



Public Utilities
Regulatory Authority
Equity in Development

ANNUAL REPORT AND FINANCIAL STATEMENTS 2021



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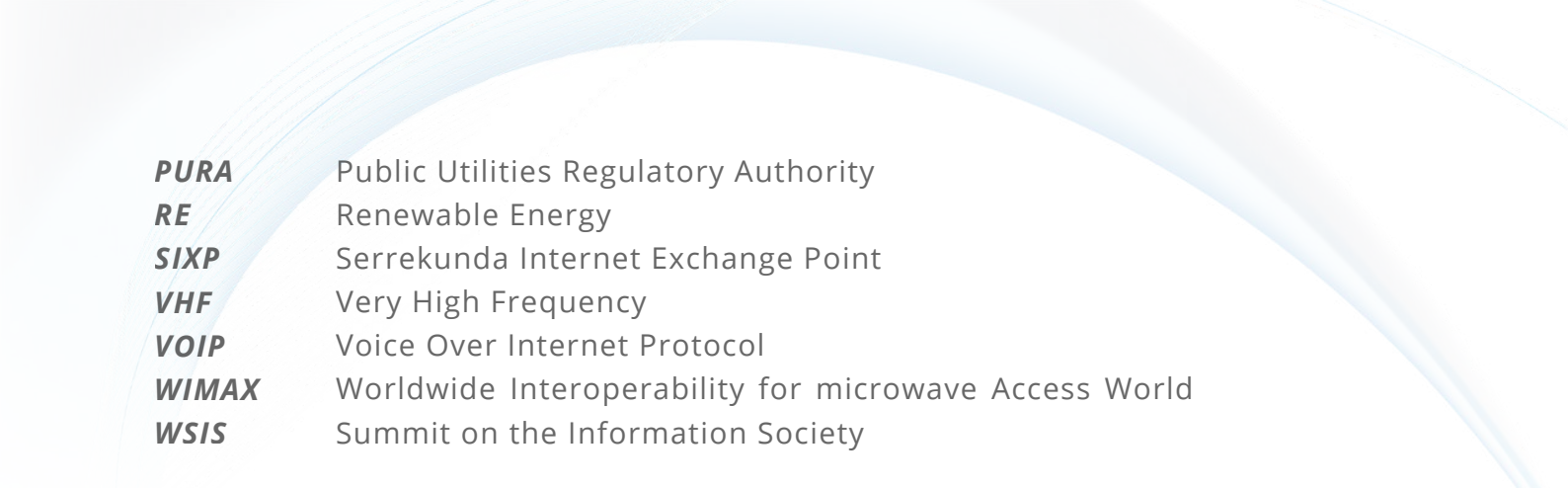
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Acronyms

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
GPRS	General Packet Radio Services
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
MOI	Ministry of Information
MNO	Mobile Network Operators
NAWEC	National Water and Electricity Company
NBN	National Broadband Network
POI	Point of Interconnection
MOCDE	Ministry of Communications and Digital Economy



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 World
WSIS	Summit on the Information Society



Director General's Statement



YUSUPHA M. JOBE
Director General

The growth of the ICT and Energy sectors in the Gambia continued its upward trend. The growth in the ICT sector is attributed to the increased uptake of ICT services marked by increased mobile telephony, Internet, and mobile money subscriptions as well as that of the energy sector due to the expansion of the power supply to the ever-increasing customer base.

GAMCEL, AFRICELL, and QCELL increased their active mobile subscribers whilst COMIUM realized a decrease of 36%. Consequently, the total new addition of subscribers in the country resulted in an increase of 2% in the mobile penetration rate to 113% from 111% in 2020. The total number of new additions to the network through the allocation of new electricity meters increased by 16% compared to a 13% increase as recorded in 2020.

The Authority continued to facilitate the deployment of 3G and 4G services in the country which led to an increase in the deployment of 4G transceivers. The 3G and 4G have become the dominant broadband network technology in The

Gambia. To ensure plurality and diversity of views in broadcasting, the Authority increased the number of broadcasting services licenses. To enhance the quality of service, inspections were conducted on licensed operators to assess the level of compliance and implement remedial and enforcement actions.

The Authority disseminated consumer advisory information, including campaign brochures during consumer education outreach activities, corporate events, and licensees' forums. Advisory information was also shared through the Authority's website and social media platforms.

To safeguard the interests of consumers in the ICT and Energy Sectors, the Authority handled consumer complaints and inquiries diligently and speedily. This involved resolution of various complaints relating to services provided by licensees as well as attending to inquiries on various ICT issues.

Social media plays an important role in this 24/7 world of communication. Through the usage of our website, Twitter, and Facebook sites, we were able to increase our

online presence as well as reach the wider populace and diaspora.

This helped to brand the institution and to effectively communicate the latest happenings in the institution which are germane to the public.

Social media also plays a significant role in answering questions and handling all complaints raised by the online community. During the period under review, we shared content that not only improved the Authority's visibility in different areas of its interventions but also for the country at large.

The dynamism and complexity of the ICT and Energy sectors demand constant updating of skills and knowledge amongst its players and regulators. To effectively regulate the sector, the Authority carries out capacity building for its staff and industry; encourages the transfer of knowledge from key partners and stakeholders. These initiatives were necessary to strengthen the institutional capacity of staff as well as attract, maintain, and retain a highly skilled and competent workforce to ensure efficient service delivery.

These achievements point towards a positive future for the ICT and Energy sectors, which all remain intrinsic to the country's economic growth. The Authority will continue its efforts to create a sustainable and enabling environment for the regulated sectors to meaningfully thrive.

The milestones achieved by the Authority could not have been realized without the support of the Board, Management, Staff, and our esteemed stakeholders. I also wish to extend our appreciation to the Ministry of Finance and Economic Affairs, the Ministry of ICT and the Ministry of Petroleum and Energy for their continuous support and cooperation.

I would also like to reiterate my thanks to the Board members of PURA for the enormous guidance and counselling they provided. They have been instrumental in the success stories registered by PURA in this period, and they are fully committed to the mission and vision of the institution.

Finally, I commend the staff for their contributions to advancing the Authority's strategic objectives. We also acknowledge the support of the government which has been pivotal and very appreciated.

Chairman's Statement



ALIEU MOMODOU NGUM
Chairman of the Board of Directors

On behalf of the Board of Directors, Management and Staff of The Gambia Public Utilities Regulatory Authority (PURA), I am pleased to present the Annual Report and the Financial Statements of the Authority for the Year 2021.

This report seeks to highlight the Authority's achievements and steps undertaken towards the continued actualization of our Mandate and Vision of creating a digitally transformed nation and an improved ICT /energy service delivery. The achievements outlined herein are attributed to the continued implementation of the strategic objectives of the Authority.

The Authority continued to execute its mandate amidst the Corona Virus (COVID-19) Pandemic that brought into focus the central role of ICTs in the economy. This year, we witnessed an upsurge in the utilization of ICTs by various sectors which was largely attributed to the evolving needs and demands of the consumers as a result of the COVID-19 pandemic.

This consequently had a positive impact on the country's drive towards creating a digital economy as envisioned under the National Development Plan.

The Authority takes cognizance of the fact that the expansion and growth of the energy and ICT services will bolster the Authority's mandate and heighten expectations of consumers. The implementation of the Authority's Strategic objectives therefore continues to play an instrumental role in steering the Authority towards building a connected society utilising enabling regulations, partnerships and innovation in ICT and renewable energy solutions.

The rapid adoption and increased use of ICTs has widened our operational sphere and attack surface, resulting in an escalation of risks and challenges associated with the use of cyberspace. Notwithstanding, the Authority reaffirms its commitment to implement and enforce The Gambia Computer Security and Incident Response Team (gmSCIRT). During this year, the Authority has embarked on cyber security sensitization and implemented a Security Management Framework through our Cyber Security Unit (gmSCIRT).

In fulfillment of this mandate, the Authority through the gmCSIRT, reports cyber incidents relating to mobile applications. This has intensely enhanced the reporting of cyber security threat alerts.

The Authority, therefore, reaffirms its commitment to creating a conducive environment for optimal development of the ICT and energy sectors. This shall be achieved through continued effective regulations, partnerships, and collaboration. In this regard, I would like to express my sincere gratitude to the Ministry of Finance and Economic Affairs, the Ministry of Petroleum and Energy, the Ministry of ICT, the ICT service providers, strategic partners, all other stakeholders and the general public without whose support these achievements would not have been attained.

I also wish to acknowledge the service and commitment of the members of the Board, Management and the Staff of the Authority for their invaluable contribution and enthusiastic commitment in supporting the achievement of our mandate. Please also allow me to thank Honourable Members of the National Assembly (Select Committee) for the invaluable and insightful observation and guidance provided on our mandatory reports presented during this session engagement with the Committee. I look forward to a more vibrant, successful, and transformative forthcoming year.



PURA Staff Photo

BOARD OF DIRECTORS



ALIEU MOMODOU NGUM
CHAIRMAN



YUSUPHA M. JOBE
DIRECTOR GENERAL



SANA M. DARBOE
MEMBER



MOMODOU SISSOHO
MEMBER



THERESE SARR-TOUPAN
MEMBER



ANTHONY ADEMOLA TAYLOR
MEMBER



MOMODOU TAAL
EX-OFFICIO
MEMBER

HEADS OF DIRECTORATES



YUSUPHA M. JOBE
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 & 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 2021 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 2021.

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 2021. 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.

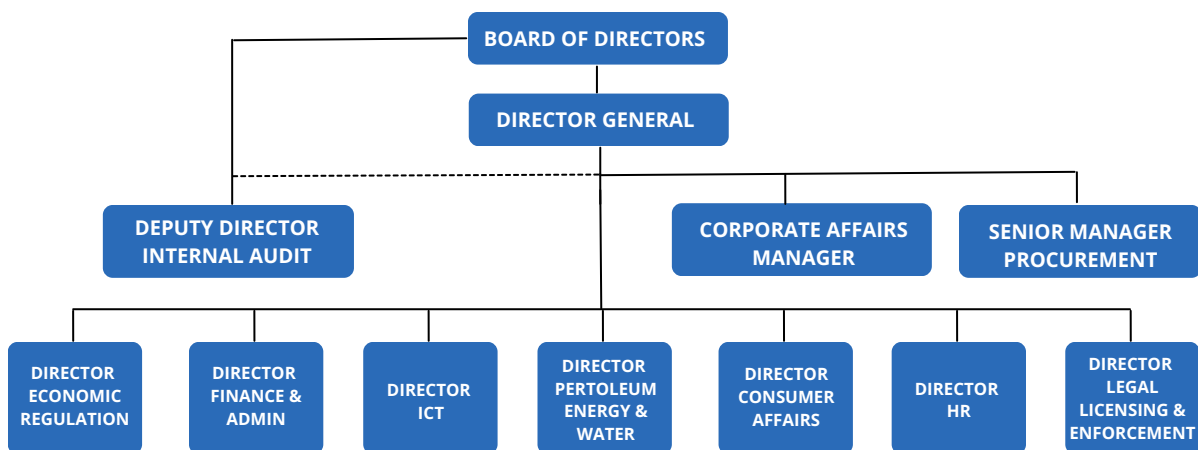


Figure 1: 2021 PURA's organizational chart

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.

Directorate of Human Resources and Corporate Affairs - 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.

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

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

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

The year under review saw PURA continue its strategic transition to enhance its performance and better serve the public.

2.1 HR ON SHORT TERM TRAINING BY DIRECTORATES

DIRECTORATE	S/N	PROGRAM/VENUE/DATE	
DIRECTORATE OF CONSUMER AFFAIRS	1	Budgeting & Workforce Planning (Crest Consulting Praia, Cape Verde 20-24 Sep 2021	
	2	Advance Office Management-EDMS- SMD Senegal, Somone 27 sep- 1 oct 29 sep- 1 oct	
	3	Study Tour- Water Regulation Committee Zambia 7-13 Nov	
	4	Training on installed international Gateway monitoring System Dubai 15-19 Nov	
	DIRECTORATE OF ECONOMIC REGULATIONS		
	1	Budgeting & Workforce Planning (Crest Consulting Praia, Cape Verde 20-24 Sep 2021	
	2	Strategic Planning: Results based Management (SMD) Senegal, Somone 13-17 Sept 2021	
	3	Study Tour ARTP Senegal 10-11 March 2021	
	4	Study Tour- Water Regulation Committee Zambia 7-13 Nov	
	5	Training on installed international Gateway monitoring System Dubai 15-19 Nov	
	6	Training on installed international Gateway monitoring System Dubai 15-19 Nov	
	DIRECTORATE OF FINANCE & ADMINISTRATION		
1	Budgeting & Workforce Planning (Crest Consulting Praia, Cape Verde 20-24 Sep 2021		
2	Advance Office Management-EDMS- SMD Senegal, Somone 31 sep- 1 oct		
3	MSc-Asia Pacific University-Malaysia Malaysia 1 year		
4	Strategic Planning: Results based Management (SMD) Senegal, Somone		

		13-17 Sept 2021
	5	Study Tour- Water Regulation Committee
		Zambia
		7-13 Nov
	6	Training on installed international Gateway monitoring System
		Dubai
		15-19 Nov
	7	Strategic Communication-SMD
		Senegal, Somone
		22-26 Nov
	8	Strategic Planning: Results based Management (SMD)
		Senegal, Somone
		13-17 Sept 2021
	9	Study Tour with MOICI
		Ghana
		7-11 Sep
	10	Study Tour-ArTP
		Senegal
		28 sep - 2 Oct
DIRECTORATE OF HUMAN RESOURCES		
	1	Advance Office Management-EDMS- SMD
		Senegal, Somone
		20-24 Sep 2021
	2	MSC Business Administration
		Malaysia
		1 year
	3	Strategic Planning: Results based Management (SMD)
		Senegal, Somone
		13-17 Sept 2021
DIRECTORATE OF INFORMATION AND COMMUNICATION TECHNOLOGY		
	1	Advance Office Management-EDMS- SMD
		Senegal, Somone
		28 sep- 1 oct
		30 sep- 1 oct
	2	Basics of CSIRT and Managerial Aspects
		Ghana
		7-15 August 2021
	3	MSc- Asia Pacific University-Malaysia
		Malaysia
		1 year
	4	Strategic Communication-SMD
		Senegal, Somone
		22-26 Nov
	5	Strategic Planning: Results based Management (SMD)
		Senegal, Somone

		13-17 Sept 2021
	6	Study Tour ARTP
		Senegal
		10-11 March 2021
	7	Study Tour-ArTP
		Senegal
		29 sep - 2 Oct
		30 sep - 2 Oct
	8	Training on installed international Gateway monitoring System
		Dubai
		15-19 Nov
DIRECTORATE OF LEGAL LICENSING & ENFORCEMENT		
	1	Masters of Law LLM in Business & Finance
		USA
		1 year
	2	Strategic Communication-SMD
		Senegal, Somone
		22-26 Nov
	3	Study Tour- Water Regulation Committee
		Zambia
		7-13 Nov
DIRECTORATE OF PETROLEUM, WATER & ELECTRICITY		
		Study Tour- Water Regulation Committee
		Zambia
		7-13 Nov
DIRECTORATE OF INTERNAL AUDIT		
	1	7th African Association of Internal Auditors
		Tanzania
		24-28 May 2021
	2	Budgeting & Workforce Planning (Crest Consulting
		Praia, Cape Verde
		20-24 Sep 2021

Table 1: HR on Short Term Training By Directors

3. PART II

THE MARKET DEVELOPMENT REVIEW

3.1 MACROECONOMIC REVIEW

On the domestic front, similar to the global economy, economic recovery in The Gambia is underway, albeit at a slower pace due to the unexpected third wave of the coronavirus which emerged in July. Growth is expected to rebound from -0.2 percent in 2020 to 3.2 percent in 2021. The improved growth rate is attributed to a rebound in the economy, especially in the service sector.

Electricity and Water are both expected to grow by 4.6 percent and 8.2 percent respectively. Being one of the hardest hit by the pandemic, the service sector is projected to register a growth rate of -6.8 percent in 2020 compared to 6.8 percent a year earlier.

Mining and quarrying, electricity, water and construction sub-sectors are all projected to register a decline in 2021. Manufacturing is the only sub-sector projected to record an improved growth rate from -21.2 percent in 2020 to -1.7 percent in 2021.



Figure 2: Key Economic Drivers

To ensure high speed internet access for all citizens, the Broadband Policy and Strategy 2020-2024 has been formulated to help ensure Last Mile Access for affordable and quality ICT services in The Gambia. The attainment of this objective will provide a robust basis for government to fully roll out programs and projects aimed at digitally transforming the country's economy.

The Ministry will prioritize the upgrade of the e-government data centre to effectively manage national data systems, enhance public service delivery and the expansion of communication channels that promote participatory governance. The Ministry is currently spearheading endeavours for the establishment of a technology hub at the University of The Gambia, and regional information and innovation hubs across the country.

3.2 THE TELECOMMUNICATIONS SECTOR

The Gambia telecom remains active and has grown at full throttle over the recent decades. GAMCEL, AFRICELL, QCELL and COMIUM still remains the only operating mobile network operators. GAMTEL maintains its role as wholesaler and retailer in the Internet Service Provider market, among other retailers: Netpage, Unique Solutions, InsistNet and DK Telecoms.

INDUSTRY AT A GLANCE

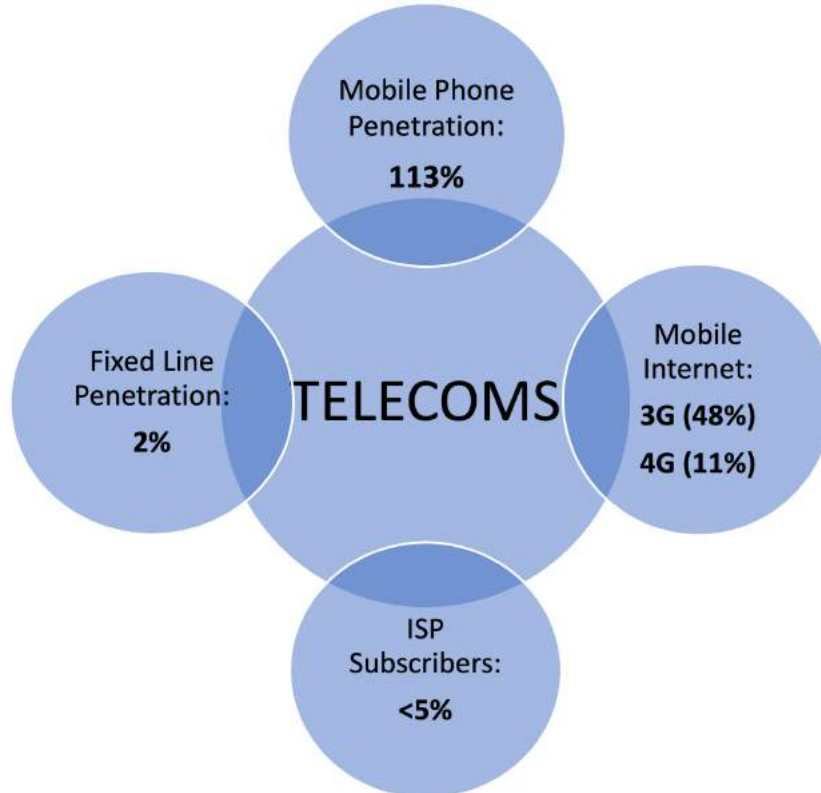


Figure 3: Industry at a Glance

3.2.1 Employment

The total employment in the sector has increased by 3% in the reported year. GAMCEL and COMIUM reduced their workforce while AFRICELL and QCELL increased. GAMTEL still remains the highest employer despite an employment freeze since 2020.

