meters	0-40	2.02	1.92	2.24	0-300	9.1	10.14
	41-600	6.5	6.2	7.2	301-600	9.45	10.49
	601-1000	7	6.65	7.75	601-1000	9.7	10.77
	Above 1000	8	7.6	8.4	Above 1000	10.4	11.54
Commercial		8	7.2	8.6		9.7	10.9
Hotel/Industries		8.5	7.65	8.95		10.4	11.65
Agriculture		8	7.2	8		9.1	10.14
Area Councils		8	7.2	8.7		9.7	10.9
Central Government		8	7.2	8.7		9.7	10.9

Table 12: The evolution of the electricity tariffs

3.3.3 Electricity Generation

During the year under review, the company installed a new generator with a 20MW capacity thus, increasing the generation capacity of the company. The Tables below shows the generation plant across the length and breadth of the country.

Installed capacities at Kotu Power Station				
Location/Unit	Make	Installed Year	Installed Capacity (MW)	Available Capacity (MW)
KPS - G1	Mirrless	1981	3.0	0
KPS - G2	Mirrless	1981	Decommissioned	0
KPS - G3	Mirrless	1997	3.4	0
KPS - G4	Deutz	2001	6.4	5.5
KPS - G5	MAN B	2018	11	10.5
KPS - G6	MAN B&W	1990	6.4	5.5
KPS - G7	Deutz	2001	6.4	5.5
KPS - G8	Deutz	2001	6.4	8
KPS - G9	Deutz	2009	6.4	0
Total			49.4	35

Table 13: Installed capacities at Kotu power station

Installed capacities at Brikama Power Station				
Location/Unit	Make	Installed Year	Installed Capacity (MW)	Available Capacity (MW)
BRK - (NAWEC)	Wartsila	2011	9	8.5
BRK - 20MW (IDB)		2020	20	19
BRK - G1	Deutz	2006	6	0
BRK - G2	Deutz	2006	6	5.1
BRK - G3	Deutz	2007	6	5.1
BRK - G4	Deutz	2007	6	5.7
BRK - G5	Deutz	2007	6	5.7
BRK - G7	Deutz	2009	6	5.7
Total			65	54.8

Table 14: Installed capacities at Brikama power station

Installed Capacities at Provincial Power Stations				
Location/Unit	Installed Year	Installed Capacity (KW)	No. of Engines (KW)	Available Capacity (KW)
Essau	2006	460	2 x 200 + 1 x 60	0
Farafenni	2006	1400	2 x 600 + 1 x 200	0
Farafenni - G1	2016	2,500	1 x 2.5MW	2.5
Farafenni - G2	2018	2,500	1 x 2.5MW	2.5
Mansa Konko	2006	1000	2 x 400 + 1 x 600	0
Kerewan	2006	220	2 X 100 + 2 x 60	0
Kaur	2006	180	3 x 60	0
Bansang	2006	600	3 x 300	0
Basse Mobile Unit		450	1 Containerized	0
Basse Santo Su	2006	1400	2 x 600 + 1 x 200	0
Basse - G1	2016	2,700	1 x 2.7MW	2.7
Basse - G2	2018	2,700	1 x 2.7MW	2.7
Total		16,110KW		10.4

Table 15: Installed capacities at provincial power stations

3.3.4 Facts and Figures

In tandem with increased urbanization and population growth, NAWEC continues to witness increased subscriber growth across major customer categories. The growth in prepaid meters which represents over 95% of total meters installed bodes well for revenue collection. Over the last five years, over one hundred thousand meters have been added to the network.

Number of Customers Per Category 2014 - 2020 (Source: NAWEC)							
CATEGORY	2014	2015	2016	2017	2018	2019	2020
Domestic	16575	15381	14732	14647	23263	24098	32913
Commercial (NGO's, Schools, etc)	4003	3842	3697	3682	4657	4657	5527
Major consumers (Industries, Banks, S/markets, etc)	502	509	512	564	538	603	558
Agriculture	18	17	24	19	28	28	36
Local Government Authorities	229	212	213	488	314	314	307
Central Government	1079	1085	1099	1105	2218	2218	1244
Prepayment Customers	110652	126388	149162	158041	170945	172294	209,093
Provincial Services(aggregated)	11540			3064	17389	17389	
TOTAL	145141	146435	169432	182931	219352	221445	249678

Table 16: Number of customers per category 2014 – 2020 (Source: NAWEC)

3.3.5 Key Facts

Despite the pandemic, NAWEC was still able to realize an increase in total revenue regardless of the fact there was a significant reduction in its major customers' consumption pattern, which mainly includes the hotels and banking industry. In 2020 total electricity revenue realized was 2.86 billion dalasi indicating a 6% increase in revenue compared to 2019. Out of this, 84% of the total revenue came from prepayment sales while less than 16% is from credit sales.

Status of Electricity Market							
ITEMS	2014	2015	2016	2017	2018	2019	2020
Customer population	145141	146435	169432	182931	219352	221445	249678
Sales MWH -Credit	71789	88157	20277	44321	88298	75490	65,288
Sales MWH-Prepayment	146577	138079	149162	125607	205346	352784	305,340
Rev. collection Credit (*000)	723,309	836,648	832,4001	800,093	923,519	860,131	553,547
Prepayment sales (*000)	1,254,764	1,400,113	1,614,551	1,809,093	2,345,317	2,705,134	2,862,509
System Losses Powerhouse Consumption	24					14,509 (MWh)	10.3
Power Demand MW	160	166	173	184	193	197	201
Energy Demand MWh	735,309	794,345	862,419	931,258	1,005,759	1,060,702	1,096,275
Customer growth p/a %	8.87	1	15.7	8	19.9	1	13
Energy Demand Growth rate	5	8	9	8		5	3
Power Demand Growth rate	7.2	3,7	4	6		2	2
Revenue growth rate	7.79	13	9.4	7	25.28	9	6

Table 17: Status of electricity market

3.3.6 Third Party Sales

The adoption of digital payments in the Gambian economy continues to be on the rise at different customer service points. In the Electricity sub-sector, the uptake is on the increase as there are nine (9) registered players in the electricity electronic prepayment sales. Out of the nine participating institutions, GAMSWITCH which manages the national interbank payment system provide the service for the participating banks on their various platforms.

In 2020, over 55% of NAWEC electricity sales were via digital payments. The service generally registered a 33% increase in transaction over the previous year figures. Amongst the players, Elixir Group registered the highest growth in sales moving from GMD 1.92m to GMD15.83m representing a whopping 725% increase. GAMSWITCH registered the second highest growth by over 134%. This pattern of growth by GAMSWITCH is expected to continue as more banks are opting into offering electricity sales.

In monetary value, this year's growth was anchored by QCELL which records the highest sales of over GMD 586.27m overpowering Atlas for the first time. Whilst, all other players in the sector witnessed an increase in sales, Trust Bank Ltd and Atlas realized a decrease in sales by 17% and 7% respectively.

Third Party Sales								
	Institution	2015 (Dm)	2016 (Dm)	2017 (DM)	2018 (DM)	2019 (DM)	2020 (DM)	%Change
1	Trust Bank Ltd.	40.803	21.28	23.22	25.46	29.83	24.7	-17%
2	Atlas	280.275	327.3	345.24	430.49	505.77	469.38	-7%
3	Qcell (QPower)	83.139	159.98	205.57	188.29	377.5	586.27	55%
4	GT Bank	3.918	10.5	2.27				
5	Afrimoney		0.63	48.62	104.52	156.36	226.89	45%
6	Approve Service			2.62	12.35	23.56	39.49	68%
7	Elixir Group			0.91	4.1	1.92	15.83	725%
8	GAMSWITCH			8.41	39.98	87.82	205.09	134%
	Total	408.135	519.69	636.86	802.18	1,183	1,567.65	32.50%

Table 18: Third party sales

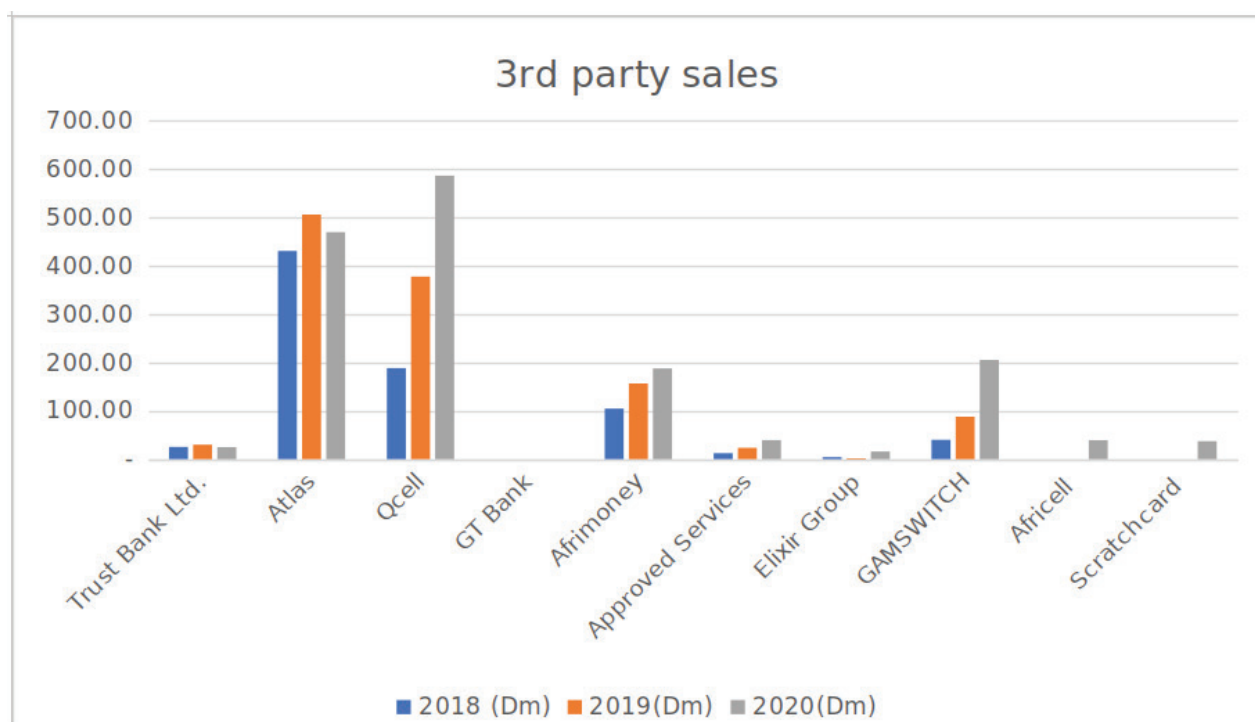


Figure 10: Trend of third-party sales

3.3.7 Water and Sewerage Services

As projects are outlined and implemented, we foresee a country where the use and management of water resources are equitable, sustainable and contribute to poverty alleviation, socio-economic development, and environmental sanity. The access to water and basic sanitation services is still stagnated or worsened in some part of the country.

Water security is a core driver in transforming this country and Africa at large. As the population growth is on a constant geometric rise, there is an increase in demand for better services, including clean water. These demands are putting pressure on the current water supply. The inability of NAWEC to meet this demand leaves communities vulnerable to a broad range of risks and significantly affects economic progress.

The table below shows all the NAWEC water points across the length and breadth of the country .

Well fields in GBA		
Well fields/Treatment plant	No. of Boreholes	Status
Sukuta(Salagi & Jambur)	31	Operating
Serrekunda	11	Operating
Fajara	5	Operating
Brikama	17	Operating
Yundum (TTC)	1	Operating
Yundum Airport(NASA)	1	Operating
Yundum	1	Operating
Kanifing	1	Operating
Kerr Serigne	1	Operating
Kembujeh	1	Operating
Kabafita	1	Operating
Brikama Old	1	Operating
Mariama Kunda	1	Operating

Table 19:Well fields in GBA

Sewerage Plant	Status
Banjul	Operating
Kotu	Operating

Table 20:Sewerage Plants

Cumulative water losses from production to sales continue to hover above unacceptable thresholds of 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 .

Water Production & Sales				
YEAR	Production (m3)	Sales (m3)	Losses (%)	Revenue (Dalasi)
2011	28309264	18501049	35	126473463
2012	29930553	20563417	32	225864000
2013	29772311	20611310	31	244168000
2014	35395881	25944355	27	350062841
2015	37375261	30971741	20	576511592
2016	40226849	24137070	40	349582255
2017	40303775	27615840	31	413307309
2018	39278276	27695207	29	414495140
2019	42892605	27780820	35	387792653
2020	44293774	27555956	38	3951399718

Table 21:Water production & sales

3.4 PETROLEUM

Being the most recent sector under the Authority's purview, work has continued into 2020 enhancing regulatory effectiveness in relation to the petroleum products value chain. The Authority has witnessed heightened investor interest into the sector which has been fueled by rising vehicle ownership and increased consumption trends. An 8% increase was witnessed in the consumption volumes as compared to 2019. Rising traffic congestion levels provide a direct correlation to increased consumption of petroleum products.

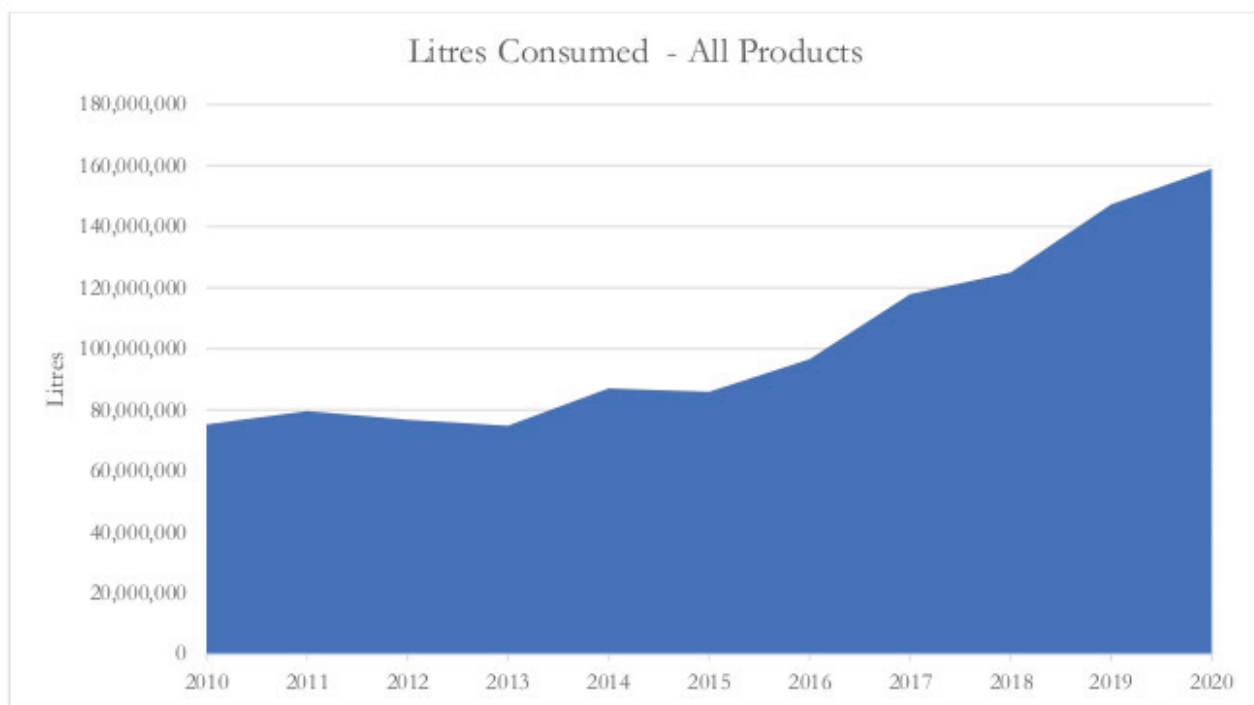


Figure 11: Historical trends of liquid fuel consumption

3.4.1 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 and Economic Affairs monthly. The retail price is primarily determined by the global market prices over the preceding month.

The year 2020, was a watershed year in relation to the effects of the pandemic on oil prices which reduced demand across global supply chains. This aided small economies to withstand the effects of the pandemic and tamed inflation. Since the domestic pump prices are wholly pegged to international prices with automatic passthroughs, we witnessed significant reductions in domestic pump prices as well as with the associated savings passed on to consumers.

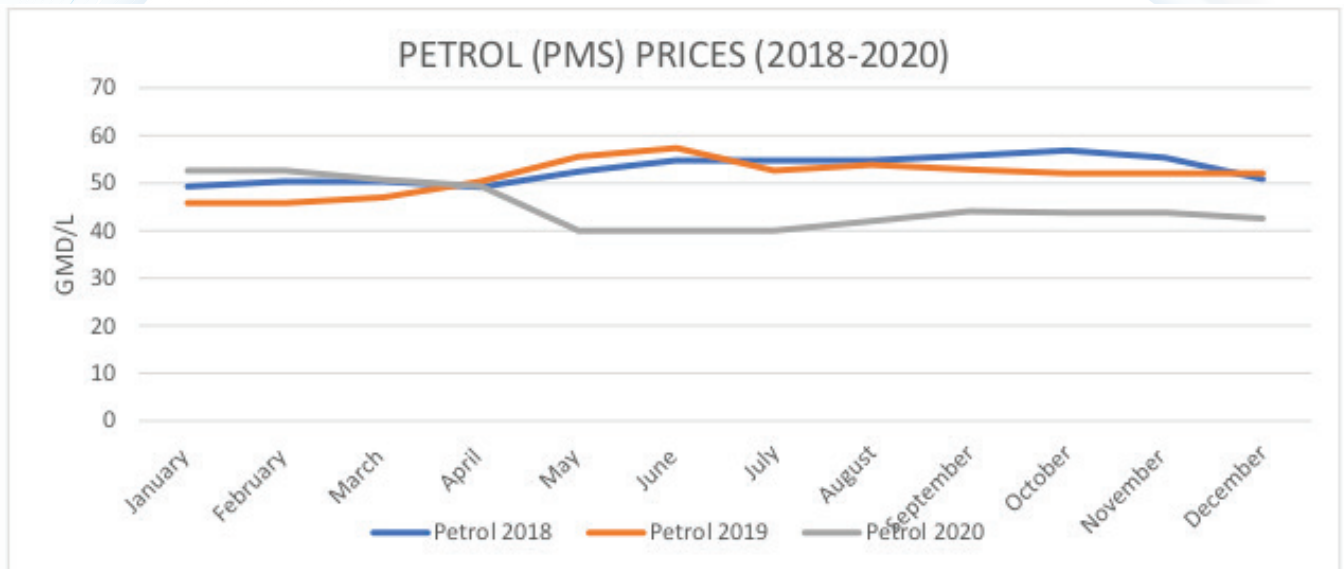


Figure 12: Petrol retail price

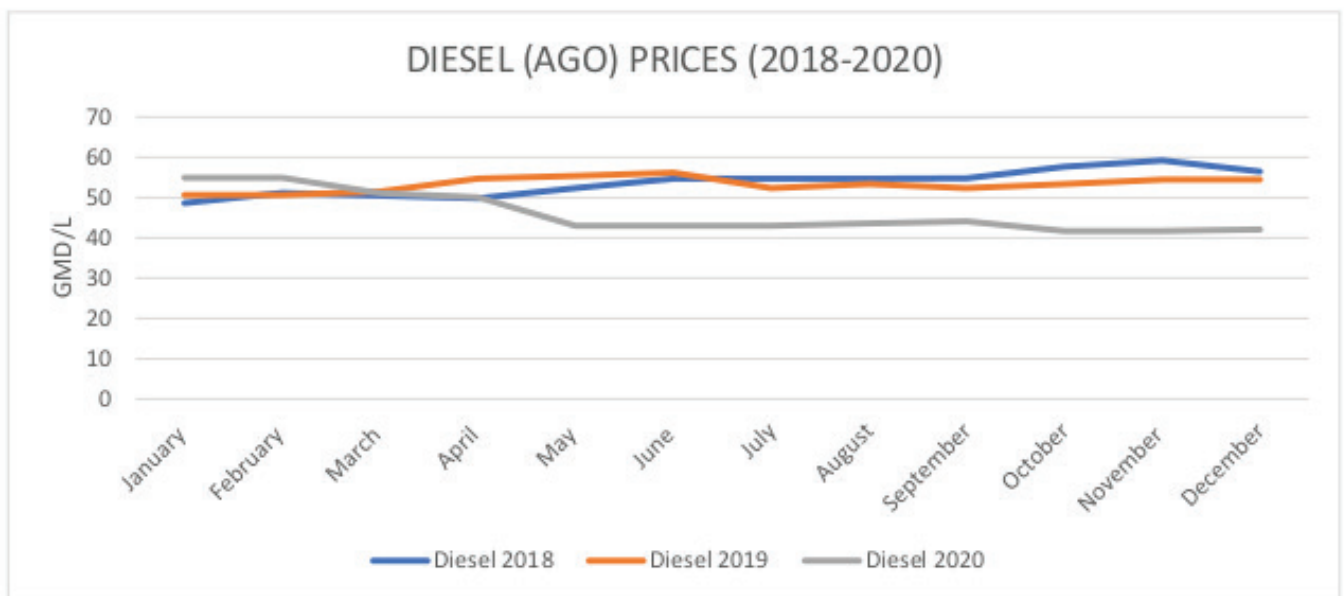


Figure 13: Diesel retail price

4. PART III

Legal and Compliance Review

The DLLE Undertook Activities in The Following Sectors:

1. Licensing of Broadcasting Radio stations
2. Licensing of Broadcasting TV Stations
3. Licensing of Internet Service Providers (ISP)
4. Licensing of Downstream Petroleum Operators
5. Licensing Energy Sector
6. Regulatory Compliance
7. Enforcement Actions

This document integrates performance to help readers gain a better understanding of the work of the Department of Legal, Licensing and Enforcement (DLLE). It covers the activities of the DLLE from 1st January 2020 to 31st December 2020.

4.1 LITIGATION

During the year under review, the Authority was a party to 1 lawsuit involving Tech World Oil Company determined interlocutory by the High Court. This case is currently ongoing in the High Court of The Gambia.

4.2 LICENSING

4.2.1 Licensing of Downstream Petroleum Operators

Following the passage of the Petroleum Products Act, 2016 by the National

Assembly and the assenting to it by the President of the Republic of The Gambia on 30th December 2016, PURA was given the regulatory mandate over the downstream petroleum sector. This was followed by the liberalization of the importation of fuel in the Gambia and a press release was made for all operators to come forth to apply for licenses in order to operate within the regulatory spheres.

During the year under review, the Authority through the Honourable Minister of Petroleum and Energy granted twenty-three petroleum licenses in the following categories processes as established in the Petroleum Products Act 2016.

Petroleum Products Retail License

1. GAMBIA NATIONAL PETROLEUM CORPORATION LIMITED (GNPC)
2. MARIGO COMPANY LIMITED
3. HALAL OIL CO. LIMITED
4. TECHWORLD OIL COMPANY LIMITED
5. SENEGAMBIA

Petroleum Products Road Transportation Business License

1. JABEL TOURAY
2. AZIZ SAM
3. PAINTERMAN
4. TRANSAFRICANA
5. EQUA ENERGY
6. JAH OIL COMPANY LTD.
7. PETROGAS
8. BUKARY GAYE
9. LAMIN TAAL

Petroleum Products Importation & Re-Export License

1. CARNOT GAMBIA LIMITED
2. MAADIKON TRADING ENTERPRISE
3. BANI KO BANTA ENTERPRISE
4. GAMBIA NATIONAL PETROLEUM COMPANY

6. AFRI OIL AND GAS
7. JABEL TOURAY TANK TRANSPORT

Petroleum Products Premix License

1. DAOUDA GUEYE

4.2.2 Licensing of Broadcasting Radio Stations

The Honourable Minister of Information and Communication Infrastructure through processes as established in the PURA Act 2001 and Information and Communications Act 2009 granted three (3) renewals for commercial radio license to Fayda One FM, West Coast FM and Metoric Media Ltd. The Honourable Minister of Information and Communication Infrastructure also granted one (1) new Commercial radio License to Boulundala FM and one (1) Community Radio License to the Gambia Armed Forces trading under the name Ahooa FM. These licenses were issued in order to support and ensure pluralism and further access to information for citizens of the Gambia.

4.2.3 Licensing of Broadcasting TV Stations

Following the Government's decision through a policy directive in 2017 to liberalize the Broadcasting sector particularly the TV Broadcasting, the Authority has been open to receive and evaluate applications for Content Service Provider (CSP) license. However, during the year under review, the Authority did not receive any application for CSP license, as a result, no Content Service Provider License was issued during the year under review.

4.2.4 Licensing of Internet Service Providers (ISP)

During the year under review, the Honourable Minister of Information and Communications Infrastructure through the Authority granted two (2) Internet Service Providers License to LEAP GM and Konnectfi through clear and transparent process as established in the PURA Act 2001 and Information and Communications Act 2009.

4.3 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 this effort, the following enforcement actions were taken.

4.3.1 Stop Notices

During the period under review, Jah Oil Company Limited was constructing two of its petroleum facilities in Wellingara and Kairaba Avenue without construction approvals from the Authority. To this end, the Authority issued two stop notices to the above-mentioned facilities.

4.3.2 Legal Notices

1. SINO COMPANY LIMITED

As part of the Authority's mandate to regulate Petroleum, during the period under review, one (1) waste recycling company Sino Africa Ltd. was operating without the required authorization from the authority. The Authority took punitive measures against the company Sino Africa Ltd and directed it to **suspend all operations on or before 10th March 2020** and comply with the requirement of the applicable law.

2. NAWEC

Pursuant to the Authority's mandate to regulate water, during the period under review, NAWEC was found to have acted in contravention of the PURA Act 2001 by failing to comply with the Authority's Determination of 1st October 2019. In the said determination, the Authority following its monitoring exercise informed NAWEC of its findings that there is no chlorination in some of its treatment plants specifically; Bansang, Farafenni and Soma amongst other concerns raised. The Authority by the powers vested in it by virtue of section 13(1) (d) and (e) of the PURA Act 2001 directed that NAWEC take specific corrective measures to ensure that consumers in these areas are not exposed to water that may pose a risk to their health on or before 15th October 2019.

As a result of NAWEC's noncompliance with the Authority's directive of 1st October 2019 and the continuous exposure of the affected communities in the identified treatment plant to health vulnerabilities, The Authority took the decision to enforce against NAWEC as follows:

1. For failure to take the necessary measures required to adequately fix the chlorination room in Soma and consequently creating a health risk, the Authority fined NAWEC the sum of D500,000 and daily fine of D25,000 for each day that the contravention continued.

2. For failure to take the necessary action required to fix the leaking tank at Farrafenni which resulted to serious waste of water, economic losses for the Country and most importantly causing environmental hazard and contamination, the Authority fined NAWEC the sum of D500,000 and a daily fine of D25,000 for each day that the contravention continues.

3. For NAWEC's failure to take the necessary measures required to remedy the poor sanitary environment surrounding the Chlorine dosing point at Farafenni which resulted to permanent settling of stagnant water, the Authority fined NAWEC the sum of D500,000 and a daily fine of D25,000 for each day that the contravention continues.

4. For failing to repair and raise the fallen perimeter fence in Farafenni which resulted in animal intrusion and farrowing within the treatment area in very un-hygienic conditions, the Authority fined NAWEC the sum of D500,000 and a daily fine of D25,000 for each day that the contravention continues.

5. For failure to Chlorinate the municipal water supply in Bansang town and consequently exposing consumers with associated risk of utilizing raw water, the Authority fined NAWEC the sum of D500,000 and daily fine of D25,000 for each day that the contravention continues.

6. For NAWEC's continued supply of faecal contaminated water and failure to improve the environment around the sand filter allowing animals intrusions despite direction to remedy this, the Authority hereby fined NAWEC the sum of D500,000 and a daily fine of D25,000 for each day that the contravention continues.

The Authority in addition to the above fines in the year under review further directed NAWEC to provide a report on the measures or strategies that it shall put in place to comply with the Authority's Determination of **P/NAWEC/Vol.II (72)** dated 1st October 2019 on or before the 19 th of June 2020.

We are happy to report that following this enforcement, NAWEC complied with some of the directive of the Authority and improved the treatment plants as recommended. NAWEC also engaged the Authority in an effort to reduce the administrative fines as placed. The Authority obliged and reduced the fine to 50%.

3. ABDALLAH MUSA (AYK GAMBIA LIMITED)

Pursuant to the Authority's mandate to regulate downstream petroleum, during the year under review, the Authority having investigated was satisfied that Abdallah Musa trading as AYK Gambia limited deliberately acted in contravention of the Petroleum Products Act 2016 by performing petroleum products supply operations without obtaining the required licence.

By virtue of section 6 (2) of the Petroleum Products Act 2016 "a person shall not perform petroleum products supply operations without obtaining a licence under this Act". Section 4 (1) of the Petroleum Products (Road Transport Business) Regulations, 2018 provides, "a person shall not use a tanker to transport petroleum products unless it is registered with the Authority and any other regulatory body."

On 18th September 2020, the Authority carried out enforcement action against Abdallah Musa trading as AYK Gambia limited as follows.

Mr. Abdallah Musa as follows: -

1. To pay a fine of GMD D200,000.00 (Two Hundred Thousand Dalasi) for deliberately operating a petroleum retail supply operations without a licence.
2. To stop all engagements in the petroleum supply operations forthwith and apply for the relevant licence to the Authority IMMEDIATELY.

AYK Gambia Limited as follows: -

1. To pay a fine of GMD D300,000.00 (Three Hundred Thousand Dalasis) for deliberately transporting petroleum products without a licence in contravention of section 4 (1) of the Petroleum Products (Road Transport Business) Regulations 2018.
2. You are to stop all engagements in the petroleum supply operations forthwith and apply for the relevant licence to this Authority IMMEDIATELY.
3. You are to safely dispose of the fuel in the tank by returning it back to the supplier under PURA's supervision before the 22nd of September 2020.

Following this enforcement exercise, Mr. Abdallah Musa and his legal counsel engaged the Authority in an effort to reduce the administrative fines as placed and undertook to comply with the requirement of the law. The Authority having considered Mr. Abdallah

Musa's corporation and compliance rendered since the imposition of the fine obliged to grant the request on the consideration that Mr. Abdallah Musa pays the reduced fine as imposed with immediate effect.

We are happy to report that following this enforcement, Abdallah Musa and AYK Gambia Ltd. has since complied with the directive of the Authority and has also made payment of the reduced administrative fine.

4. GAMCEL

As part of the Authority's mandate to regulate the telecommunication sector, during the year under review, the Authority having conducted an investigation was satisfied that GAMCEL acted in contravention of the governing approved international call termination rate and further failed to pay as and when due their gateway termination obligation to the Government through the Authority.

Prior to the issuance of the International Gateway Termination Licence in October 2019, the Authority had informed Gamcel of the Cabinet approved termination rate which is set at **US\$0.32/minute** via a letter referenced **P/L/IC&S/VOL.III** dated 21st October 2019. Gamcel were further informed of the revenue sharing structure ensuing from the International Gateway liberalization and their payment obligations to the Government as well.

This rate was set by cabinet and is enforced by the Authority for the following reasons.

- I.** To minimize unfair competition in the International Call Traffic Market.
- II.** To minimize interconnection fraud in the local market; and
- III.** To ensure a uniform destination rate for calls into The Gambia.

We are happy to report that following this enforcement, Gamcel has since complied with regards to charging the approved termination rate. Gamcel have also paid the administrative fine placed against them. In addition to this, Gamcel has also engaged the Authority to enter a payment plan to settle their international gateway liabilities to the Government.

Gamcel is therefore legally required to comply with the Cabinet approved termination rate and pay its contribution to the Government as and when due.

Following a robust investigation by the Authority and having weighed in the totality of facts and evidence available, the Authority was satisfied that Gamcel were charging a rate that is not approved and thereby manipulating the International Gateway Market. Bearing in mind Gamcel's continuous non-compliance with the stipulated terms and conditions associated with its IGW Licence and its failure to comply with payment obligation to the Government, the Authority determined the following against Gamcel: -

1. That Gamcel must settle its pending International Gateway payment obligation as at 23rd September 2020 totaling D11,473,276.02 (Eleven Million, Four Hundred and Seventy-three Thousand, Two Hundred and Seventy-six Dalasis and Two Bututs) on or before 5th October 2020 failure of which you shall pay a fine D200,000 (Two Hundred Thousand Dalasi) daily for as long as this contravention continues;
2. To pay a fine of GMD D250,000.00 (Two Hundred and Fifty Thousand Dalasis) for failing to comply with the approved termination rate to the detriment of Government and creating unfair competition in the International Gateway Market.
3. To comply with the termination rate as approved by Cabinet **IMMEDIATELY**.
4. The Authority further recommends for the **immediate suspension** of the International Gateway Licence.

In addition to the above, during the year under review, the Authority having conducted an investigation was satisfied that Gamcel acted in contravention of the SIM Card Registration Regulations and failed to comply with the Authority's Determination ref **P/PO/SCR/VOL.VOL. VI (109)** dated 2nd March 2016 wherein it held that all SIM Cards must be DEACTIVATED at the point of sale and only activated when the registration process is complete.

As a result of Gamcel's failure to comply with the requirement of the SIM Card Registration Regulations, the Authority determined the following against Gamcel: -

- I. That Gamcel put in place additional checks and control mechanism to ensure that all Gamcel sim cards are DEACTIVATED at the point of sale and only activated when the registration process is complete.
- II. That Gamcel **IMMEDIATELY** deactivate all Gamcel sim cards that are not registered in accordance with the Sim Card Registration Regulation and provide proof of same to the Authority.
- III. ITo pay a fine of D6,158,000.00 (Six Million One Hundred and Fifty-eight Thousand Dalasis) for the number of Gamcel's unregistered sim cards.

5. AFRICELL

During the period under review, the Authority having conducted an investigation was satisfied that AFRICELL acted in contravention of the governing FRAUDULENT NUMBER MANAGEMENT FRAMEWORK and further failed to comply with the Authority's LEGAL NOTICE ref **P/LLE/IC&D/VOL. III (146)** dated 3rd July 2020. By the said legal notice, Africell was reminded of the governing framework for blocking fraudulent numbers and informed that AFRICELL must not in any instant **UNILATERALLY** block other operator's numbers from accessing their network without complying with the framework in place.

By the said legal notice, the Authority instructed Africell to adhere to the current blocking framework of suspected fraudulent numbers and further warned that failure to comply will result in enforcement action taken against Africell in the amount of D50, 000 for each number blocked per day in violation of the governing framework.

After the legal notice conveying the Authority's last warning to Africell, the Authority having conducted an investigation noted with regret that Africell failed to comply with the prevailing framework and have continued unilaterally blocking other operators' numbers from accessing their network. Having weighed in the totality of facts surrounding this issue, the Authority determined following against Africell: -

1. To pay a fine of GMD D550,000.00 (Five Hundred and Fifty Thousand Dalasi) being 50,000 (Fifty Thousand Dalasi) for each of the 11 numbers unilaterally blocked by AFRICELL in violation of the FRAUDULENT NUMBER MANAGEMENT FRAMEWORK after receipt of our legal notice referenced P/LLE/IC&D/VOL. III (146) dated 3rd July 2020.
2. To unblock all numbers blocked in contravention of the Fraudulent Number Management Framework IMMEDIATELY.

Following the said enforcement action against Africell, Africell has since complied with the FRAUDULENT NUMBER MANAGEMENT FRAMEWORK and have further paid the fine as imposed in full.

4.4 CHALLENGES

Whilst PURA plays a fundamental role in the availability and affordability of quality public utilities, public knowledge, awareness and understanding of PURA's regulatory functions in the regulated sectors remains below satisfactory which can be attributed to the following.

- 1.Low compliance level of some licensees.
- 2.limited level of computerization of PURA Systems.
- 3.Low level of awareness of licensee on the importance of PURA work.
- 4.Inadequate funding
- 5.Unavailability of enough office space for the staffing need
- 6.Limited training opportunities in regulatory matters.
- 7.Low pace of levy payment compliance especially from NAWEC, GAMCEL/GAMTEL, Comium and the petroleum sector

4.5 WAY FORWARD

1. Conduct awareness programmes to sensitize compliance to the general public and regulated public utilities providers through guidelines, flyers, conducting training workshops and media programmes.
2. Improve the systems and license processes through computerization.
3. Increase exposure of staff on regulatory related matters through facilitating exchange programmes, study tours and international workshops.
4. Invest on professional development of staff specifically on modern technology, technical expertise, etc.
5. Actively engage Government in institutional reforms and programmes geared towards
6. regulatory independence and self-reliance.
7. Support review of the enabling legal framework to enhance Enabling Legal and Institutional Environment for Effective Regulation and independence.
8. Engage stakeholders in the roles and contributions of PURA to the National Development Agenda.
9. Strengthen the Authority's organizational, management and staffing framework.
10. Transform PURA into an e-regulator with most services particularly licensing services delivered through ICT systems with applications and documents submitted online etc. This may entail revamping the website.
11. Strengthen financial sustainability mechanisms of the Authority.
12. Institutionalize modern strategic and performance-based management and appraisal of staff as well as disciplinary measures when the need arises.
13. Fast tracking finalization of PURA's building to provide adequate space for the Authority's staffing needs.
14. PURA to promote introduction of regulatory courses by local institutions.
15. Engagement of legal support to collect long outstanding enforcement fines and regulatory fees.

5 PART IV

Key Regulatory Activities

5.1 INFORMATION AND COMMUNICATIONS TECHNOLOGY

Information and Communications Technology (ICT) is completely transforming the way essential services are delivered – from e-health to e-education to e-commerce to e-government, etc. Broadband Networks deliver benefits across the whole of society to meet the Sustainable Development Goals in every sector. These ICT services are incredibly cost-effective, especially when you look at the savings across multiple sectors.

The Authority has been driving an industry that is now undoubtedly the main catalyst for social and economic transformation in the country. The advancement of technology across several spheres of human endeavour has created new industries, opportunities, new knowledge areas and challenges. This has increased the speed at which alignment between the different stakeholders in the economy needs to take place to ensure no aspect of our development is left lagging.

Thus, in the fast-evolving technology ecosystem, the need for regulators to raise their game to ensure regulations are relevant to existing realities is pertinent. This will ensure that the maximum benefit in innovation can be harnessed, and the potential risks mitigated on a timely basis.

Therefore, the Authority in partnership with key stakeholders have established frameworks and strategies for its journey towards national availability of affordable, accessible broadband infrastructure and services.

5.1.1 International Voice Gateway Monitoring System

During the year under review, the International Voice Gateway Monitoring System (IGMS) procured by the government was installed and made operational. The IGMS has the capability of:

- ✓ capturing and auditing international voice traffic in real time ensuring that the right taxes are paid by the service provider.
- ✓ Monitor incoming and outgoing traffic for accurate traffic measurement reports.
- ✓ Provide active test calls to measure quality of service and combating SIM Box fraud, and invoice licensed Telecommunications Service Providers.

During the year under review, COMIUM were issued an International Voice Gateway Licence. Correspondingly, all Licensed service providers namely GAMTEL, GAMCEL, AFRICELL, COMIUM and QCELL have their networks connected to the IGMS through a Gateway (GW) Router as can be seen in Figure 14 to facilitate traffic monitoring in real time.

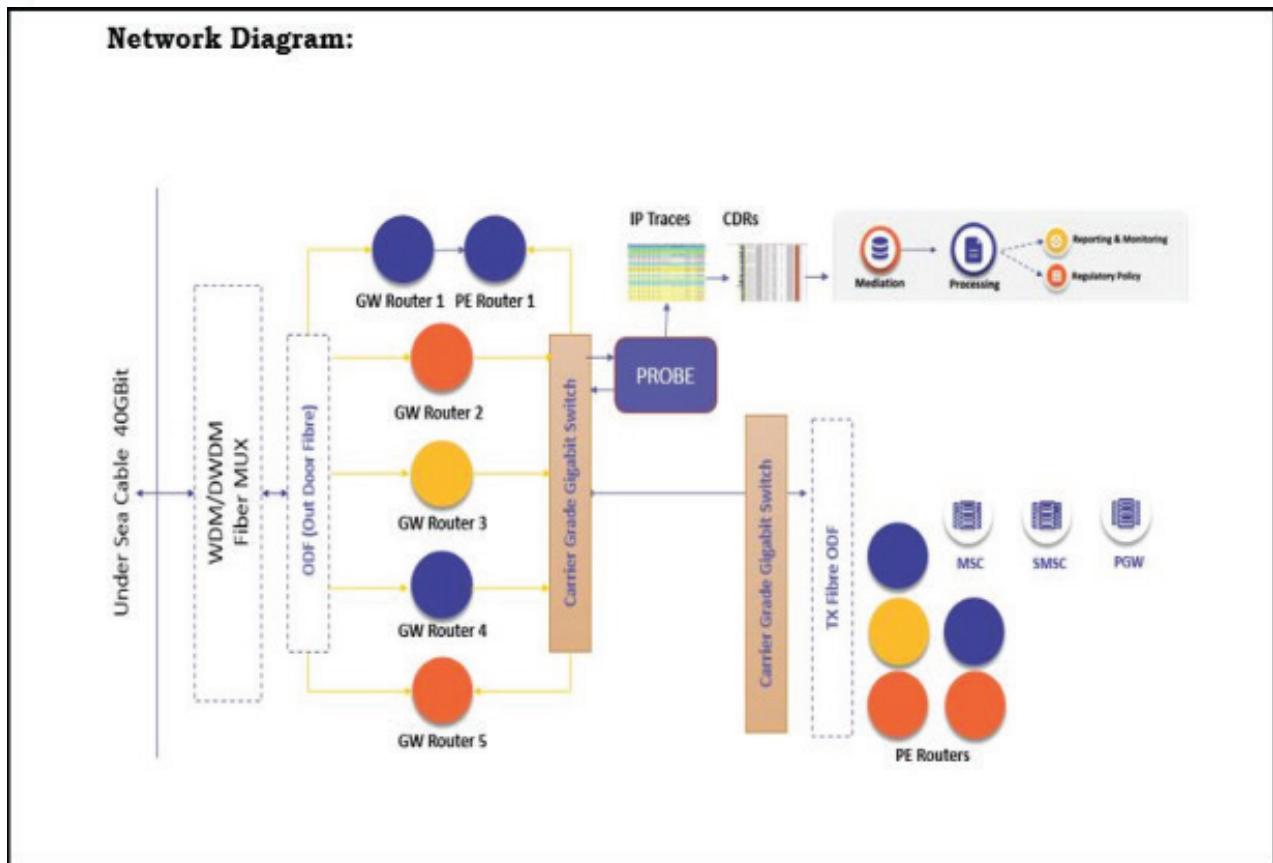


FIGURE 14: INTERNATIONAL GATEWAY NETWORK ARCHITECT

Inbound international traffic call detail records (CDR) are generated through an automated system that facilitates cold and real time call data collection. Records are generated and audited on an hourly basis to provide accurate traffic measurement forming the basis for revenue assurance. Consequently, invoices are generated monthly, and operators have been making payments to Government and relevant stakeholders in line with the government's approved payment distribution plan.

The Authority recruited and provided local training to supervisors to manage the IGMS equipment's and its web applications that run the system's operations.

5.1.2 COVID-19 Help Line

Given the scale and magnitude of the COVID-19 pandemic, government and health authorities embarked on putting in place mechanisms for monitoring patients and controlling the disease. This required the provision of information, educating the public as well as communicating through massive sensitization by all and sundry.

In this regard, the Authority decided to render support to the Ministry of Health and Social Welfare on their sensitization mission by providing a toll-free number 1025 which the public could use in information dissemination pertaining to COVID-19 virus via SMS broadcast text messaging.

As part of our usual stakeholder consultation, we met with the mobile operators and impressed on them that the COVID-19 disease is global and all countries must put strong and coherent measures in place to fight it, including widespread sensitisation. The operators were requested to support this noble initiative by sending SMS text message on 'COVID-19 viruses to the public. All operators agreed to provide the services at no cost as it had economic, health and other social impacts. Furthermore, they provided free mobile phones and pre-paid SIM cards to the Ministry of Health and Social Welfare.



FIGURE 15:1025 COVID-19 HELP LINE.

5.1.3 Quality of Service

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 with the targets set in the Quality-of-service 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 Universal Mobile Telecommunications System (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 the Authority, the operators invested heavily in modernization, upgrade, and optimization. As a result, the 2G and 3G geographical coverage of AFRICELL and QCELL increased significantly as can be seen in Figure 16 and Figure 17 respectively.

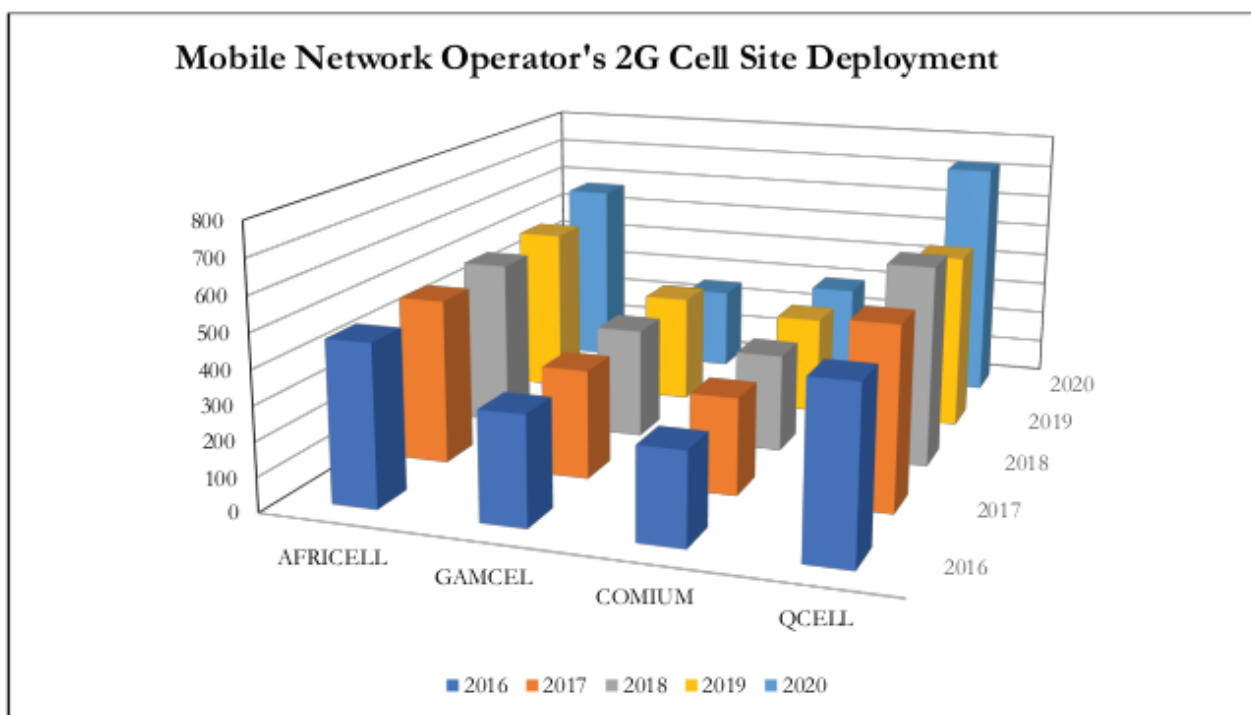


FIGURE 16:MOBILE NETWORK OPERATOR'S 2G CELL SITE DEPLOYMENT

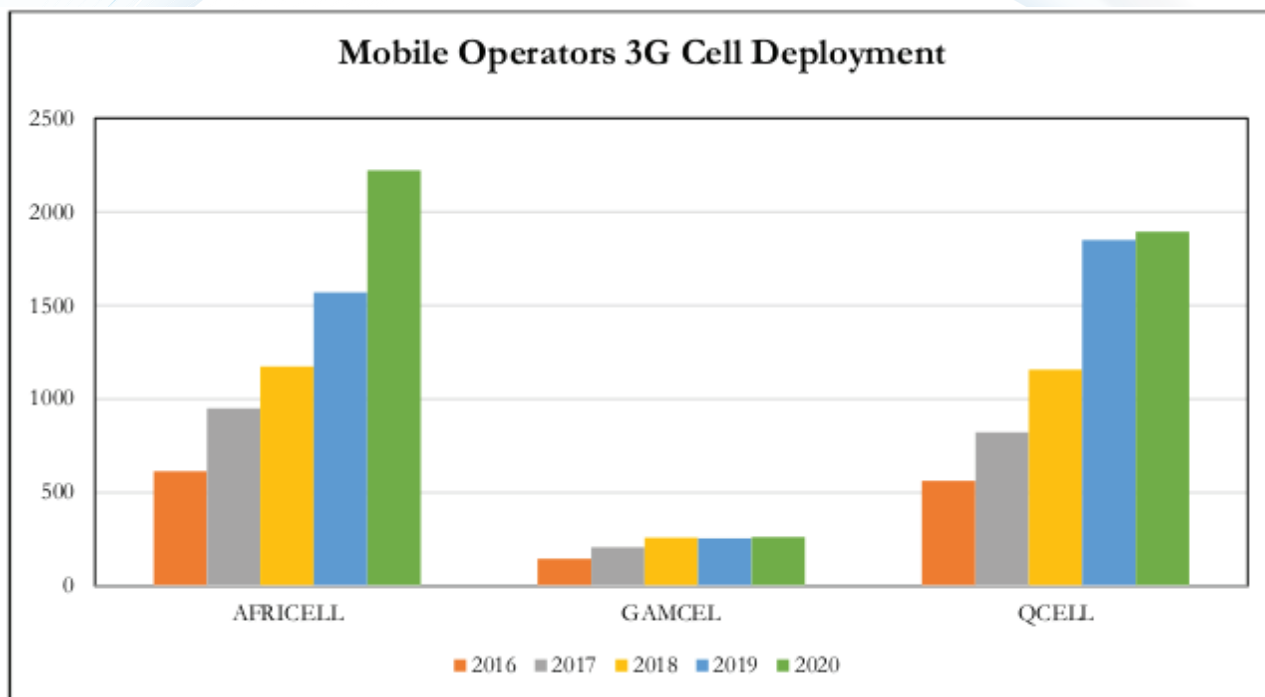
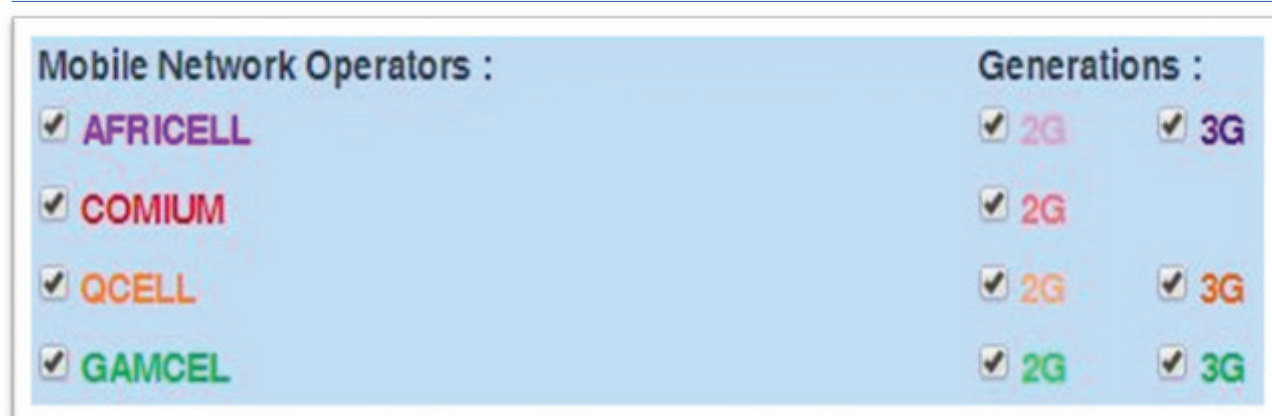