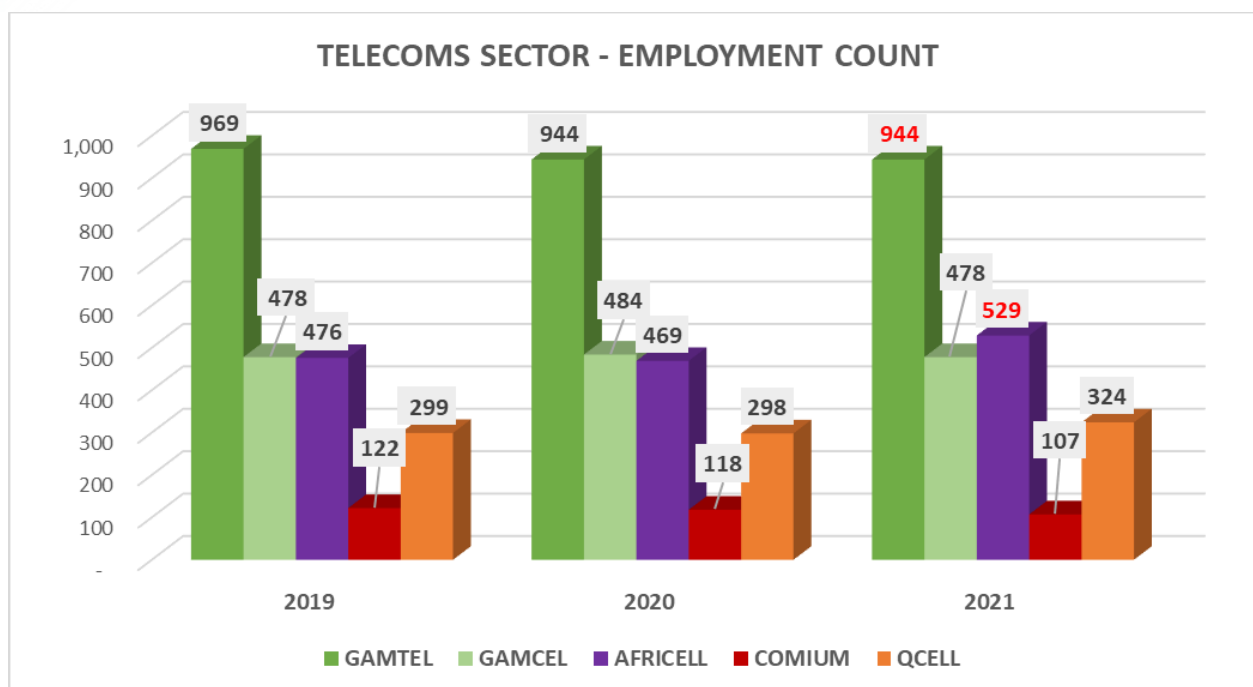


Figure 4: Telecoms Sector - Employment Count

3.2.2 Mobile Phone Subscribers

During 2021, GAMCEL, AFRICELL and QCELL realized increases in their active mobile subscribers. This is countered by a decrease of 36% for COMIUM. The combined realized changes result in an increase of 5% in subscribers for the sector. This links to the increase of 2% in the mobile penetration rate to 113% from 111% in 2020.

ACTIVE MOBILE SUBSCRIBERS					
	2017	2018	2019	2020	2021
GAMCEL	677,785	555,028	156,062	125,578	91,459
AFRICELL	1,490,566	1,621,340	1,557,004	1,671,467	1,760,062
COMIUM	449,225	428,950	194,909	137,599	88,359
QCELL	602,462	576,075	676,739	738,388	864,040
Total	3,220,038	3,181,393	2,584,714	2,673,032	2,803,920

Table 2: Active mobile Subscribers

3.2.3 MNO Market Share

AFRICELL continues to be lead in the market with 63%. QCELL follows with 31% (+3% increase). COMIUM and GAMCEL continue to drop in market share with both experiencing a decrease in shares of 2% of the total mobile telephone subscriptions.

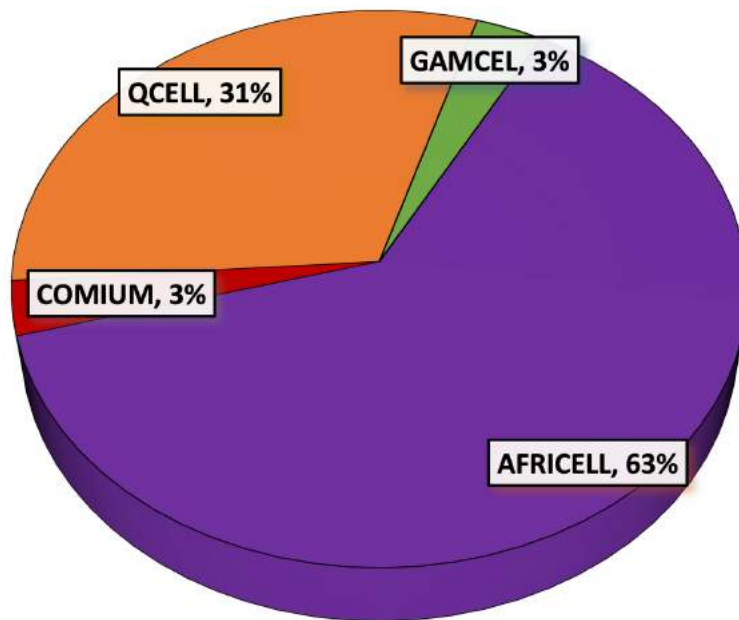


Figure 5: MNO Market Share

3.2.4 MNO Market Share Evolution

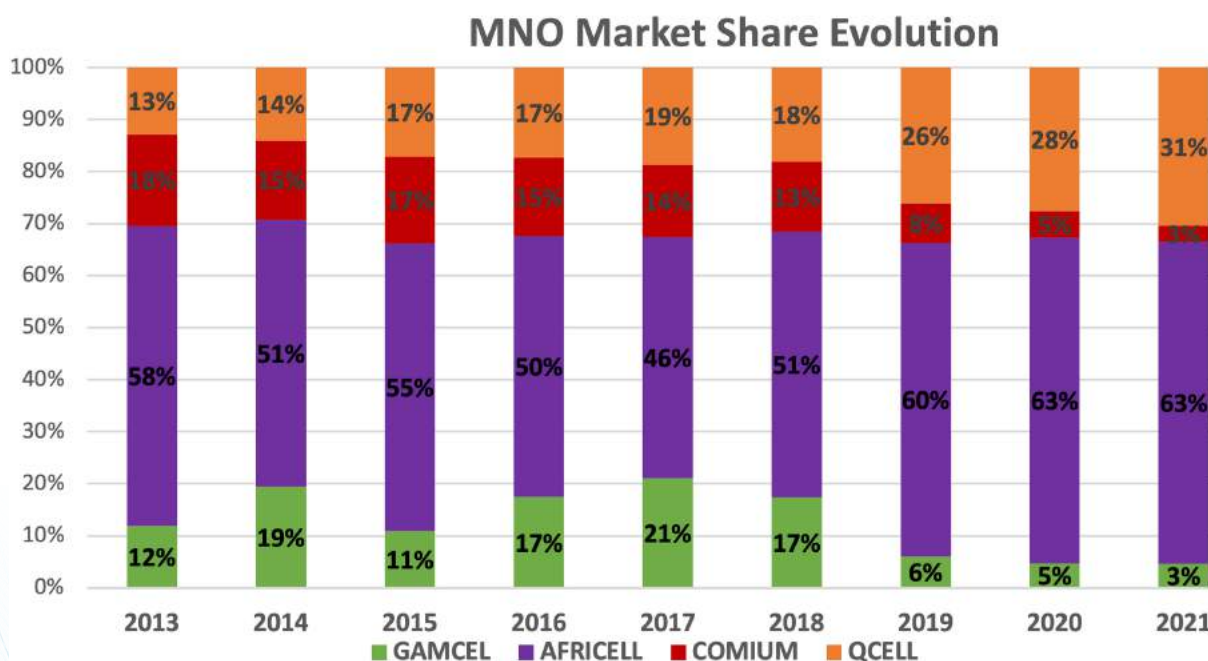


Figure 6: MNO Market Share Evolution

3.2.5 Mobile Voice and SMS Tariff

GAMTEL continues to offer the cheapest tariff of GMD0.60/min for fixed on-net calls. The average tariff for on-net calls remains at GMD2.65. AFRICELL reduced its on-net tariff rate from GMD0.55/SMS to GMD0.40/SMS in the last quarter of 2021.

CALL RATES					
Destination	GAMCEL	AFRICELL	COMIUM	QCELL	GAMTEL(FIXED)
Local on-net tariff	2.70	2.60	2.60	2.70	0.60
Local off-net tariff	3.40	3.70	2.60	3.30	3.00
International					
ZONE 1	18.23	20.5	22	14	18.23
ZONE 2	13.8	14.5	31	14	15.00
ZONE 3	16.8	17.5	34	21	20.00

Table 3: Call Rates

SMS RATES				
Destination	GAMCEL	AFRICELL	COMIUM	QCELL
Local on-net tariff	0.44	0.40	0.55	0.40
Local off-net tariff	1.10	1.10	1.10	1.10
International	3.30	3.30	3.30	3.30

Table 4: SMS Rates

3.2.6 Mobile Voice Traffic

On-Net traffic continues to constitute the largest percentage of outgoing pure voice calls at 84%, with AFRICELL in the lead followed by QCELL. This rate is elevated by the use of bonus minutes provided by MNOs as an incentive to customers. International outgoing traffic has decreased by 8% from 2020, this is perhaps due to increased usage of VOIP.

CALL VOLUMES (in Minutes)					
OPERATORS	Outgoing			Incoming	
	On-Net	Off-Net	International	Off-Net	International
GAMCEL	17,987,985	11,767,591	539,093	17,990,515	381,608
AFRICELL	744,424,187	117,132,200	12,396,788	131,154,386	10,994,169
COMIUM	83,326,997	4,868,821	177,283	10,153,495	437,677
QCELL	643,557,000	127,702,082	5,519,172	101,051,059	5,497,863

Table 5: Call Volumes

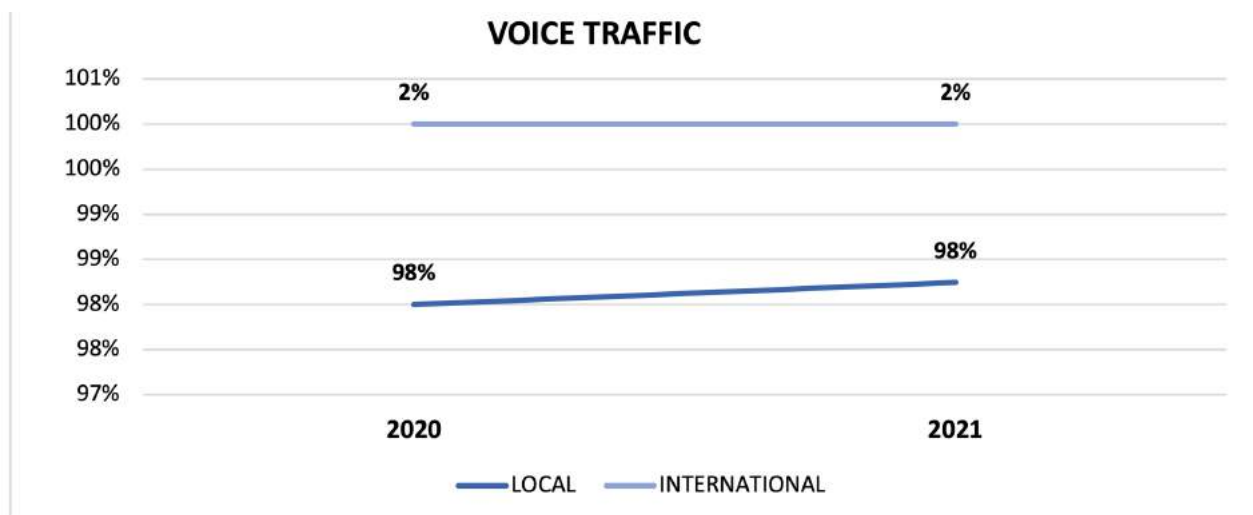


Figure 7: Voice Traffic

3.2.7 Mobile Internet Subscribers

TOTAL MOBILE INTERNET SUBSCRIBERS 2021			
OPERATORS	2.5G (GPRS)	3G Subscribers	4G Subscribers
GAMCEL	-	91,459	No 4G Service
AFRICELL	668,067	783,203	198,055
COMIUM	21,919	-	No 4G Service
QCELL	35,520	313,877	69,150
TOTAL	725,506	1,188,539	267,205

Table 6: Total Mobile Internet Subscribers 2021

TOTAL DATA SUBSCRIBERS FOR MOBILE OPERATORS					
	2017	2018	2019	2020	2021
GPRS Subscribers	769,500	950,420	730,398	696,354	725,506
3G Subscribers	663,511	788,210	918,840	1,051,277	1,188,539
4G Subscribers		31,106	57,825	91,825	267,205

Table 7: Total Data Subscribers for Mobile Operators

Mobile Broadband Internet Traffic (Volume in Gb) Upload + Download					
2021	Q1	Q2	Q3	Q4	TOTAL
GAMCEL	154,188,578	152,507,357			306,695,936
AFRICELL	3,219,883	3,662,162	4,318,222	5,012,687	16,212,954
COMIUM					-
QCELL	2,250,000	2,430,000	6,300,000	6,750,000	17,730,000

Table 8: Mobile Broadband Internet Traffic

3.2.7 Internet Service Providers - Subscribers Count

The total number of ISP subscribers have increased by 4% in 2021. AFRICELL and NETPAGE experienced notable increases with 122% and 44% respectively. However, despite these increases, the penetration rate still remains at less than 5% of the Gambian population - this indicates that the cost of access is still expensive for the average Gambian.

GAMTEL still maintain the largest ISP market share with 33%. NETPAGE comes a close second with 31%.

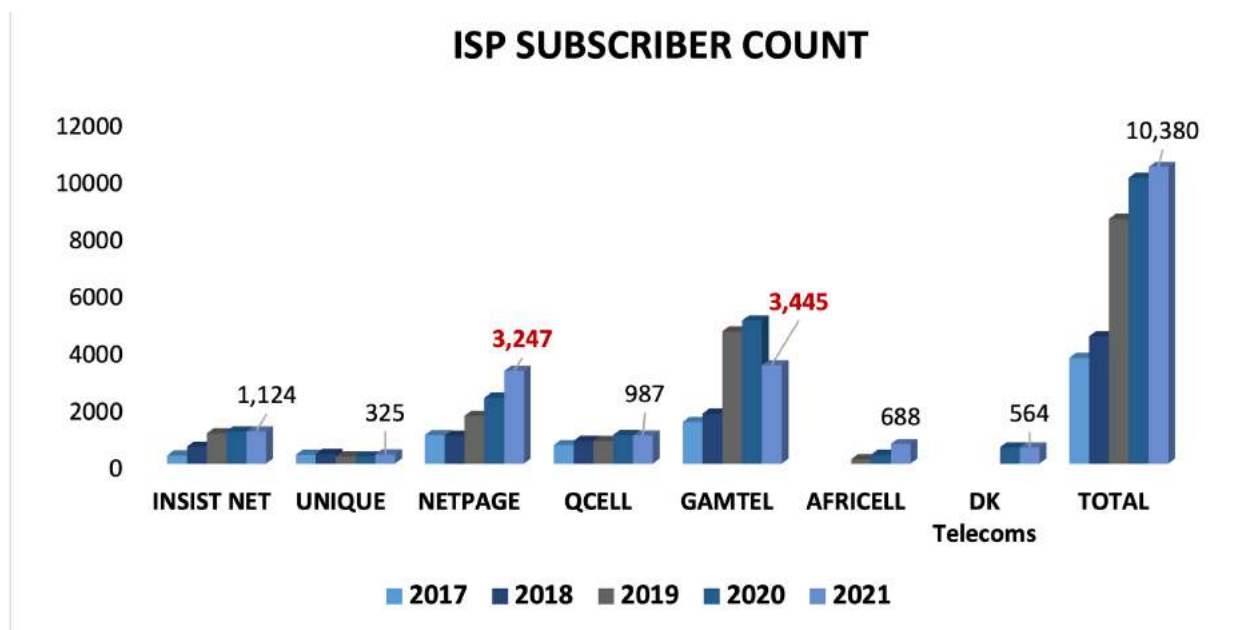


Figure 8: ISP Subscriber Count

3.2.8 Internet Service Provider Tariffs

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

Table 9: Home 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	
7 Mbps	N/A	N/A	N/A	
8 Mbps	2500	4000		8000
9 Mbps	N/A	N/A	N/A	
10 Mbps	N/A	6000	20000	10000

Table 10: SME Tariff

CORPORATE TARIFFS (shared)					Dedicated	
Bandwidth	GAMTEL (ADSL2+)	GAMTEL (4G TAWA SUPER EXPRESS)	NETPAGE (DNA/4G LTE)	QCELL	UNIQUE SOLUTIONS	INSIST NET
256 kbps	N/A	N/A	N/A	3713		
512 kbps	N/A	N/A	N/A	6188	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 11: Corporate Tariff

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 12: Fibre Tariff

3.3 THE ENERGY, WATER AND SEWAGE SECTOR

3.3.1 Electricity

The inability to match the ever-increasing demand with the nearly constant supply remains an insurmountable challenge to overcome as a country being service by a state-owned enterprise. This is because most state-owned enterprises face challenges in terms of its management (both operational and financial) as a result lack the necessary capital to expand the networks especially in remote areas.

In The Gambia, the situation is not any different. The utility is devoid of investment capital to meet the demand of the ever-increasing customer base. The existing generating plants are in some cases too old requiring constant maintenance thus resulting to the utility's insignificant increase in its available capacity.

The Gambia's electricity sector continues to be dominated by a vertically integrated public utility, NAWEC involved in all aspects of Generation, Transmission & Distribution. NAWEC's total installed capacity has increased to 135.6 megawatts (MW) compared to 112.1 megawatts in 2020. However, despite the increase in generation capacity, the total population with access to electricity still falls below 60% in the reporting year, leaving a significant room for growth in the Energy market to bolster economic activities throughout the country. In addressing this, the utility have already sign contractual agreements with SENELEC to increase its import capacity from Senegal in serving the provincial Gambia. However, 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

Despite the Authority's immense effort in reviewing the Electricity tariff during the year under review, challenges in relation to data acquisition from the utility still remains. This leads to continual utilization of the 2014 determine rates as outlined below. However, measures have been taken by both the Authority and the Ministry of Finance & Economic Affairs in ensuring that new cost reflective rates will be defined in the upcoming year 2022.

Customer Class	KWH Consumption	PURA's Determined Rates for 2010	Ministry's Determined Rates for 2010	PURA's Determined Rates for 2011	New Consumption Band (KWH)	2012 Determined rates	2014 – 2019 Determined Rates
Domestic Credit Meters	0-40	2.02	1.92	2.24	0-300	9.10	10.14
	41-600	6.50	6.20	7.20	301-600	9.45	10.49
	601-1000	7.00	6.65	7.75	601-1000	9.70	10.77
	Above 1000	8.00	7.60	8.40	Above 1000	10.40	11.54
Cash Power	Flat rate	6.50	6.20	7.20		9.10	10.14
Commercial		8.00	7.20	8.60		9.70	10.90
Hotel/ Industries		8.50	7.65	8.95		10.40	11.65
Agriculture		8.00	7.20	8.00		9.10	10.14
Area Councils		8.00	7.20	8.70		9.70	10.90
Central Government		8.00	7.20	8.70		9.70	10.90

Table 13: Evolution of Electricity Tariff

3.3.3 Electricity Generation

During the year under review, two generators with an available capacity of 9MW each have been operationalized into the energy mix thus increasing the available installed capacity. The Tables below shows the generation plant across the length and breadth of the country.

Location/Unit	Make	Installed Year	Installed Capacity (MW)	Available Capacity (MW)
KPS – G1	Mirrless	1981	3.0	0
KPS – G2	Mirrless	1981	3.0	0
KPS – G3	Mirrless	1997	3.4	0
KPS – G4	Deutz	2001	6.4	5.5
KPS – G6	MAN B&W	1990	6.4	5.5
KPS – G7	Deutz	2001	6.4	5.5
KPS – G8	Deutz	2001	6.4	8
KPS – G9	Deutz	2009	6.4	5.5
Total			41.4	27

Table 14: Installed Capacities at Kotu Power Station

Location/Unit	Make	Installed Year	Installed Capacity (MW)	Available Capacity (MW)
BRK – (NAWEC)	Wartsila	2011	9.0	8.5
BRK - 20MW (IDB)		2020	20	19
BRK – G1	Deutz	2006	6.0	0
BRK – G2	Deutz	2006	6.0	5.1
BRK – G3	Deutz	2007	6.0	5.1
BRK – G4	Deutz	2007	6.0	5.7
BRK – G5	Deutz	2007	6.0	5.7
BRK – G7	Deutz	2009	6.0	5.7
BRK – 1	MAN	2019	9.8	9
BRK – 2	MAN	2019	9.8	9
Total			84.6	72.8

Table 15: Installed Capacities at Brikama Power Station

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

Table 16: Installed Capacities at Provincial Power Stations

3.3.4 Facts and Figures

The sector continues to witness significant increases in the customer population highlighting the ever apparent need to boost investments to augment the increased demand. As a rapid urbanizing population continues to emerge, it is imperative that the electricity network is responsive to these new additions.

During the period under review, total new additions to the network through the allocation of new meters increased by 16% compared to 13% increase as recorded in 2020. With electricity access levels still below 60% across the country coupled with access initiatives that have been planned, electricity services will continue to grow significantly in the next few years. Addressing such growth will need concerted efforts in developing infrastructure to avoid any associated output gaps in the sector.