FIGURE 17:MOBILE OPERATORS 3G CELL DEPLOYMENT

5.1.4 Mobile Network Operators Coverage Maps



GAMCEL

2G

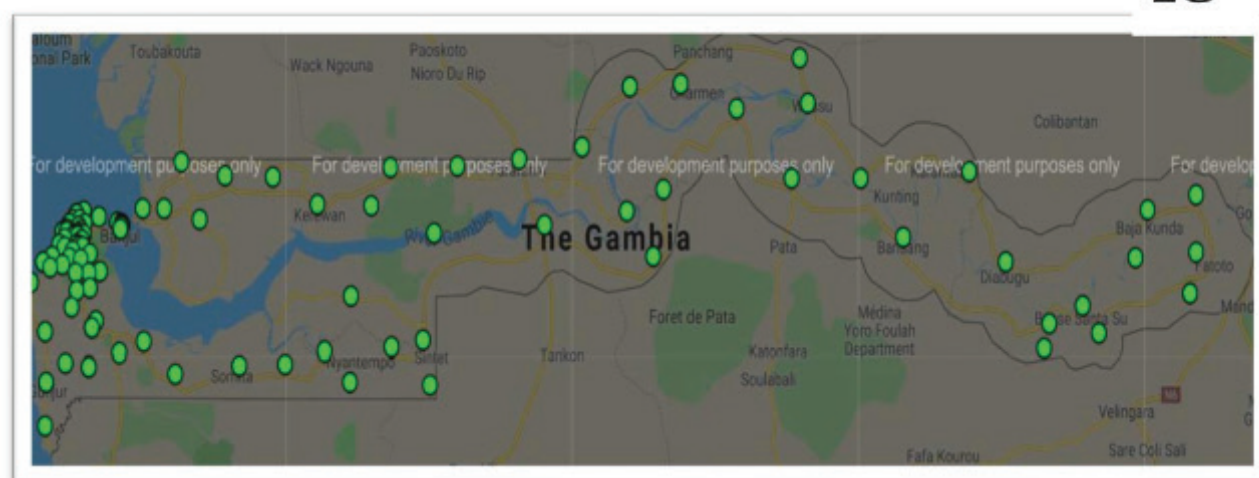


FIGURE 19:GAMCEL 2G NETWORK COVERAGE MAP

3G



FIGURE 18: GAMCEL 3G NETWORK COVERAGE MAP

AFRICELL

2G

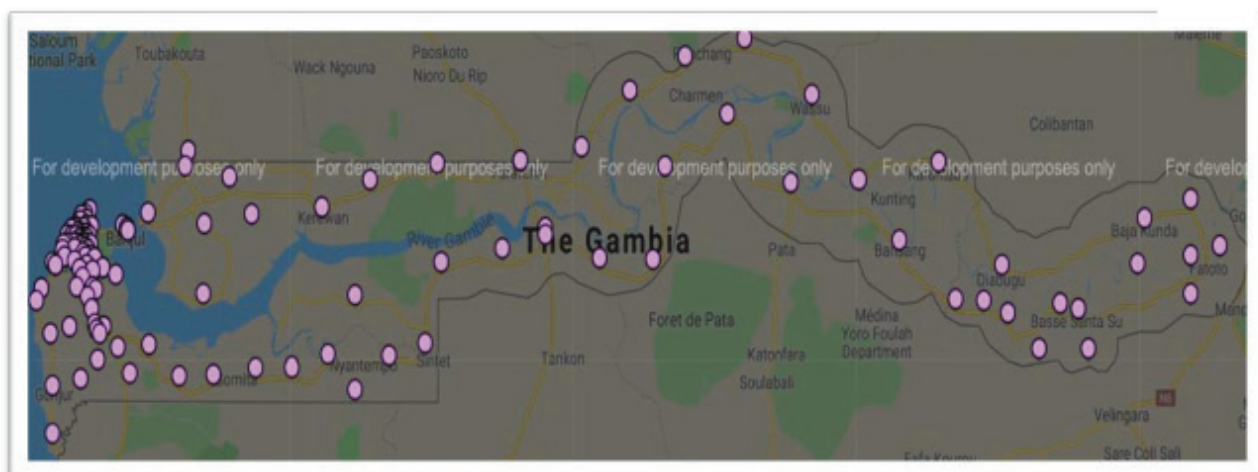


Figure 20: Africell 2G network coverage map

3G

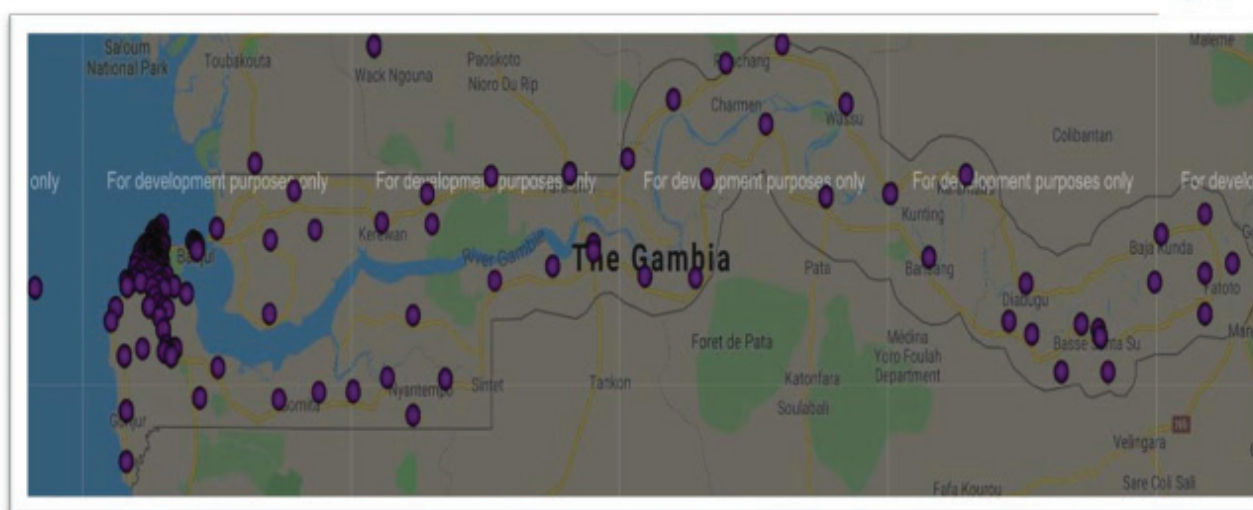


Figure 21: Africell 3G network coverage map

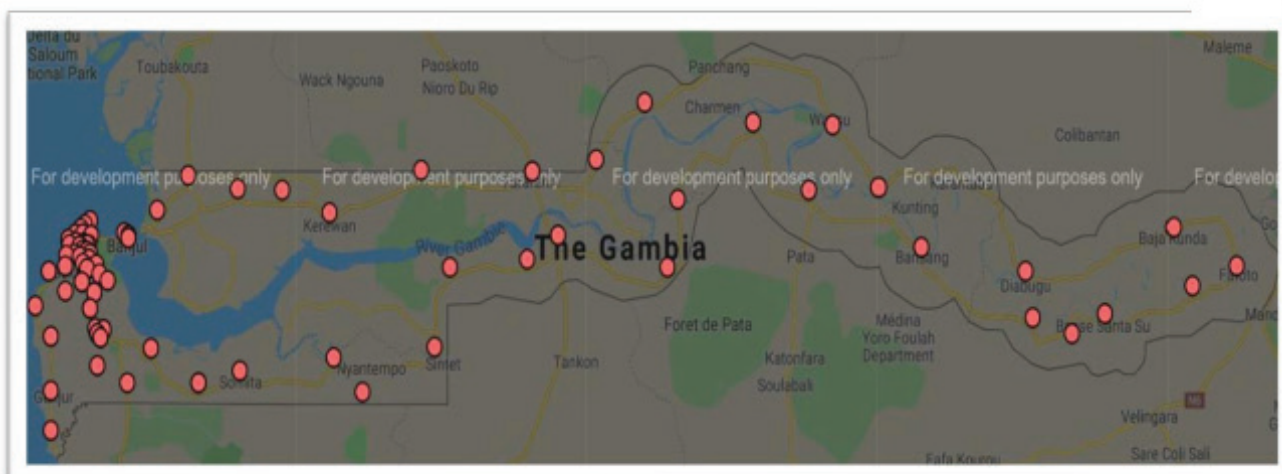


Figure 22:Comium 2G network coverage map

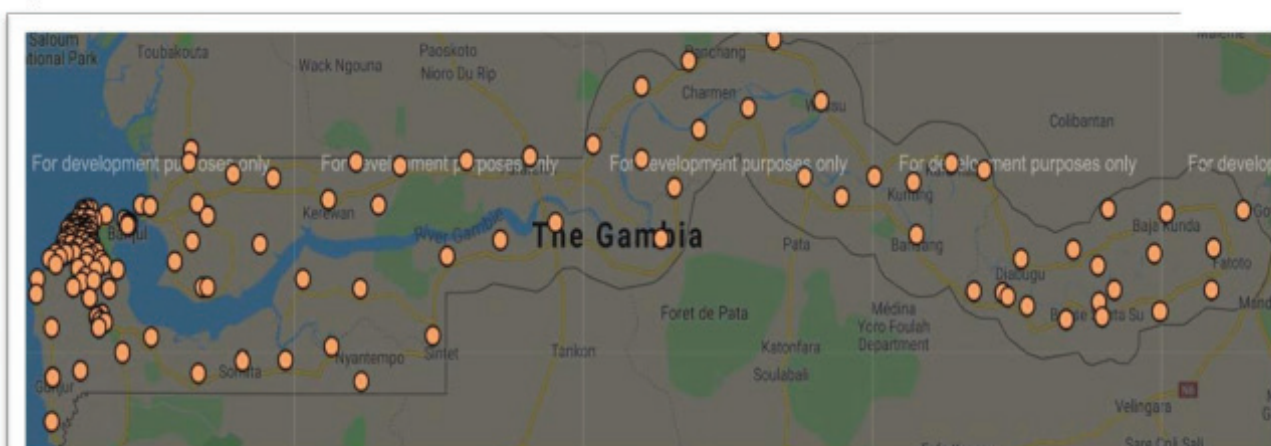


Figure 24:QCell 2G network coverage map

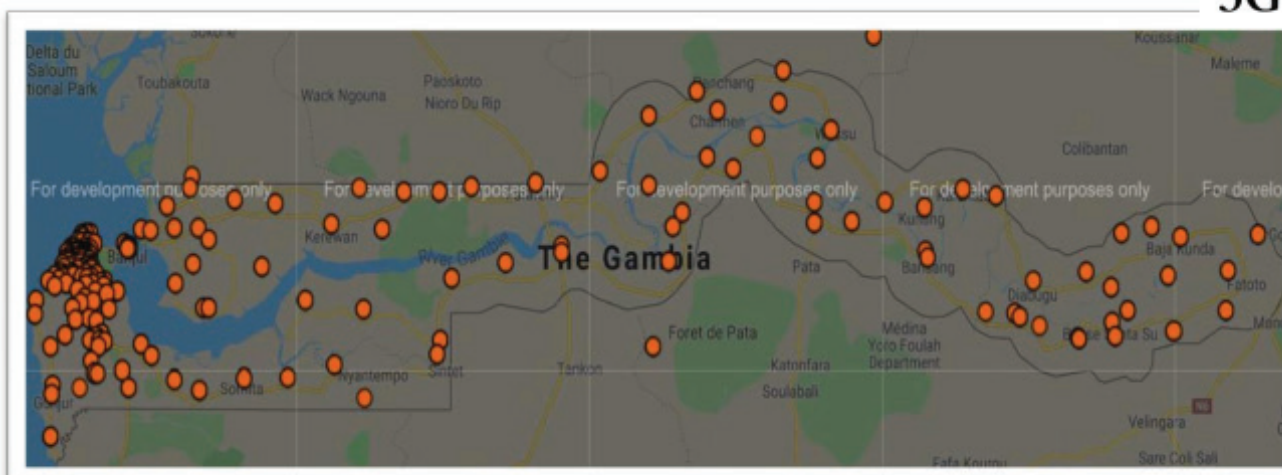


Figure 23:QCell 3G network coverage map

5.1.5 National Mobile Infrastructure

The national mobile infrastructure networks of all network operators are composed of 2G, 3G and 4G LTE cells sites installed in their base stations as can be seen in Figure 25.

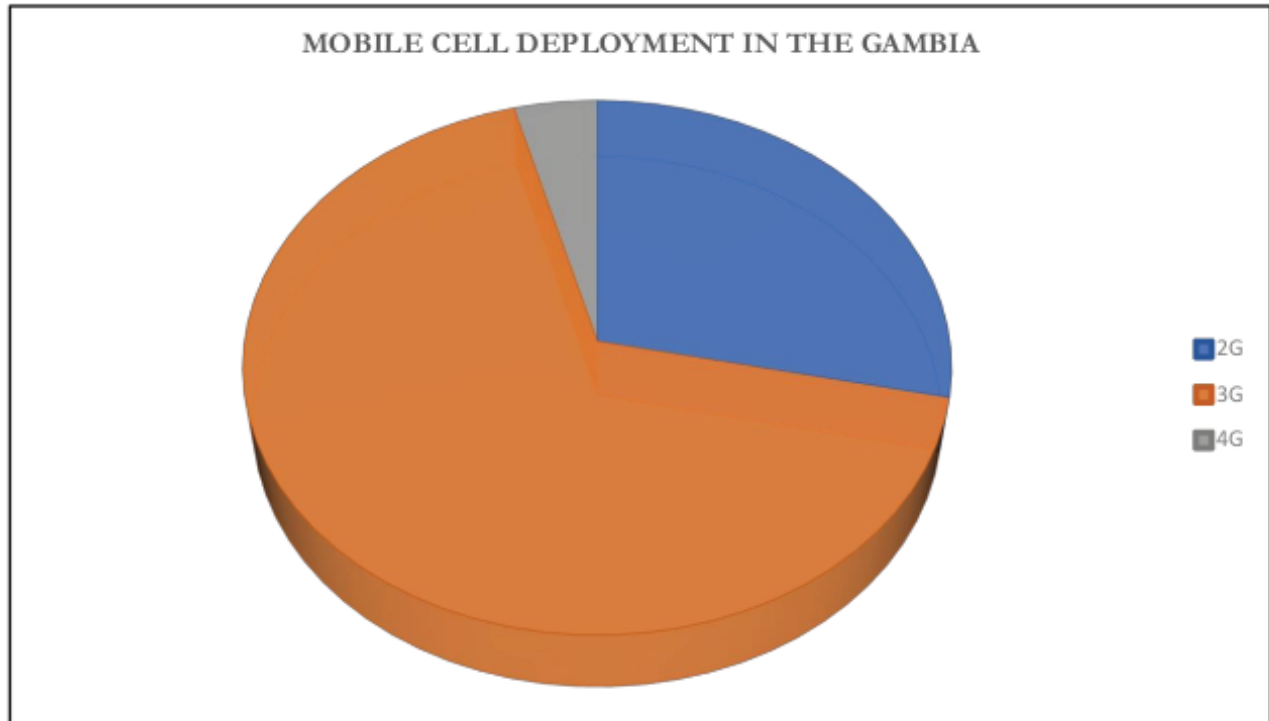


Figure 25: Mobile cell deployment in The Gambia

The base stations are mounted on radio towers though there are some base stations on roof tops. There are currently 808 sites where the above technologies are installed.

Table 22 provides details of base stations for each technology.

Details of Base Stations for Each Technology				
Item No	Region	Base Stations		
		2G	3G	4G
1	Banjul	14	18	9
2	Kanifing Municipal Council	57	100	29
3	West Coast Region	107	166	49
4	Lower River Region	20	20	1
5	Central River Region	22	31	2
6	North Bank Region	30	49	4
7	Upper River Region	33	44	3
Total		283	428	97

Table 22: Details of base stations for each technology

5.1.6 National Computer Cyber Security Incident Response Team (CSIRT)

A national Computer Cyber Security Incident Response Team responds to computer security or cybersecurity incidents by providing necessary services to a defined constituency to effectively identify threats, coordinate at national and regional levels as well as ensure information dissemination.

The Authority is mandated to work with all stakeholders to ensure a secure cyberspace that is safe for the operators and consumers of communications services and infrastructure in the Gambia.

In this regard, the Authority in partnership with key stakeholders such as MOICI and the International Telecommunications Union (ITU) has established a CSIRT for the telecommunication industry, the gm CSIRT will provide its constituency with services and support surrounding the prevention and management of potential cyber security related emergencies.

The overall function of the gm CSIRT will be to respond to computer security incidents to regain control and minimize damage, providing or assisting with effective incident response and recovery and inhibiting computer security incidents.

During the year under review, the Authority recruited staff with the requisite skills to take control of the CSIRT of The Gambia. The gmCSIRT Team will collaborate with the other constituents such as financial institutions, ISP, etc.

National Cyber Security Awareness

A two-week capacity building training program was organized by the Authority in partnership with MOICI and the ITU, to stakeholders in the ICT eco-system. In the same vein, nationwide Cyber Security Awareness sensitization program was conducted. This program focused on raising awareness about Cyber security, providing the public with general knowledge and tools to help them keep safe when on the Internet. Educating consumers on online safety, through awareness and sensitization campaigns, empowers them by making them aware of both the positive and negative potentials available online and measures to take in safeguarding themselves.

5.1.7 Radio Communications Spectrum

The radio communication frequency spectrum used by the telecommunications/ICT service providers supports many services that provide economic, social, and cultural benefits to society. The availability of modern technologies and products in the electronic communications sector and the increasing demand on personal communications devices has a significant impact on the use of the radio spectrum.

During the year under review, QCELL raised concern to the Authority that the frequency spectrum that was assigned to them was not continuous and as such the QCELL engineers were disadvantaged in the planning, optimizing, and configuring of their network base stations. Furthermore, QCELL highlighted that these challenges had an impact on the provision of quality of service to their customers.

The Authority reviewed their frequency spectrum allocation to the mobile operators on the concerned band and determined that the request of QCELL was genuine. The Authority consulted all stakeholders and decided; that the frequencies on the concerned spectrum band be re-farmed to enable all operators have a continuous frequency spectrum assignment.

The Authority worked with GAMCEL, AFRICELL, COMIUM and QCELL and ensured that a seamless frequency re-farming/ reconfiguration was done in the early hours of the morning to minimize any interruption of service to the consumers. The frequency assignment on the concerned band is as shown on Figure below.



Previous frequency assignments to operators on the referenced spectrum band

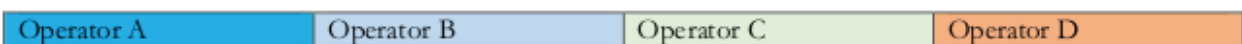


FIGURE X CURRENT FREQUENCY ASSIGNMENT TO OPERATORS ON THE REFERENCED SPECTRUM BAND

5.1.8 Spectrum and Licences Fees

Following the publication in the gazette of the Wireless Telegraphy (Regulatory Charges for Communication Facilities and Service) Regulations, 2019 for the Telecommunications/ICT sector, the Authority engaged the Gambia Revenue Authority (GRA) as part of our usual stakeholders' consultation. The consultation focused on sensitising the GRA on the new charges to be applied to the Telecommunication's/ICT sector and enhance the efficiency of the nation's tax administration of ICT Licensees to improve revenue collection and encourage compliance. This is in line with the Memorandum of Understanding between the GRA and PURA which provides guidelines on the need to increase efficiency on the processes of revenue collection and payment re-conciliation by Licensed ICT service providers.

Following the consultation, GRA was able to reconcile the License and Spectrum fee payments from the Telecommunications/ICT sector and collected more than D100,000,000 during the year under review. This process was noted with keen interest from the government.

Correspondingly, the Authority invited officials from Ministry of Finance, the Accountant General's Office and the Management of the GRA to a meeting at the PURA Conference room.

A presentation on the ICT License and Spectrum fees calculations as well as the revenue generated by the International Voice Gateway which PURA was tasked by Government to manage was made.



FIGURE 26: PURA MEETING WITH STAKEHOLDERS

It was resolved that PURA takes an inventory of the Spectrum and License fees payments that the Telecommunications/ICT service providers will pay Government in the preceding year and send it in the last quarter of each year. This will help the GRA in their revenue collection forecast.

5.1.9 Type Approval

The Authority is empowered by Part IX of the IC Act 2009 to establish and enforce standards for all Radio-communications equipment in operation in The Gambia to ensure that they operate seamlessly and safely within the Gambian environment.

To ensure maximum interoperability and affordability for consumers, the Type Approval standards set by the Authority are based on international standards from; The International Electrotechnical Commission (IEC) and its International Special Committee on Radio Interference (CISPR), the European Committee for Electrotechnical Standardization (CENELEC) and The European Telecommunications Standards Institute (ETSI).

All equipment manufacturers, vendors, and operators, including customer devices such as mobile phones and wireless adapters, must therefore ensure that their equipment conform to the applicable standards as mandated by the Authority before bringing them into the Gambia.

During the year under review, the Authority issued 327 type-approval certificates for radio-communications equipment that met the standards used or adopted by the Authority. There was a significant increase of 31% compared to the previous year.

5.1.10 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 security companies, amateur radio and aviation services who set up these networks to aid their operations.

5.1.11 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 authorized 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 License to an applicant who has passed the radio amateur examination or possesses the requisite qualifications prescribed for the purpose.

During the year under review, 2 Licenses have been issued for Amateur Radio services however, and all the licensees are foreigners who use the facilities for short periods during their stay in the country. The license is valid for a period of one year. The issued Licensees can be seen in Table 23.

Amateur Radio Licences Issued		
Item No	Call Sign	Month Assigned
1	C5GCJ	January
2	C5FUD	January

Table 23: Amateur Radio Licence Issued

5.1.12 Digital to Analogue Television Broadcasting

The global community through the International Telecommunication Union (ITU) agreed to the transition from 'analogue': transmission to digital for broadcasting television (TV) and Radio signals. This migration process called Digital Terrestrial Transition (DTT) was agreed to be completed by the 17th June 2015. This deadline was extended to 15th June 2020 due to challenges from developing countries.

The Gambia is now amongst the 120 countries in Europe, Middle East and Africa who took the crucial step towards the introduction of digital broadcasting when we signed a treaty agreement in June 2006 at the conclusion of the International Telecommunications Union's (ITU) Regional Radio Communications Conference in Geneva, heralding the development of 'all digital' terrestrial broadcast services for sound and television.

The digital migration will make The Gambia to create its own TV bouquet available to the world. It opens the door to new innovations such as mobile broadcasting, interactive services along with High-Definition Television while providing greater bandwidth to existing mobile, fixed and radio navigation services, and so forth. Furthermore, it is expected to reduce operating costs as TV Companies should not be required to put up their own dedicated networks, but to connect to the shared infrastructure signal of the distributor.

The migration from analogue to digital sound and television broadcasting technologies will be global and universal over time and will progress in all countries or regions at varying pace, according to the wherewithal of the respective countries.

The Government of The Gambia signed a contract with EXCAF to pre-finance the roll out of the DTT project and tasked PURA to champion the migration process in line with the international best practice.

The first phase of the migration process was launched on the 3rd March 2020 at the Paradise Suites Hotel and presided by the Honourable Minister of Information and Communications Infrastructure. Other dignitaries include the Director General of GRTS, the Board Chairman of Digital Gambia Limited, the Director General of EXCAF, Management and staff of GAMTEL amongst others. Pictures taken during the launching ceremony are as shown below.



QTV, MTA, PTV and Star TV have now connected their studio transmission networks to the head end of EXCAF for the transmission of their content to the Television Broadcasting audience in the Greater Banjul Area.

5.1.13 Radio Broadcasting

The Authority is mandated under Part II of the IC ACT 2009 to regulate all broadcasting in The Gambia. 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.

5.1.14 Commercial FM Radio Stations

Commercial radio stations are all available in most of the major towns and villages in the Greater Banjul Area (GBA). GRTS, AFRIRADIO, and QRADIO have a countrywide coverage, whilst Paradise FM, Taxi FM and Star FM have presence in the GBA, Soma and Basse areas. The stations have extended access to their services through online broadcasting transmission which makes them accessible worldwide.

Broadcasters are required to promote music tracks by local artists. Broadcasters' licenses specify a certain percentage of local content to be complied with.

The Authority assigns FM frequencies to facilitate the provision of radio broadcasting services in the country.

During the period under review, 5 FM Radio broadcasting licenses were issued. The Table below gives a summary of the Licenses issued to the FM broadcasting sector as of December 2020.

NO.	Name	Frequency	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	Serekunda Baritesh
24	Paradise FM	105.7	Pipeline near BSTS
25	Paradise FM	105.8	Basse
26	Paradise FM	105.5	Farafeni
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	C/O Ahmadya 7 Kombo Sillah Drive Talinding
33	Qradio	103.3	Bijilo
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
40	Sound City Radio	94	Essau
41	Fayda FM	90	Bundung Kakunda
42	Foroyaa FM	97.2	Kombo Sillah Drive
43	Boulundala FM	91.2	Birkama New Town
44	Banjul FM	98.9	Independence Drive, Banjul

Table 24: Commercial FM broadcasting licensees

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 25: Community FM radio stations

5.2 ELECTRICITY, WATER AND PETROLEUM

5.2.1 Electricity Sector

Electricity supply throughout the year was stable and during the year NAWEC commissioned a new 20MW plant in Brikama.

However, the impact of COVID-19 on the economy has resulted in decline in consumption by large consumers (Tourism sector). Correspondingly, the logistic of obtaining spares were also constrained due to shipping restrictions.

During the month of March 2020 which was the beginning of the COVID -19 Pandemic and the State of Emergency in the country, PURA conducted monitoring visits to various power plants to assess the state of power supply.

The power supply situation was quite serious, but NAWEC was able to improve gradually during the year. PURA met with NAWEC and stakeholders with a view to providing COVID relief such as waiving and reducing e-vending transaction fees and to suspend the disconnection of water and electricity services. NAWEC had already taken similar measures and third-party vendors also agreed to reduce the transaction fees during the state of emergency.

The impact of COVID-19 on NAWEC's operations could be seen in the table below.

Power station	20-Mar	20-Jul	Change in Availability
	MW	MW	%
Kotu	22	16.5	-25%
Brikama I	16.5	11	-33%
Brikama II	8	8	0%
Brikama III	0	0	0%
Karpower 9 (IPP)	30	30	0%
NAWEC Availability	46.5	35.5	-24%
National Availability	76.5	65.5	-14%

Table 26:NAWEC available capacity

As can be seen in the table above, there has been a drop in availability of 14% in national capacity and a 24% in NAWEC's own capacity.

5.2.1.1 Karpowership

Karpower is the leading Independent Power Producer (IPP) in West Africa present in Senegal, Ghana, Sierra Leone, etc. As an IPP, they currently produce almost 50% of The Gambia's energy demand. Karpower had two assets in The Gambia as shown in Figure below during the year under review.



Figure 27: Current configuration of Koray Bey (30MW) and Faruk bey in Banjul (Nov.2020)

A 2-year Power Purchase Agreement (PPA) Licence issued by the Authority to Karpower in 2018 to interconnect with NAWEC. The Licence issued to Karpower was based on all the relevant national permits duly issued by several government agencies. The infrastructure upon which the Licence was issued was based on the Gotkay Bey.

Karpower applied for renewal in 2020 following expiration of its 2-year Licence on 8th July 2020. The PPA with NAWEC was also extended for another two -year following the approval of the Ministry.

5.2.1.2 Network Configuration of Karpower

The network is configured such a way that power is generated in one ship and electrical equipment placed in another ship. Since both vessels are stationed on sea it can pose some challenges. In August 2018, one of the vessels moved which resulted in the disconnection of the transmission link.

Current Karpower Interconnection Configuration

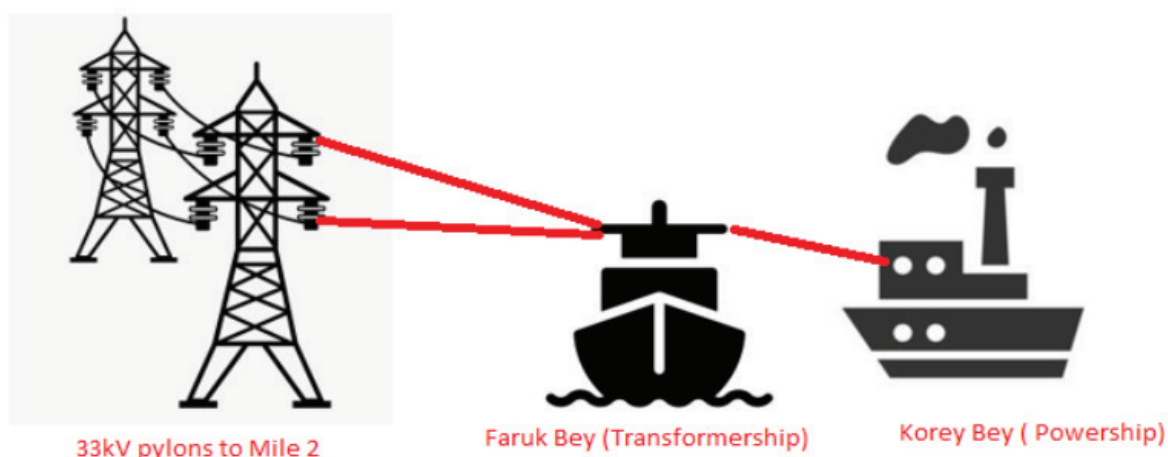


Figure 28:Network configuration

In November 2020, Karpower informed PURA that it was in the process of swapping the Koray Bey ship with a new ship from Sierra Leone which was more reliable but of the same capacity.

Reasons put forward by Karpower are:

- i. That with one ship, they can improve on both the refuelling and reduced the technical challenges of having equipment on another ship (double connection).
- ii. Disposal of sewage would be easier.
- iii. That challenges on the NAWEC network.

PURA immediately instructed Karpower to suspend the swap and obtain relevant permits from different agencies such as NEA, The Gambia Maritime Administration, Fire and Rescue Services, NAWEC, etc.

The difference between the two vessels are shown in the table below.

	Koray Bey (Old)	Goktay Bey (New)
IMO number	9086203	9034793
Country of Registration	Liberia	Liberia
Installed Capacity	36MW (2 x 18MW)	~34.2MW (2x 17.1MW)
Country if previous Operation	The Gambia	Sierra Leone
Year of Engine Manufacture	2017	2016
Engine Mark	MAN 51/60DF B2	MAN (51/60DF
Fuel	HFO	HFO
Operating hours	Engine No.1 - 21,192 hrs.	Engine No.1 - 12,318 hrs.
	Engine No.2 - 21,089 hrs.	Engine No.2 - 5,912 hrs.
Powership Year of built	1994	1993
Gross tonnage	6172MT	6380MT

TABLE 27:COMPARISON OF THE TWO POWERSHIPS

Proposed Karpower Interconnection

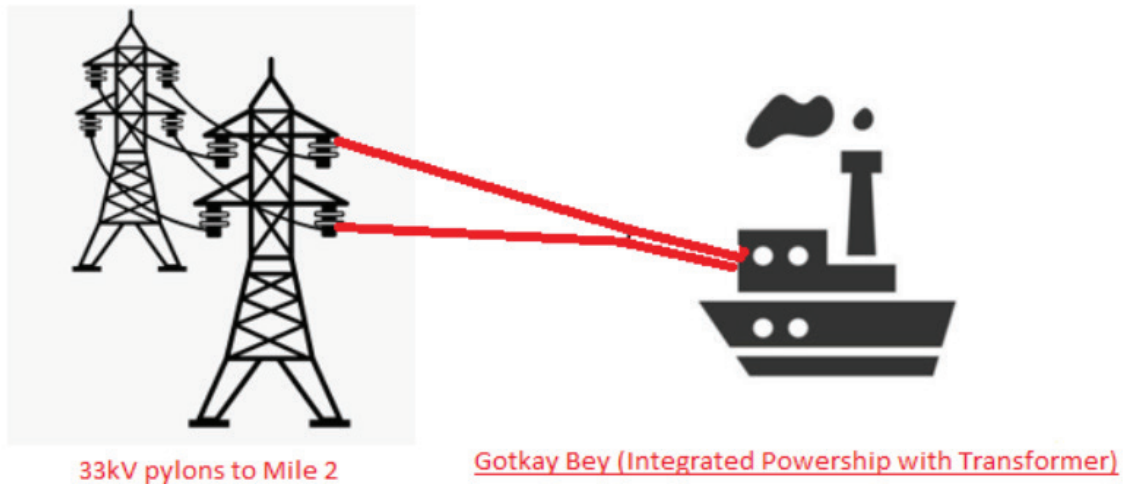


Figure 29: Proposed configuration of new powership Gotkay Bey I

A National Technical Committee was set up by the Authority comprising the Ministry of Petroleum and Energy, NAWEC, GMA, GPA, PURA, GFRS, NEA, and NDMA.

The National Technical Committee held several consultation meetings on the subject matter and gave authorization to Karpower to effect the swap with the necessary set conditions were met. PURA chaired these meetings in our conference room as can be seen in Figure below. The swapping was successful.



Figure 30: PURA chairing a stakeholder meeting on the swapping the ship.

5.2.2 Petroleum Sector

The year under review saw a huge increase in the number of applications for retail stations. This was a major challenge for the Authority, and we had to develop new Guidelines to ensure that standards were followed.

A qualified civil engineer was recruited to develop engineering templates and minimum structural guidelines for the construction of fuel stations. The Authority's Guidelines for Service Stations was later adopted by the Ministry of Petroleum and Energy into the proposed draft new Regulations for stations.

5.2.2.1 Transportation

PURA continued to develop the vehicle testing regimes with the updating of the Transport Guidelines to include more specifications for placards and Personal Protective Equipment (PPE) as well as the inspection of facilities such as Liquefied Petroleum Gas (LPG) plants.

All LPG tankers were inspected by PAGES and those that failed were requested to immediately conduct pressure tests and submit the reports to the Authority. Due to the lack of testing facilities in The Gambia many of the companies did the pressure test in Dakar, Senegal.

In 2020, more than 100 tanker trucks were registered with PURA and over 75 were inspected, owned by more than 27 businesses.

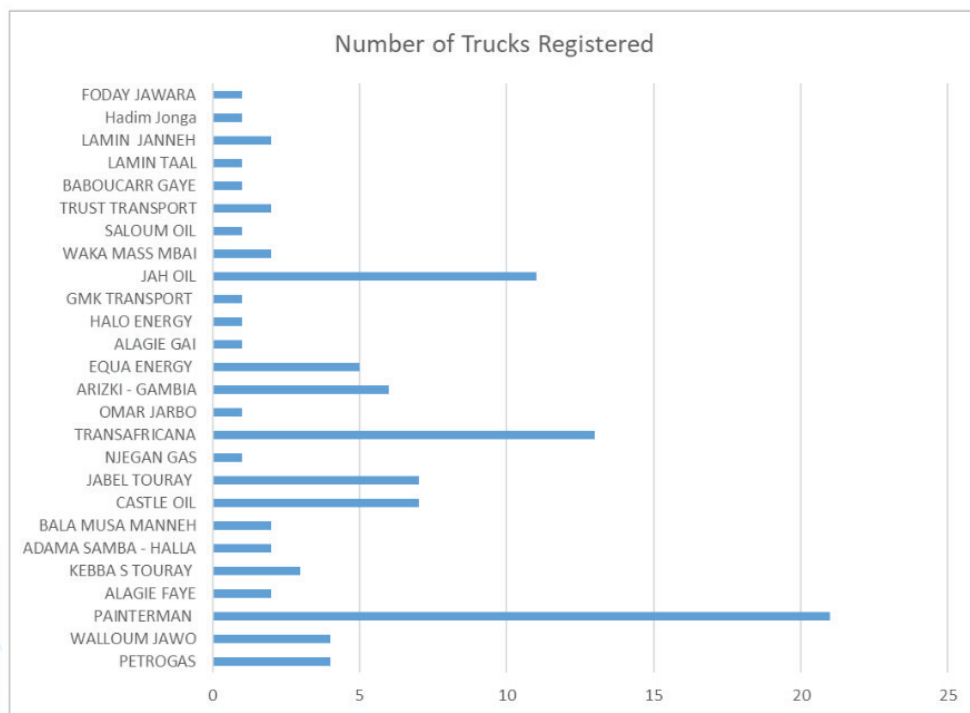


FIGURE 31: REGISTERED TRUCKS IN 2020 BY OWNER

The inspection results showed that the tanker fleet needed upgrading as the failure rate after the first inspection was almost 50%. Many of the truck owners had also been investing to improve their vehicles based on the recommendations of the Test Certificate.



Figure 32: Tanker truck with placards and PPE entering a station to deliver fuel

To manage and monitor the inspection of the Road Tanker fleet, the Authority initiated the procurement of an Information System for Tanker Trucks to record relevant details about each vehicle, inspection history, etc. Export to Mali and Guinea Bissau continues to grow and the Authority will continue to ensure that these markets are developed together with other stakeholders.

5.2.2.2 Bulk Storage

The Authority received two applications for the construction of new storage Depots. Construction of a new petroleum bulk storage facility of 34,500 metric tons, and 32,130m² by Castle Ltd is at an advance stage in Mandinari (opposite the Sunny Oil complex).

This significant investment will bring competition and reinforce the strategic policy objective of making Mandinari a regional petroleum hub that will generate overwhelming benefits to the national economy.

As usual, due to the cross-cutting nature of regulatory work, the Authority constituted a multi-agency committee to review the application and closely monitor the construction activities. Several visits were made to the site and Castle Ltd offered the institution all the necessary information.

EMLogix also applied for a Storage Depot at Mandinari which was also visited by the Technical Committee and was eventually cleared to go into design stage.

Due to the increase in applications for depots, the Authority has adopted the American Petroleum Institute (API) 650 as the standard for above ground storage tanks. The capacity of technical staff at PURA is also being built to ensure that they are familiar with design and construction of the above ground storage tanks.



Figure 33: Location of the proposed Depot of Castle



Figure 34: The members of the Technical Committee visiting the sites for the construction.



Figure 35: Light Fuel Storage tanks under construction at Castle Depot (May 2020)

5.2.2.3 Retail stations

The most demanding sector for the Authority is the petroleum retail services sub-sector. In 2020, there was an unprecedented number of applications for fuel station across the entire country showing that, there is strong investor confidence in the regulatory framework which dynamically responds to the needs of the private sector.

In 2020, there was a huge increase in the number of applications for new sites from 11 (2009) to 51 in 2020. This represents more almost 350% growth rate.

To meet this demand, the Authority developed the Guidelines for the Construction of fuel stations by engaging sister regulators in other African countries and bench-marking with their current standards and best practices. Furthermore, the Authority hired a local civil engineer to develop some basic schematics for design of stations which would be used by all applicants. These drawings would be part of the Minimum Guidelines for construction of fuel stations.

More than 51 sites were received for clearance to build petrol stations. Competition was also very strong with take-overs of well-established stations by local entrepreneurs. Many of the smaller companies took advantage of the enabling policy environment and the strong but transparent regulatory regime to invest and expand their businesses.

Jah Oil Ltd made the most investment, building a record 10 fuel stations mostly in the GBA. The figure below shows an illustration of the diversity of applicants with independents making a strong presence.

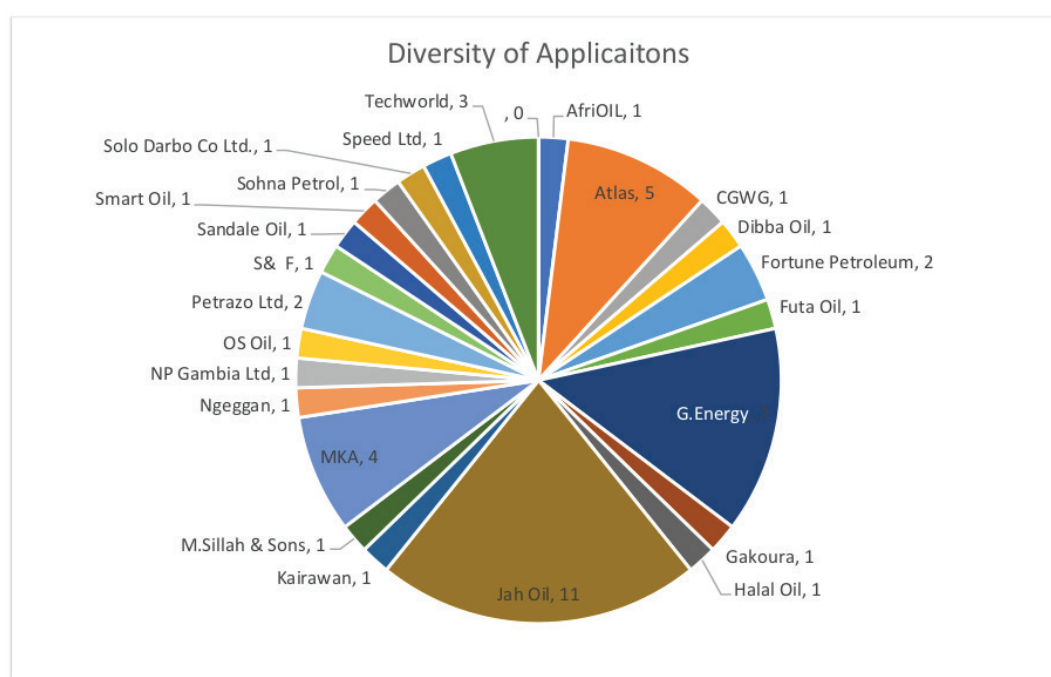


FIGURE 36: CHART SHOWING APPLICATION BY INVESTORS IN 2020 BY COMPANY.

Investment in the provinces also remains strong with 37% of application for sites in the provinces as shown below.

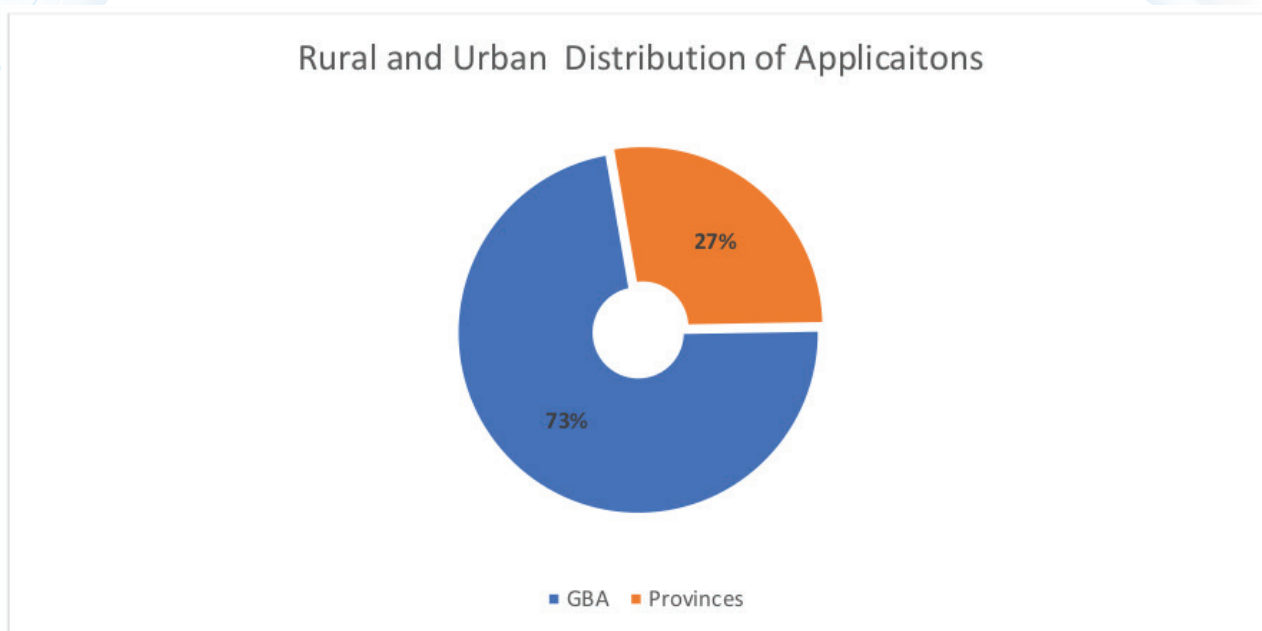


FIGURE 37: URBAN VS RURAL APPLICANTS IN 2020

The Table below shows a high degree of competition from all three players in the markets. Large oil marketing companies continue to invest to keep market shares, but the largest players were new entrants in the market. The small companies were also investing to increase their number of stations.

	Number	Total Applications 2020	As Number of applicants (%)	Number of Sites (%) applied
Existing Companies (> 10 stations)	3	19	13%	37%
Independents (<10)	9	10	38%	20%
New Entrants	12	22	50%	43%

Table 28: The high degree of competition

From the Figure below, it is evident that the GBA especially the Kanifing Municipality, remains the favourite location for investment due to the high demand for fuel. The Lower River Region remains the region with the lowest number of stations with less than 5 stations and almost all in Soma.

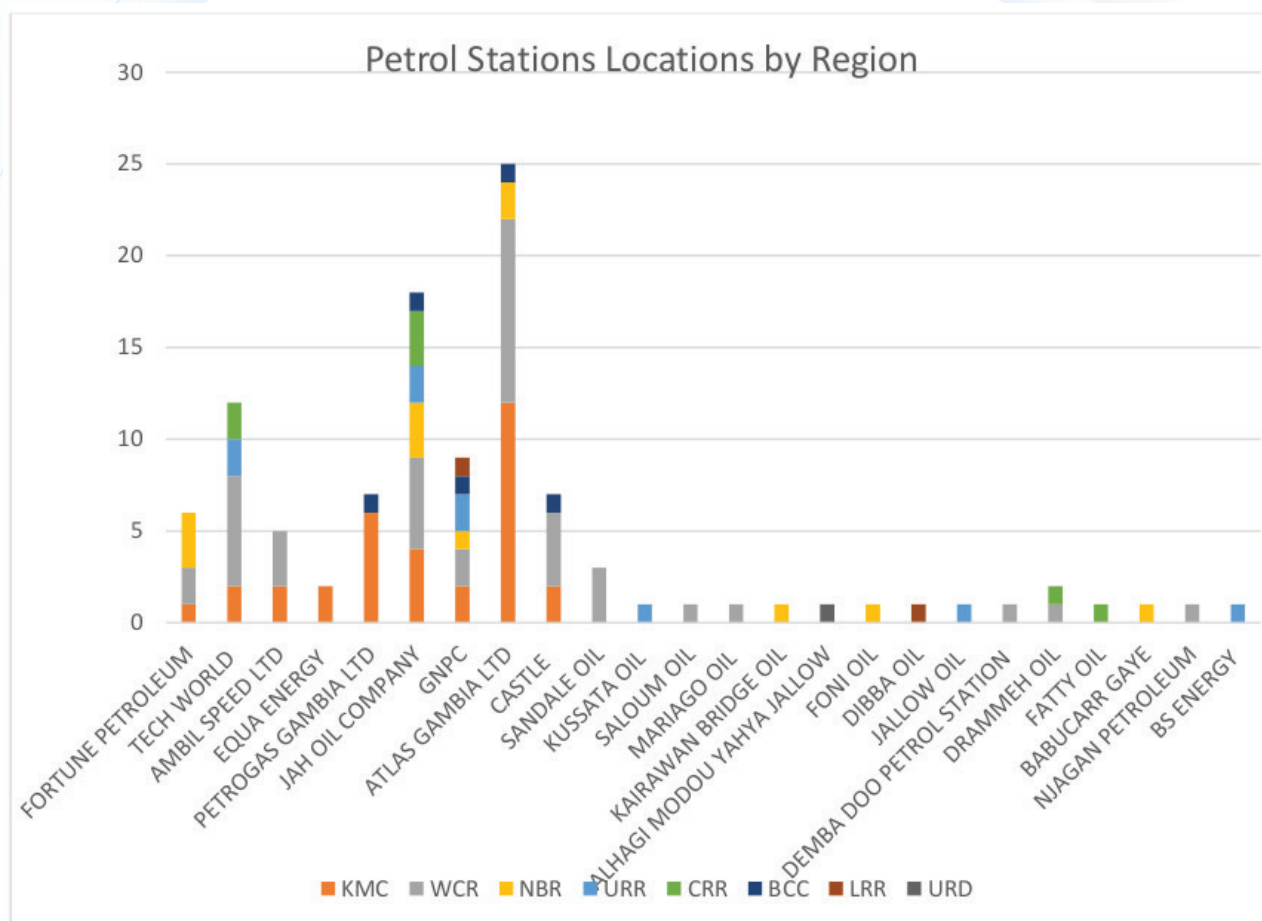


FIGURE 38: OPERATOR FUEL STATION LOCATION BY REGION

The Authority continued the promotion of investment in the rural areas to ensure equitable access to public services. The figure above shows the current footprint of fuel stations.



FIGURE 39: A NEW STATION BEING INSPECTED BY THE MULTI-AGENCY CONSTRUCTION MONITORING TEAM LED BY PURA STAFF.

5.2.3 Water Sector

Fresh water, sufficient quantity and quality is not only a basic human right but also essential for all aspects of life and sustainable development. The Sustainable Development Goal 6 (SDG 6) target of achieving universal access to safe and affordable drinking water by 2030 presents a huge challenge for all countries, not just those with low incomes. Regulatory tools such as benchmarking, standard monitoring, and enforcements were used to meet the set goals.

5.2.3.1 Water Quality Monitoring

The Authority remains committed to the partnership with the Department of Water Resources to monitor the quality of water delivered to customers throughout the country. The water quality monitoring serves as an early warning indicator and alerts the water service provider hence reducing the risk of epidemics associated with poor water quality.

The tests are to make sure that consumers are provided with palatable and safe drinking water in accordance with the World Health Organization (WHO) standards. The main water quality parameters comprise of physio-chemical, biological, and heavy metals of relevance as far as source of water in The Gambia is concerned.

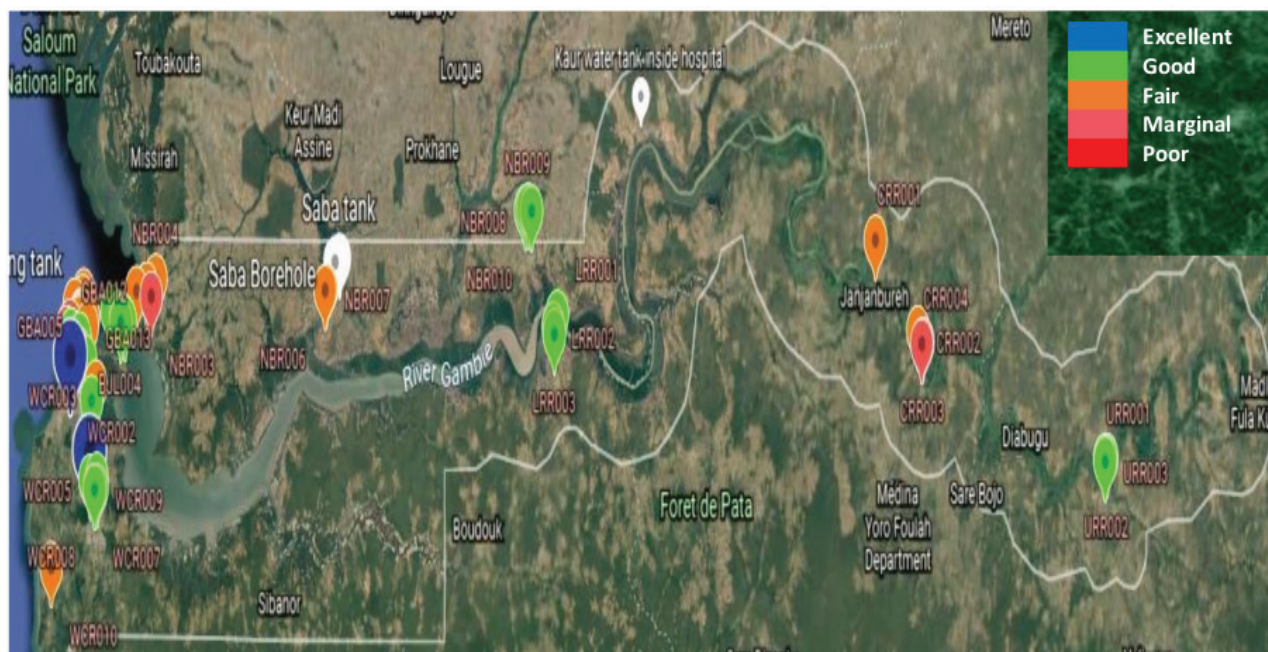


Figure 40: Water quality index of NAWEC water supply

GBA and URR maintained better chlorine levels. The average levels of Residual Chlorine in CRR and NBR as shown in the Figure below are significantly inadequate which posed risk to microbial contamination.