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 17: Numbers of Customers Per Category 2014 - 2020

NOTE: NAWEC didn't provide data on the total customer for each customer category for the reported year.

3.3.5 Key Facts

ITEMS	2015	2016	2017	2018	2019	2020	2021
Customer population	146435	169432	182931	219352	221445	249678	292,123
Sales MWH - Credit	88157	20277	44321	88298	75490	65,288	67,830
Sales MWH-Prepayment	138079	149162	125607	205346	352784	305,340	313,495
Rev. collection Credit ('000)	836.648	832.4001	800,093	923,519	860,131	553,547	869,768
Prepayment sales ('000)	1,400,113	1,614,551	1,809,093	2,345,317	2,705,134	2,862,509	3,447,360
System Losses Power House Consumption					14,509 (MWh)	10.3	8.33
Power Demand MW	166	173	184	193	197	201	232
Energy Demand MWh	794,345	862,419	931,258	1,005,759	1,060,702	1,096,275	1,271,679
Customer growth p/a %	1	15.7	8	19.9	1	13	17
Energy Demand Growth rate	8	9	8		5	3	16
Power Demand Growth rate	3,7	4	6		2	2	15
Revenue growth rate	13	9.4	7	25.28	9	6	26

Table 18: Status of Electricity Market

3.3.6 Third Party Sales

The year under review shows the viability and increasing demand for digital electricity vending platforms. With the introduction of the utility's new IMS system for a reliable and effective vending, nine (9) additional vendors have started operating in the 3rd parties' market during the last quarter of 2021. As of the reported year, total 3rd party vendors is at a total of eighteen (18) compared to a total of seven (7) in 2020. Such led to the increase in 3rd party sales from D1.57 billion in 2020 to close to D2 billion in 2021. Collectively, the new vendors in just the month of November and December sold a total of D119 million.

GAMSWITCH still manages the national interbank Payment system and has the service on all the ATMs in the country including GT Bank since 2018.

In the reported year, close to 50% of NAWEC sales was via digital payments. The service generally registered a 17% (including sales by the new vendors) increase in transaction over the previous year figures. Among the players QCELL continues to register the highest number of sales followed by Chapman Express, GAMSWITCH, Afrimoney, Approve Services and Elixir group respectively.

	INSTITUTION	2015 (Dm)	2016 (Dm)	2017 (DM)	2018 (DM)	2019 (DM)	2020 (DM)	2021 (DM)	%change
1	Trust Bank Ltd.	40.803	21.28	23.22	25.46	29.83	24.70	17.21	-30%
2	Chapman Express	280.275	327.3	345.24	430.49	505.77	469.38	522.61	11%
3	Qcell	83.139	159.98	205.57	188.29	377.50	586.27	680.41	16%
4	Afrimoney		0.63	48.62	104.52	156.36	226.89	216.62	-5%
5	Approve Services			2.62	12.35	23.56	39.49	34.43	-13%
6	Elixir Group			0.91	4.10	1.92	15.83	6.107	-61%
7	GAMSWITCH			8.41	39.98	87.82	205.09	235.89	15%
	Total	408.135	519.69	636.86	802.18	1,183	1,567.65	1,713.34	

Table 19: Third-Party Sales on Electricity Vending Platforms

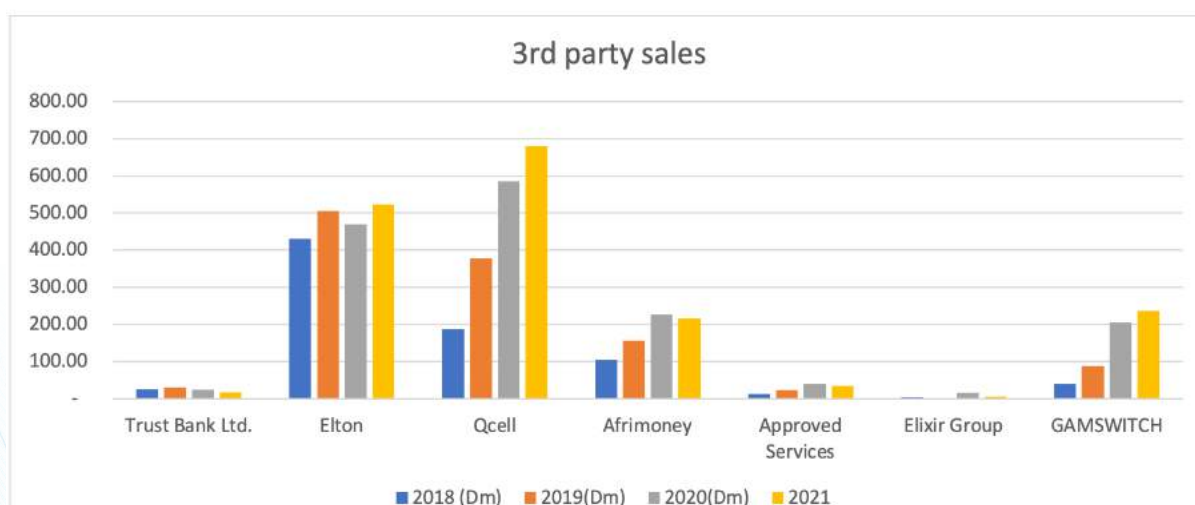


Figure 9: Trend of Third-Party Sales

3.3.7 Water & Sewage Services

As projects are outlined and implemented, we foresee a country where the use and management of water resources are equitable and sustainable and contribute to poverty alleviation, socio-economic development and environmental sanity. Yet access to water and basic sanitation services has 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 and the inability by the utility to meet this demand leave communities vulnerable to a broad range of risks and significantly affect economic progress.

The table below shows all the NAWEC water points across the length and Breadth of the Country.

Well fields/Treatment plant	No. of Boreholes	Status
Sukuta(Salagi & Jambur)	31	Operating
Serekunda	13	Operating
Fajara	6	Operating
Brikama	17	Operating
TTC	1	Operating
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 20: Well Fields in Greater Banjul Area

Well Fields	No. Of Boreholes	Status
Essau	2	Operating
Kerewan	1	Operating
Mansakonko	2	Operating
Farafenni	2	Operating
Kaur	1	Operating
Janjangbureh	1	Operating
Bansang	1	Operating
Basse	2	Operating
Soma	2	Operating
Juffureh	1	Operating

Table 21: Well Fields in the Provinces

Sewerage Plant	Status
Banjul	Operating
Kotu	Operating

Table 22: Sewage Plants

In the reported year, the utility reported a decrease in water production despite the increase in water customers and infrastructure. The utility outlined that this is due to the increase in the number of faulty meters in most of their treatment plants resulting in the inaccuracy of the data submitted.

Cumulative water losses continue to be on the rise for the past few years. These are mainly in the form of burst pipes, under metering and perhaps illegal connections. There is a tangible financial cost associated to these losses which affect the viability of the utility financially. From a regulatory standpoint, tariff safeguards are put in place to ensure no visceral effects of these losses are not passed on to consumers.

YEAR	PRODUCTION m ³	SALES m ³	LOSSES %	REVENUE Dalasi
2012	29,930,553	20,563,417	32	225,864,000
2013	29,772,311	20,611,310	31	244,168,000
2014	35,395,881	25,944,355	27	350,062,841
2015	37,375,261	30,971,741	20	576,511,592
2016	40,226,849	24,137,070	40	349,582,255
2017	40,303,775	27,615,840	31	413,307,309
2018	39,278,276	27,695,207	29	414,495,140
2019	42,892,605	27,780,820	35	387,792,653
2020	44,293,774	27,555,956	38	395,139,972
2021	39,542,892	30,340,849	30	418,958,881

Table 23: Water Production and Sales Evolution

3.4 PETROLEUM

3.4.1 Oil Volumes

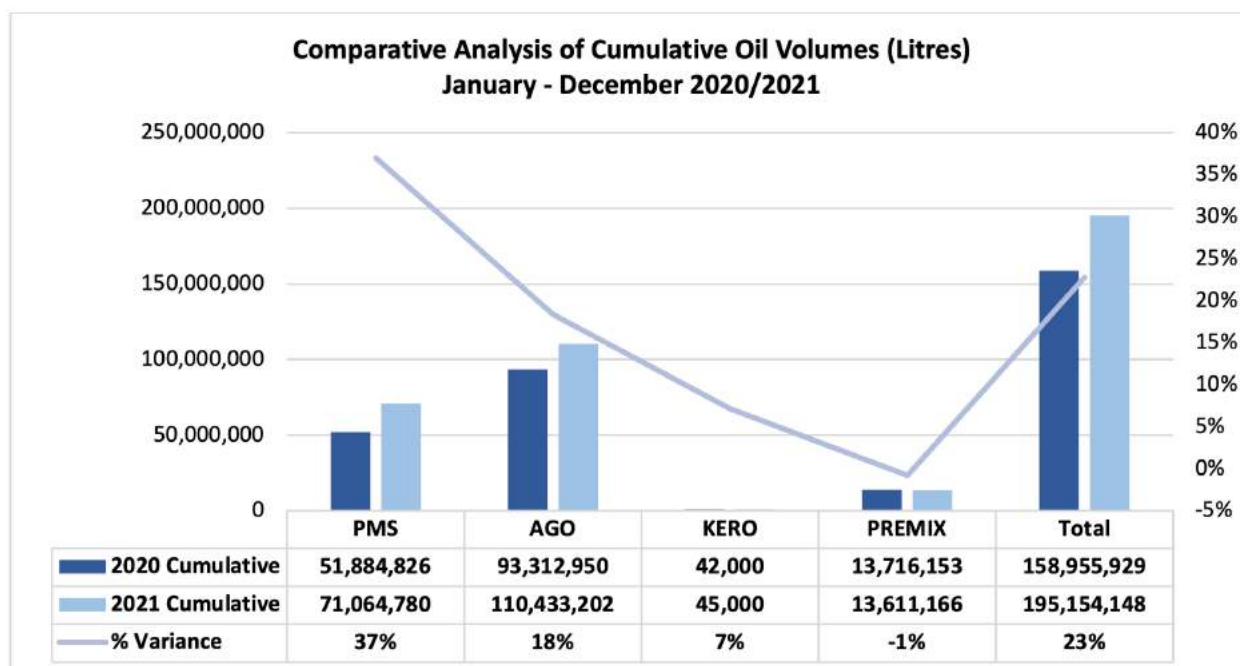


Figure 10: Comparative Analysis of Cumulative Oil Volumes (2020 - 2021)

3.4.2 Pump Prices

As the global economy tries to restabilize post the peak of the pandemic in 2020, fuel pump prices continued to fluctuate during 2021 in tandem with global price changes. Frequent local exchange rate changes affecting purchasing power resulted in an overall price increase of 18% in petrol and 11% in diesel in 2021.

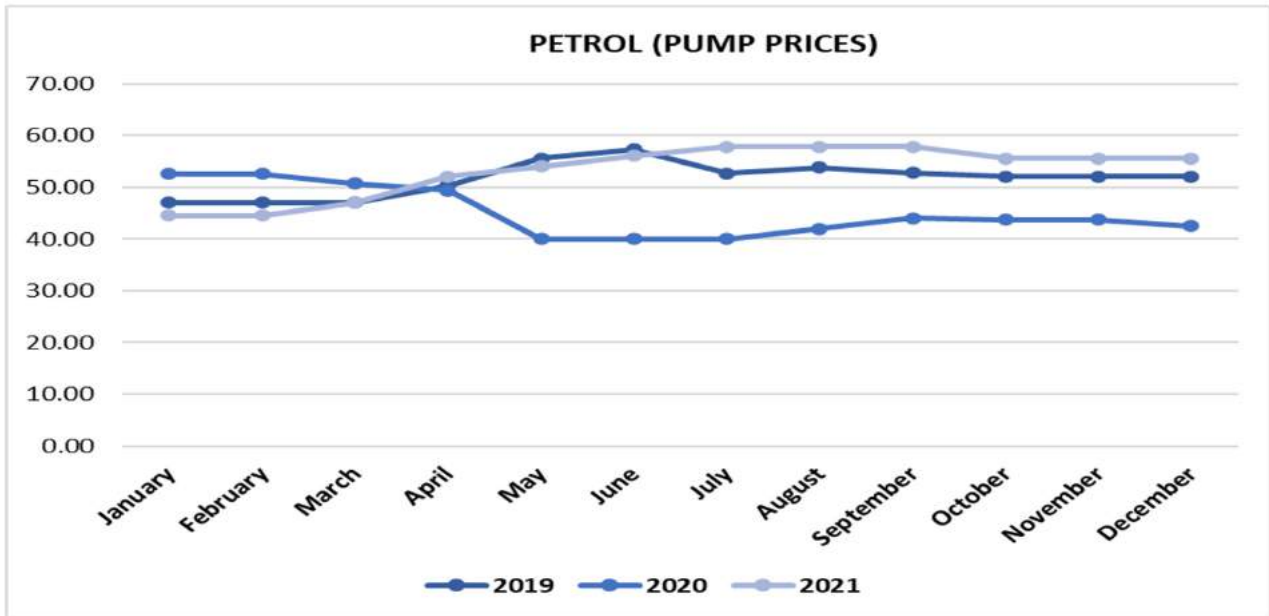


Figure 11: Petrol Pump Prices (2019 - 2021)

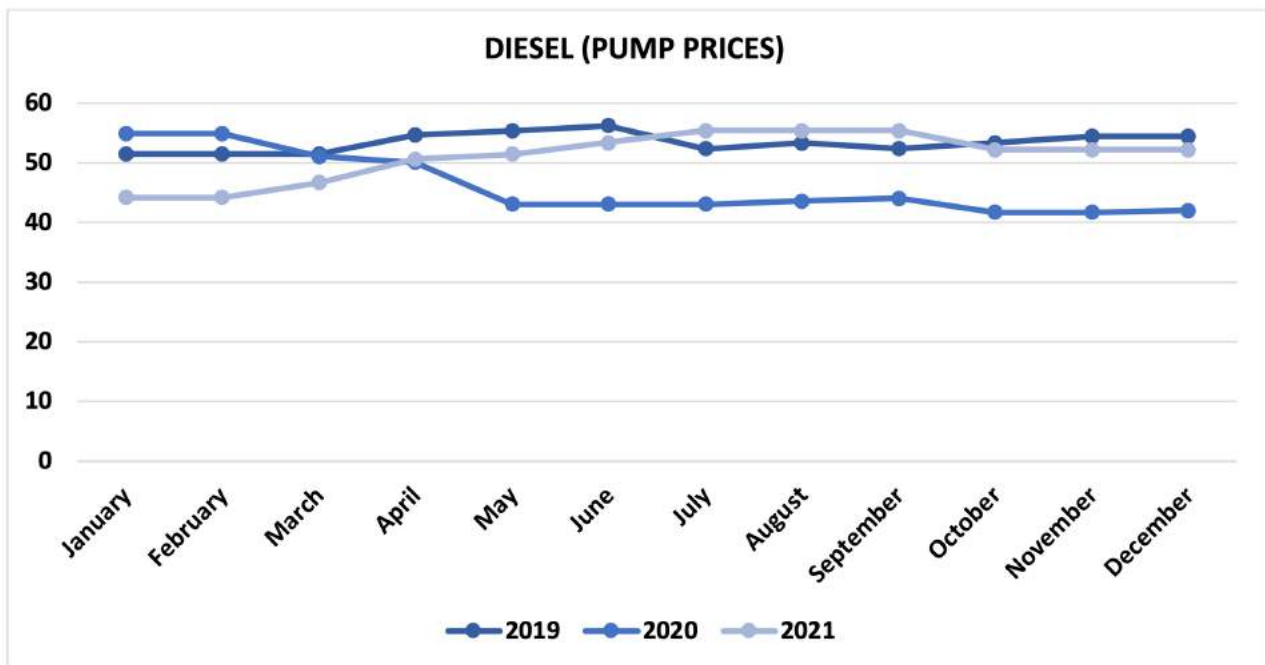


Figure 12: Diesel Pump Prices (2019 - 2021)

5. PART IV

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 2021 to 31st December 2021.

5.1 LITIGATION

During the year under review, MOICI ordered a month's suspension of Comium's GSM mobile network operations licence with effect from 5 October 2021, in line with the notice of suspension issued by PURA on 16th September which demanded Comium to pay GMD69.1 million to settle licensing, spectrum and international gateway levy.

Comium Gambia Limited decided to file an ex-parte motion against MOICI and PURA seeking for a restraining order. Justice Ebrima Jaiteh of the High Court issued a ruling on the 28th October 2021 issuing a restraining order against MOICI and PURA 'from doing anything that would affect the subsistence and validity' of Comium's operating licences, whilst granting Comium seven days to file a writ of order of prohibition to stop MOICI and PURA from further suspending or revoking its licences. The judge decided the application filed by Comium had merit to warrant the intervention of the court to preserve the status quo of the Gambian mobile network operator market basically permitting Comium Gambia to resume full operations, overriding its one-month service suspension ordered by the Ministry of Information & Communication Infrastructure (MOICI) which was due to end on 4 November, 2021.

On the 26th of November 2021, the Counsel for Comium Gambia Limited applied to the court to withdraw the case on the grounds of good faith engagement to settle the matter out of court and Counsel for the respondents had no objection, so the matter was withdrawn and struck out by the presiding judge.

5.2 LICENSING

During the period under review, the Authority continued with issuance of various licences on the regulated sectors in the following categories.

• 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 into 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 license in the following categories/processes as established in the Petroleum Products Act 2016.

• PETROLEUM PRODUCTS RETAIL LICENSE

1. LAMIN DRAMMEH (DRAMMEH OIL)
2. MOMODOU TUNKARA (M. TUNKARA ENTERPRISE)
3. KABIRO CAMARA (SOHNA PETROL STATION)
4. PETRAZO COMPANY LIMITED
5. ISATOU GREEN OIL COMPANY LIMITED
6. PETROGAS COMPANY LIMITED
7. G ENERGY LIMITED
8. NP GAMBIA LIMITED
9. EMLOGIX COMPANY LIMITED

• PETROLEUM PRODUCTS IMPORTATION & RE-EXPORT LICENSE

1. CROSSBREED HOLDING COMPANY LIMITED
2. EJ INVESTMENTS LIMITED
3. INTERNATIONAL COMMODITY ASSURANCE (ICA)
4. MUHAMED B. SILLAH TRADING AS SILCO
5. FORTUNE PETROLEUM MARKETING COMPANY LIMITED
6. CHALLENGE PETROLEUM & PETROCHEMICALS STORAGE AND DISTRIBUTION LIMITED (CPPSD)
7. NICK PETROLEUM LIMITED
8. MUHAMMADOU SILLAH & SONS ENTERPRISE
9. GAI OIL GAS & LOGISTICS COMPANY LIMITED
10. OUMAN ABOU WADDA (MO PETRO AGENCY)
11. TANOU PETROLEUM SERVICES GAMBIA LIMITED
12. CASTLE OIL COMPANY LIMITED
13. ABDOU RAHMAN SIDIBEH (SIDIBEH AND SONS ENTERPRISE)
14. MKA EXCELLENCE LIMITED
15. SALAM COMPANY LIMITED
16. EMLOGIX COMPANY LIMITED

- **PETROLEUM PRODUCTS ROAD TRANSPORTATION BUSINESS LICENSE**

1. YANKUBA CEESAY
2. WAHAB FAYE
3. LAMIN A. JANNEH
4. SUWAIBOU JOBARTEH
5. GNPC
6. CASTLE OIL COMPANY LTD.
7. EQUA ENERGY
8. FORTUNE PETROLEUM
9. AMBIL SPEED
10. RIDERS FOR HEALTH
11. ABC LOGISTICS
12. OMAR JARBO
13. HADIM JONGA
14. SALIFU BADJIE
15. WALLOUM JAWO
16. DABANANI COMPANY LIMITED
17. PERAZO OIL COMPANY LIMITED
18. DEBOE ENTERPRISE

- **PETROLEUM PRODUCTS LIQUIDIFIED PETROLEUM GAS (LPG) LICENCE**

1. LAMIN N. CONTEH (TIDA GAS ENTERPRISE)
2. NJEGAN BROTHERS GAS COMPANY LIMITED

- **LICENSING OF BROADCASTING RADIO STATIONS**

The Authority did not receive any application for LBS licence or renewal, as a result, the Honourable Minister of Information and Communications Infrastructure through processes as established in the PURA Act 2001 and Information and Communications Act 2009 did not grant any radio licence or renewal in 2021. There is a letter dated 22nd October 2019, in which the Minister of Communication Infrastructure decided to temporarily suspend the issuance of Commercial Radio Broadcasting Licenses pending the completion of the review of the IC Act 2009.

- **LICENSING OF THE TELECOMMUNICATION SECTOR**

The Honourable Minister of Information and Communications Infrastructure pursuant to the PURA Act 2001 and Information and Communications Act 2009 granted one GSM licence to GIRAFFE TELECOM COMPANY and granted an extension of licence for the provision and operation of 3G/GSM 900/1800/2100 MHz Telephony and Internet Services to AFRICELL GAMBIA.

- **LICENSING OF BROADCASTING TV STATIONS**

Following the Government's decision through a policy directive in 2017 to liberalized 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 processed only one (1) Digital Terrestrial Television Broadcasting Licence for Content Provider to LAMIN KANTEH (EYE AFRICA TV).

- **LICENSING OF INTERNET SERVICE PROVIDERS (ISP)**

During the year under review, the Authority through the Honourable Minister of Information and Communications Infrastructure granted four (4) Internet Service Providers License through clear and transparent process as established in the PURA Act 2001 and Information and Communications Act 2009:

1. CYBER STREAM LIMITED,
2. SPEEDNET,
3. RAKTAK COMPANY LIMITED,
4. INTERSAT COMPANY LIMITED.

Two (2) renewals of ISP licenses were granted:

- 1.INSIST NET LIMITED
- 2.UNIQUE SOLUTIONS LIMITED

- **LICENSING OF ELECTRICITY SECTOR**

The Authority received and processed an application for a mini grid in an unelectrified region of the country in URR. Unique Energy Company applied for an electricity generation and distribution licence for a Solar Mini grid in Nyammanar (URR) to provide electricity for up to 200 households and business. The Authority visited Nyamanarr on Saturday 16th October 2021 to assess the electricity generation and distribution licenses pursuant to part III of the Electricity Act,2005. The Honourable Minister of Petroleum and Energy pursuant to Section 14 and 17 of the Electricity Act 2005 granted Unique Energy Company Limited an Electricity Generation and Distribution Licence and renewed the Electricity Generation Licence of Karadeniz Powership Koray Bey Company Limited (Karpower).

5.3 ENFORCEMENTS UNDERTAKEN

During the year under review, the DLLE continued to undertake 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.

• STOP NOTICES

During the period under review the following operators were issued with stop notices:

1. Techworld Company limited was constructing various petrol stations without the required authorisations and licence.
2. Assan Busso deliberately and recklessly engaged in illegal operation of a petroleum storage facility located at Mayamba in violation of the **Petroleum Products Act 2016** and the **Petroleum Products (Storage Facility) Regulations, 2020**.
3. Bubacarr Faye trading as Faye & Sons was constructing a petrol station at **Ndungu Kebbeh (NBR)** without the required authorisation.
4. Momodou Touray was constructing a petrol station at Dingiri without the required authorisation from PURA.

• LEGAL NOTICES

1. MUHAMMED NAGIB & ALIEU TOURAY

As part of the Authority's mandate to regulate the petroleum sector, during the period under review, one Muhammed Nagib and Alieu Touray deliberately acted in contravention of the Petroleum Products Act 2016, the Petroleum Products Service Station Regulations 2018 and the Petroleum Products (Health, Safety and Environment) Regulations 2020 by operating a service station in Farafenni without obtaining the required Permit/Licence from PURA.

The Authority took punitive measures against them and directed them to apply for permit/licence and to Stop all illegal operations forthwith and comply with the requirements of the Petroleum Products Service Stations Regulations 2018.

2. JAH OIL

Jah oil deliberately contravened the Petroleum Products Act 2016 and the Petroleum Products (Service Stations) Regulations 2018 by constructing service stations in Wellingara and Kairaba Avenue without obtaining the required permit from PURA. An enforcement was issued dated 15th January 2021, a fine was imposed, and Jah Oil directed to stop all illegal construction.

Jah Oil Company replied to that effect on the 15th February 2021, applying for the necessary permits and licenses attaching all necessary documentations.

3. AFRICELL, QCELL, COMIUM, NETPAGE, UNIQUE SOLUTIONS, DK TELECOMS, INSIST NET

In a letter dated 5th July 2017, the Authority requested all licensed operators to have viable backup arrangements in the event of a failure on the ACE cable which have regrettably become more frequent and notify the Authority of their compliance on or before 4th August 2017. The Operators made several appeals to the Authority requesting for extension of the above. This was to enable the operators complete their negotiations for the provision of Permanent Backups of their International Voice and Data traffic for their respective networks as per their license conditions.

Further reference was made to several letters, the last of which is Ref; VA 58/173/01/Part 22/(33), dated 2nd June 2021 from MOICI appealing on the operator's behalf for the Authority to give a 45 days extension to GSM operators and ISPs to have a Permanent Backup in place.

Then a shunt fault occurred on the ACE cable on Saturday, 25th September 2021 once again exposing the vulnerability of their various networks in that except for GAMTEL/GAMCEL, no Internet, Data or Voice calls could be made with the outside world for a duration of 50 minutes. The Authority could not tolerate the situation, as it posed a high security risk, economic loss and failure to provide service to their subscribers.

Their failure to acquire adequate backup was embarrassing to the country at large. As a measure of last caution, the operators were directed to IMMEDIATELY put in place a Permanent Backup for their International Voice and Data traffic and failure to do so, will result in enforcement action

All the operators replied and stated that solutions were put in place for a Permanent Backup for the International Voice and Data traffic.

4. DEKOREY CEESAY

The Authority investigated and one Dekorey Ceesay was found acting in contravention of the Petroleum Products Act 2016 and the Petroleum Products (Service Stations) Regulations 2018 by constructing a service station in Brufut without obtaining the required permit from PURA. Dekorey Ceesay was ordered to stop all construction activities and comply with all legal requirements and a fine was imposed.

Dekorey replied stating that the information in the Enforcement is not true. Dekorey's lawyer wrote to the Authority in a letter dated 18th May 2021 requesting that the Authority to review its decision with regards to the fine or they initiate legal action against PURA.

The Authority replied to the letter stating the fact that Dekorey contravened the Petroleum Products Act 2016 and that he did not fulfill the requirements to be granted a licence, however, Dekorey has the right to appeal to the Minister for redress on all the

decision of the Authority pursuant to **Section 7 (9)** of the **Petroleum Products Act**. The lawyer was advised to redirect his appeal to the right Authority (the Minister) and reminded that his client was to pay the fine imposed on him.

5. COMIUM

Several demand notes were written to Comium for them to settle all their outstanding license fees obligations owing to the Authority and the Government of the Gambia, but they kept defaulting. Comium was also engaged and called on several meetings to settle their debt without any success. The Authority then recommended to the Minister of Information and Communication Infrastructure to suspend the licence of Comium. GRA also wrote to the Authority that despite the numerous demands they have been making regarding the licence fees to Comium, they have failed to settle their outstanding arrears, therefore, GRA recommended that Comium's licence be suspended.

On the 16th September 2021, a notice of suspension of licenses from the Minister of Information was issued against Comium pursuant to **Section 29** of the **PURA Act 2001** and **Section 44(1)** of the **IC Act 2009**. Information like investment plan, network expansion plan, quality of service Improvement plan, Deployment plan for new technology and an update on their international voice gateway application licence fee payment were requested to be produced and submitted to the Authority but Comium failed to submit same contravening **Section 14(1) (a)** of the **PURA Act 2001** and the **Section 32** of the **IC Act 2009**.

A fine was also imposed along with the suspension notice. In a letter dated 17th September 2021, Comium replied to the letter from PURA and promised to settle all its debts. Comium submitted the information requested and made part payment of the liabilities owing to the Authority and the Government of the Gambia. The Authority made it clear that they are to settle all liabilities fully before the suspension can be lifted.

Comium finally made full payment of all liabilities, PURA recommended to the Minister of Information for the suspension to be lifted. In a letter dated 1st December 2021, the Minister of Information lifted the suspension.

5.4 ILLEGAL FUEL VENDING



Seized fuel products

The Gambia Public Utilities Regulatory Authority (PURA) in collaboration with Gambia Revenue Authority (GRA), National Environment Agency (NEA), Gambia Fire and Rescue Service (GFRS), and Gambia Police Force (GPF) held a joint operation to close all illegal fuel selling points within the Greater Banjul Area (GBA).

This joint operation effort was in response to the rise in fire outbreaks in 2021 resulting from illegal fuel vending, which are often set up in residential areas. Some centres were raided, closed and goods seized.

The Gambia Public Utilities Regulatory Authority (PURA) implored on the public to report any individual involved in illegal fuel trade amidst the rise in fire outbreaks resulting from illegal fuel vending.

An incident occurred on Saturday the 28th of August 2021 in Brikama, West Coast Region, just near the Petro Gas station and it led to the destruction of properties in the vicinity, but no casualty was reported.

The public was cautioned to refrain from illegal fuel vending, especially in residential areas, because its consequences are fatal. PURA also urged property owners to support us in this crusade for the greater good of the public, by not renting out stalls for such businesses or disallow their furtive operations in their residences.

The unwavering support and cooperation of the public was solicited, especially landlords and Alkalos to report anybody suspected of storing dangerous petroleum in domestic premises or residences by calling 148 (Toll free line) to report the incident.

The public was also warned that any person caught commits an offence and will be arraigned and charged before a court of law and if found guilty and convicted of an offence under this Act is liable on conviction:

“(a) in the case of an individual, to a fine not exceeding five hundred thousand dalasis or imprisonment not exceeding three years or both; and (b) in the case of a body corporate, to a minimum fine of two million dalasis and a maximum fine of ten million dalasis.”

This is pursuant to **Section 12, 27 (1)** and (2) of the **Petroleum Products Act 2016**.

5.5 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. Inadequate funding
3. Limited training opportunities in regulatory matters
4. Low pace of levy payment compliance especially from NAWEC, GAMCEL/GAMTEL, and Comium.

5.6 IMPROVEMENTS

1. A National Petroleum Information System database has been developed pursuant to Section 16 of the Petroleum Products Act 2016 which is now being used to process petroleum license applications. The National Petroleum Information System comprise of an integrated and centralised database and information system encompassing all petroleum products supply operations and installations, the principal market activities and statistics of The Gambia as well as international reference data. The Authority is also developing another database for the other licences like ISP, Broadcasting, GSM etc.

2. An office has been rented and used as an annex to accommodate more staff pending the completion of the new PURA headquarter building project that is in progress.
3. Training opportunities are being provided although on a slow pace or gradual level.
4. The review of the IC Act is ongoing which will enable our laws to deal with dynamic issues emerging in the Information and Communication Sector.
5. The PURA Act review is awaiting the review of the IC Act to commence as well for effective Regulation and independence.
6. Long outstanding enforcement fines and regulatory fees are being demanded from various operators and payments are being made by most of them.

7. A sensitization campaign was done on illegal fuel vending. The Authority sensitised the public on the radio in the Greater Banjul Area, Kanifing Municipality and went to Community Radios in Bwiam, Soma, Brikamaba, Bansang, Farafenni and Kerewan. This opportunity was used in reiterating the Authority's functions.

5.7 WAY FORWARD

1. Conduct more awareness programmes to sensitize compliance to the general public and regulated public utility providers.
2. Increase exposure of staff on regulatory related matters through facilitating exchange programmes, study tours and international workshops.
3. Actively engage Government in institutional reforms and programmes geared towards regulatory independence and self-reliance.
4. Engage stakeholders in the roles and contributions of PURA to National Development Agendas.
5. Strengthen financial sustainability mechanisms of the Authority
6. Institutionalize modern strategic and performance-based management and appraisal of staff as well as disciplinary measures when the need arises.
7. PURA to promote introduction of regulatory courses by local institutions.

5. PART IV

KEY REGULATORY ACTIVITIES

INFORMATION AND COMMUNICATIONS TECHNOLOGY

The emergence of the information age has brought to the fore, the important role that information, knowledge and technology can play in facilitating socio-economic development. The effective use of information and knowledge is becoming the most critical factor for rapid economic growth and wealth creation, and for improving socio-economic well-being in most developed and developing countries. Throughout the world, Information and communications technology (ICT) has been the driving force behind game changing innovations and socioeconomic transformations, which are shaping our economy and society at multiple levels. New technological advancements, such as mobile money e-education and e-health, have been transforming service sectors, and have ushered a plethora of innovations, which are changing the way people interact, work and live. ICT-enabled financial infrastructure, and trade facilitation are just some of the examples that have become the critical backbone of our economy and society, built on the extensive, ubiquitous and seamless broadband connectivity. At another level, ICT plays a catalytic role in modernizing government services, and enhancing the quality of interactions with businesses and citizens, while enabling a whole range of socioeconomic applications and services. In this context, ICT has been increasingly recognized as an indispensable development enabler that contributes to and accelerates the achievement of the Sustainable Development Goals (SDGs).

In particular, broadband infrastructure development has gained global attention for its unique role in promoting universal, sustainable, ubiquitous and meaningful access to ICTs and associated socioeconomic benefits

COMIUM SUSPENSION

During the Year under review, the Authority received a complaint from the Gambia Revenue Authority of the challenges faced in collecting arrears from COMIUM relating to Spectrum and License fees. GRA further noted that COMIUM had not been honoring agreed payment plans to settle the arrears as as such solicited the support of the Authority in ensuring compliance.

The Authority consulted COMIUM and requested that they honor the following arrears:

1. Mobile License fees
2. Spectrum fees
3. Numbering resources
4. International Gateway License
5. Regulatory fees

Owed to the Government and the Authority up to the end of the calendar Year 2021. They were informed to make these payments and provide the Authority copies of receipts with a specified period failing which their Mobile License would be suspended. The Ministries of Finance and Information & Communications MOFEA and MOICI were consulted and briefed on the vulnerability of government, Banks and other stakeholders should COMIUM cease to operate as was the case in Sierra Leone, Liberia and Côte d'Ivoire .

As COMIUM failed to settle all their arrears as directed by the Authority, the Authority wrote and got approval from MOICI for their License to be suspended.

The Authority instructed COMIUM of the suspension of their License and all associated value added services with immediate effect.

The Technical Directorate as part of our monitoring exercise visited COMIUM with Security officials to ensure that they complied with the suspension Directive . Pictures of the Monitoring exercise are as shown in the photo below.



Monitoring Team at the Comium Server Room

BROADCASTING

Broadcasting is one of the most pervasive, powerful means of communication in the world. In many places with high levels of illiteracy or poverty, the only access to news and information is by word-of-mouth, social media, telecommunications, radio or television.. Whoever controls access to so much viewing and listening, and whoever controls the content of what is watched and heard, is in a prime position to influence the way in which viewers and listeners see the world and their attitudes towards their own and other's cultures.

Since the dawn of broadcasting some authorities have been well aware of its power and have sought to control its output. Sometimes restricting content can be a means of protecting citizens from harmful material, but it has also been used as a means of restricting access to news and information in order to control opinions being heard.

In part, the broadcast media can affect people's thinking and behaviour to a remarkable extent, both for the good and for bad. Harnessing its power to work for the democratic process is one of the key purposes of broadcasting regulation . It is in this regard that the Authority developed draft Broadcasting Content Regulations with the following objectives:

Protection: protecting viewers and listeners from being harmed or offended

- protection of national or cultural interests
- provide framework and obligations for news to be accurate and impartial
- provide rules preventing discrimination
- Special rules on religious broadcasting
- Ensure decent advertisement
- protection: protecting viewers and listeners from being harmed or offended
- Promote religious tolerance
- Ensure cultural and consumer protection
- protection of disorder or crime,
- protection of health or morals,
- protection of the reputation and rights of others (including the right to privacy),
- preventing the disclosure of information received in confidencee
- protection of minors (watershed, information and rating
- Promote disability access issues
- Promotion of human dignity, taste, and decency

Since the Authority issues Licenses to the Radio and Television Broadcasters and considering that the Television sector has been liberalised the Authority deemed it necessary to organize a two days' workshop with the broadcasters, The Independent Election Council (IEC) and the Gambia Media Council. The purpose of the forum was to sensitise the stakeholders on their obligations of Broadcasting during an election and also validate the draft Broadcast Content Regulations.



PURA Stakeholders Broadcasters Forum

The Broadcasters Association, the Gambia Media Council and the IEC gave presentations on issues which includes the following issues:

- License conditions and its Adherence
- Broadcasting Guideline/Regulation
- Ethics of Broadcasting
- Election Broadcasting

On the second day of the workshop, the Broadcast Content Regulations was validated accordingly.

INTERNATIONAL VOICE GATEWAY

International gateways provide access to international terrestrial, submarine and satellite systems and manage incoming and outgoing international voice and data traffic. Considering the fact that international gateways establish interconnections between domestic and international networks and determine the affordability of broadband access, an enabling regulation on international gateways is an essential instrument in increasing broadband affordability and expanding access. International gateways also play a critical role in addressing potential bottlenecks in data traffic that can have significant repercussions on downstream national markets.

The international gateways thus provide access to international cable systems (often submarine) or satellite systems, and manage incoming and outgoing international voice and data traffic by connecting national networks to regional and global systems.

If a country has a single network infrastructure provider of international voice and Internet services and that provider has technical or contractual issues, if their services are congested, degraded or disconnected from international Internet transit for data traffic, its Internet users would still be able to access the online content produced and hosted in their own country.

It is in this context that the Authority in consultation with MOICI and MOFEA got policy approval to liberalize the international data and Voice Services in 2013 and 2019 respectively. Furthermore, the Authority was tasked to work with stakeholders and procure an International Voice Gateway and Fraud Network to monitor the Incoming Voice traffic into the country. A cost sharing mechanism of the incoming international voice traffic revenue was agreed with the Telecommunication service providers. During the year under review, the revenue generated for the various stakeholders is shown in Table 24:

Institution	Amount	Remarks
MOFEA		
National ICT Agency		
Health insurance		
PURA		For the operation and maintenance of the International Voice Gateway and Fraud Management system an

Table 24: Revenue Generated for Various Stakeholders

NATIONAL MOBILE MARKET SHARE AND 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 13

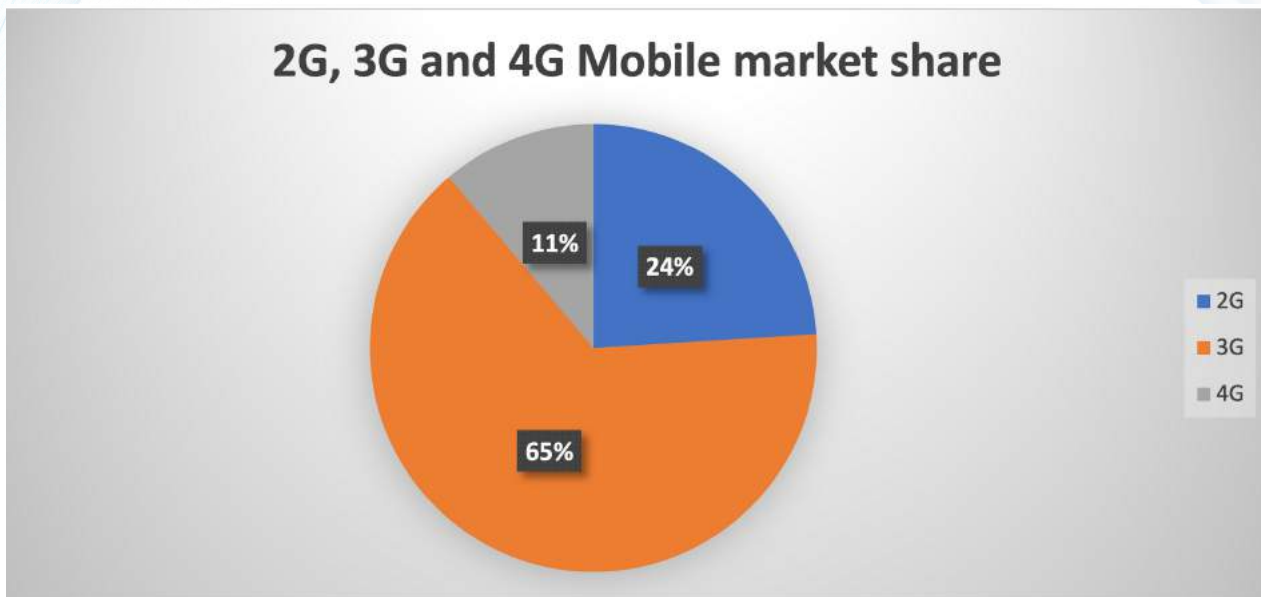


Figure 13: Mobile Cell Market Share

The base stations are predominantly 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 25 provides 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 Division	20	20	1
5	Central River Division	22	31	2
6	North Bank Division	30	49	4
7	Upper River Division	33	44	3

Table 25: Details of Base Stations for Each Technology

MOBILE NETWORK COVERAGE ISSUES

During the year under review, the Authority received a request from the Nyamanar Community, Kantora District to engage the Mobile networks operators towards the provision/upgrading of voice communication and Internet connectivity. This community is located near the border with Senegal whose mobile network signals were stronger. Customers in these areas who do not lock the settings on their mobile phones to Gambian mobile operators networks, tend to be attached on Senegal's operators networks.