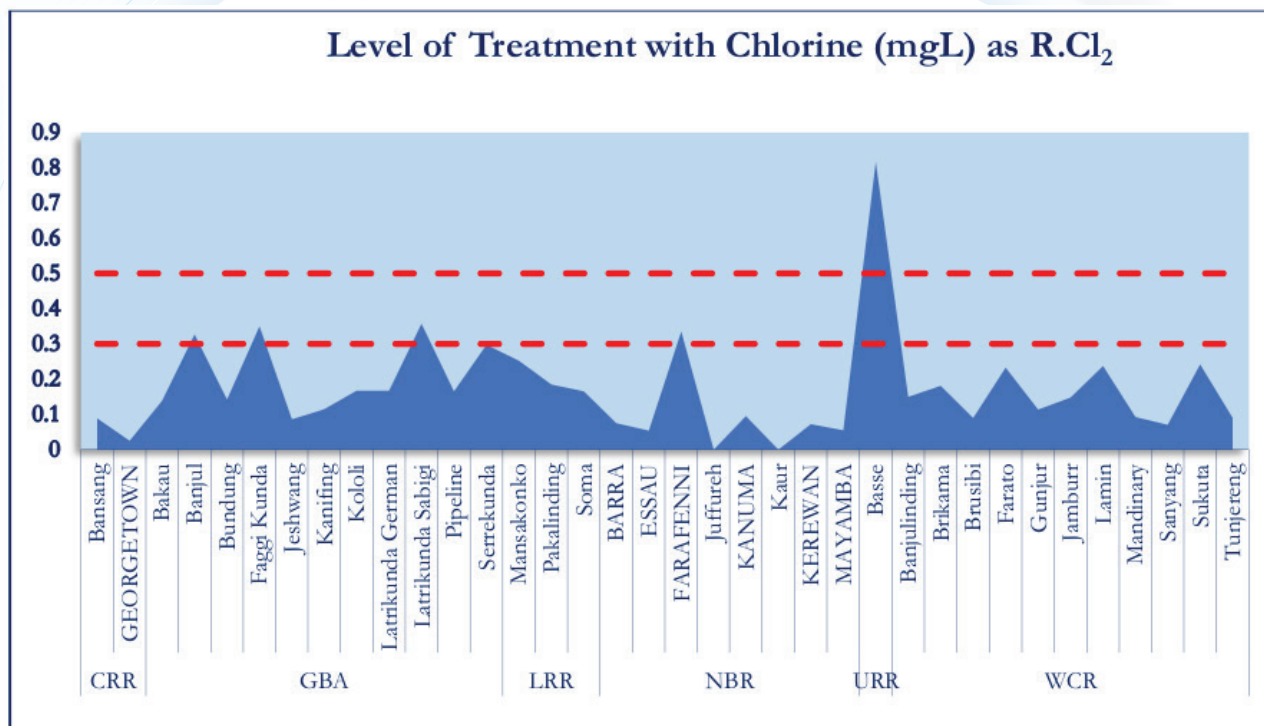


Figure 41: Average residual chlorine in different service areas

In water treatment plants, the goal is to produce pathogen and parasite-free drinking water not necessarily sterile water.

Even though groundwater in The Gambia is of relatively good quality, microbial contamination was sporadically detected both along the distribution network and at the end user in Bansang, Soma and Kanuma/Barra as shown in the Figure below. Our inspection visits revealed that contamination can be associated to poor environmental conditions, inadequate treatment with chlorine and poor maintenance such as leakages, leading to re-contamination after treatment.

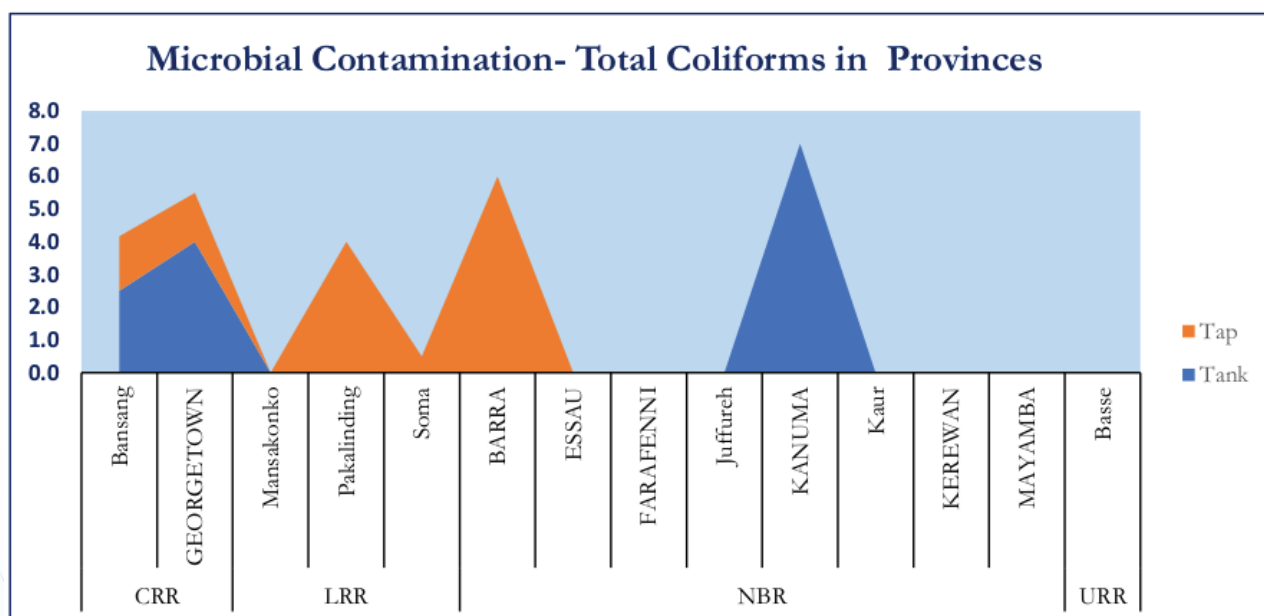


Figure 42: An average of the presence of total coliform in the provinces

Nitrate levels in the groundwater in the GBA is progressively passing the threshold value of 10 mg/L set by the WHO especially in areas such as Bakau and Fajara as shown in the Figure below. Nitrate has health effects and children under 6 are most vulnerable. In trying to create balance in the quantity and quality of water supply, the Authority has closely worked with NAWEC to strategically decommission boreholes with high concentrations. In 2020, a borehole in Sukuta newly dug by NAWEC as part of the Covid-19 response was not allowed to operate due to high Nitrates present in the water.

To improve the quality of water supply in Bakau and Kanifing area (Highest Level of Nitrate), NAWEC will decommission high Nitrate contaminated boreholes situated in Bakau as part of the GBA water project in partnership with Shaarpoji of India.

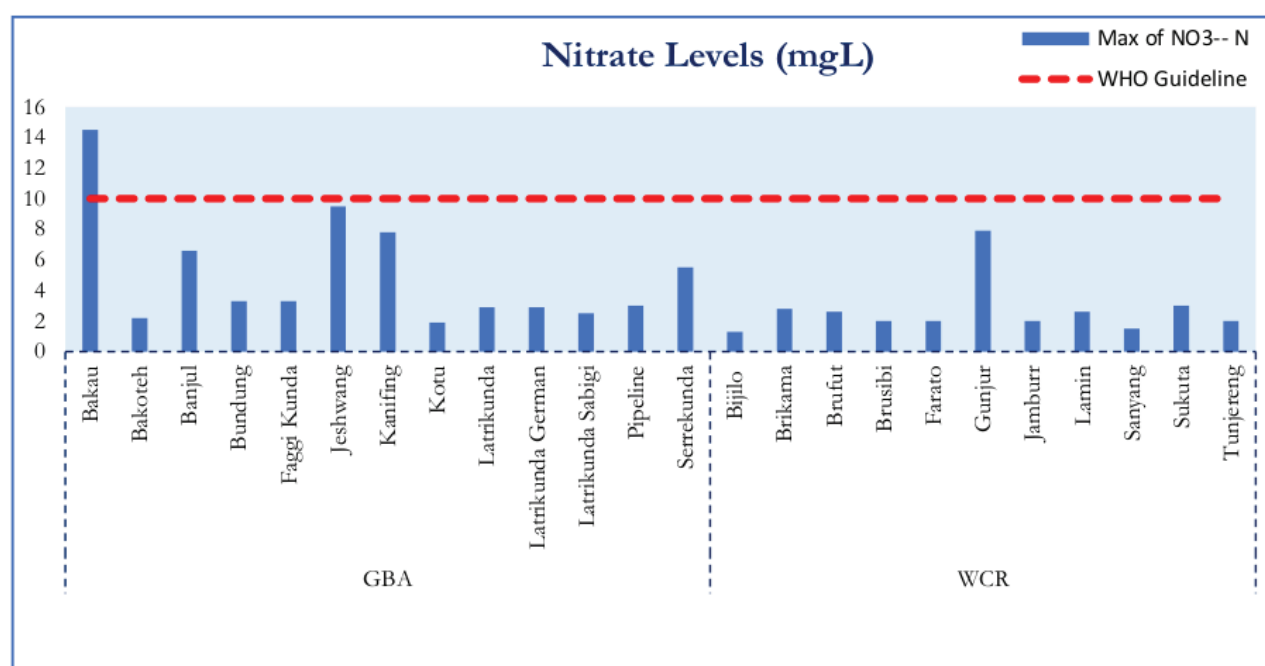


Figure 43: Increasing level of nitrate observed in parts of The Greater Banjul Area

5.2.3.2 Building Capacity of Service Providers

The Authority conducted technical training for lab personnel and NAWEC staff on water safety planning, using an approach recommended by WHO for water quality management. The approach considers taking preventive measures at critical points along the water supply system to avert pollution events. It was organized to substantiate our water quality testing and monitoring efforts. The Authority plans to extend such training to other important key stakeholders such as planners, local Government, and policy makers to make sure important policies are put in place to protect our water sources.



Figure 44: Training of NAWEC Operators on Water Safety Planning



Figure 45: PURA Staff and NAWEC Operator at Mile Two Tank



Figure 46: PURA and Abuko Lab staff collecting sample at Latrikunda



Figure 47: PURA team, NAWEC and Gunjur community representatives at Nyofelleh discussing on how to improve quality



Figure 48: PURA team with NAWEC Operator in Farafenni inspecting one of the Boreholes.

5.2.4 Monitoring Sewage Service

Sewage management is integral to attaining SDG 6 target which states that 'By 2030, improve water quality by reducing pollution, eliminating dumping, and minimizing release of hazardous chemicals and materials, halving the proportion of untreated wastewater, and substantially increasing recycling and safe reuse globally.'

With rapid population growth in the GBA and increased developments along the Tourism Development Area, the volume of wastewater is projected to increase exponentially. This would necessitate additional decentralized systems in the GBA or growth centers.

On the 15th of January 2020, a team comprising PURA and NEA staff conducted an overall technical assessment of operation of Agua Gambia Wastewater Treatment facility. Directives issued by PURA have led to improvements in infrastructural development to improve the treatment process, health and safety and pumping capacity.



Figure 49: PURA and NEA staff at Pump #4



Figure 50: PURA and NEA staff at Pump #4



Figure 51: Toilet facilities at every Pump



Figure 52: Expansion of Pre-treatment capacity

5.3 CONSUMER AFFAIRS

As the world grapples with the impact of COVID-19, consumers are compelled to spend more time at home which implies more screen time (offline and online). The impact of COVID-19 pandemic has brought to bear a shift in the norms, putting more activities online. This has leapfrogged the Gambian consumer into the future. Online activities have acquired new meaning and become the reality of consumers. Screen time and screen activities are the new normal, consumers are constantly searching for online platforms, TV stations are providing more content and schools are teaching via Zoom, Google classroom, YouTube, and online activities etc.

The liberalization of the regulated sector in The Gambia has led to expanded consumer base, with a wide array of services, innovation, new investments, and significant growth in the regulated industry. This has been showcased by the amount of roll-out of completely new services within the regulated ecosystem. This makes the need for higher level of consumer education and knowledge sharing imperative, to compliment these developments and boost consumer confidence in their participation in the regulated market.

The mandate of the Authority in relation to Consumer Protection

- Is to ensure the protection of the rights, privileges, and interests of consumers, including all class of consumers, be they physically challenged or otherwise, through adequate information dissemination programs; as well as effective policies and strategies geared towards promoting effective service delivery.
- To protect the rights and interest of consumers within the regulated sectors.
- To create an enabling environment for competition amongst operators in the regulated sectors and
- To ensure that the needs of all stakeholders is taken into consideration in the provision of their services.
- Despite the COVID-19 challenges, the directorate still engaged in several regulated activities in fulfilling its regulatory mandate as enumerated below.

5.3.1 Consumer Complaints Management

The Authority in fulfilling its mandate of receiving and processing consumer complaints, continued to leverage on its complaint resolution mechanism to collect and process complaints for all the regulated sectors. This is mainly done through a Toll-free line dubbed 148, but equally, consumers can also lodge complaints via our email, Social Media like Facebook and Twitter, Walk-in or through a formal letter.

As can be seen in the Figure below most of the complaints recorded for the year 2020 were telecoms related. Telecoms constitutes 62% whilst the Energy sector constituted 38%.

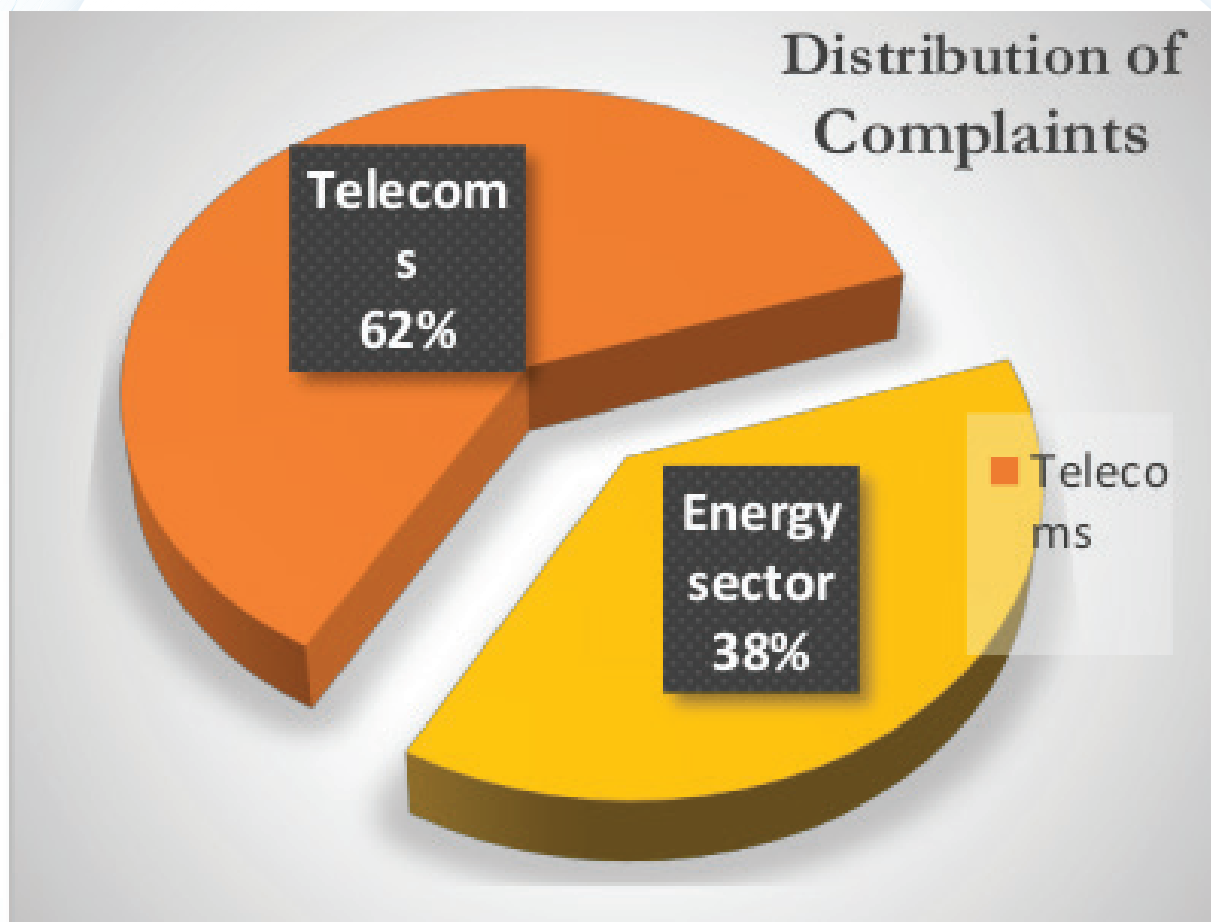


Figure 53: Distributions of Complaints per regulated sector.

5.3.1.1 Complaint Trend Analysis 2017 to 2020

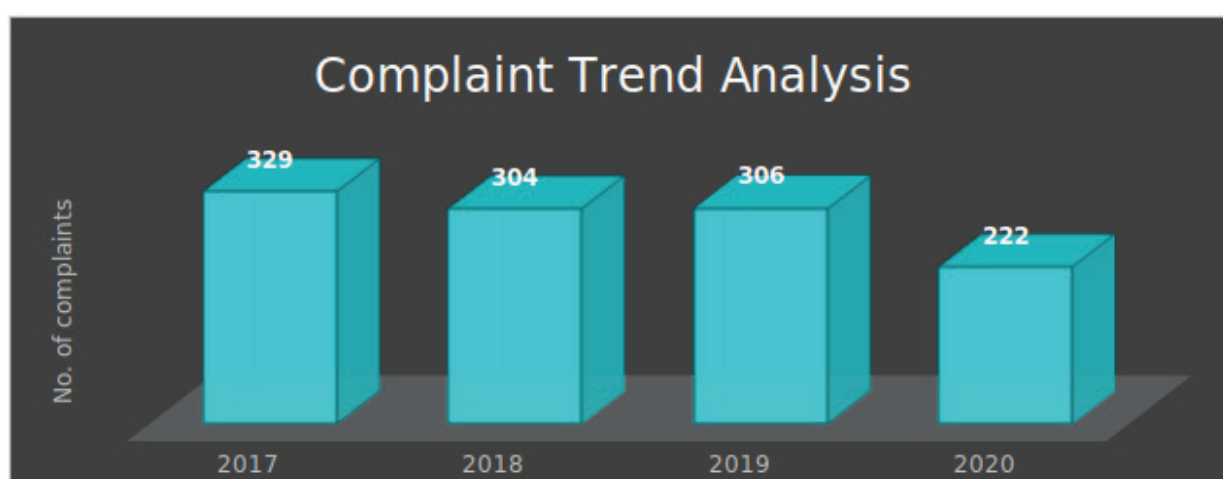


Figure 54: Complaint trend analysis over 4 years

The figure above, shows a trend analysis of complaints over a four-year period, showing 2017 registering the highest number of complaints which is attributed to the surge of Sim-Box fraud complaints for that year. In 2018 on the other hand, saw a reduction in complaints due to the enforcement action against Sim-Boxers. In 2018, many complaints were related to “Marabout Fraud”, and this continued through 2019, however, associated numbers were reported to the Mobile Network Operators (MNOs) service providers and blocked. In the year 2020, complaints registered dropped significantly, however, most of the complaints were mainly related to burst pipes, water shortage and 'perceived megabyte theft'.

5.3.2 NAWEC

During the year under review, all complaints received under NAWEC are categorized under the below parameters.

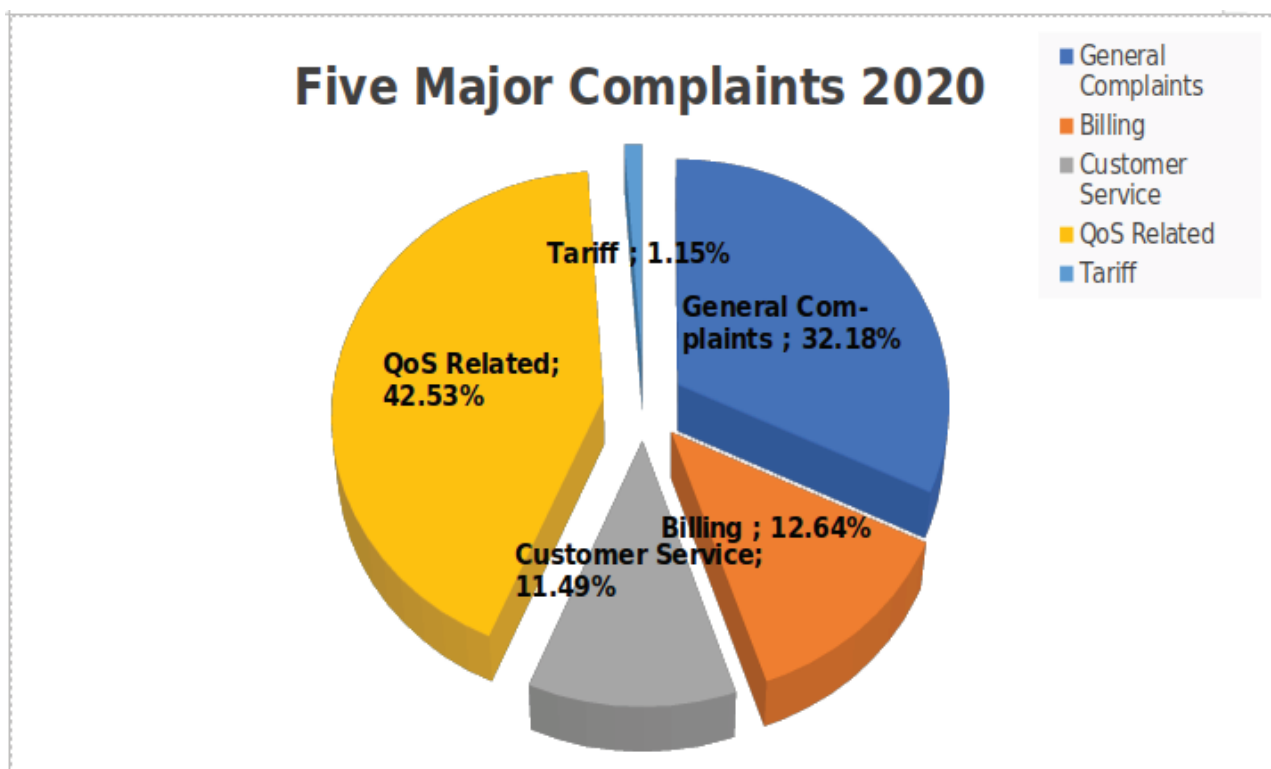


Figure 55: Five Major Complaints for NAWEC

A total of Eighty-Eight (88) complaints were registered against NAWEC. Quality of Service (QOS) related complaints constituted 43%, whilst general complaints made up 32% of the overall complaints received. Billing-related complaints made up 13%, customer service-related complaints 11% and tariff related complaints registered 1% for the year under review.

5.3.2.1 Gunjur Water Quality Complaint

The residents of Gunjur lodged a major complaint with regards to their water quality. The Authority in ensuring that consumers rights are protected; visited the community to better understand the situation. The villagers highlighted that, they have been experiencing this problem for many years and have complained to NAWEC, but no solution was proffered by NAWEC. This initiated regulatory intervention.

Consequently, as part of our 360-degree complaint resolution mechanism, the complaint was escalated to the Directorate of Water, Electricity & Petroleum, and upon investigation, established that the Water in Gunjur contains iron due to the geological formation of the area. NAWEC was invited for a meeting and briefed about the situation, however they informed the Authority that they were aware of the situation at Gunjur and have been working on finding a solution.

Community Engagement

Given that the issue at hand involves water, which has health and safety implications, the Authority decided to engage the community (Alkalo, VDC and village Elders) and updated them about the issue at hand. They were informed that due to the geological formation of their soil, water from their current borehole is contaminated. Furthermore, NAWEC proposed that the borehole be changed to a new one that is not contaminated. Based on the proposed solution, the Authority invited various stakeholders such as NAWEC, Department of Water Resources, NEA, NRA, and Physical Planning to determine the feasibility of the project. The meeting concluded that the project can be implemented.