The Authority engaged the Mobile Operators on the subject matter and AFRICELL and QCELL committed to install new Cell sites for the community before the end of the Year 2021. The provision of a new Mobile cell site takes a minimum of 2-3 months as it entails network survey, site location survey, installation of a mast or tower, installation of power supply systems and Mobile equipment, network optimization, testing and commissioning amongst others. Consequently, the Authority engaged the Nyamanar community for patience and understanding and support in identifying the land for the proposed installation of the Mobile Base Station, Power systems, Mast/Towers. AFRICELL and QCELL has each installed 2G and 3G Mobile Base stations for the Nyamanarr community and they can now effectively communicate on voice and internet related services.

MAST & TOWERS

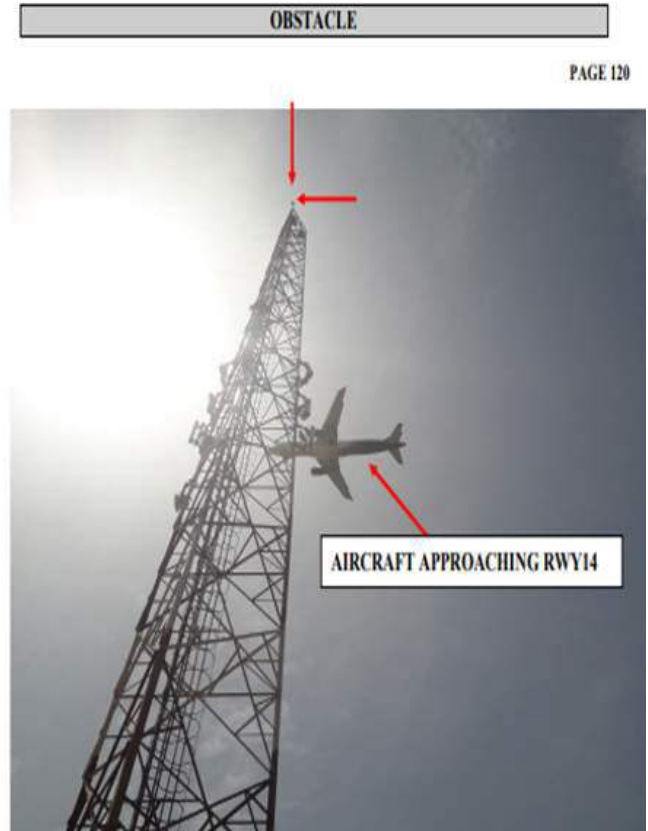
The Authority as part of its mandate requests all licensed telecommunications ICT service providers in The Gambia who have installed mast / towers, to adhere our guidelines for the painting / markings and lighting of the mast / towers as prescribed by International Civil Aviation Organisation (ICAO) of whom the Gambia Civil Aviation Authority (GCAA) is a signatory.

The Authority conducts frequent visits to the mast and towers installations of these license services providers to check for compliance to critical health and safety issues and engage those found wanting to take appropriate actions and ensure painting/marketing, earthing and lighting the apex of all installed mast and towers to address Health and Safety issues provided in the ICAO provisions.

During the year under review, GCAA informed the Authority that they had concluded a survey with an external ICAO consultant around the vicinity of the airport, they coincidentally captured pictures, showing one of the BTS tower on the flight path of airplanes approaching for landing at the Banjul International Airport.



Monitoring network used by the ICAO consultant to monitor compliance at Old Yundum next to the Banjul International airport.



Picture of Aircraft Approaching/Landing on Runway of Banjul International Airport

This has highlighted a major Health and Safety issue, considering the proximity of the location at Old Yundum which to most flight's, is in the landing path towards the approach and landing at the airport. One other tower was deem a health and safety hazard to the aircrafts landing at our international airport. The survey indicated that all other installed towers in the country were found complaint to health and safety guidelines by their consultant.

The Authority engaged GCCA to provide us with the consultant's report including the used parameters and upon review, the Authority noted the following:

- Assessments are performed to assess whether obstacles (natural or man-made) have an impact on the safety, accessibility, and efficiency of an aerodrome or airport and that any proposed development in the vicinity of an aerodrome or airport needs appropriate assessment so as not to present a danger to passengers, crew, or aircraft.
- They need to know obstacle limitation surfaces in order to define the airspace around aerodromes to be maintained free from obstacles or safeguarded so as to permit the intended aeroplane operations at the aerodromes. This is achieved by establishing a series of obstruction limitation surfaces (OLS) that define the limits to which objects may project into the airspace.

- The need for OLS that ensures the safety of aircraft, and thereby the passengers and crews aboard them, while taking-off or landing, or while flying in the vicinity of an airport. It also protect the integrity of radar and other NAVAIDS, by preventing reflections and diffractions of the radio signals involved.
- The nature of the obstacle and its location relative to the surface origin, to the extended centerline of the runway or normal approach and departure paths and to existing obstructions;

The Authority engaged and explained the report to the concerned Mobile operators and requested them to immediately assess their installation and subsequently arranged re-location of this referenced Old Yundum Base Station towers to another location in consultation with the GCAA's Safety Directorate.

The concerned operators complied and relocated their towers accordingly.

EMERGENCY NUMBER SENSITIZATION PROGRAM

In accordance with Section (34) (1a) and (b) of the Information and Communications Act 2009, PURA is mandated to ensure that operators of public information and communications system or service shall:

- make available to its subscribers free access to an emergency police, fire service, and medical number, preferably of three digits;

It is in this regard that the Authority as part of its strategy signed a Memorandum of understanding with the Gambia Fire and Rescue Services help:

- Sensitize the public on the judicious use of fire and rescue emergency service calls
- Monitor efficiency of handling fire and rescue emergency service calls
- Monitor the quality of service on the telephone sets at the fire and rescue emergency service centres
- Monitor call routing to nearest fire and rescue emergency service centre
- Provide annual reports and statistics related to calls and fire and rescue incidents
- Provide quarterly reports on radio sensitisation programs
- Provide receipts on expenditures relating to any payments made by the Authority
- Increase the visibility of fire and rescue emergency service call numbers
- Embark on an annual trek to do a monitoring and evaluation of emergency services call routing
- Conduct a weekly GFRS program on radio to sensitise the public on health and safety issues relating to fire, petroleum products, wells, sea and other accidents:

AS PART OF ITS CORPORATE RESPONSIBILITY, THE AUTHORITY:

- Sponsor the weekly fire and rescue emergency service programs on Radio or other medium to be identified and agreed upon
- Pay the transport refund for two GFRS staff to do the weekly sensitisation programs on Radio
- Provide funding and logistics for an annual trek to monitor and evaluate calls to emergency services
- Provide funding to design Fire and Rescue safety calling number information on the walls of GFRS premises and ambulance vehicles or any place to be identified and agreed by both GFRS and PURA
- Provide telephone sets to Fire and Rescue stations

Photo below shows the GFRS staff doing sensitization at West Coast Radio



Fire & Rescue service during a Radio Program on West Coast Radio

Meanwhile the Authority has developed Guidelines for the operation of an emergency call centre.

COLLABORATION WITH THE MINISTRY OF HEALTH AND SOCIAL WELFARE SERVICES

During the year under review, the Ministry of Health and Social Services (MOH) contacted the Authority requesting its support to reach out to the GSM companies to help in disseminating critical health related information to the general public. A consultative meeting was held with the GSM companies, and they agreed to send critical information such as the National Polio Vaccination campaign for children aged 0 – 5 years by sending text messages to their customers. Additionally, the public was informed to call the 1025 help line created through the intervention of the Authority for any clarification at no cost to the customer.

In the same vein, the Authority received a missive from the Ministry of Health requesting Toll-Free numbers for the public to call and seek for Ambulance assistance during emergencies. Since the Authority had already coordinated the creation of the toll free Short Code 116 to terminate the Hospital/Ambulance Toll free emergency calls on fixed lines, the Authority engaged the Mobile operators to facilitate the implementation of the request. MOH procured over 60 mobile phones each for GAMCEL, AGRICELL, COMIUM and QCELL to provide the associated SIM cards and create a closed user group on their respective networks.

The hospital ambulance services were stationed at strategic locations throughout the country for use by the public especially women. The public were sensitized to call the hospital ambulance service on 166 from any phone at no cost.

SPECTRUM MONITORING ANALYZER

Radio spectrum is one of the State's national resources used in many applications, most importantly wireless communication. It is the fuel that drives the various applications, systems and wireless networks that are directly connected to all daily activities, including advanced and intelligent wireless systems and applications in various facilities and public sector such as private mobile systems, public mobile phone services, fixed wireless systems, television and radio broadcasting services, public safety and emergency services, and many other applications, services and activities.

It is vitally important that The Gambia's spectrum management and planning system exploits to the maximum extent possible the economic and social benefits of this national resource for our economy and society.

Spectrum Planning and Authorization are central functions supported by spectrum monitoring in order to have accurate, complete and timely information on current assignments and licences. Other critical functions of spectrum monitoring activities include the following:

- Spectrum efficiency in determining planned and actual frequency usage and occupancy, assessing availability of spectrum for future uses;

- Compliance with national spectrum management regulations to shape and sustain radio environments and user behaviour, maximizing the benefit of the spectrum resource to society;
- Resolution of interference problems for existing and potential users.
- Identification of sources of interference and location of legal and illegal transmitters.

In order to promote spectrum efficiency, PURA spectrum staff must possess some means of quantifying spectrum use and evaluating various radio technologies and frequency selection. In order to promote spectrum efficiency, PURA spectrum staff must possess some means of quantifying spectrum use and evaluating various radio technologies and frequency selection techniques. Since spectrum is not visible to the naked eye, the Authority procured a basic Spectrum monitoring equipment to fulfill its mandate in addition to meeting the following goals:

1. Assist in resolving radio interference, particularly for basic telecommunication services and safety-of-life services, provide necessary data for measurement of spectrum use
2. Aid planning for interference free deployment of new radiocommunication services vital for economic growth in The Gambia,
3. Support other spectrum management activities and processes such as determination of authorization fees and revenue collection: and finally,
4. Coordinate regionally and provide monitoring data to support ITU activities.



Spectrum Monitoring Analyzer

3.5 ELECTRICITY, WATER AND PETROLEUM

3.5.1 ELECTRICITY SECTOR

This report gives a summary of the main findings and observations as well as recommendations following a visit to all the power plants and water treatment facilities in the Greater Banjul Area (GBA)

The PURA staff carried out the usual inspection visit to all power plants and water treatment facilities in the GBA. The scope was to assess generation capacity, the functionality and maintenance state of the engines, health safety and environment, and general housekeeping. The team comprise of staff of the technical Directorate of Water Energy and Petroleum; Mr. Ebou M Boye (Electricity Officer) and Ebrima Cham (Petroleum Quality Assurance Manager)

The sites visited were as follows:

Site	Operator	Service	Date
Kotu Power station	NAWEC	Electricity	29/12/2021
Brikama Wartsila Power Station	NAWEC	Electricity	29/12/2021
Brikama GEG Power plant	NAWEC	Electricity	29/12/2021
Brikama New Power plant	NAWEC	Electricity	29 /12/2021

Table 26: Power plants visited for inspection



G7 at Kotu Power Station

4.1.1 Recommendation

- The power plant and the environment should always be kept clean and tidy. A reasonable reserve margin should be considered in the future system so that maintenance and overhaul activities and unplanned faults can be absorbed by the system without major problems.
- Funds should be available to give to talented technical employees the possibilities to receive specialized training e.g., Internationally to build up own expert knowledge for technical issues that cannot be solve locally.
- Documentation in the power plants should be improved and transferred to an IT based system, so that historical operational data and maintenance schedule, fault history should be available for analyses.
- Introduce, Monitor, and improve internationally accepted KPIs (SAIFI and SAIDI) to monitor grid stability, record power outage in a manner that that the reliability figures can be provided to generation, transmission, and distribution.
- The standby generators at all water treatment facilities should be operational. All stations with non-functional fire extinguishers must be replaced with functional ones.
- As work is in progress on the dispatch center, there should be warning signs at the construction site and workers should use the right tools for the right job.

3.5.1.1 KARPOWER IPP POWERSHIP

Due to the ongoing COVID -19 pandemic PURA has restricted visit to the power ship but continue to engage them online. However a joint stakeholder team comprising representatives from the PURA, GFRS and GMA was led by NEA on a quarterly monitoring of Karadeniz Goktay Bey powership in Banjul on Friday 24th September 2021. The team made several observations and recommendations which were jointly communicated to Karpower. We also noted some new developments which were highly welcomed such as:

- A health and safety manager has been appointed whose mandate is to ensure the health and safety issues are address on board.
- The Powership uses seawater for cooling of the diesel engines, condensers, and other auxiliaries and a sea water quality test is normally carried out on a quarterly basis
- The sludge was being collected by Eco marine monthly.



A joint stakeholder team at the Karpoweship on SOLAS gears



The view of Karadeniz Powership Goktay Bey vessel

3.5.1.2 NYAMMANAR MINIGRID

The Authority received and processed an application for a mini grid in an unelectrified region of the country in URR. The application for electricity generation and distribution licenses from Unique Energy Company for a Solar Mini grid in Nyammanar (URR) to provide electricity for up to 200 households and business. The Authority visited Nyamanarr on Saturday 16th October 2021 to assess the electricity generation and distribution licenses pursuant to part III of the Electricity Act,2005.

The plant has the following characteristics

- Offices and staff quarters for the Unique Energy staff at Nyamanarr solar facility installed with voice and data with the electrical installations.
- There are two containers with installed SMA inverters and Hoppecke batteries of 2V and 1364 Ah of c10.
- Installation of the ground mounted solar modules is completed as well as solar modules attached on the container housing the Inverter and batteries.
- The installed modules are JA Solar with a peak power (Pmax) of 390 watts and open circuit Voltage (Voc) 49.35 volts.
- Solar streetlights are installed within the Community of Nyammanar, and the Low voltage lines have been erected and the cables connected on the lines.
- The container is yet to be transported to the solar plant because the route is very bad due stagnant water on the road during the raining season.



The branded logo of unique, ECREEE, USAID and Solar 23 on the container

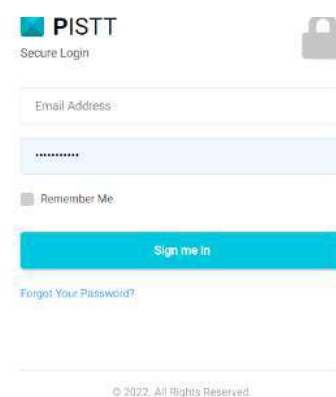
Moving forward the Authority will continue to engage MOPE on the development of new Regulations on green mini grids.

3.5.2 PETROLEUM SECTOR

4.4.1 TRANSPORTATION

To enhance capacity and create awareness on the existing licensing requirements for Petroleum Road Transport Business, the Authority conducted a day long sensitization forum with Road Transport Business Operators on the Minimum Mandatory guidelines for Road tankers and Equipment carrying petroleum products. The forum was held in March and brought together all transporters on a neutral platform to share experience and discuss issues affecting the sector.

The Authority has recently developed an online database for all tankers in The Gambia called the PURA Information System for Tanker Trucks, (PISTT)



This system allows for a national database of vehicles and keeps track of all vehicle Licensing and inspection regimes. Each vehicle would now be issued with an electronic identifier as part of the new inspection regime. We have also noticed the increase in the number of petroleum transport vehicles which prompted the need to have an electronic system for an efficient management of the testing and inspection regime.

4.4.2 BULK STORAGE

In the year under review, the Authority has received two (2) applications expressing interest in constructing new storage depots. This is largely because of the current capacity constraint at the GP Depot as well as an increase in consumption of fuel for both local and the re-export markets. The growing number of new service stations also contributes to this development. An additional depot operated by GPS Petroleum started operation in late 2021. The proposed depot by EMLOGIX has been screened and the initial EIA processes have also been completed. This is expected to ease supply difficulties as well as increase national capacity and improve security of supply.



Joint stakeholder visit to GPS Depot during licensing process

4.4.3 RETAIL STATIONS

The Authority has over the year screened 45 sites for use as fuel stations. The rise in the number of applications for new stations could be contributed partly to the amendments made in the Petroleum Products (Service Stations) Regulations 2018 which sets out new criteria for site location and selection.

Monitoring and Inspection Activities

- Construction monitoring

The Authority has carried out several joint stakeholder monitoring exercises with relevant stakeholders to ensure construction works conform with set standards and the necessary safety guidelines and requirements. This has enhanced compliance with the PURA guidelines for Construction of Service Stations in The Gambia.

- Site screening

The Authority has witnessed an increase in the number of applications for new sites in the year under review. This has resulted in an increase in the number of service stations within the Greater Banjul Area. Forty – Five (45) new sites were screened in the year under review. Out of this number, twenty-seven sites have been approved and eighteen sites rejected. This represents a 60% approval rate and a 40% rejection rate.

- HSE Inspection

In a bid to ensure that standards are maintained at the retail stations as well as to ensure that operational safety is enhanced, the Authority has conducted quarterly HSE inspection exercises which had significantly improved operational and safety standards for most of the stations especially in the grater Banjul area. However, safety remain in the sector remains a key component of the regulatory compliance framework and a major concern for both the Authority and the public.

4.4.4 FUEL QUALITY TESTING

Following a successful sample collection and testing in May 2019, and the subsequent signing of contract with SGS, the Authority carried out fuel sampling and testing across the country with samples drawn from Gampetroleum Storage Depot in Mandinary and random retail stations across the country. A total of thirteen (18) samples which constitutes eight (12) Gasoil, and five (6) Petrol samples were collected and subsequently tested at SGS in Senegal. Below are the quality parameters with their reference test methods used as reported by the laboratory. This is also in line with referenced ASTM and ISO standards in GAMS005:2016, GAMS006:2016, GAMS007:2016 and GAMS008:2016 for petrol, jet fuel, kerosene, and diesel specifications.

SN	PARAMETER	TEST METHOD
	Density at 15 ^o C kg/m ³	ASTM D4052
	Octane Number	ASTM D2699
	Vapor pressure at 37 ^o C g/cm ²	ASTM D5191
	Cetane Index	ASTM D976
	Sulphur content , % m/m	ASTM D4294
	Induction period, <i>minutes</i>	ASTM D525
	Copper corrosion, <i>class</i>	ASTM D130
	Distillation % vol	ASTM D86
	Carbon Residue (% m/m)	ASTM D189
	Ash Content (%)	ASTM D482
	Water content (%)	ASTM D95
	Total Acidity mg KOH/g	ASTM D974
	Sediments by extraction %m/m	ASTM D473

Table 27: Petroluem Quality Parameters with their reference test methods

The following conclusions were drawn from the test results:

Figures 3 & 4 give the summary test of the results for Petrol and Diesel respectively. The results indicate that all samples collected from the different sources do not conform to the existing national specification for Sulphur. The key conclusions of the test are as follows:

- Diesel samples collected from Gampetroleum Storage Depot show an average Sulphur content of 1,820 ppm as opposed to a random service station average of 2,691 ppm for the same product type.

- The Sulphur content for Petrol, averages at 320 ppm for samples collected from the Depot and 420 ppm for samples collected from the retail stations selected at random.
- The conclusion in (i and ii) show that the existing Sulphur specification both at the depot and retail stations is higher than 50 ppm contained in the Gambian standards referenced above.
- In a single case, Diesel Tank D3 at the Depot had higher Sulphur values than those from the random stations.
- The results also show deviations from the depot average of Sulphur content for petrol and gasoil.

4.4.5 ACCIDENTS

ILLEGAL FUEL STORAGE FACILITY IN JALANGBANG

The Authority through social media reports as well as eyewitnesses on Tuesday 3rd August 2021 received information on a fire incident at a residential compound in Jalangbang, Kombo South. The incident is said to have happened on 3rd August 2021 between 15:00 and 16:00 hrs. The precise cause of the fire at the time was not known. However, initial reports were that a road tanker that was parked in the compound caught fire while discharging fuel. Coincidentally the Director of Petroleum and energy of PURA was at the site and witnessed the incident as it unfolded.



Fire incident at Jalangbang due to Illegal Storage of Fuel

Following these reports, the National Disaster Management Agency (NDMA) published a post on its Facebook page which indicated the gravity of the accident including a fatality. The Authority in a bid to obtain a more thorough information on incident, contacted The Gambia Fire and Rescue Services through its Brikama Station on 4th August 2021. However, the exact details of the incident had not emerged at the time. In this regard, a joint visit to the burnt facility lead by PURA with the fire officers from the Brikama Station was held on 9th August 2021.

CASTLE FIRE INCIDENT

On Sunday January 31st at around 9.57 p.m., it was reported that a fire outbreak had occurred at the Castle Station in Westfield. PURA staff then rush to the site to get firsthand impression of events and the Fire Service had already responded to the incident and the situation was put under control. The response time of just under 12 minutes and this has been confirmed by CCTV footage as well.



Fire Incident at Castle Service Station West Field

3.5.3 WATER SECTOR

Fresh water in sufficient quantity and quality is 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. To ensure that the Gambia meet the set goals and maintain its sustenance, benchmarking, standard monitoring, enforcement, and compliance are vital roles to which regulatory interventions are imperative and in no small measures' desirable.

Some of the challenges facing the sector are the demand for water continues to rise with NAWEC not meeting the demand in some communities, particularly in the GBA, which includes communities like Kunkujang Ketaya, part of Faji kunda and Latrikunda amongst others. Some communities get water only during the night which are odd hours.

One of the milestones resolved was the case of Latrikunda German. The Authority will continue its engagement strategically through our responses to consumer complaints

and our monitoring visits to holistically Direct NAWEC to resolve these issues. A current and similar engagement is ongoing with NAWEC to resolve the water quality issue in Gunjur.

4.5.2 WATER QUALITY MONITORING

The Authority has committed to partnership with the Department of Water Resources in a bilateral agreement to monitor the quality of water delivered to customers throughout the country. In this case, The Authority bi-annually provides in part laboratory reagents and equipment for the Abuko Water Quality Laboratory to test 100 water points throughout the country on quarterly basis. The water quality monitoring serves as an early warning, alerts the water service provider, and hence reduce the risk of epidemics associated with poor water quality.

The tests are to make sure that customers are provided with safe drinking water in accordance with the World Health Organization (WHO) standards. This is geared towards promoting public health and other developmental dimensions in which water is a driving force. The main water quality parameters comprise of physico-chemical, biological, and heavy metals of relevance as far as source of water in The Gambia is concern.

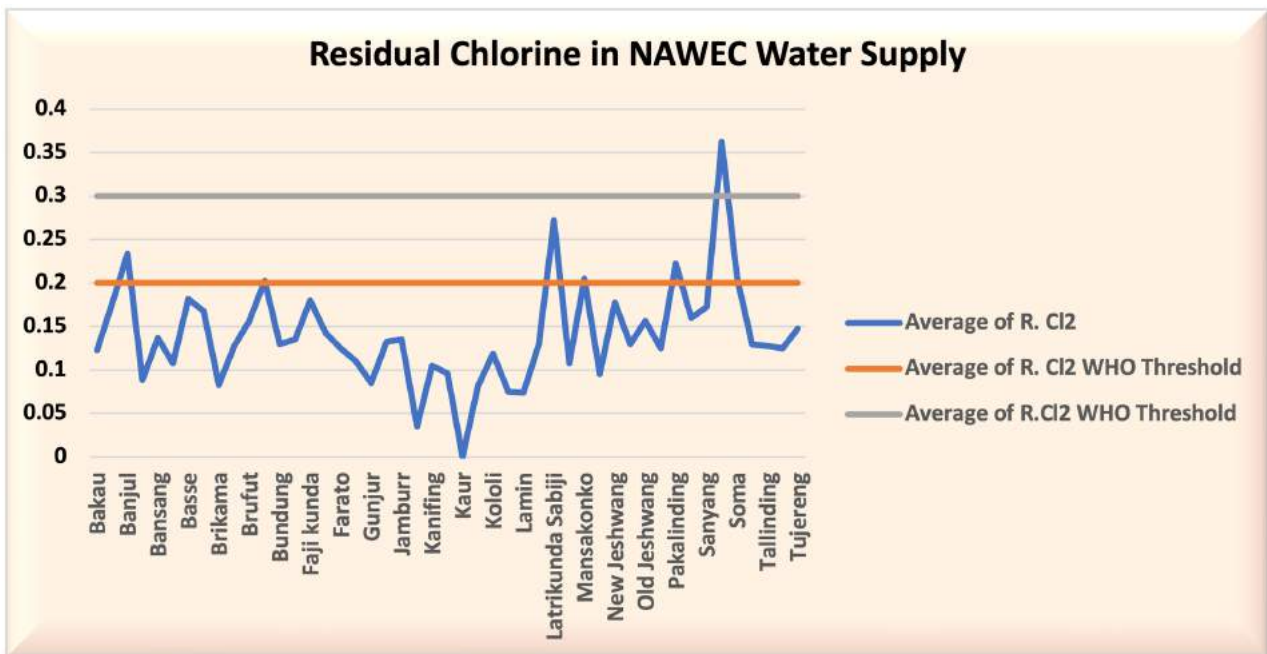


Figure 14: Chart showing Residual Chlorine in NAWEC Water Supply

The chart above shows that water supply in Kaur is currently delivered by NAWEC without chlorination whereas levels of chlorination in some communities are below recommended thresholds.

The Authority through its monitoring visits has issued Directives to NAWEC to remedy the situation in Kaur and works are ongoing.

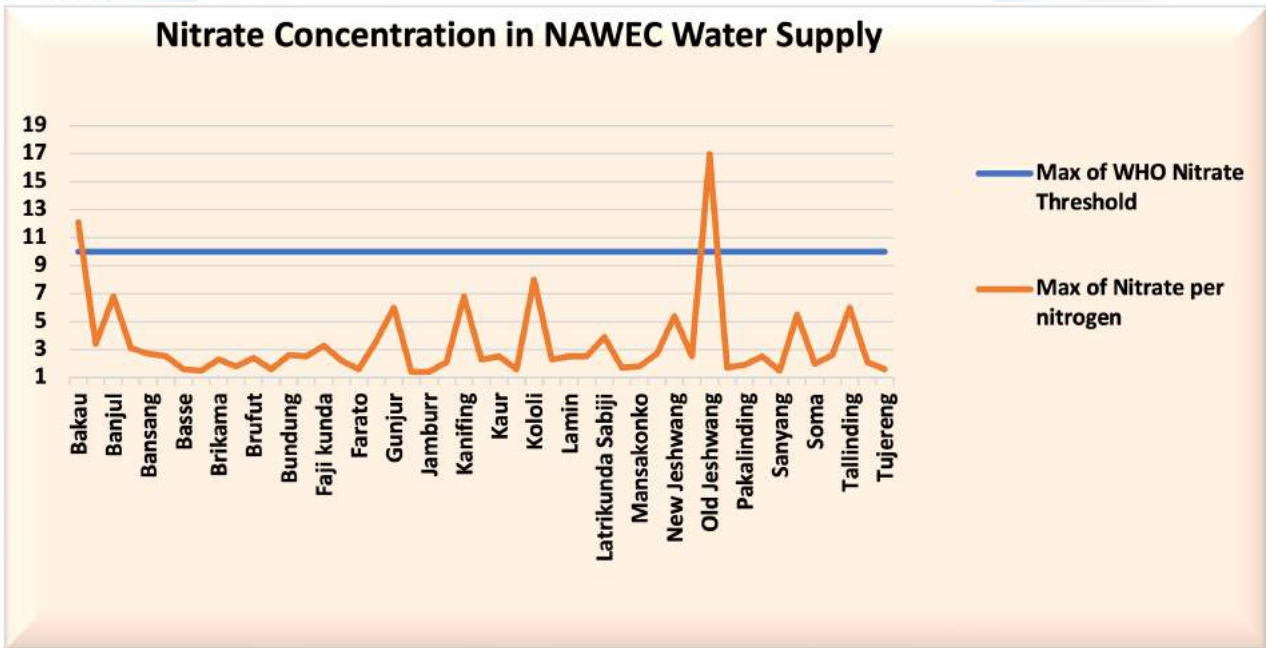


Figure 15: Chart showing Nitrate levels in NAWEC Water Supply

Maximum Nitrate levels in the Bakau water supply catchment continued to register Maximum Nitrate levels beyond the WHO recommended threshold. The Authority made monitoring visits to boreholes affected which resulted in the decommissioning of some boreholes. NAWEC through the Indian EXIM Bank project is transmitting portable supply from Sukuta to replace and substantiate the volume lost from the decommissioned boreholes.



PURA Staff with NAWEC and Department of Water Resources Testing Boreholes in Bakau

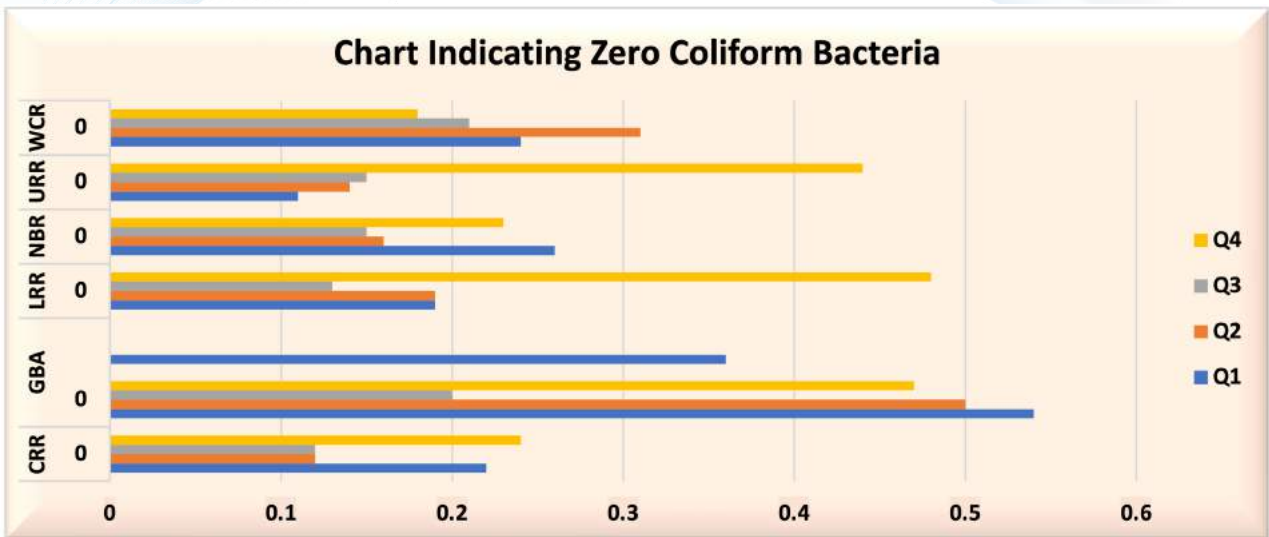


Figure 16: Chart Showing Zero Coliform Bacteria In all Water Sampling Points

Despite the low chlorination in some sampling points, a significant improvement was registered in terms of microbial contamination. None of the 100 water sampling points across the country was tested positive with either Coliform or Faecal bacteria.

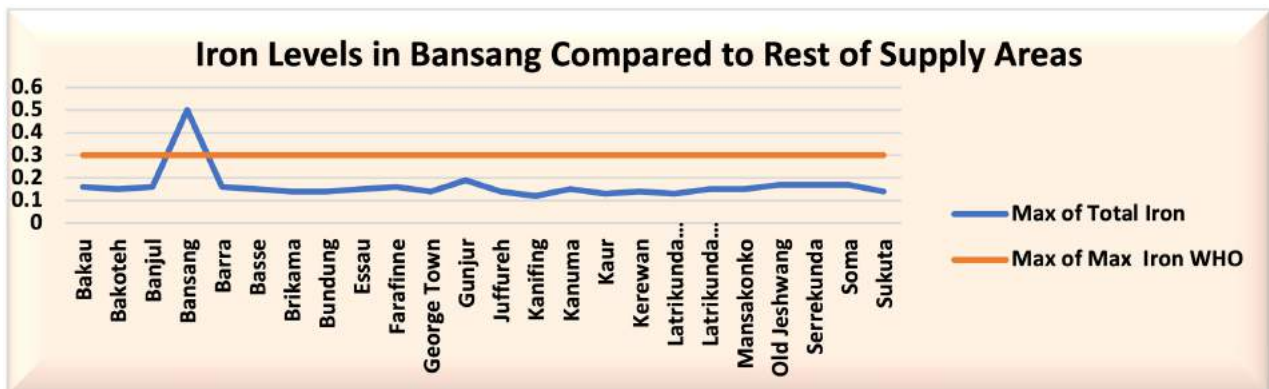


Figure 17: Iron levels by town

Iron levels in Bansang compared to the rest of the Gambia continued to be beyond the WHO recommended threshold of 0.3 mg/L.

4.5.2 DEVELOPING WATER AND SEWAGE SERVICE REGULATIONS

PURA is proactively contributing to the water sector reforms, and transformative process to strengthen the enabling environment and governance of the water and sanitation sector.

The Authority wish to advocate for more up to date legal instruments to reflect the increasing stresses on our water resources. With the National Water Resources Council Act 1979 being the existing sector act, it is imperative that the Water Bill 2014 should be enacted to set out up to date rules for sector management and coordination. Through our strategic goal of strengthening governance in water service provision, The Authority is developing a water and sewage service regulation. The committee tasked to oversee this development has conducted consultations with key stakeholders and have benchmarked with other African countries.



PURA Water Regulation Committee



Water Expert Working Group having a workshop with National Stakeholders

4.5.2 SUPPORTING THE ABUKO WATER QUALITY LAB THROUGH THE MOU WITH THE DEPARTMENT OF WATER RESOURCES

The Authority continued to promote and strengthen partnership and collaboration for sustainable water service delivery.

As the regulator for utility water services, The Authority under the MoU with the Department of Water Resources since 2009 delivers laboratory reagents and equipment to the Abuko Water Quality Lab worth 10,000 Dollars.

Our overall objective is to see that consumers are supplied with water that meet acceptable water quality standards by the World Health Organization.

We have so far done a lot through our partnership with the Department of Water Resources. Through our MoU, The Authority has supported the lab every two years with reagents, analytical equipment, computers and refurbishing the Abuko Water Quality Lab. The Lab on the other hand, has been conducting quarterly water quality testing of the NAWEC water supply on a quarterly basis throughout the country.



Handing Over of Lab Equipment and Reagents by the Director General of PURA to the Permanent Secretary MOFWR & NAM

4.5.2 MONITORING AND INSPECTION OF WATER AND SEWAGE INFRASTRUCTURE

In a bid to promote sustainable and efficient service delivery, the Authority continued its bi-annual monitoring exercises by visiting the following NAWEC treatment plants.

- Kotu Wastewater Treatment facility
- Banjul Sewerage System (P11 pump station)
- Sukuta Water Treatment Plant
- Brikama Water Treatment

Further monitoring visits were conducted to assess Nitrate concentrations in Boreholes located in Fajara. Key areas assessed during this monitoring visit were functionality of infrastructure, data management, health, safety, and environmental parameters. The reports of the visits indicated continuous investment in production facilities (Boreholes) especially in Sukuta and refurbishment of distribution pumps.



A visit to Sukuta Treatment Plant

Incidences

With rapid population growth in the Greater Banjul Area and increased developments along the Tourism Development Area, the volume of wastewater is projected to exponentially increase on yearly basis. There is a need for additional treatment plants to accommodate for the increase of wastewater in the coming years.

- The Authority investigated a complaint of raw sewage discharge into the Kotu stream due to a faulty pipe crossing the stream. AGUA was given Directives by the Authority to remedy the situation.



Sewage Pipe linking sewage pump #2 and the Lagoons in Kotu

- An incident of sewage overflow has also occurred in Banjul affecting couple of compounds. With the infrastructural development taking place in Banjul, The Banjul Sewerage System must be upgraded to avoid such incidences occurring in the future.



Sewage overflow in Banjul During the Rainey Season

3.6 CONSUMER AFFAIRS

As a multi-sector Regulatory Authority, consumer protection is a key component of our business operations.

To cater for consumer needs, the Authority has continued to engage in consumer education, complaint handling, drafting regulatory tools related to consumer protection to avoid consumer exploitation.

For the year under review, we have engaged in the following activities such as receiving, analyzing, processing, and resolving of consumer complaints, consumer education and awareness campaign (Bantaba Outreach to rural communities, Bantaba Panel and TV and Radio programs).

The helpdesk of the Authority has received and processed a total of five hundred and sixty-five (565) complaints, of which two hundred and fifty-eight (258) was nopal credit scam related.

3.6.1 NUMBER OF COMPLAINTS

The table below shows the total number of complaints in each regulated sector and their status.

COMPLAINT CATEGORY	NUMBER OF COMPLAINT	RESLOVED COMPLAINT	PENDING COMPLAINTS	TOTAL
ICT	178	178	0	178
WATER/ELECTRICITY	123	123	2	125
PETROLEUM ILLEGAL FUEL	6	6	0	6
NOPAL CREDIT SCAM	258	258	0	258

Table 28: Total number of complaints

For the year under review, the ICT sector registered the highest number of complaints with 59% of the total complains registered, while the NAWEC registered the 41% of the complaints.

3.6.2 UNRESOLVED COMPLAINTS

1. **The Gunjur Water Complaint** is yet to be resolved because the excavator used for the digging of the trench was damaged and yet to be repaired. NAWEC was engaged on several occasions to provide updates through meetings, emails and phone calls. However, they promised to search for an alternative excavator to complete the civil work. As of the year 2021, the complaint was not resolved.

2. Latrikunda Water Complaint: Residents of Latrikunda Sabiji complained about the unavailability of water in their community. They highlighted that since the construction of the Kombo Sillah Drive Road, they have been experiencing water shortages. The Authority constituted a joint task force with NAWEC to visit the site and it was realized that when the road was constructed, two parallel mains were laid on each side of the road, but a pipe was not laid to connect the mains, thus causing the water shortage. As of the year 2021, the proposed solution was to engage NAWEC, NRA, and Physical Planning on the possibility of connecting the parallel mains through trench-less digging of the road.

3.6.2 UNRESOLVED COMPLAINTS

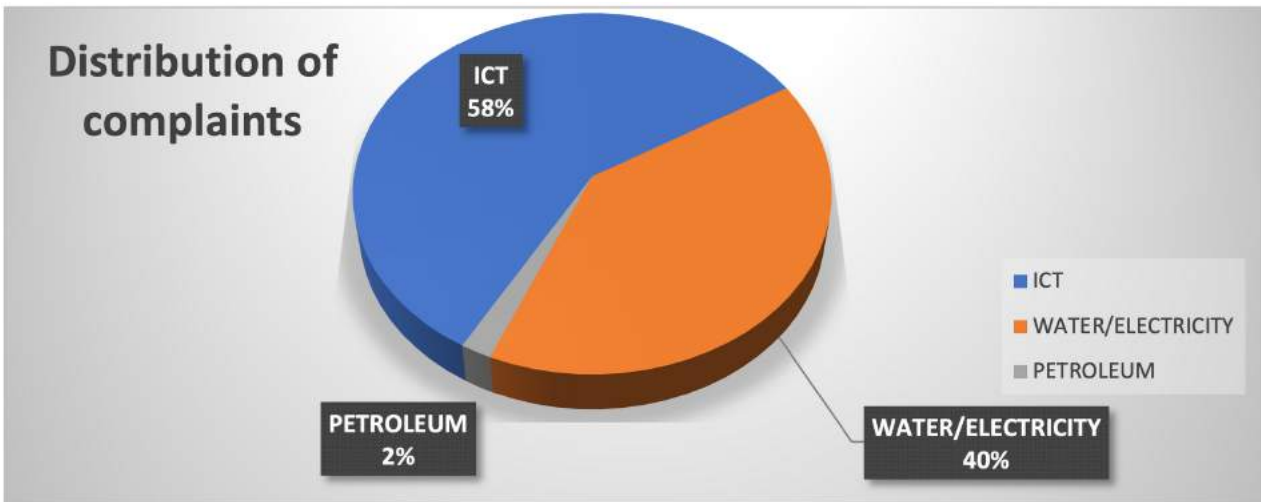


Figure 18: Distribution of complaints

1.3 ANALYSIS OF COMPLAINT RECEIVED PER SERVICE PROVIDER IN 2021

OPERATOR	RECEIVED	%RECEIVED
AFRICELL	102	33%
QCELL	39	13%
COMIUM	28	9%
GAMCEL/GAMTEL	9	3%
NAWEC	123	40%
PETROLEUM ILLEGAL FUEL	6	2%

Table 29: Analysis of complaint received per service

- NAWEC continues to record the highest number of complaints in the regulated sector constituting 40% of the total complaints registered in 2021. Majority of the complaints were burst pipe and power outage related issues.
- The bulk of the complaints received in the ICT sector were against Africell, which constituted 33%. The complaints were mostly related to value added services and megabytes deduction
- Qcell recorded 13% of the complaints which were mostly related to quality-of-service issues.

- Comium on the other hand recorded 9% of the complaints, majority of which constitute 166 bonanza service related.
- Gamcel recorded the least number of complaints, which constituted 3% of the total complaints received in the ICT sector.
- The Petroleum sector also recorded a total number 2% due to the illegal fuel vending.