Figure 56: Site visit by stakeholders



Figure 57: PURA Team, Gunjur community representatives and other stakeholders on a NAWEC facility site visit



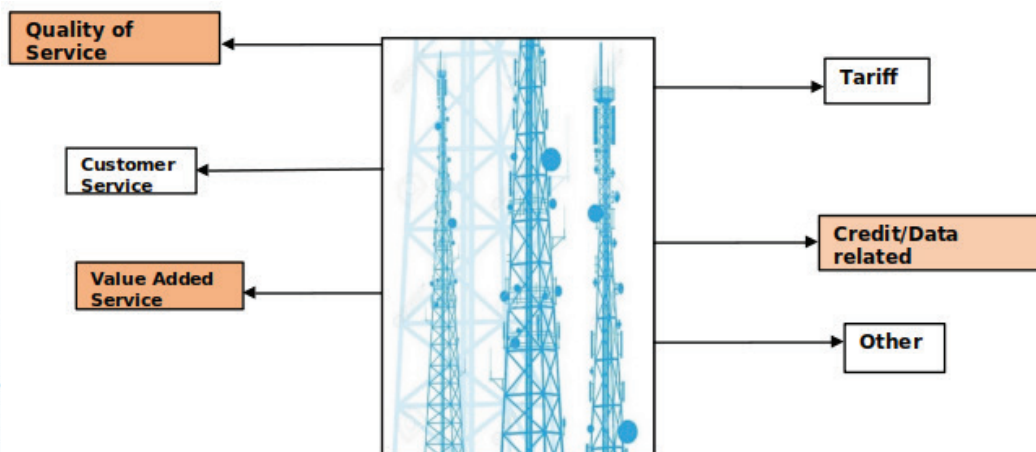
Figure 58: Testing of water quality



Figure 59: excavation of the area

5.3.3 Telecommunication Sector

The complaints received under the telecommunication sector were categorised as follows.



5.3.3.1 Number of complaints Per telecom service provider in 2020

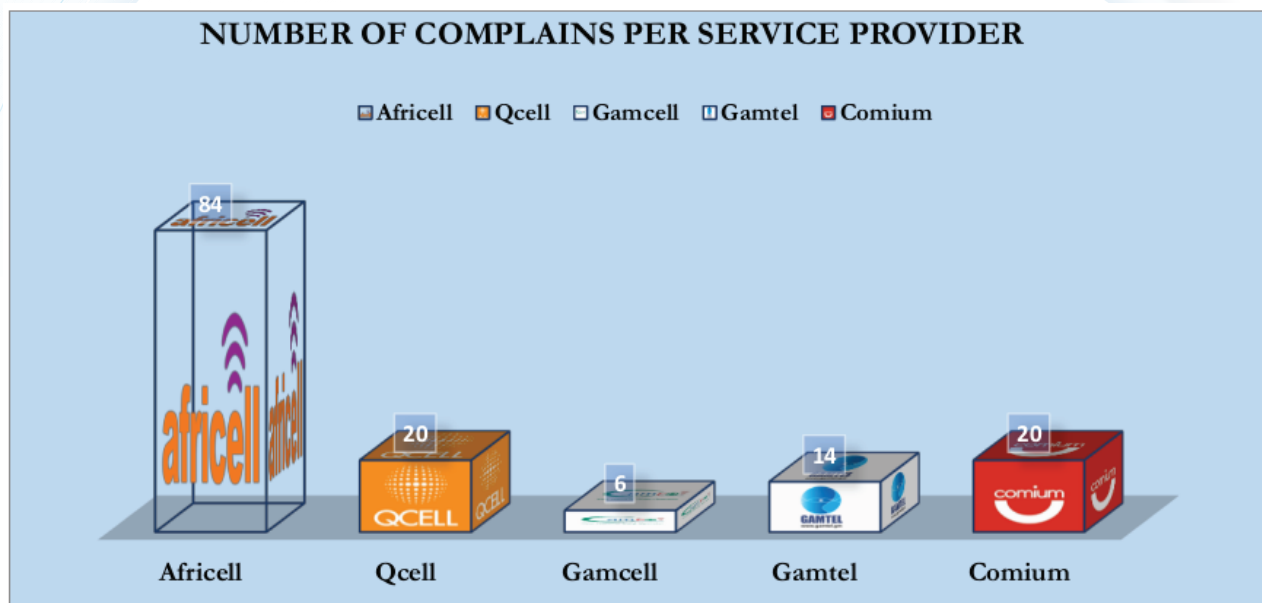


Figure 60: Distribution of complaints per service provider

In 2020, the 148 helpdesk registered a total of 144 Telecoms related complaints of which Africell recorded the highest number of complaints with a total of 84 complaints. Whilst QCell and Comium recorded 20 complaints each. GAMTEL and GAMCEL recorded 14 and 6 complaints respectively.

5.3.4 Major complaints per service providers

5.3.4.1 AFRICELL

Five Major Complaint for Africell in 2020

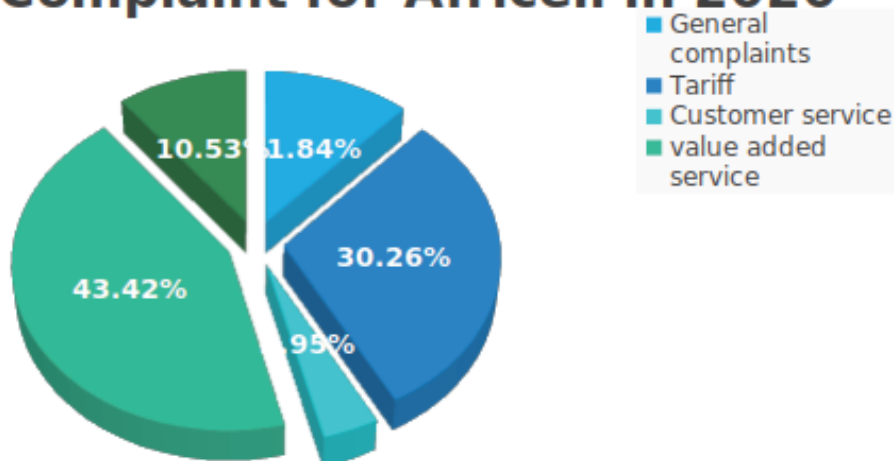


Figure 61: Distribution of Africell's Complaints in 2020

For the year under review, 43% of Africell's complaints were related to value added services, tariff related complaints registered 30%, general complaints registered 12%, sim related complaints registered 11% and customer service complaints registered 4%.

Five Major Complaint for Qcell in 2020

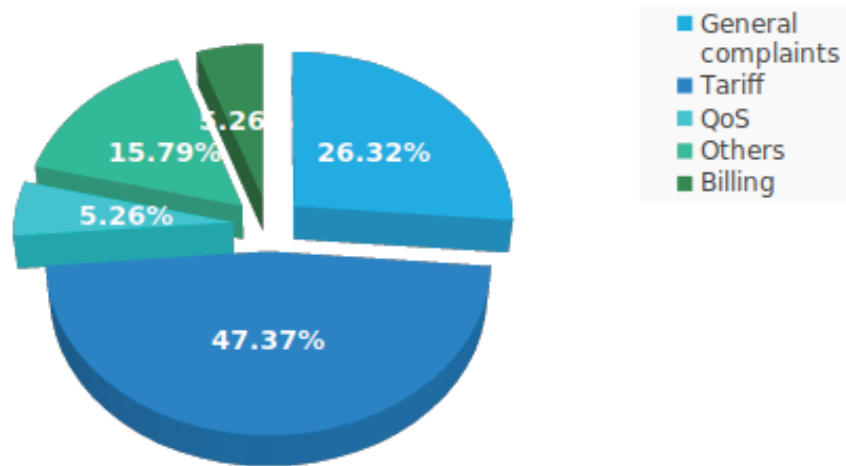


Figure 62: Distribution of QCell's complaints in 2020

In 2020, 48% of QCell's complaints were tariff related, general complaints registered 26%, other complaints registered 16%. Whilst billing and Quality of Service-related complaints registered 5%.

5.3.4.3 GAMCEL & GAMTEL

Major Complaint of Gamcell in 2020

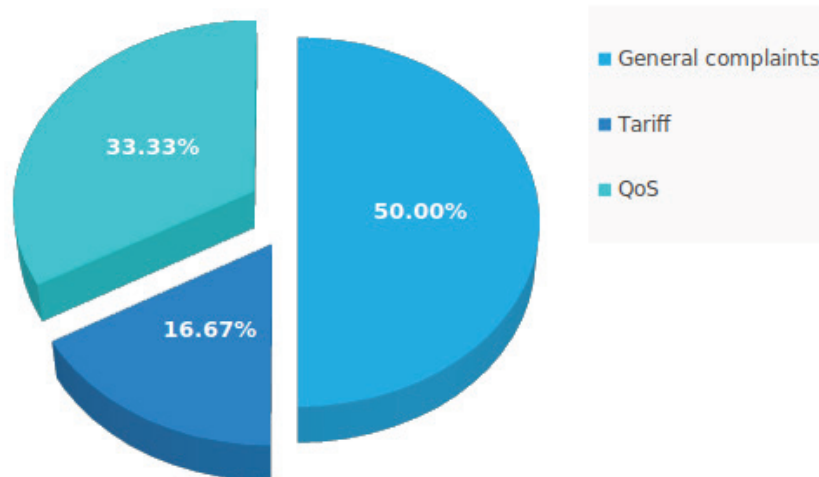


Figure 63: Distribution of Gamcel complaints in 2020

Gamcel for the year 2020 registered a total number of five (5) complaints. This shows a declined in numbers when compared to the same period last year. 50% of its complaints were categorised under the general complaints, QoS registered 33% and tariff registered 17%. This could be related to the fact that they do not offer value-added services.

Major Complaint of Gamtel in 2020

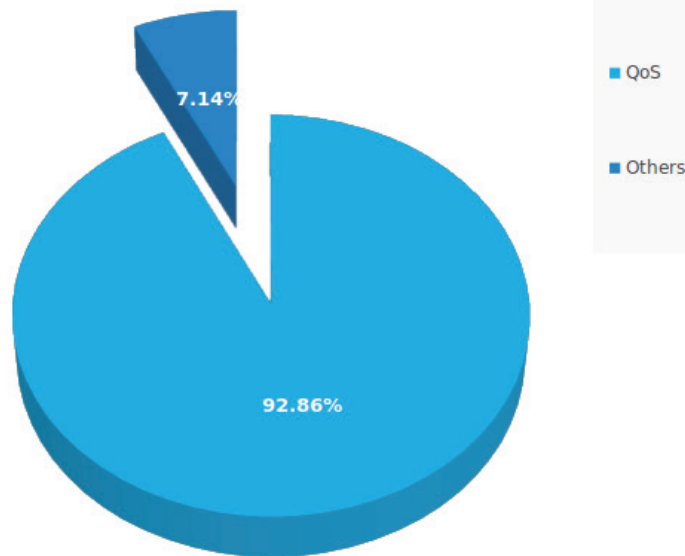


Figure 64: Distribution of Gamtel complaints in 2020

Gamtel on the other hand complaints in 2020, QoS registered 93% of complaints and other registered 7%.

5.3.4.4 COMIUM

Major Complaint of Comium in 2020

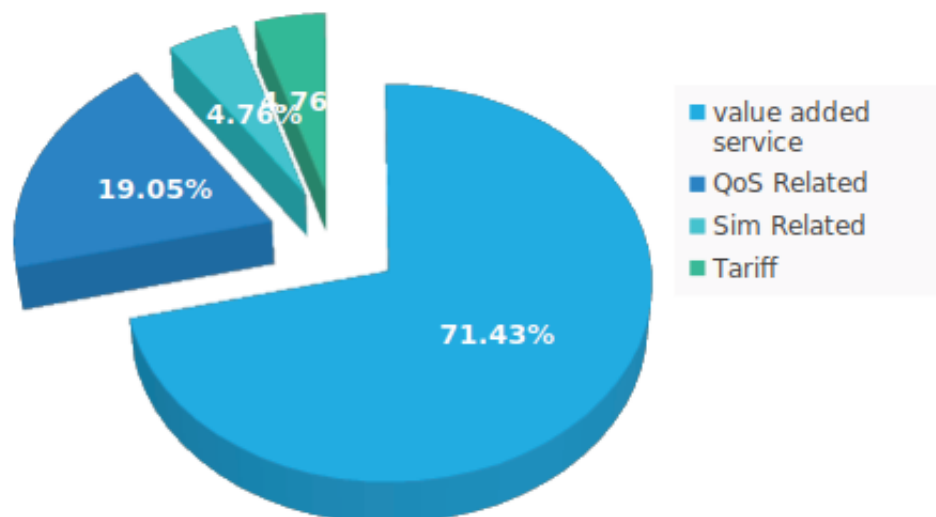


Figure 65: Distribution of Comium's Complaints in 2020

Comium registered a total of nineteen (19) complaints. 71% of complaints relate to their only value-added service 166-Bonanza service which is categorized under the value-added service parameter, QoS registered 19% of complaints and sim related and tariff related registered 5% respectively.

5.3.5 Consumer Education & Awareness

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

5.3.5.1 Knowledge sharing forum for Community Radio Stations

During this period, the Authority extended its knowledge sharing forum to the community radio stations in The Gambia. This forum took place on the 23rd of January 2020 at the PURA headquarters specifically targeting proprietors and program directors of community radios. The forum was geared towards understanding issues on the operational side of broadcasting vis-à-vis how their activities impact the sector and issues related to their overall sustainability.

The forum provided an optimum platform for actors to discuss the sector related issues with a view to offering viable solutions to enhance the sector growth. The position of the Authority has always been to promote access to communication for all consumers regardless of their geographic location. These tenets have been successful based on the increasing proliferation of radio stations nationwide.



Figure 66: Cross section of PURA staff with the representatives from Community radio fraternity

It is under this premise amongst others that, the Authority in fulfilling its role as an advocate for supportive regulation of all sectors under its regulatory purview, that the event was organised to further inform the sector through collaboration and knowledge sharing.

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

5.3.5.2 Customer service Training for COVID -19 response Team

The Authority also conducted customer care service training for the Ministry of Health COVID-19 call center response team. The main objective of this training was to help the frontline workers responsible for receiving calls on the 1025 to be able to cope with the COVID-19 pandemic situations in The Gambia.

The Authority knows how challenging some customers can be, especially in a pandemic. Without the right personnel with the required skills and mindset to handle these calls, chaos can easily occur. Training was conducted successfully, and different scenario plays were given to the trainees such as how to deal with angry, rude, or confused customers when they call 1025. Furthermore, they were also advised to treat caller's privacy with utmost respect.



Figure 67: Closing ceremony of the training.

The Authority contributed its quota through support to the Ministry by providing them with smart phones, and refurbished the MOH call center and equipped it with fixed phone lines and air-conditioning units.

The Authority also engaged all operators to offer free on-net calls to all 25 lines and they also offered some other secondary lines to facilitate communications among the

health workers paid for by the Authority. This was all done in recognition of the role of PURA vis-à-vis protecting our consumers from a pandemic using technology. All these played a vital role in ensuring that the 1025 numbers are accessible by the public on their networks at no cost to the end user or the Ministry.

5.3.5.3 Consumer Parliament

The Authority hosted its 7th Consumer Parliament Outreach program at the Sir Dawda Kairaba Jawara International Conference Center. This forum as always is geared towards creating a platform for consumers to come face-to-face to express concern to their service providers. Furthermore, it is used as a tool to gather industry heads at a common ground to listen to consumer complaints and propose solutions. It is in this spirit that, the theme for this year's event was "Information and Education as a Catalyst for Consumer Education".



Figure 68: PURA Staff at the Consumer Parliament OIC building

Prior to the event, the Authority embarked on an intensive 6-week media campaign to sensitize the public about the upcoming event. This was done through radios, TV panel discussions, jingles in various local languages, social media, and billboards. The Authority considering the requirements of Covid-19 social distancing protocols put in place all precautionary measures, to ensure that all MOH recommendations were adhered to.



Figure 69: Pre consumer parliament panel discussion held at Kerr Fatou.

The event was streamed live on social media platforms such as Eye Africa TV. This was done to extend our audience reach and to also engage the consumers in the diaspora to make their voices heard making the whole process inclusive.

The event was attended by various stakeholders such as the NA members, the PURA Board, and the consumers of the regulated sectors. This is by far one of the most successful events held by the Authority.

Below are some of the categories of the main complaints captured at the event:

1. High cost of Data charges by GSM operators
2. "Perceived data and credit theft" by service providers
3. Unsolicited SMS by operators
4. Shortage of Water in some areas
5. Water quality complaints



Figure 70: Photo of parliamentarians during the consumer parliament

5.3.5.4 2019 Bantaba Follow-up Tour

It can be recalled that the Authority conducted its 3rd Bantaba outreach program targeting 21 villages in 2019, which were selected in consultation with the National Assembly members. During the tour, consumers expressed various challenges they are facing with their service providers which includes (Telecoms, Broadcasting, Downstream Petroleum, Water & Electricity) sectors. Operators were also invited as observers, for them to have a first-hand information of some of these challenges which are not limited to inadequate network coverage, slow internet connections and inadequate electricity and water services in some of the villages. Usually, upon the conclusion of the 'Bantaba', the Authority does a follow-up visit to places visited during the Bantaba to ascertain progress made on concerns raised by consumers. Since the 'Bantaba' was done at the end of 2019 the follow-up visit was conducted in 2020.

The objective of the visit was to ascertain whether the operators have delivered on some of the promises made during Bantaba meetings.

During the monitoring visit, we saw significant improvements related to the concerns raised by consumers. Numerous upgrades were done by operators such as mounting of new base stations and electrification of some of the villages visited. Out of the 21 villages visited only one village (Naini Buduk) has highlighted that they did not have any sort of upgrades or improvement from service providers.

It is worthy to note that, QCell made the biggest investment in response to concerns of their consumers by far. Africell on the other hand also mounted a new base station at Baddibu Katchang and was also constructing new sites in other villages during our visit. The Table below shows a summary of upgrades and improvement by operators.

Village Name	Upgrades in 2020
Kanuma	<ul style="list-style-type: none">• QCell and Gamcel are quite functioning well.• Stable electricity supply
Ndungu Kebbeh	At least 30% of the residents have access to electricity supply.
Daru Rilwan	There is now a cash power agent (the village has an agreement with TX Financial Service) to sell cash power in the village.
Baddibu Katchang	Africell has launched a new base station in the village.
Baddibu Bambali	<ul style="list-style-type: none">• QCell has recently launched a base station in the village.• Stable electricity supply
Niani Buduk	No development after the Bantaba
Dingiri	<ul style="list-style-type: none">• QCell has recently launched a base station in the village.• NAWEC has conducted a survey in the village.

Niani Kunting	<ul style="list-style-type: none"> • QCell has launched a base station in the village. • NAWEC has recently conducted some survey in the village.
Sami Pachunki	<ul style="list-style-type: none"> • NAWEC has recently conducted some survey in the village. • Africell has started constructing a base station in the village.
Koina	QCell has launched a base station in the village.
Suduwol Sabi	Africell has started constructing a base station in the village. <ul style="list-style-type: none"> • QCell has launched a base station in the village. • 75% of the residents have access to electricity supply.
Numuyel	Africell has returned its base station in the village.
Dabang Kunda	<ul style="list-style-type: none"> • Qpower representative outlet in the village • 70% of the residents have access to electricity.
Boiram	NAWEC has conducted some survey in the village.
Jarra Barrow Kunda	<ul style="list-style-type: none"> • QCell has launched a base station in the village. • Africell has started constructing a base station in the village. • NAWEC has also conducted some survey in the village.
Jalangkereh	Stable electricity
Jifarong	70% of the residents have access to electricity supply
Nyoro Jattaba	<ul style="list-style-type: none"> • QCell has launched a base station in the village. • The villagers have electricity supply.
Bondali	Stable electricity supply in the village

Table 29: Summary of Upgrades by operators after the Bantaba

During the year under review, the Authority placed emphasis on its core mandate of consumer protection through education. This is evidenced by the success of the Consumer Parliament and the achievements gained through the 'Bantaba' Programme as shown in our follow-up visits. We have come to the realisation that our new media campaign and consumer insights have become more important, and its strategy will remain appropriate for the coming years.

6 PART V

The Financial Review

6.1 PURA Source of Income

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 are 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 2020, 1.20% of GSM Operators' turnover figure and a Fixed amount of D5.0million for Fixed Line Operator (GAMTEL) was invoiced unlike the previous 1.1% of turnover for the Telecoms Operators and the Internet Service Providers (ISPs) are now charged 0.60% of their turnover. For the Energy sector, the Authority since 2008 has decided that the regulatory fee invoice to NAWEC is pegged at D 4,000,000.00 per annum instead of the maximum amount chargeable of 1.0% 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 figure 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, which provide 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, 2019 and 2020.

These decisions were made because 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 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 D81.4 million budgeted as Regulatory Fees, Numbering Fees income and Arrears, only D72.4 million was collected, as shown in 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 2020	BUDGET NUMBERING FEES 2020	ACTUALS PAID 2020	AMOUNT OUTSTANDING 2020	REGULATORY FEES OUTSTANDING B/FWD.	TOTAL OUTSTANDING REGULATORY FEES 31/12/2020	REMARKS
GAMTEL	5,000,000.00	1,036,075	0.00	6,036,075.00	51,288,733.00	57,324,808.00	
AFRICELL	33,731,244.00	1,788,955.00	35,520,199.00	0.00	0.00	0.00	
GAMCEL	4,787,280.00	469,666.00	5,256,946.00	0.00	1,549.00	1,549.00	
COMIUM	3,562,260.00	455,000.00	3,423,550.00	593,710.00	0.00	593,710.00	
QCELL	9,964,948.00	1,530,611.00	11,495,559.00	0.00	0.00	0.00	
I NET WORLD COMPANY	0.00		0.00	0.00	100,000.00	100,000.00	
NETPAGE	201,946.00		201,946.00	0.00	0.00	0.00	
NAWEC	4,000,000.00		1,500,000.00	4,000,000.00	22,878,755.00	25,378,755.00	Part of Arrears Paid
UNIQUE SOLUTIONS	125,692.00		283,628.00	0.00	157,936.00	0.00	Arrears Paid in 2021
INSIST NET	108,000.00		108,000.00	0.00	0.00	0.00	
CORE MULTIMEDIA TV	30,000.00		30,000.00	0.00	0.00	0.00	
D.K TELECOMS	75,000.00		75,000.00	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		50,000.00	0.00	20,000.00	0.00	
MUSLIM AHMADIYYA TV	30,000.00		30,000.00	0.00	0.00	0.00	
KARADENİZ POWERSHIP	14,285,000.00		14,285,000.00	0.00	0.00	0.00	
XOOM WIRELESS	50,000.00		50,000.00	0.00	0.00	0.00	Part of Arrears Paid
AGUA INC	78,142.00		103,142.00	0.00	224,835.00	199,835.00	
TOTAL	76,119,512.00	5,280,307.00	72,472,970.00	10,629,785.00	74,671,808.00	83,598,657.00	

Public Utilities Regulatory Authority (PURA)
Auditor's Report and Financial Statements
for the year ended 31st December 2020

Contents

Financial Highlights	3
General Information	4
Directors' Report.....	6
Report of the Independent Auditor's, HAD & Co	9
Income statement.....	12
Statement of Financial Position	13
Statement of Changes in Equity	14
Statement of cash flows.....	15
Notes to the financial statements	16
1 Summary of Significant Accounting Policies	16
1.1 Corporate information	16
1.2 Principal Accounting Policies.....	16
1.3 Significant accounting estimates, assumptions, and judgments	22
2. Revenue.....	23
3. Other income	23
4. Personnel cost and number	23
5. Administrative expenses	24
6. Surplus for the year	25
7. Property, plant, and equipment.....	26
8. Investments.....	27
9. Receivables.....	27
10. Cash and cash equivalents	28
11. Capital.....	29
12. Payables.....	29
13. Related party transactions	30
14. Capital commitments	34

15.	Contingencies	34
16.	Capital management	34
17.	Impact of Covid-19	35
Supplementary Information		37
i)	Regulatory fees.....	38
ii)	Numbering fees.....	38
iii)	Trade receivables.....	39
iv)	Bank balances.....	40

Financial Highlights

	31-Dec-20	31-Dec-19
Surplus for the year (GMD)	43,921,622	2,008,213
Unimpaired capital (GMD)	149,207,693	105,286,071
Net current assets (GMD)	144,611,526	99,479,333
Net assets (GMD)	149,207,693	105,286,071
Management expenses to income ratio (%)	45%	67%
Staff/personnel costs to income ratio (%)	19%	27%
<i>Liquidity Ratios</i>		
Quick Ratio/Acid Test Ratio (times)	5.63	17.62
Current Ratio (times)	5.63	17.62
<i>Solvency Ratios</i>		
Debt to Equity Ratio (%)	21%	6%
Equity Ratio (%)	83%	95%
Debt Ratio (%)	17%	5%
<i>Efficiency Ratios</i>		
Bad and doubtful debts (GMD)	16,540,713	11,085,425
Bad and doubtful debts Ratio (%)	19.8%	12.3%
Accounts Receivables Turnover (times)	1.54	0.85
Asset Turnover Ratio (%)	72%	70%
<i>Profitability Ratios</i>		
Profit (Surplus) Margin Ratio (%)	34%	3%
Return on Assets (%)	24%	2%
Return on Capital Employed (%)	29%	2%
Return on Equity (%)	29%	2%

General Information

Directors

Mr. Alieu Ngum	Chairman
Mr. Momodou B. Jallow	Director General – Board Member (From Jul. 2019 to Mar. 2021)
Mr. Momodou Sissoho	Board Member
Mr. Sana M. Darboe	Board Member
PS Finance	Board Member – Ex-Officio Member
Mrs. Aisatou Jallow Sey	Board Member
Mr. Anthony Ademola Taylor	Board Member
Mr. Malamin Darboe	Board Secretary

Auditors

HAD & Co
Chartered Accountants & Business Advisers
Bertil Harding Highway
Kerr Serigne The Gambia

Bankers

Guaranty Trust Bank (Gambia) Limited 56 Kairaba Avenue KSMD, The Gambia	Trust Bank Limited 3 / 4 Ecowas Avenue Banjul, The Gambia	Access Bank (Gambia) Limited 47 Kairaba Avenue KSMD, The Gambia
Ecobank Gambia Limited 42 Kairaba Avenue KSMD, The Gambia	BSIC Bank Limited Fajara KSMD, The Gambia	

Solicitor

Amie Bensouda & Co, LP
136 Kairaba Avenue
Fajara
Kanifing Municipality
The Gambia

Registered Office

94 Kairaba Avenue
Fajara M. Section
KSMD, The Gambia

Directors' Report

The Directors present the audited financial statements of the corporation for the year ended 31st December 2020.