2.0 ANALYSIS OF COMPLAINT TYPES IN 2021

ICT SECTOR

COMPLAINT CATEGORY	NUMBER OF COMPLAINT	PERCENTAGE OF COMPLAINT
Value added service related	61	34%
Tariff related	44	25%
Nuisance Calls	23	13%
Sim related	19	11%
Quality of service	27	15%
Customer service	3	2%

- Value added service related complaints were the highest with 61 complaints, which constituted 43% of total complaints received for the ICT sector
- Tariff related complaints followed at 44 complaints, which represents 29% of the overall complaints of the ICT sector
- Quality-of-Service related complaints were the third highest with 27 complaints, which constituted 13% of the total complaints received for the ICT sector.

ENERGY SECTOR

COMPLAINT CATEGORY	NUMBER OF COMPLAINT	PERCENTAGE OF COMPLAINT
Technical	49	40%
Other related	3	2%
Customer service	26	21%
Quality of service	26	21%
Billing	19	16%

- Technical complaints (Burst pipes, Leakages, faulty meter) registered 49 complaints, which constituted 40% of the total complaints received in the energy sector
- Quality-of-Service related complaints were the second highest with 26 complaints, representing 21% of the total complaints received in the energy sector.
- Customer service related (New service connection) complaints recorded 26 complaints, constituting 21% of the total complaint received in the energy sector
- Billing related complaints recorded 19, which constitutes 16% percent of the total complaints received in the energy sector.

2.2 THE 5 MOST PREVALENT COMPLAINTS IN 2021 WERE AS FOLLOWS

- Comium on the other hand recorded 9% of the complaints, majority of which were 166 bonanza service related.
- Gamcel recorded the least number of complaints, which constituted 3% of the total complaints received in the ICT sector.
- The Petroleum sector also recorded a total number 2% due to the illegal fuel vending.

Brust Pipe	Power outage	166 bonanzas	Kolareh service	Credit/Megabytes Deduction
35	15	21	14	29

The above table depicts the five most prevalent complaint in the regulatory space for the year 2021:

- Burst pipes continues to be the highest number of complaints the helpdesk received yearly because of erosion.
- Credit and megabytes related complaints recorded the second highest number of complaints
- A slight increment has been noted in the 166 bonanza complaints in the year under review
- Allegations on forcefully subscribing consumers to kolareh and fun ring service was also among the top five prevalent complaints in 2021.
- Power outage by NAWEC is another prevalent complaint in 2021.

SERVICE PROVIDER	NUMBER OF COMPLAINTS
AFRICELL	86
QCELL	106
TOTAL	258

The helpdesk, for the year under review has received an unprecedented number of complaints from Nopal credit scam victims. Two hundred and fifty-eight (258) complains was received and processed at the call center.

The Authority intensifies public sensitization campaign that were geared towards educating and protecting consumers in the following forms;

- Aired jingles in all local languages which was sent to all community radios
- Mass SMS was generated and shared to all GSM consumers.
- Outbound dialer calls were also done in all the major local languages
- A billboard was also erected at the Banjul International Airport junction for consumer information.



3.0 TREND ANALYSIS COMPARING COMPLAINT MANAGEMENT FROM 2018-2021

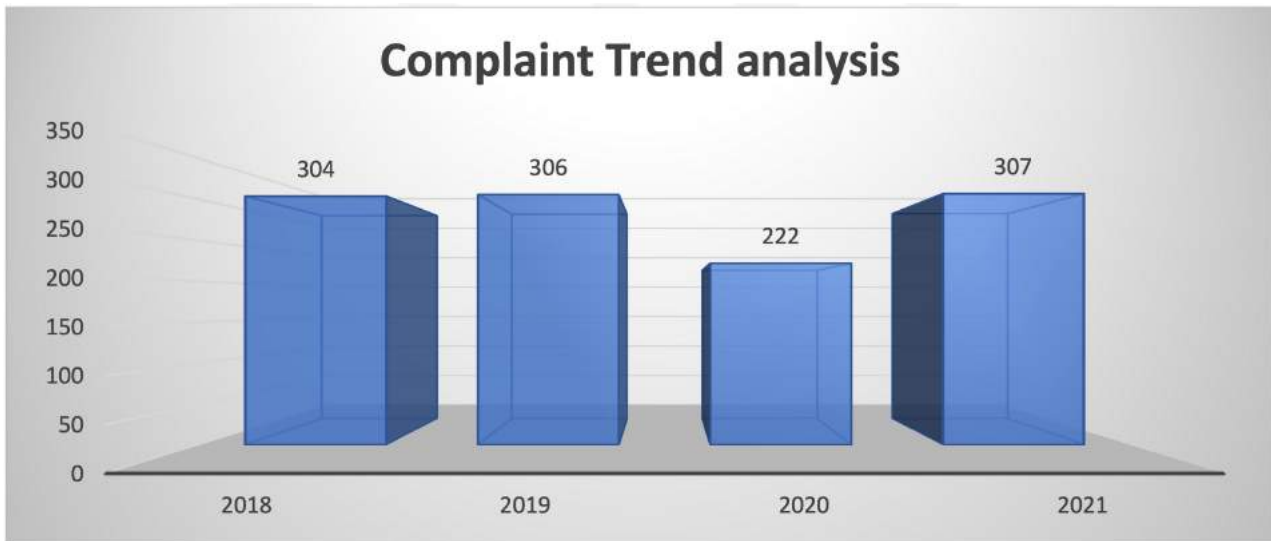


Figure 19: Trend Analysis Comparing Complaint Management From 2018 - 2021

The table above shows the trend analysis of complaints for the past 4 years. In 2020 the trend analysis we saw that the number of complaints drop in addition to the previous three years the complaints have been higher, the reason for the decrease in complaints is due to the Covid-19 pandemic which has a great impact on the population.

3.1 CONSUMER EDUCATION AND AWARENESS CAMPAIGNS

Tv and Radio Awareness programs held in 2021

The illegal fuel vending sensitization, comium license suspension, Nopal Credit scam took center stage in our consumer information and education programs in 2021. All the major radio commercial and community radios were utilized to ensure effective information dissemination to consumers. Although the topics that were concentrated geared towards Illegal fuel vending and Comium suspension other topics were also discussed related to the 148 activities we normally do for example burst pipe, low voltage, power shortage faulty meter, etc.

Radio Station	Topic
Afri Radio	Illegal fuel vending/ 148 helpdesk /Comium License suspension
West Coast Radio	Illegal fuel vending/ 148 helpdesk /Comium License suspension
Radio Gambia	Illegal fuel vending/ 148 helpdesk /Comium License suspension
Qradio	Illegal fuel vending/ 148 helpdesk /Comium License suspension
All Community Radios	Illegal fuel vending/ 148 helpdesk/ Nopal Credit scam
TV Stations	Topic
GRTS	Comium License suspension
QTV	Comium License suspension

Billboards were also erected in strategic locations to keep the public well informed.



3.2 BANTABA OUTREACH

The Authority conducted its 4th Edition of the “Bantaba” outreach program from the 3rd of June to the 12th of June 2021, under the theme: **“Consumers and Cyber-Scam in the Digital Era”**.

The theme, this year was selected due to an increase in consumer complaints related to cyber-scams received at the 148 call center, which were said to be contributing to the distrust within the regulated space by consumers.



The “Bantaba” tour visited twenty-one villages with a team composed of 25 members successfully held meetings in all the targeted villages. Participants of the meetings were a diverse group of consumers who expressed concerns and delights across the broad spectrum of issues. Below are some of the major concerns raised during the tour;

- Unavailability of NAWEC cash power vending outlets.
- Nopal credit scams
- Unavailability of electricity and water in some of the villages



4.0 POST-BANTABA PANEL DISCUSSION

Upon the conclusion of the Bantaba, The Authority through its Directorate of Consumer Affairs held a panel discussion that created a platform for service providers to address and answer the concerns raised by consumers during the Tour.

They highlighted their investment plans and proposed solutions for the concerns raised by the consumers.



4.1 TRAINING PROGRAMS

In 2021, the Authority received two trainees from Brikama Area Council for the duration of two weeks. The purpose of the training was for the two staff to learn how to handle diverse consumer complaints.



Public Utilities
Regulatory Authority
Equity in development

Public Utilities Regulatory Authority (PURA)
Financial Statements
for the year ended 31st December 2021



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Financial Highlights

	31-Dec-21	31-Dec-20
Surplus for the year (GMD)	34,761,580	43,921,622
Unimpaired capital (GMD)	183,969,273	149,207,693
Net current assets (GMD)	177,611,335	144,611,526
Net assets (GMD)	183,969,273	149,207,693
Management expenses to income ratio (%)	36.5%	45%
Staff/personnel costs to income ratio (%)	35.7%	19%
<i>Liquidity Ratios</i>		
Quick Ratio/Acid Test Ratio (times)	11.87	5.63
Current Ratio (times)	11.87	5.63
<i>Solvency Ratios</i>		
Debt to Equity Ratio (%)	8.9%	21%
Equity Ratio (%)	91.8%	83%
Debt Ratio (%)	8.2%	17%
<i>Efficiency Ratios</i>		
Bad and doubtful debts (GMD)	-	16,540,713
Bad and doubtful debts Ratio (%)	-	19.8%
Accounts Receivables Turnover (times)	1.81	1.54
Asset Turnover Ratio (%)	69.4%	72%
<i>Profitability Ratios</i>		
Profit (Surplus) Margin Ratio (%)	25.0%	34%
Return on Assets (%)	17.4%	24%
Return on Capital Employed (%)	18.9%	29%
Return on Equity (%)	18.9%	29%



General Information

Directors

Mr. Alieu Ngum	Chairman
Mr. Momodou B. Jallow	Director General – Board Member Jan. – Apr. 2021
Yusupha M. Jobe	Director General - Board Member Jun. – Dec 2021
Mr. Momodou Sissoho	Board Member
Mr. Sana M. Darboe	Board Member
P S Finance	Board Member – Ex-Officio Member
Mr. Anthony Ademola Taylor	Board Member

Secretary

Mr. Malamin Darboe

Auditors

HAD & Co
Chartered Accountants & Business Advisers
Bertil Harding Highway
Kerr Serign
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 2021.

State of Affairs

The results for the year ended 31st December 2021 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.

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 Board of 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 Board of Directors have beneficial interest in the Authority.



Apart from the Director General, the rest of the Board of 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

A handwritten signature in blue ink, consisting of several loops and strokes, representing the Secretary of the Board.

Secretary

Date: 29th May, 2023

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 Statement of Financial Position as at 31st December 2021, 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.

Emphasis of matter – Basis of accounting

We draw attention to note 1.2(i) to the financial statements, which describes the basis of accounting. The financial statements are prepared to assist Public Utilities Regulatory Authority (PURA) to comply with the financial reporting provisions of the PURA Act. As a result, the financial statements may not be suitable for another purpose. Our opinion is not modified in respect of this matter.

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.

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: 29th May, 2023



Income statement

for the year ended 31st December 2021

		31 st December 2021 GMD	31 st December 2020 GMD
Income			
Revenue	2	135,563,720	128,989,768
Other income	3	3,433,241	1,194,162
Total income		138,996,961	130,183,930
Expenses			
Personnel expenses	4	(49,623,843)	(31,942,491)
Administrative expenses	5	(50,719,514)	(34,056,312)
Depreciation	7	(3,892,024)	(3,722,792)
Impairment charge		-	(16,540,713)
Total expenses		(104,235,381)	(86,262,308)
Surplus for the year		34,761,580	43,921,622

The attached notes form part of these financial statements


Statement of Financial Position

as at 31st December 2021

		31 st December 2021 GMD	31 st December 2020 GMD
Assets	<i>Notes</i>		
Non-current assets			
Property, plant and equipment	7	6,357,938	4,596,167
Total non-current Assets		<u>6,357,938</u>	<u>4,596,167</u>
Current assets			
Investments	8	20,000,000	64,000,000
Receivables	9	84,790,808	78,798,273
Cash and cash equivalent	10	89,154,576	33,040,680
Total current assets		<u>193,945,384</u>	<u>175,838,953</u>
Total Assets		<u>200,303,322</u> =====	<u>180,435,120</u> =====
Equity and Liabilities			
Capital and Reserves			
Capital	11	-	-
Retained earnings		183,969,273	149,207,693
Total Equity and reserves		<u>183,969,273</u>	<u>149,207,693</u>
Liabilities			
Current liabilities			
Payables	12	16,334,049	31,227,427
Total current liabilities		<u>16,334,049</u>	<u>31,227,427</u>
Total equity and liabilities		<u>200,303,322</u> =====	<u>180,435,120</u> =====

These financial statements were approved by the Board of Directors on 29 May, 2023 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 2021

	Capital GMD	Retained earnings GMD	Total GMD
Balance as at 1 st January 2020	-	105,286,071	105,286,071
Surplus for the year	-	43,921,622	43,921,622
Balance as at 31 st December 2020	-	149,207,693	149,207,693
Balance as at 1st January 2021	-	149,207,693	149,207,693
Surplus for the year	-	34,761,580	34,761,580
Balance as at 31st December 2021	-	183,969,273	183,969,273

The attached notes form part of these financial statements



Statement of cash flows

as at 31st December 2021

		31 st December 2021 GMD	31 st December 2020 GMD
Operating activities			
Surplus for the year		34,761,580	43,921,622
Depreciation	7	3,892,024	3,722,792
		<u>38,653,604</u>	<u>47,644,414</u>
Movement in working capital			
Decrease/(Increase) in investments		44,000,000	(48,589,150)
(Increase)/Decrease in receivables		(5,992,535)	5,517,672
(Decrease)/Increase in payables		(14,893,378)	25,241,370
Fixed assets adjustment	7	1,893	-
		<u>61,769,584</u>	<u>29,814,306</u>
Net cash inflows from operation activities			
		<u>61,769,584</u>	<u>29,814,306</u>
Investing activities			
Payments to acquire fixed assets	7	(5,655,688)	(2,512,221)
		<u>(5,655,688)</u>	<u>(2,512,221)</u>
Net cash flow from investing activities			
		<u>(5,655,688)</u>	<u>(2,512,221)</u>
Net increase in cash and cash equivalents		56,113,896	27,302,085
Cash and cash equivalents at the beginning of the year		33,040,680	5,738,595
Cash and cash equivalents at end of the year 10		<u>89,154,576</u> =====	<u>33,040,680</u> =====

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 derives 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 accruals 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 basic 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 recognized 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

	31 st December 2021 GMD	31 st December 2020 GMD
Regulatory fees	90,248,005	76,119,512
Application fees	589,000	261,500
Regulatory fees Radio Stations	80,000	110,000
Typed approved fees	3,372,707	3,538,944
Penalty fees	6,607,583	13,325,166
Petroleum application fees	341,000	641,000
Numbering fees	6,966,602	5,280,307
Petroleum levy fees	12,757,168	10,346,746
PURA International Gateway Funds	14,601,655	19,366,593
	<u>135,563,720</u>	<u>128,989,768</u>

3. Other income

Staff loans interest	158,759	69,396
Investment income	3,252,482	1,124,766
Sale of Tender Documents	22,000	-
	<u>3,433,241</u>	<u>1,194,162</u>

4. Personnel cost and number

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

	31 st December 2021	31 st December 2020
Management	10	10
Others	53	50
	<u>63</u>	<u>60</u>

Cost

The aggregate payroll costs of these persons were as follows:

	31st December 2021 GMD	31 st December 2020 GMD
Salaries and wages	31,755,367	21,499,343
Social Security contributions	3,863,514	2,785,738
Other Staff Costs	14,004,962	7,657,410
	<hr/> 49,623,843 <hr/>	<hr/> 31,942,491 <hr/>
<i>Other Staff Costs</i>		
Staff Car Scheme	950,000	850,000
Staff uniform	8,500	40,000
Medical expenses	3,227,161	1,316,585
Travel & Training	9,819,301	5,450,825
	<hr/> 14,004,962 <hr/>	<hr/> 7,657,410 <hr/>

5. Administrative expenses

National Travel exp.	236,450	183,115
Stationery/ Office supplies	2,350,425	1,748,891
Staff Travel Insurance	4,734	-
Fuel & Lubricants	6,884,358	5,105,628
Rent/ Facility Mgt. services	3,421,076	3,164,489
Electricity & Water	778,412	779,532
Advertisement	1,209,330	732,895
Promotional Mat/ Activities	23,450	-
Subscription – Journal/Magazines	85,575	107,124
Postages	11,450	5,400
Communications	5,511,114	3,849,807
Stakeholder Relationship	1,562,433	634,788
Repairs & Maintenance	516,274	796,229
Consumer Outreach Program	1,600,628	1,499,583



	31 st December 2021 GMD	31 st December 2020 GMD
Workshop/Retreat (Local)	445,389	221,503
Consultancy	800,000	510,441
Conference & Meetings	5,741,291	862,211
Vehicle Insurance/ License	110,224	103,664
Corporate social responsibilities	1,912,444	2,152,010
Regulatory Support Expenses/CERT Project	3,358,399	3,174,066
Legal and Registration Fees	150,000	361,700
Meeting Allowance	732,000	-
GL Reconciliation Write-Off	(39,797)	-
Petroleum Management Costs	2,846,188	1,594,389
International Gateway Management Costs	7,016,863	3,419,209
Software Licensing Costs	1,290,275	335,897
Bank Charges Gateway A/c.	246,931	493,358
Bank charges / Int. Paid	(143,539)	347,952
Board fees	672,000	712,000
Board Trainings	342,600	-
Membership contributions	812,537	930,431
Audit fees	230,000	230,000
	<u>50,719,514</u>	<u>34,056,312</u>

6. Surplus for the year

Profit for the year is stated after charging:

Audit fees	230,000	230,000
Board of Directors' remuneration	672,000	712,000
Board Training	342,600	-
	=====	=====

7. Property, plant and equipment

	Motor vehicles GMD	Computer equip. GMD	Furniture & fittings GMD	Other assets GMD	Total GMD
Cost					
1 st Jan. 2021	10,319,750	18,598,866	6,308,770	8,032,598	43,259,984
Additions	-	967,050	400,788	4,287,850	5,655,688
At 31st Dec. 2021	10,319,750	19,565,916	6,709,558	12,320,448	48,915,672
Depreciation					
1st Jan. 2021	9,486,000	17,052,841	5,634,878	6,490,098	38,663,817
Charge for the year	833,750	888,944	328,863	1,840,467	3,892,024
Adjustments	-	-	(8,812)	10,705	1,893
At 31st Dec. 2021	10,319,750	17,941,785	5,954,929	8,341,270	42,557,734
Net book value					
As at 31st Dec. 2021	-	1,624,131	754,629	3,979,178	6,357,938
As at 31 st Dec. 2020	833,750	1,546,025	673,892	1,542,500	4,596,167



8. Investments

	31 st December 2021 GMD	31 st December 2020 GMD
Fixed deposits	20,000,000	64,000,000

Treasury bills

PURA has one Fixed Deposit Investments with Access Bank (Gambia) Limited amounting to GMD20,000,000 at a return of 1.85% for a period of six month maturing 25th April 2022.

9. Receivables

Trade receivables	82,047,963	83,598,657
Other receivables	1,931,847	1,013,229
Prepayments	2,292,033	425,000
Staff loan	15,059,678	10,302,100
Gross receivables	101,331,521	95,338,986
Provision for bad and doubtful debts	(16,540,713)	(16,540,713)
Net receivables	84,790,808	78,798,273

The Authority does not have a provisioning policy and provision made is largely based on advice from the external auditors.

	31 st December 2021 GMD	31 st December 2020 GMD
Staff loans		
Personal	1,275,369	1,068,048
Car	3,168,379	3,350,880
Building	10,615,930	5,883,172
	15,059,678	10,302,100



Provision for bad and doubtful debts

Opening balance	16,540,713	11,085,425
Charge for the year	-	16,540,713
Write-off	-	(11,085,425)
	16,540,713	16,540,713

10. Cash and cash equivalents

Bank balances	89,121,766	33,035,680
Cash in hand	32,810	5,000
	89,154,576	33,040,680

11. Capital

There is no authorised capital for the Authority.