State of Affairs

The results for the year ended 31st December 2020 are as set out in the attached financial statements.

Directors Responsibilities for the Financial Statements

The Companies (Gambia) 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 state of affairs of the Authority as at the end of the financial year and of its surplus or deficit for that period. In preparing these financial statements, the 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;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Authority will continue in business.

The Directors are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time, the financial position of the Authority and to enable them to ensure that the financial statements comply with the provisions of the Companies Act, 2013 and PURA Act 2001.

They are also responsible for safeguarding the assets of the Authority and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Principal Activities

The principal activities of the Authority 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. The Authority does monitor and enforce standards of performance by public utilities and to promote fair competition amongst them. The Authority also regulates the downstream petroleum industry.

Post balance sheet events

There were no significant events since the year-end, which could affect the results or financial position of the Authority apart from the impact of Covid-19 as disclosed in Note 17.

Results for the year

The results of the Authority are detailed in the accompanying financial statements.

Employees

The number of employees and the cost associated with these employees is as detailed in note [4](#).

Going concern

The Directors have assessed the Authority's ability to continue as a going concern and have no reason to believe the Authority will not remain a going concern in the year ahead.

Fixed Assets

The additions and disposals are as detailed in note [7](#) to the financial statements. There has not been any permanent diminution in the value of the Authority's fixed assets.

Directors and their interest

The members of the board are detailed on page [2](#). None of the directors have beneficial interest in the Authority.

Apart from the Director General, the rest of the directors are appointed for a period of three years, and they may be re-appointed for one further term of three years.

Auditors

The Auditors, HAD & Co, have been appointed by the National Audit Office for a period of five years, from 31st December 2020 to 31st December 2024.

By order of the Board



Secretary

Date..... 21st December2021

Report of the Independent Auditor's, HAD & Co

To the Members of Public Utilities Regulatory Authority (PURA)

Opinion

We have audited the financial statements of Public Utilities Regulatory Authority (PURA), which comprise the Balance Sheet as at 31st December 2020, the Income Statement, Statement of Changes in Equity and Statement of Cash Flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements give a true and fair view of its financial performance and its cash flows for the year then ended in accordance with Generally Accepted Accounting Principles (GAAP) and have been properly prepared in accordance with the Companies Act 2013 and the PURA Act 2001.

Basis for 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 ethical 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.

Other Information

Management is responsible for the other information. The other information comprises the General Information and Report of the Directors as required by the Companies Act 2013 and PURA Act 2001. The other information does not include the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and we do not and will not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If, based on the work we have performed, we concluded that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report.

Other Matter

The financial statements of PURA for the year ended 31st December 2019, were audited by another auditor who expressed an unmodified opinion on those statements.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with GAAP 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 and using the going concern basis of accounting unless management either intends to liquidate the Authority or to cease operations, or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the Authority's financial reporting process.

Auditor's Responsibilities for Audit of the 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. Misstatements can arise from fraud or error and are considered material if, individually or in 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 skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the 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, based on the audit evidence obtained, whether a material uncertainty exists related 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 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.

The Engagement Partner on the audit resulting in this independent auditor's report is **Hassan Jatta**.



HAD & Co

Chartered Accountants and Business Advisers

Registered Auditors

Kerr Serigne, The Gambia

Date..... 31st December 2021

Income statement

for the year ended 31st December 2020

		31st December 2020 GMD	31 st December 2019 GMD
	<i>Notes</i>		
Income			
Revenue	2	128,989,768	76,824,351
Other income	3	1,194,162	1,123,530
Total income		130,183,930	77,947,881
Expenses			
Personnel expenses	4	(24,285,081)	(21,029,892)
Administrative expenses		(41,713,722)	(40,915,184)
Depreciation	7	(3,722,792)	(2,909,167)
Impairment charge	9	(16,540,713)	(11,085,425)
Total expenses		(86,262,308)	(75,939,668)
Surplus for the year		43,921,622 =====	2,008,213 =====

The attached notes form part of these financial statements

Statement of Financial Position

as at 31st December 2020

		31 st December 2020 GMD	31 st December 2019 GMD
Assets	<i>Notes</i>		
Non-current assets			
Property, plant and equipment	7	4,596,167	5,806,738
Total non-current Assets		<u>4,596,167</u>	<u>5,806,738</u>
Current assets			
Investments	8	64,000,000	15,410,850
Receivables	9	78,798,273	84,315,945
Cash and cash equivalent	10	33,040,680	5,738,595
Total current assets		<u>175,838,953</u>	<u>105,465,390</u>
Total Assets		<u>180,435,120</u> =====	<u>111,272,128</u> =====
Equity and Liabilities			
Capital and Reserves			
Capital	11	-	-
Retained earnings		149,207,693	105,286,071
Total Equity and reserves		<u>149,207,693</u>	<u>105,286,071</u>
Liabilities			
Current liabilities			
Payables	12	31,227,427	5,986,057
Total current liabilities		<u>31,227,427</u>	<u>5,986,057</u>
Total equity and liabilities		<u>180,435,120</u> =====	<u>111,272,128</u> =====

These financial statements were approved by the Board of Directors on21st December.....2021 and were signed on its behalf by:

Director



Director.....



The attached notes form part of these financial statements

Statement of Changes in Equity

as at 31st December 2020

	Capital GMD	Retained earnings GMD	Total GMD
Balance as at 1 st January 2019	-	101,585,556	101,585,556
Prior year adjustment	-	1,692,302	1,692,302
Surplus for the year	-	2,008,213	2,008,213
Balance as at 31 st December 2019	-	105,286,071	105,286,071
Balance as at 1st January 2020	-	105,286,071	105,286,071
Surplus for the year	-	43,921,622	43,921,622
Balance as at 31st December 2020	-	149,207,693	149,207,693

The attached notes form part of these financial statements



Statement of cash flows

as at 31st December 2020

		31st December 2020 GMD	31st December 2019 GMD
	<i>Notes</i>		
Operating activities			
Surplus for the year		43,921,622	2,008,213
Depreciation	7	3,722,792	2,909,167
		47,644,414	4,917,380
Movement in working capital			
(Increase)/Decrease in investments		(48,589,150)	2,188,550
Decrease in receivables		5,517,672	1,726,853
Increase/(Decrease) in payables		25,241,370	(174,475)
Prior year adjustment		-	1,692,302
Net cash inflows from operation activities		29,814,306	10,350,610
Investing activities			
Payments to acquire fixed assets	7	(2,512,221)	(3,881,243)
Net cash flow from investing activities		(2,512,221)	(3,881,243)
Net increase in cash and cash equivalent		27,302,085	6,469,367
Cash and cash equivalent at the beginning of the year		5,738,595	(730,772)
Cash and cash equivalents at end of the year 10		33,040,680	5,738,595
		=====	=====

The attached notes form part of these financial statements

Notes to the financial statements

1 Summary of Significant Accounting Policies

1.1 Corporate information

Public Utilities Regulatory Authority (PURA) was incorporated by an Act of parliament in 2001 and started operation in 2004. The registered address of the Authority is 94 Kairaba Avenue, Fajara M. Section, Kanifing Municipality, The Gambia.

The principal activities of the Authority 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. The Authority does monitor and enforce standards of performance by public utilities and to promote fair competition amongst them. The Authority also regulates the downstream petroleum industry.

1.2 Principal Accounting Policies

The following accounting policies have been applied consistently in dealing with items, which are considered material to the Authority's financial statements.

i. Basis of preparation

Statement of compliance

The financial statements have been prepared in accordance with Generally Accepted Accounting Principles, Companies Act 2013 and the PURA Act 2001.

Basis of measurement

The financial statements are prepared under the historical cost convention.

ii. Revenue recognition

Revenue is measured at the fair value of the consideration received or receivable. Revenue is recognised when the performance obligations of the Authority is satisfied, that is when the services have been delivered to the regulated entities.

The Authority derive its revenue for the Regulatory fees and fines, external funding, investment income and any other income accruing on account.

Fees and fines

The Regulatory fees are based on a percentage of the actual returns received, which are mainly audited or management accounts of the previous year.

Petroleum Levy

This is based on D0.07 of total litres of petroleum lifted for a month by the Petroleum Companies, based on GRA computation.

PURA International Gateway Fund

This is based on the sharing mechanism approved by the Cabinet.

Grants

Revenue grants received are recognised in the income statement on a systematic basis over the period necessary to match them with the related cost, for which they are intended to compensate. Capital grants are recognised in the income statement over the useful life of the asset(s) to which they relate.

Interest income

Interest revenue is generally recognised when future economic benefits of the underlying assets will flow to the entity and it can be reliably measured. It is income derived from use of an entity's assets and hence the interest is mostly dependent on the underlying agreement.

Interest earned comprises of interest on loans, treasury bills, bank deposits and other instruments and is accounted for on an accrual's basis. In respect of loans, recognition of interest income ceases when payment of interest or principal is in doubt and any interest already recognised during that accounting period is reversed. Interest is thereafter included in income only when received.

Government subventions

These are monies received periodically into the Authority's designated bank accounts to defray costs of operations. They are leased to the income statement in the period received, unless stated otherwise.

iii. Expenses

Expenses are recognised when, and to the extent that, the goods or services have been received. They are measured at the fair value of the consideration paid or payable.

iv. Property, plant and equipment

Property, plant and equipment are stated at cost less accumulated depreciation. Cost includes all cost incurred in acquiring the asset plus all directly attributable costs incurred in bringing the asset to its present location and condition for the asset to become operational.

Depreciation is provided on property, plant and equipment, excluding land, on a straight-line basis at annual rates calculated to write off the cost of each asset over its estimated useful life as follows:

Asset category	Rate per annum
Motor vehicles	25%
Computer and other office equipment	25%
Furniture, fixtures, and fittings	20%
Others	20%

The estimated useful lives, residual values and depreciation method are reviewed at each year end, with the effect of any changes in estimate accounted for on a prospective basis.

The gain or loss arising on the disposal or retirement of an item of property, plant and equipment is determined as the difference between the sales proceeds and the carrying amount of the asset and is recognised in the income statement.

Subsequent expenditure

Expenditure incurred to replace a component of an item of property, plant and equipment that is accounted for separately, including major inspection and overhaul expenditure, is capitalised. Other subsequent expenditure is capitalised only when it increases the future economic benefits embodied in the item of property, plant, and equipment. All other expenditures are recognised in the income statement.

v. Investments

Treasury bills and bank deposits are stated at cost. Credit is taken for related income in the period it accrues.

vi. Accounts receivable

Accounts receivable originated by the Authority is measured at cost. An allowance for credit losses of accounts receivable is established when there is objective evidence that the Authority will not be able to collect the amounts due. Indicators that the accounts receivable are impaired include consistent default in the payments when considered due (more than 90 days), financial difficulties of the regulated entity and other indicators. When an accounts receivable is considered uncollectible, it is written off against the allowance account for credit losses. Subsequent recoveries of amounts previously written off are credited in the statement of comprehensive income. The carrying value of accounts receivable approximates to their fair value due to the short-term nature of those receivables.

vii. Cash and cash equivalents

Cash and local bank balances included in the balance sheet comprises cash in hand, balances held with banks and other financial institutions.

Cash and cash equivalents included in the cash flow statement comprises of cash, bank and other financial institutions balances and short term investment, net of bank overdrafts.

viii. Accounts and other payables

Liabilities are recognised for amounts to be paid in the future for goods or services received, whether billed to the Authority.

ix. Post-employment benefits - defined contribution plan

A defined contribution plan is a post-employment benefit plan under which an entity pays fixed contributions into a separate entity and will have no legal or constructive obligation to pay further amounts if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior reporting periods. Obligations for defined contribution pension plans are determined by the amounts to be contributed and recognized as expense in profit or loss when they are due in respect of service rendered before the end of the reporting period.

The Authority contributes to the Social Security and Housing Finance Corporation's administered Provident Fund Scheme, wherein the employer contributes 15% of the employee's gross salary.

x. Foreign currencies

Functional and presentation currency

The financial statements are presented in The Gambia Dalasi (GMD), which is the Authority's functional and presentation currency.

Transaction and balances

Transactions in foreign currencies are translated into the functional currency using the exchange rates prevailing at the transaction dates. Monetary assets and liabilities expressed in foreign currencies at the reporting date are translated at rates of exchange ruling at the reporting date. Exchange differences arising in these cases are dealt with in the statement of comprehensive income.

xi. Impairment

At reporting date, the Authority assesses if there is any objective evidence indicating impairment of financial assets or non-collectability of receivables.

An impairment loss, if any, arrived at as a difference between the carrying amount and the recoverable amount, is recognised in the statement of comprehensive income. The recoverable amount represents the present value of expected future cash flows discounted at original effective interest rate. Cash flows relating to short term receivables are not discounted.

xii. Contingent liabilities and contingent assets

A contingent liability is a possible obligation that arises from past events and whose existence will only be confirmed by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Authority. It can also be a present obligation arising from the past events that is not recognized because it is not probable that outflow of economic resources will be required, or the amount of obligation cannot be measured reliably.

Contingent liabilities are not recognized but are disclosed in the notes to the accounts. When a change in the probability of an outflow occurs so that outflow is probable, it will then be recognized as provision.

A contingent asset is a possible asset that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Authority. Contingent assets are not recognized but are disclosed in the notes to the accounts when an inflow of economic benefits is probable. When an inflow is virtually certain, an asset is recognized.

xiii. Taxation

No income tax provision is made as the Authority is exempted from corporate tax as an Agency of The Government as stipulated in Section 24 of the Income and Valed Added Tax Act, 2012.

xiv. Provisions

A provision is recognised in the balance sheet when the Authority has a legal or constructive obligation as a result of a past events, and it is probable that an outflow of economic benefits will be required to settle the obligation.

xv. Related parties

For the purposes of these financial statements all government related entities, key management personnel and Board members, together with the close members of their families in each case and with companies controlled by them, are considered, and referred to as related parties. A number of transactions are entered into with related parties in the normal course of business. A detailed breakdown of related party transactions and balances outstanding at the year-end is provided in Note [13](#).

1.3 Significant accounting estimates, assumptions, and judgments

The preparation of financial statements requires management to make judgements, estimates and assumptions that affect the application of policies and reported amounts of assets and liabilities, income, and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period or in the period of the revision and future periods if the revision affects both current and future periods.

The key assumption concerning the future and other key sources of estimation uncertainty at the balance sheet date, that have a significant risk of causing material adjustment to the carrying amounts of assets and liabilities are as follows:

- Going concern assessment;
- Assessment of the useful lives and residual values of fixed assets;
- Assessment of provision for bad and doubtful debts;
- Assessment for impairment of assets.



2. Revenue

	31st December 2020 GMD	31st December 2019 GMD
Regulatory fees	76,119,512	62,448,445
Application fees	261,500	239,600
Regulatory fees Radio Stations	110,000	-
Typed approved fees	3,538,944	2,976,472
Penalty fees	13,325,166	310,000
Petroleum application fees	641,000	506,500
Numbering fees	5,280,307	2,648,093
Petroleum levy fees	10,346,746	7,695,241
PURA International Gateway Funds	19,366,593	-
	128,989,768	76,824,351

3. Other income

Staff loans interest	69,396	29,330
Investment income	1,124,766	1,094,200
	1,194,162	1,123,530

4. Personnel cost and number

The average number of staff employed during the year analysed by category, is as follows:

	31st December 2020	31st December 2019
Management	10	8
Others	50	45
	60	53

Cost

The aggregate payroll costs of these persons were as follows:

	31st December 2020 GMD	31st December 2019 GMD
Salaries and wages	21,499,343	18,817,769
Social Security contributions	2,785,738	2,212,123
	24,285,081	21,029,892

5. Administrative expenses

Medical expenses	1,316,585	1,651,576
National Travel exp.	183,115	268,813
Stationery/ Office supplies	1,748,891	1,650,369
Staff Travel Insurance	-	12,100
Fuel & Lubricants	5,105,628	3,722,893
Rent/ Facility Mgt. services	3,164,489	2,853,848
Electricity & Water	779,532	897,450
Advertisement	732,895	884,440
Promotional Mat/ Activities	-	5,000
Subscription – Journal/Magazines	107,124	45,350
Postages	5,400	4,915
Communications	3,849,807	4,627,990
Stakeholder Relationship	634,788	571,573
Repairs & Maintenance	796,229	743,758
Consumer Outreach Program	1,499,583	1,992,517
Workshop/Retreat (Local)	221,503	725,427
Staff Car Scheme	850,000	3,525,000
Consultancy	510,441	801,591
Conference & Meetings	862,211	5,970,761
Vehicle Insurance/ License	103,664	141,254
Staff uniform	40,000	54,900
Corporate social responsibilities	2,152,010	1,037,060
Regulatory Support Expenses/CERT Project	3,174,066	768,039
Legal and Registration Fees	361,700	19,800
Fact Finding Taskforce	-	275,000
Petroleum Management Costs	1,594,389	1,453,731



	31st December 2020 GMD	31st December 2019 GMD
International Gateway Management Costs	3,419,209	5,650
Software Licensing Costs	335,897	-
Bank Charges Gateway A/c.	493,358	-
Bank charges / Int. Paid	347,952	82,842
Board fees	712,000	535,114
Membership contributions	930,431	378,087
Audit fees	230,000	210,450
Travel & Training	5,450,825	4,997,886
	41,713,722	40,915,184

6. Surplus for the year

	31st December 2020 GMD	31st December 2019 GMD
<i>Profit for the year is stated after charging:</i>		
Audit fees	230,000	210,450
Board of Directors' remuneration	712,000	535,114
	=====	=====

7. Property, plant and equipment

	Motor vehicles GMD	Computer equip. GMD	Furniture & fittings GMD	Other assets GMD	Total GMD
Cost					
1 st Jan. 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 st Dec. 2019	10,319,750	17,226,414	5,714,505	7,487,094	40,747,763
Additions	-	1,372,452	594,265	545,504	2,512,221
At 31st Dec. 2020	10,319,750	18,598,866	6,308,770	8,032,598	43,259,984
Depreciation					
At 1 st Jan. 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 st Dec. 2019	8,138,775	16,275,342	5,367,715	5,159,193	34,941,025
Charge for the year	1,347,225	777,499	267,163	1,330,905	3,722,792
At 31st Dec. 2020	9,486,000	17,052,841	5,634,878	6,490,098	38,663,817
Net book value					
As at 31st Dec. 2020	833,750	1,546,025	673,892	1,542,500	4,596,167
As at 31 st Dec. 2019	2,180,975	951,072	346,790	2,327,901	5,806,738



8. Investments

	31 st December 2020 GMD	31 st December 2019 GMD
Fixed deposits	64,000,000	-
Treasury bills	-	15,410,850
	<u>64,000,000</u>	<u>15,410,850</u>

Fixed deposits

The Fixed Deposits Investment are Funds set aside for the construction of PURA Head office Building.

Treasury bills

PURA has two treasury bill investments with Trust Bank Limited amounting to GMD15,410,850. An amount of GMD 7,457,250 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 GMD 7,953,600 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.

9. Receivables

Trade receivables	83,598,657	89,954,144
Other receivables	1,013,229	-
Prepayments	425,000	1,019,865
Staff loans	10,302,100	4,427,361
	<u>95,338,986</u>	<u>95,401,370</u>
Gross receivables		
	95,338,986	95,401,370
Provision for bad and doubtful debts	(16,540,713)	(11,085,425)
	<u>78,798,273</u>	<u>84,315,945</u>
Net receivables		
	78,798,273	84,315,945

The Authority does not have a provisioning policy and provision made is largely based on advice from the external auditors. Provision made last year of D11,085,425 related to very long debts due from private companies.

The provision in respect of trade receivables of **D16,540,713 (only 20%)** relates to GAMTEL and NAWEC, with total outstanding balance of D82,703,563, representing 99% (2019: total outstanding balance of D74,167,488, representing 82%) of the total trade receivables balance of D83,598,657 (2019: D89,954,144), have been outstanding for more than 3 years and recovery continues to be a challenge. However, management is engaging its line Ministry, Ministry of Finance, managements of both GAMTEL and NAWEC to ensure that these debts are recovered as soon as possible by proposing some offsetting arrangement, monthly repayment schedules, which if accepted and followed, will lead to the gradual repayment of all these debts.

	31st December 2020 GMD	31st December 2019 GMD
<i>Staff loans</i>		
Personal	1,068,048	853,441
Car	3,350,880	3,573,920
Building	5,883,172	-
	10,302,100	4,427,361
<i>Provision for bad and doubtful debts</i>		
Opening balance	11,085,425	-
Charge for the year	16,540,713	11,085,425
Write-off	(11,085,425)	-
	16,540,713	11,085,425
10. Cash and cash equivalents		
Bank balances	33,035,680	5,728,595
Cash in hand	5,000	10,000
	33,040,680	5,738,595

	31st December 2020 GMD	31st December 2019 GMD
11. Capital		
There is no authorised capital for the Authority.		
12. Payables		
3rd Parties Share of Gateway Fund	20,337,421	-
Gateway Fund Transit A/c	2,356,772	-
Accruals	795,000	-
WATRA Membership Contribution	-	1,491,525
Provision – audit fees	230,000	210,450
Provision – telephone bills	7,448,234	4,088,807
Provision – fixed assets supplied	60,000	195,275
	31,227,427	5,986,057

3rd Parties Share of Gateway Fund

These are Shares of Gateway Funds of ICT Agency of MOICI and GAMTEL. As per the Cabinet Approved Share of the International Gateway Funds of the 50% from the Licensed Operators, GAMTEL and ICT Agency are each entitled to 5% share of the 50% funds, which PURA is managing.

The ICT Agency was not having a Bank Account for their Funds to be transferred to them, so it was retained in the Gateway Bank Account, which as of April 2021 a Bank account was opened by the Accountant General at the Central Bank of The Gambia. Their outstanding balance was transferred to the said new account.

The GAMTEL share was also paid to their Bank Account.

Gateway Fund Transit A/c

This account holds the 50% share of Gateway Funds inflows invoiced to Gateway Licensed Operators before distributed to the various parties.

Provision – telephone bills

PURA is using GAMTEL Telephone Facilities (Land phones and Internet cable connections) for communication needs of the Authority. In turn PURA provide services to GAMTEL in form Regulatory services, which every year PURA issued invoices of Regulatory fees to all Operators for the Administrative costs of Regulation. GAMTEL is owing PURA a huge amount of money on Regulatory Fees, which GAMTEL is not paying regularly.

In the past, the Management of PURA and GAMTEL agreed to a net off the GAMTEL Telephone Bills against their Regulatory Fees arrears, but of past years this does not happen, due to Noncompliance from GAMTEL Management. At the end of every Year, PURA Finance will make Provisions for unpaid GAMTEL Telephone Facilities (Land phones and Internet cable connections) to reflect the usage in our Financial Statements.

13. Related party transactions

(a) Related entities

The Authority is related to all Government ministries, departments, agencies and quasi-autonomous non-governmental organisations under the common control of the Government. Also, the Authority is related to organisations that the Government jointly controls or significantly influences.

The Authority enters into transactions with these entities in the normal course of business based on consideration agreed with these related parties.

The nature of the transactions with these entities includes:

	31st December 2020 GMD	31st December 2019 GMD
<i>Purchase of goods and services from related entities</i>		
GRA - Payroll tax	2,717,923	2,260,222
SSHFC - SSHFC contributions	2,785,738	2,220,853
NAWEC - Electricity and water	779,532	897,450
GAMPOST - Postages	5,400	4,915
GAMTEL/Gamcel - Communication	3,359,427	1,762,435
	9,648,020	7,145,875



	31 st December 2020 GMD	31 st December 2019 GMD
<i>Sale of goods and services to related entities</i>		
<i>Regulatory fees</i>		
NAWEC	4,000,000	4,000,000
GAMTEL	5,000,000	5,000,000
Gamcel	4,787,280	4,261,565
GRTS TV	30,000	30,000
	13,817,280	13,291,565
<i>Numbering fees</i>		
GAMTEL	1,036,075	518,037
Gamcel	469,666	303,912
	1,505,741	821,949
<i>PURA International Gateway Funds</i>		
Government of The Gambia	129,908,577	-
ICT Agency	-	-
Gamtel	-	-
	129,908,577	-
<i>Petroleum levy</i>		
Gambia Revenue Authority	10,346,746	7,695,241
<i>Receivables</i>		
NAWEC	25,378,755	22,878,755
GAMTEL	57,324,808	51,288,733
Gamcel	1,549	1,549
Accountant Generals Department	1,013,229	-
GRTS TV	-	-
	83,718,341	74,169,037



	31 st December 2020 GMD	31 st December 2019 GMD
<i>Provision for bad debts</i>		
GAMTEL	11,464,962	-
NAWEC	5,075,751	-
	<hr/> 16,540,713	<hr/> -
<i>Payables</i>		
NAWEC	-	-
GAMTEL	-	-
Gamcel	-	-
GRTS TV	-	-
GRA	-	-
SSHFC	-	-
	<hr/> -	<hr/> -

(b) Transactions with Board of Directors and senior management

Compensation

Key management includes Board of Directors and members of senior management. The compensation paid and payable to key management for employee services is shown below:

	31 st December 2020 GMD	31 st December 2019 GMD
Board of Directors' emolument	712,000	535,114
Board of Directors' telephone allowance	70,000	-
Senior management salaries and Allowances	7,479,372	5,651,800
Employer provident fund contributions	115,574	58,218
Injury compensation contributions	1,980	1,980
Medical expenses	53,909	161,180
National Travel exp.	26,675	35,750
Stationery/ Office supplies	-	-



	31 st December 2020 GMD	31 st December 2019 GMD
Staff Travel Insurance	-	3,645
Communications	367,000	529,500
Staff Car Scheme	-	2,075,000
Conference & Meetings	135,395	1,899,295
Travel & Training	1,755,796	291,183
	10,717,701	11,242,665
<i>Purchase of goods and services from Board of Directors and senior management staff</i>		
<i>Goods</i>		
Board of Directors	-	-
Senior management staff	-	-
	-	-
<i>Services</i>		
Board of Directors	-	-
Senior management staff	-	-
	-	-
<i>Staff loans interest</i>		
Directors	-	-
Senior management staff	26,099	7,359
	26,099	7,359
<i>Other receivables</i>		
Board of Directors	-	-
Senior management staff	-	-
	-	-



31st December	31 st December
2020	2019
GMD	GMD

Staff loans

<i>Personal</i> - Senior management staff	455,816	177,966
<i>Car</i> - Senior management staff	1,397,500	1,889,550
<i>Building</i> - Senior management staff	1,382,797	-
	3,236,113	2,067,516

Payables

Board of Directors	-	-
Senior management staff	-	-
	-	-

31st December	31 st December
2020	2019
GMD	GMD

14. Capital commitments

Authorised by the board of directors and contracted for	-	-
Authorised by the board of directors and not contracted for	-	-

15. Contingencies

There were no liabilities in respect of claims against the Authority as at the balance sheet date. (2019: Nil).

16. Capital management

The Authority's objectives when managing capital is to safeguard its ability to continue as a going concern, so that it can continue to provide returns for shareholders and benefits for other stakeholders and to maintain an optimal capital structure to reduce the cost of capital.

Consistent with others in the industry, the company monitors capital on the basis of the gearing ratio. The ratio is calculated as net debt divided by total capital. Net debt is calculated as total borrowings (including current position of trade and other payables as shown in the statement of financial position) less cash and cash equivalents. Total capital is calculated as 'equity' as shown in the statement of financial position plus net debt.

	31st December 2020 GMD	31st December 2019 GMD
Trade and other payables	31,227,427	5,986,057
Cash and cash equivalents (Note 10)	(33,040,680)	(5,738,595)
Net debt	(1,813,253)	247,462
Total equity	149,207,693	105,286,071
Total capital	147,394,440	105,533,533
Gearing ratio	(1.2%)	0.2%

There are no externally imposed capital requirements.

17. Impact of Covid-19

General overview

Since 31st December 2019, the spread of COVID-19 has severely impacted many local economies around the globe. In many countries, businesses are being forced to cease or limit operations for long or indefinite periods of time. Measures taken to contain the spread of the virus, including travel bans, quarantines, social distancing, and closures of non-essential services have triggered significant disruptions to businesses worldwide, resulting in an economic slowdown. Governments and central banks have responded with monetary and fiscal interventions to stabilize economic conditions.

The 2020 fiscal year has been a difficult one for The Gambia due to the outbreak of the coronavirus pandemic. As of 30th November 2020, a total of 3,743 confirmed cases with 123 fatalities have been recorded. The Government has continued to

monitor the spread of the virus and has put in place effective measures that have limited and controlled the spread of the virus.

Following the outbreak of the pandemic, initial growth forecasts for 2020 were revised downwards from 6.5 percent to -1.5 percent. The new growth forecasts are focused on shocks such as airport closures, land border closures, and a lack of tourism activities. The Gambia was under a state of emergency from April to October, with a variety of stringent measures in effect, including the closure or scale down of businesses, schools, markets, restaurants.

Specific to PURA

The covid-19 has impacted PURA in many ways, below are some of the areas affected:

- The processing of license for the petroleum and the broadcasting sector were suspended by the respective Ministries (Ministry of Petroleum and Energy and Ministry of Information, Communication, and Infrastructure) which has affected our licencing application fees.
- The covid-19 also affected PURA's plan to work with the Ministry of Finance for the recovery of outstanding regulatory fees from state owned enterprises such as NAWEC and GAMTEL, this was not possible due to the several restrictions of the Covid.
- The pandemic also affects the periodic collection of data from several sectors because most institutions scale down their processes during the pandemic as a result it was difficult to get data from them.
- Overall staff development was also affected as a result of the pandemic because staffs were unable to attend local and overseas training which has a significant impact on staff career development.



Supplementary Information

i) Regulatory fees

	31st December 2020 GMD	31st December 2019 GMD
GAMTEL	5,000,000	5,000,000
Nawec	4,000,000	4,000,000
Gamcel	4,787,280	4,261,566
Africell	33,731,244	27,692,335
Comium	3,562,260	3,725,799
QCell	9,964,948	7,886,830
Net page	201,946	142,895
Unique Solutions	125,692	157,936
I NET World Co	-	50,000
Agua Inc	78,142	74,835
Karadeniz Powership	14,285,000	9,111,375
Core Broadcasting Multimedia	30,000	30,000
GRTS TV	30,000	30,000
Mediamatics (Paradise TV)	30,000	30,000
Muslim Television Ahmadiyya (G)	30,000	30,000
Star TV	30,000	30,000
Xoom Wireless Limited	50,000	50,000
Insist Net	108,000	59,874
D.K Telecoms	75,000	-
	76,119,512	62,363,445

ii) Numbering fees

GAMTEL	1,036,075	518,037
QCell	1,530,611	732,219
Gamcel	469,666	303,912
Comium	455,000	211,678
Africell	1,788,955	882,248
	5,280,307	2,648,093



iii) Trade receivables

	31 st December 2020 GMD	31 st December 2019 GMD
GAMTEL	57,324,808	51,288,733
NAWEC	25,378,755	22,878,755
Gamcel	1,549	1,549
G. E. G Limited	-	10,660,425
I Link	-	50,000
Linux	-	225,000
Thomas Global Technologies	-	150,000
Agua Inc	199,835	224,835
Qcell	-	8
Africell	-	2,307,696
INET Limited	100,000	100,000
Comium	593,710	338,709
Unique Solutions	-	157,936
Mediamatic-Paradise TV	-	20,000
Petroleum Levy	-	1,550,498
	83,598,657	89,954,144

Customers how balances have been provided for

G. E. G Limited	-	10,660,425
I Link	-	50,000
Linux	-	225,000
Thomas Global Technologies	-	150,000
GAMTEL	11,464,962	-
NAWEC	5,075,751	-
	16,540,713	11,085,425

iv) Bank balances

	31st December 2020 GMD	31st December 2019 GMD
Trust Bank Limited	2,815,112	1,143,860
Ecobank Gambia Limited	3,359,055	27,706
Access Bank Gambia Limited	37,206	3,127,620
Guaranty Trust Bank Gambia Limited	4,054,801	1,429,409
Guaranty Trust Bank Gambia Limited - (Gateway Funds)	22,570,794	-
BSIC Gambia Limited	198,712	-
	33,035,680	5,728,595

PUBLIC UTILITIES REGULATORY AUTHORITY (PURA)

Management Letter
for the year ended 31st December 2020

Strictly private and confidential

Board of Directors
Public Utilities Regulatory Authority (PURA)
Kairaba Avenue
The Gambia

27th October 2021

Dear Sirs,

Audit of the financial statements for the year ended 31st December 2020

We have recently concluded our audit of the above financial statements and attach our Management Letter on various matters noted by us during the course of our work.

The observations raised during the audit are categorized into three different grades as follows:

- **Grade 1:** These are observations that are particularly significant and the involvement of management may be required for their resolution.
- **Grade 2:** These are observations that may have a significant impact on the control environment.
- **Grade 3:** These are observations which are less significant than Grade 1 and 2 but still need attention.

We wish to inform you that the primary purpose of the audit is to enable us to express an opinion on the financial statements. Our examination of the accounting records are carried out on a test basis and 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.

This document is provided on the basis that it is for the information of management and should not be quoted in whole or in part without our prior written consent.

We would like to take this opportunity to thank you and your staff for the cooperation accorded to us during the conduct of the audit. Should you require additional information on the matters raised, please do not hesitate to contact us.

Yours faithfully,



HAD & Co

Contents

Payroll not reviewed	2
Late Payment of PAYE Taxes	3
Staff Personal Files.....	4
Lack of a Provisioning policy	7
Categorisation of staff costs.....	8
Internal Audit – various items.....	9
Board Matters.....	13
Review of matters previously raised	16

Department	Finance & Admin
Sub-Unit	Finance
Subject title	Payroll not reviewed
Grade	1
Observation No.	1
Observation	<p>We noted that payroll was prepared monthly for the period under review, however there was no evidence in the form of signature to confirm that they were reviewed by a senior official for the following months:</p> <p>January 2020 February 2020</p>
Implication	This is indicative of control lapses in payroll administration which could lead to errors and other irregularities undetected.
Recommendation	Monthly payroll prepared should be subjected to review which is evidenced by signature of a senior official.
Management comments	The preparation of Payroll was done by the Director of Finance & Admin, however, from March 2020 onwards, the Payroll is now being prepared by Directorate of Human Resources and Corporate Affairs and reviewed by both Finance and Internal Audit. Signatures are appended to the payroll for confirmation.

Department	Finance	
Subject Area	Payroll	
Subject Title	Late Payment of PAYE Taxes	
Grade	1	
Observation No.	2	
Observation	We also noted late payments of PAYE to Gambia Revenue Authority (GRA) for the following months:	
	Month	PAYE Tax - Date paid
	August	06.10.20
	November	18.01.21
	December	18.01.21
Implication	The authority may incur fines/penalties and interest levied by GRA due to late payments, which could result in financial loss.	
Recommendation	We recommend that timely payment of PAYE be done, which is on or before the 15 th day following the month end.	
Management Comments	<p>GRA has MOUs with Guaranty Trust Bank for payment of PAYE Tax to the Bank, however during the periods mentioned above, the POS system of the Bank was not functioning as a result the payments were not done on time. We will ensure that next time when such occurrences happen PURA will make a manual payment to ensure the deadlines are adhered to.</p> <p>Please note that, PURA was nominated Twice for being one of the most responsive Institution for timely payments of PAYE Tax.</p>	

Department	Finance/HR	
Subject Area	Payroll	
Subject Title	Staff Personal Files	
Grade	1	
Observation No.	3	
Observation	From the sample of staff personal files reviewed, we noted that no Job Descriptions (JD), Staff Appraisal, Medical Certificate, Confirmation of Appointment and Certificate of Character were found in the personal files of some of the staff. The following staff were affected:	
	Staff Name	Issues
	Paul S Mendy	<ul style="list-style-type: none"> • No Job Description • No Certificate of Character
	Rodine S Renner	<ul style="list-style-type: none"> • No Job Description • No Certificate of Character • No Staff Appraisal
	Malamin Darboe	<ul style="list-style-type: none"> • No Job Description • No Certificate of Character • No Staff Appraisal
	Jamilatou Saidy	<ul style="list-style-type: none"> • No Appointment Letter • No Job Description • No Medical Certificate • No Certificate of Character • No Staff Appraisal
	Solo Sima	<ul style="list-style-type: none"> • No Job Description • No Certificate of Character • No Staff Appraisal
	Burama Jammeh	<ul style="list-style-type: none"> • No Job Description • No Medical Certificate • No Certificate of Character • No Staff Appraisal
	Momodou B Jallow	<ul style="list-style-type: none"> • No Job Description • No Medical Certificate

		<ul style="list-style-type: none"> • No Confirmation of appointment • No Certificate of Character • No Staff Appraisal
	Ismaila Bah	<ul style="list-style-type: none"> • No Job Description • No Confirmation of appointment • No Medical Certificate • No Certificate of Character • No Staff Appraisal
	Vaidiodio Njie	<ul style="list-style-type: none"> • No Job Description • No Medical Certificate • No Certificate of Character • No Staff Appraisal
	Marie Louis Njie	<ul style="list-style-type: none"> • No Appointment Letter • No Job Description • No Certificate of Character • No Confirmation of appointment • No Staff Appraisal
Implication	The Authority has not complied with its own Service Rule which requires all these documents, among others, to be completed for each staff. Besides, the absence of the above documents could raise doubt as to whether rigorous checking of potential candidates was carried out during the appointment process.	
Recommendation	All relevant documents stated above should be filed in the affected employees' personal file. Going forward, the Human Resource staff conduct special audit of the staff personal file fix all gap.	
Management Comments	<p>Job Descriptions: There are job descriptions even though some personal files did not have copies; however, the observation is noted, and all Personal Files have been updated with the required documentations.</p> <p>Certificate of Character: The Service Rules, section 2 subsection 6 provides No person shall be appointed without Certificate of Character if the Authority so requires. However, the staff under question were appointed between 2005 and 2007; It was not required then as the Service Rule being referenced is the 2017 version which is almost a decade after the appointment of the staff. However, all recent employees have Certificates of Character, and</p>	

the Authority will make sure that everyone appointed tenders Certificate of Character henceforth. Those employees without certificate of character on file will be requested to submit one as soon as possible.

Staff Appraisal: There are Staff Appraisals even though some personal files did not have copy. They were in different Board files as part of Board papers. For example, Rodine S. Renner, Jamilatou Saidy, and Burama Jammeh could be found in the 42nd Board Meeting Board paper; Malamin Darboe in the 46th Board meeting Board paper. However, the observation is noted and all the personal files will be updated with the updated appraisals as the Authority is working on the Performance Management Framework for all the staff as part of its 3 Year Strategic Plan.

However, there is no appraisal for Ismaila Bah the Driver on contract and Marie Luis Mendy, the Cleaner as indicated. Valdiodio Njie was still under probation during the Auditing period hence yet to be appraised for confirmation.

For Momodou B. Jallow, he is the Late Director General and appointed by the Executive (Office of the President) as per PURA Act 2001. The Act is clear that he should be appointed on Terms and Conditions to be determined by the President on the advice of the Minister MOFEA. He is responsible for executing the functions of the Authority, which is clearly spelt out in the Act.

Medical Certificate: There is no medical certificate for Ismaila Bah and Marie Louis Mendy since when they were appointed in 2005, it was not necessary or required. In the case of the Late Director General, he was on a contract with the Government, and his services were transferred to the Authority from AMRC, hence he was not a regular permanent employee to be affected by this provision in the service rule.

However, all the recommendations of the Auditor are highly appreciated and will be fully implemented.

Department	Finance
Subject Area	Provisioning
Subject Title	Lack of a Provisioning policy
Grade	1
Observation No.	4
Observation	The Authority does not have a provisioning policy and provision made is largely based on advice from the external auditors. Provision made last year of D11,085,425 related to very long debts due from private companies. Debts due from government institutions are not provided for irrespective of how long they have been overdue.
Implication	<p>Lack of adequate provisioning could result in misstatement of the financial statements and decisions based on the net results could be misleading.</p> <p>The current finance manual may not be useful reference since it is very outdated and inadequate.</p>
Recommendation	A comprehensive provisioning policy should be developed, approved by the board before it is adopted. This should be included in the finance manual.
Management Comments	Management is currently updating the PURA Financial Procedures Manual and will include the Provisioning Policy.

Department	Finance
Subject Area	Expenses
Subject Title	Categorisation of staff costs
Grade	2
Observation No.	5
Observation	<p>We are concerned that not all staff related costs are categorised and reported as staff costs in the trial balance and financial statements. Only 2100 - STAFF COST and 2200 - STAFF ALLOWANCE were reported as staff costs in the financial statements and others like the following as shown as general admin costs:</p> <p>2105-Medical expense 2309 -Communications 2316 -Staff Car Scheme 2401 -Training Expenses (Overs) 2403 Training Expenses (Local) 2607- Staff Uniform</p> <p>We also noted that stationeries and office supplies (mainly staff provisions) are all included in one account 2301 - Stationery/Office Supply.</p>
Implication	The actual staff costs are not reflected in the financial statements and therefore any associated ratios and benchmarks based on these figures could be misleading.
Recommendation	<p>Management should ensure that the Chart of Accounts is amended to group all staff related costs as such and this should be reflected in the financial statements going forward. This classification and grouping should also be reflected in the finance manual.</p> <p>Stationery costs and office supplies should also be separated.</p>
Management Comments	Management will reclassify these expenses in the Financial Statements henceforth.

Department	Internal Audit Unit/Department
Subject Area	Internal Audit Work
Subject Title	Internal Audit – various items
Grade	1
Observation No.	6
Observation	<p>Audit plan We noted that the Audit Work Plan prepared by the Internal Auditor was approved by the Director General instead of Board of Directors. The review of this plan has not featured in any board meetings in 2020.</p> <p>Staffing From our review of the audit working papers and discussion with the Internal Auditor, we noticed that the manager does not have any assistant(s) who would do the detail work, which the manager would review and report on. This affected the implementation of the plan which was 75% complete.</p> <p>Audit Work Findings From our review of the audit reports we noted that there was no indication as to whether previous audits findings were pending or resolved by responsible persons.</p> <p>Vetting of Payments We also noted the involvement of the Internal Auditor in the pre-auditing of payment vouchers. Ideally, the Internal Audit should not be implementing control processes.</p> <p>Presentation of reports to the Board of Directors Based on our review of the three board minutes and discussion with the Internal Audit, we gathered that internal audit reports were not presented to the board in the year 2020.</p> <p>Manual We requested for but not presented with an internal audit manual.</p>
Implication	<p>Audit plan Without the blessing of the board in the drafting and finalisation of the plan, it would be difficult to confirm if their wishes and</p>

	<p>aspirations for the Authority in terms of governance, risk management and control have been considered in the plan which was implemented by the Internal Auditor.</p> <p>Staffing Inadequate staffing would impact timeliness of reporting and also full implementation of the internal audit plan.</p> <p>Audit Work Findings Without periodic updates on the implementation of the previous internal audit points reported, it would be difficult to track progress made in closing the audit queries.</p> <p>Vetting of Payments Pre-auditing denotes assuming managements responsibility, which could impair the unit/department's objectivity.</p> <p>Presentation of reports to the Board of Directors Without quarterly updates by the Internal Auditor, the board of directors may not be fully aware of control lapses, governance and risk management issues on a timely basis.</p> <p>Manual Without a manual, there would not be any comprehensive guide for the operation of the unit/department. This could affect its efficiency and effectiveness in meeting and exceeding expectations.</p>
Recommendation	<p>The Board of Directors and senior management should ensure the following:</p> <p>Audit plan Internal audit Work Plan be approved by the Board of Directors.</p> <p>Staffing Additional staff be hired to support the Internal Audit Manager.</p> <p>Audit Work Findings Status of previous audit findings should be included in the current audit reports.</p>

	<p>Vetting of Payments The internal audit unit/department should not be part of the payment process.</p> <p>Presentation of reports to the Board of Directors The board encourages the internal auditor to present quarterly reports on the audit findings based of the approved plan.</p> <p>Manual The unit/department develops a manual to guide its operations.</p>
<p>Management Comments</p>	<p>Workplan The workplan for 2022 and subsequent years will be forwarded to the Board for review and approval.</p> <p>Staffing A provision was made in the 2021 budget for two additional staff, which was approved. One has already been engaged and the process to appoint the other staff will be started in earnest.</p> <p>Audit Work Findings All audit reports now have a section indicating an update on the status of the implementation of previous audit recommendations.</p> <p>We have also added a new section to our audit reports consisting of an agreed workplan/timeline for the implementation of the recommendation with the Auditees. We hope this will enhance the implementation process.</p> <p>Vetting Payments Ideally, the Internal Audit should not be conducting pre-auditing of payment vouchers. However, considering that the unit was just set up over a year ago, it was felt that pre-auditing will reinforce the control processes.</p> <p>Report Presentation to the Board Two reports were prepared and forwarded to the Board in 2020, however, these were not discussed. The board may need to form an Audit Committee that would be reviewing the Internal Audit Reports and other issues relating to the department such as approving the Annual Workplan.</p>

Internal Audit Manual

The Internal Audit Manager has drafted an Audit Manual which will be forwarded to management for review and the Board for approval.

Department	Governance
Subject Area	Board of Directors (Board)
Subject Title	Board Matters
Grade	1
Observation No.	7
Observation	<p>We noted the following from our review of Board related matters:</p> <ul style="list-style-type: none"> - there is currently no Term of Reference (TOR) for the Board covering all aspects of their work beyond those reflected in the PURA Act (Act); - the Board should meet quarterly as per the Act but only three meeting minutes were provided for our review; - we could not see any evidence of discussion and approval of the 2019 financial statements in the Board minutes reviewed; - we could not see any evidence of discussion and approval of the 2019 Management Letter in the Board minutes reviewed; - we could not see any evidence of the matters relating to the discussion and approval of the Internal Audit Work Plan for 2020 in the Board minutes reviewed; - we could not see any evidence of follow up on the implementation of both the external and internal audit recommendations in the Board minutes; - we could not determine from the review of the Board minutes if the various department heads were invited to present their activities reports covering the period of the Board meeting (quarterly as expected) apart from the Director of Finance who presents the quarterly management accounts; - no special/subcommittees likes Audit/Risk and Finance and so on, were created to deliberate on issues relating to governance, risk management and control among others.
Implication	Without a comprehensive TOR and given the not-so-elaborate nature of the activities of the Board as described in the Act, it could be difficult to fulfil all its obligations effectively.

	Also, matters which require Board consideration could be inadvertently delegated to a member of the board such as the Chairman or the Director General of PURA.
Recommendation	<p>The Board should ensure the following:</p> <ul style="list-style-type: none"> - it has a comprehensive TOR specifying how it should conduct its business. - meet quarterly as required. - review and approve the annual financial statements of the Authority and management letter from the External Auditors. It should also monitor the implementation of the auditors' recommendation in the management letter. It should also consider a senior management staff such as the Director of Finance or the Internal Audit Manager to be responsible for briefing them on this matter at every Board meeting. - discuss and approve the Internal Auditor's Annual Plan and monitor progress on its implementation during the year. - to invite respective department heads to brief the Board on their activities for the quarter. - consider setting up subcommittees such as Audit/Risk and Finance to deliberate on issues such as control, risk management and governance and report to it.
Management Comments	<p>Terms of Reference for the Board: There is term for the Board in the PURA Act (17) 1 to 5. The Board is responsible for most important part of the Authority, Human resources, from recruitment training motivation including benefits, gratuity, and pensions. The Board makes sure that the Authority has competent staff to execute its functions and the Authority owes its success to Board for this. This also enhances the provision of the Act (15) independence of the Authority. This may need to be enhanced.</p> <p>Board Meetings: Pura Board has Managed to meet at least three times in the Covid-19 stricken era, however, they have done more work in this period than is shown on paper. The Board has been able to successfully deal with eight (8) Walking Board Resolutions as they were working at home and all these documents were sent to them to read and review and make decision for the Authority on very crucial and pertinent issues.</p>

	<p>We have now instituted a Board meeting Schedule which is being adhered to so that regular meetings are held on due dates.</p> <p>Evidence of Implementations of the Auditors recommendations: on the review of matters previously raised in your management letter, there were evidence of implementation of some of the issues raised even though some are yet to be implemented. Management always makes efforts to address Audit queries whether internal or external. The Appointment of the Internal Audit Manager itself is a recommendation from the External Auditors. The internal Auditor is implementing his work plan just like any other directorate, he makes reviews of all payments and particular departmental issues and engages directorates for implementation. He also presents his findings to the Board.</p> <p>Directors Presenting to the Board: there is no regulation or obligation for the Directors to present to the Board. The Director General is the Accounting Officer and Chief Executive of the Authority responsible to the Board and he represents the Authority or presents all institutional matters to the Board, All reports go to the Board through the Director General. However, whenever the Board invites any director to clarify on any issue or present themselves, he or she goes to the Board and does as requested.</p>
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Review of matters previously raised

No.	Area	Observation	Year Reported	Management comments	Current status	Auditor's Comments
1	PROPERTY, PLANT & EQUIPMENT	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.	2019	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.	Implemented	Implemented
		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.		B. Assets Insurance Management has taken note of the observation and will review for possible implementation.	Not Implemented	Not Implemented
		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.		C. Toyota Land Cruiser/Wagon Prado In the 50th Board of Directors meeting held on the 30th June 2020, approval	Not Implemented	Not Implemented

		We are recommending management to consider scrapping, or disposing, it before it loses more value		was given for the Disposal of the said vehicle.		
2	GOVERNANCE	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	2019	Yes, there was a vacancy of one Board Member and upon the demise of the Honorable Board Member, Mr. Dodou Foday Darboe, it became two. During the second quarter of the year 2020, two new Board members were appointed to fill the vacancies. Currently a full Board is constituted except for the Legal member.	Implemented	Implemented
3	FUEL MANAGEMENT	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	2019	A. Fuel Log Book not updated The fact that fuel coupon receipts for April to December	Implemented	Implemented

	<p>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.</p>		<p>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.</p>		
	<p>B. Fuel Logbook – 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.</p>		<p>B. Fuel log Book – Running Balance not captured The entries on the fuel logbook 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</p>		

				stock is received and issues made. The procedure of showing running balances has since been introduced in the year 2020.		
4	LEVY - INCOME	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	2019	Management has noted your observation and would henceforth provide acknowledgement of receipt upon payment from the Accountant General's Office	Implemented	Implemented
5	HUMAN RESOURCE (HR)	<p>A. Leave Outstanding</p> <p>During our review on leave outstanding, we noted instances in which staff had leave outstanding amounting to 40 to 155 days, as follows:</p> <p>Staff No. Annual leave balance for the month</p>	2019	<p>A. Outstanding Leave Balance</p> <p>The leave balances being accumulated dated long time ago when there were very few staff in the Institution and were involved in almost</p>	Implemented	Implemented

	<p>5-07 40 Working Days</p> <p>7-11 56 Working Days</p> <p>3-06 155 Working Days</p> <p>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".</p>		<p>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.</p>	Implemented	Implemented
	<p>B. Staff Car Loans</p> <p>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</p>		<p>B. Staff Car Loan Recommendation noted and the Policy will be amended as such and taken to the competent Authority for approval</p>	Not Implemented	This is currently being worked on.

		with recommend financial management practice				
6	CASH COUNT CERTIFICATE	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.		There was no Cash Count for the said period, but with the appointment of an Internal Audit Manager in the year 2020, Cash verifications are now being carried out on periodic basis.	Not Implemented	Cash count Sheet provided for our review was printed from the system.