12. Payables

3rd Parties Share of Gateway Fund	39,686	20,337,421
Gateway Fund Transit A/c	1,596,965	2,356,772
Accruals	1,622,754	795,000
Provision – audit fees	230,000	230,000
Provision – telephone bills	12,448,007	7,448,234
Provision – fixed assets supplied	302,637	60,000
NIGMS Deposits-Refundable	94,000	-
	16,334,049	31,227,427

3rd Parties Share of Gateway Fund Consider reviewing these paragraphs as there is no flow

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 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 2021 GMD	31 st December 2020 GMD
<i>Purchase of goods and services from related entities</i>		



GRA - Payroll tax	3,049,625	2,717,923
	31st December 2021 GMD	31 st December 2020 GMD
SSHFC - SSHFC contributions	3,863,514	2,785,738
NAWEC - Electricity and water	778,412	779,532
GAMPOST - Postages	11,450	5,400
GAMTEL/Gamcel – Communication	1,907,044	3,359,427
	8,831,633	9,648,020
<i>Sale of goods and services to related entities</i>		
<i>Regulatory fees</i>		
NAWEC	6,000,000	4,000,000
GAMTEL	5,000,000	5,000,000
Gamcel	4,611,763	4,787,280
GRTS TV	30,000	30,000
	15,641,763	13,817,280
<i>Numbering fees</i>		
GAMTEL	1,562,735	1,036,075
Gamcel	206,804	469,666
	1,769,539	1,505,741
<i>PURA International Gateway Funds</i>		
Government of The Gambia	93,097,302	129,908,577
ICT Agency	-	-
Gamtel	-	-
	93,097,302	129,908,577
<i>Petroleum levy</i>		
Gambia Revenue Authority	12,757,168	10,346,746

	31st December 2021 GMD	31 st December 2020 GMD
<i>Receivables</i>		
NAWEC	19,878,755	25,378,755
GAMTEL	53,887,543	57,324,808
Gamcel	1,550	1,549
Accountant Generals Department	1,931,847	1,013,229
GRTS TV	-	-
	75,699,695	83,718,341
<i>Provision for bad debts</i>		
GAMTEL	-	11,464,962
NAWEC	-	5,075,751
	-	16,540,713
<i>Payables</i>		
NAWEC	-	-
GAMTEL	-	-
Gamcel	-	-
GRTS TV	-	-
GRA	-	-
SSHFC	-	-
	-	-

(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:

	31st December 2021 GMD	31 st December 2020 GMD
Board of Directors' emolument	672,000	712,000
Board Training	342,600	-



	31 st December 2021 GMD	31 st December 2020 GMD
Board of Directors' telephone allowance	105,000	70,000
Senior management salaries and Allowances	8,204,504	7,479,372
Employer social security contributions	1,211,485	115,574
Injury compensation contributions	1,800	1,980
Medical expenses	61,697	53,909
National Travel exp.	24,900	26,675
Staff Travel Insurance	4,734	-
Communications	390,000	367,000
Staff Car Scheme	300,000	-
Conference & Meetings	797,704	135,395
Travel & Training	712,012	1,755,796
	12,828,436	10,717,701
<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	53,811	26,099
	53,811	26,099

	31 st December 2021 GMD	31 st December 2020 GMD
<i>Other receivables</i>		
Board of Directors	-	-
Senior management staff	-	-
	<u> </u>	<u> </u>
	-	-
	<u> </u>	<u> </u>
<i>Staff loans</i>		
<i>Personal</i> - Senior management staff	354,832	455,816
<i>Car</i> - Senior management staff	942,500	1,397,500
<i>Building</i> - Senior management staff	2,398,285	1,382,797
	<u> </u>	<u> </u>
	3,945,617	3,236,113
	<u> </u>	<u> </u>
<i>Payables</i>		
Board of Directors	-	-
Senior management staff	-	-
	<u> </u>	<u> </u>
	-	-
	<u> </u>	<u> </u>
14. Capital commitments		
Authorised by the board of directors and contracted for	-	-
	<u> </u>	<u> </u>
Authorised by the board of directors and not contracted for	-	-
	<u> </u>	<u> </u>

15. Contingencies

There were no liabilities in respect of claims against the Authority as at the balance sheet date. (2020: 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 Authority 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 2021 GMD	31 st December 2020 GMD
Trade and other payables	16,334,049	31,227,427
Cash and cash equivalents (Note 10)	(89,154,576)	(33,040,680)
Net Cash & Cash Equivalent	(72,820,527)	(1,813,253)
Total equity	183,969,273	149,207,693
Total capital	111,148,746	147,394,440
Gearing ratio	(65.5%)	(1.2%)

There are no externally imposed capital requirements.



Supplementary Information

i) Regulatory fees

	31 st December 2021 GMD	31 st December 2020 GMD
GAMTEL	5,000,000	5,000,000
Nawec	6,000,000	4,000,000
Gamcel	4,611,763	4,787,280
Africell	42,011,684	33,731,244
Comium	2,993,328	3,562,260
QCell	14,231,732	9,964,948
Net page	302,404	201,946
Unique Solutions	221,563	125,692
Agua Inc	-	78,142
Karadeniz Powership	14,241,012	14,285,000
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	209,520	108,000
D.K Telecoms	75,000	75,000
Leap Telecom	50,000	-
	90,148,006	76,119,512

ii) Numbering fees

GAMTEL	1,562,735	1,036,075
QCell	2,334,014	1,530,611
Gamcel	206,804	469,666
Comium	283,806	455,000
Africell	2,579,244	1,788,955
	6,966,603	5,280,307

iii) Trade receivables

	31st December 2021 GMD	31 st December 2020 GMD
GAMTEL	53,887,543	57,324,808
NAWEC	19,878,755	25,378,755
Gamcel	1,550	1,549
Leap Telecom	50,000	-
Xoom Wireless	50,000	-
Agua Inc	299,835	199,835
INET Limited	100,000	100,000
Comium	748,332	593,710
Mediamatic-Paradise TV	30,000	-
	75,046,015	83,598,657

Customers how balances have been provided for

GAMTEL	-	11,464,962
NAWEC	-	5,075,751
	-	16,540,713

iv) Bank balances

Trust Bank Limited	5,627,497	2,815,112
Ecobank Gambia Limited	12,357,366	3,359,055
Access Bank Gambia Limited	1,244,214	37,206
Guaranty Trust Bank Gambia Limited	15,455,094	4,054,801
Guaranty Trust Bank Gambia Limited - (Gateway Funds)	1,576,788	22,570,794
BSIC Gambia Limited	52,860,807	198,712
	89,121,766	33,035,680

**PUBLIC UTILITIES REGULATORY AUTHORITY
(PURA)**

Management Letter
for the year ended 31st December 2021

Strictly private and confidential

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

24th April 2023

Dear Sirs,

Audit of the financial statements for the year ended 31st December 2021

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

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Appendix 2 – expenses with significant variances.....	38

Department	Governance
Subject Area	Internal Audit
Subject Title	Follow up on internal audit points
Grade	1
Observation No.	1
Observation	We are concerned that a series of internal control and other related issues reported by the internal audit team remained uncleared as at the end of the year as shown in Appendix 1 . Some are even dating back from 2020.
Implication	Due attention might not have been accorded these internal audit concerns which could affect the entity's control environment. Besides, follow up actions by both the board and senior management in addressing internal audit concerns were not effective.
Recommendation	Both the board and senior management should assign a responsible officer to ensure closure of all internal audit concerns. This individual should report to both the board and senior management at every scheduled meeting.
Management Comments	Management notes the concern and will work on the internal Audit observations, with a view to coming up with a way to identify such an officer. The DFA is identified to be following up the Internal Audit observations and resolve them with concerned staff.

Department	Governance
Subject Area	Internal Audit
Subject Title	Approval of the Annual Work Plan
Grade	1
Observation No.	2
Observation	We noted that the internal audit work plan for 2021 was not signed by the Chairman as evidence of approval of the entire board. The Annual Work Plan presented for our review was signed by only the Director General (with the internal auditor signing as the preparer).
Implication	It would be difficult to ascertain if the Annual Work Plan presented to us was the one approved by the entire board.
Recommendation	The board should ensure that the Annual Work Plan is signed by the Chairman when approved.
Management Comments	This has been implemented, and the 2022 Work Plan was approved by the Board of Directors and signed by the Chairman.

Department	Governance																																																						
Subject Area	Expense management																																																						
Subject Title	Expenses																																																						
Grade	1																																																						
Observation No.	3																																																						
Observation	<p>Our review of the expenses (personnel and administrative) for the year showed some very significant jumps in some expense lines during the year, even though it is just a year into the post pandemic period. Some of these expenses are shown in Appendix 2. We were expecting some moderate increases in many lines but an overall increase of 52% (D 34,344,554), as shown below, was unprecedented given a very moderate increase of 7% (D8,813,031) in total revenue. This increase in expenses is more than 7 times the increase in total revenue/income.</p> <table border="0" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Expenses</th> <th style="text-align: right;">2021</th> <th style="text-align: right;">2020</th> <th style="text-align: right;">Var</th> <th style="text-align: right;">Var</th> </tr> <tr> <td></td> <th style="text-align: right;">D</th> <th style="text-align: right;">D</th> <th style="text-align: right;">D</th> <th style="text-align: right;">%</th> </tr> </thead> <tbody> <tr> <td>Personnel</td> <td style="text-align: right;">49,623,843</td> <td style="text-align: right;">31,942,491</td> <td style="text-align: right;">17,681,352</td> <td style="text-align: right;">55</td> </tr> <tr> <td>Administrative</td> <td style="text-align: right;">50,719,514</td> <td style="text-align: right;">34,056,312</td> <td style="text-align: right;">16,663,202</td> <td style="text-align: right;">49</td> </tr> <tr> <td></td> <td style="text-align: right;"><hr/>100,343,357</td> <td style="text-align: right;">65,998,803</td> <td style="text-align: right;">34,344,554</td> <td style="text-align: right;">52<hr/></td> </tr> </tbody> </table> <table border="0" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Income</th> <th style="text-align: right;">2021</th> <th style="text-align: right;">2020</th> <th style="text-align: right;">Var</th> <th style="text-align: right;">Var</th> </tr> <tr> <td></td> <th style="text-align: right;">D</th> <th style="text-align: right;">D</th> <th style="text-align: right;">D</th> <th style="text-align: right;">%</th> </tr> </thead> <tbody> <tr> <td>Revenue</td> <td style="text-align: right;">135,563,720</td> <td style="text-align: right;">128,989,768</td> <td style="text-align: right;">6,573,952</td> <td style="text-align: right;">5</td> </tr> <tr> <td>Other income</td> <td style="text-align: right;">3,433,241</td> <td style="text-align: right;">1,194,162</td> <td style="text-align: right;">2,239,079</td> <td style="text-align: right;">188</td> </tr> <tr> <td></td> <td style="text-align: right;"><hr/>138,996,961</td> <td style="text-align: right;">130,183,930</td> <td style="text-align: right;">8,813,031</td> <td style="text-align: right;">7<hr/></td> </tr> </tbody> </table>					Expenses	2021	2020	Var	Var		D	D	D	%	Personnel	49,623,843	31,942,491	17,681,352	55	Administrative	50,719,514	34,056,312	16,663,202	49		<hr/> 100,343,357	65,998,803	34,344,554	52 <hr/>	Income	2021	2020	Var	Var		D	D	D	%	Revenue	135,563,720	128,989,768	6,573,952	5	Other income	3,433,241	1,194,162	2,239,079	188		<hr/> 138,996,961	130,183,930	8,813,031	7 <hr/>
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Implication	Expenses were not properly managed in line with the revenues/incomes of the organization. This could deplete the cash and other liquidity reserves of the entity, which could impact funding for future capital projects like the construction of the Head Office Building and other equipment need for operations.
Recommendation	The board and senior management should ensure that expenses increase in line with total revenue/income.
Management Comments	<p>Management has noted the observations, however, during the covid period in 2020, most of the Authority's operational activities were scaled down. And in 2021, when some of the Covid restrictions were lifted or minimized and travel restrictions lifted, the management and staff have to conduct their normal activities and attend to national and international workshops, conferences and trainings, which are statutory to our functions. These are some of the reasons for the increase in administrative expenses by 49% from 2020 to 2021.</p> <p>On the staff cost, in 2021 there was Board Approval on staff salaries and allowances and creation of new positions to complement the Authority's ever increasing regulatory functions.</p> <p>The year 2020 would not make a good benchmark, rather than 2021 and 2022 would be better base years.</p>

Department	Governance																																					
Subject Area	Expense Management																																					
Subject Title	Virement																																					
Grade	1																																					
Observation No.	4																																					
Observation	<p>From our review of the board minutes, we noted that some virements that were made between budget lines which were approved by the board as shown below:</p> <table border="1"> <thead> <tr> <th>Amount (D)</th> <th>From</th> <th>To</th> </tr> </thead> <tbody> <tr> <td>3,000,000</td> <td>Basic salaries and allowances</td> <td>Medical expenses</td> </tr> <tr> <td>2,000,000</td> <td>Petroleum management</td> <td>Conference and meeting</td> </tr> <tr> <td>3,000,000</td> <td>Project implementation expenses (Gateway management)</td> <td>Travel and Training (Local and Overseas)</td> </tr> <tr> <td>2,330,000</td> <td>Platts Subscriptions</td> <td>Director General's Vehicle</td> </tr> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table> <p>Also, we noted that when approval for virement to travel and training (local and overseas) was requested from the board in October, they already exceeded their budgets without any prior approval as shown below:</p> <table border="1"> <thead> <tr> <th>Budget Line</th> <th>Approved Amount (D)</th> <th>Actual Amount (D)</th> <th>Variance (D)</th> </tr> </thead> <tbody> <tr> <td>Travel and training (overseas)</td> <td>5,000,000</td> <td>6,134,200</td> <td>(1,134,200)</td> </tr> <tr> <td>Local training</td> <td>1,000,000</td> <td>1,008,970</td> <td>(8,970)</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <p>However, one of the virement was approved by the board without regards to the requirements of the Public Finance Act 2014 and its</p>	Amount (D)	From	To	3,000,000	Basic salaries and allowances	Medical expenses	2,000,000	Petroleum management	Conference and meeting	3,000,000	Project implementation expenses (Gateway management)	Travel and Training (Local and Overseas)	2,330,000	Platts Subscriptions	Director General's Vehicle							Budget Line	Approved Amount (D)	Actual Amount (D)	Variance (D)	Travel and training (overseas)	5,000,000	6,134,200	(1,134,200)	Local training	1,000,000	1,008,970	(8,970)				
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	regulation of 2016. Section 29(8) of this Public Finance Act prohibits virements from personnel emoluments (wages and salaries) to other costs (budget lines).
Implication	Senior Management and Board have not fully complied with the requirements of Public Finance Act and its Regulation with regards to virements. Also, budget lines were exceeded without prior approval from the board.
Recommendation	<p>Senior Management and the Board should ensure that the requirements of the Public Finance Act and its Regulation are observed as far as practicable.</p> <p>Also, budget lines should only be exceeded with approval from the Board.</p> <p>Senior Management should enhance its management information system to be able to properly track and report on variances on real time.</p>
Management Comments	<p>The External Audit Observations are noted and will be strictly adhered to system for Real time information. PURA has budgeted for it for 2023 from its own funds and will implement it as part of the ERP.</p> <p>As for the PFA 2014, on section 29 (8) this would be avoided in future as Management should have advised the Board accordingly.</p>

Department	Finance
Subject Area	Cash and cash equivalents
Subject Title	Treasury management
Grade	1
Observation No.	5
Observation	We noted with concern that a huge amount of cash was left with the banks (D89,154,576) at the end of the year not invested in treasury bills and other government bonds compared with only D33,040,680 as at end of 2020. This is coupled with reduction in investments in treasury bills of D44 million in the same period. The amount of investment in treasury bills at the end of the year was D20,000,000 compared to D64,000,000 at the end of 2020.
Implication	Management of liquid assets of the entity has left much to be desired, which could negatively impact other incomes (interest income) of the entity. This is also predicated on the fact that the entity receives most of its revenue within the first quarter of each year and therefore keeping large amounts of money in current accounts unwise.
Recommendation	Senior Management and in particular the Director of Finance should ensure proactive management of the liquid assets of the entity by constantly exploring investment potential of those resources.
Management Comments	The Authority's Finance Department always endeavour to invest excess funds on Short Term Investments with the Commercial Banks to earn interest. However, there are existing restrictions on the ability of the Authority to invest, as this is not our core function. To avoid the funds lying idle, we have subsequently put it in short term deposit as we await the final cost of our Headquarters Building. These surplus funds are earmarked for the PURA headquarters building.

Department	Finance
Subject Area	Finance Manual
Subject Title	Draft Finance Manual
Grade	1
Observation No.	6
Observation	We are concerned that the finance manual had been in draft for months after being available for senior management’s review.
Implication	<p>Without a comprehensive and up-to-date manual, it would be difficult to standardize financial operations and also be consistent in applying accounting policies from one period to the next.</p> <p>There may also not be a comprehensive guide to train new and existing staff on financial policies application of the entity.</p>
Recommendation	The Director of Finance should ensure that this draft manual is available for board consideration as a matter of priority.
Management Comments	The Draft Financial Manual will be reviewed by Management in the first half of the year and presented to the Board as soon as the net Board meeting.

Department	Finance														
Subject Area	Expenses														
Subject Title	Expenses - No Supporting documents attached														
Grade	1														
Observation No.	7														
Observation	<p>During our review, we observed that the following payment vouchers were not supported with receipts and invoices.</p> <p>Medical Expense</p> <table border="1"> <thead> <tr> <th>Date</th> <th>Details</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>02/12/21</td> <td>Pynt of transportation & logistics for Makaireh Jonga Return to Dakar</td> <td>10,000</td> </tr> <tr> <td>05/06/21</td> <td>Pynt of overseas medical treatment for SMMSIRT (Third trip)</td> <td>200,000</td> </tr> <tr> <td>11/29/21</td> <td>Being Pynt for the purchase of eye glasses for head of gmcir (MAX Jonga</td> <td>15,000</td> </tr> </tbody> </table>			Date	Details	Amount	02/12/21	Pynt of transportation & logistics for Makaireh Jonga Return to Dakar	10,000	05/06/21	Pynt of overseas medical treatment for SMMSIRT (Third trip)	200,000	11/29/21	Being Pynt for the purchase of eye glasses for head of gmcir (MAX Jonga	15,000
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02/12/21	Pynt of transportation & logistics for Makaireh Jonga Return to Dakar	10,000													
05/06/21	Pynt of overseas medical treatment for SMMSIRT (Third trip)	200,000													
11/29/21	Being Pynt for the purchase of eye glasses for head of gmcir (MAX Jonga	15,000													
Implication	Without adequate supporting documents, it is difficult to justify the expenses. Also, this is lack of compliance with the entity's set procedures.														
Recommendation	Management should ensure that all expenses be attached with all the necessary supporting documents to give a clear view of the expenses amount.														
Management Comments	A Task Force (Finance, Human Resources and internal Audit) was set up to reconcile the Receipts and invoices submitted by Makaireh Jonga, which were pending. This will be addressed.														

Department	Finance
Subject Area	Income
Subject Title	Regulatory fees
Grade	2
Observation No.	8
Observation	During our review, we observed that the calculations and invoicing of the regulatory fees for 2021 were based on turnover of the audited 2019 financial statements instead of turnover of the audited 2020 financial statements as required.
Implication	This is lack of compliance with the Act, which could result in material understatement of the Regulatory fees income.
Recommendation	The Director of Finance should ensure that the Regulatory Fees are based on the turnover of the previous year audited financial statements as required.
Management Comments	The Audit observation is noted, however, the only available Audited Financial Statements in preparing the Authority's Annual Budget, is the previous years. (For Example, the Budget of 2021 is prepared in the year 2020 during which time the only available audited financial statements are for 2019 which we have no choice but to use to determine the regulatory fees to be charged in 2021. The audited financial reports for the financial year 2020 would not have been available. The income is not lost but deferred.

Review of matters previously raised

No.	Area	Observation	Year Reported	Management comments	Current status	Auditor's Comments
1	Payroll not reviewed	<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>	2020	<p>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.</p>	<p>The monthly Payrolls are reviewed by both the Finance and Internal Audit Depts, before any payments are made.</p>	Resolved.
2	Late Payment of PAYE Taxes	<p>We also noted late payments of PAYE to Gambia Revenue Authority (GRA) for the following months:</p>	2020	<p>GRA has MOUs with Guaranty Trust Bank for payment of PAYE</p>	<p>PAYE Taxes are paid on timely basis.</p>	<p>Partially resolved since payments for the months of</p>

No.	Area	Observation	Year Reported	Management comments	Current status	Auditor's Comments								
		<table border="1"> <thead> <tr> <th>Month</th> <th>PAYE Tax - Date paid</th> </tr> </thead> <tbody> <tr> <td>August</td> <td>06.10.20</td> </tr> <tr> <td>November</td> <td>18.01.21</td> </tr> <tr> <td>December</td> <td>18.01.21</td> </tr> </tbody> </table>	Month	PAYE Tax - Date paid	August	06.10.20	November	18.01.21	December	18.01.21		<p>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</p>		<p>July and October were not made on time.</p>
Month	PAYE Tax - Date paid													
August	06.10.20													
November	18.01.21													
December	18.01.21													

No.	Area	Observation	Year Reported	Management comments	Current status	Auditor's Comments
				timely payments of PAYE Tax.		
3	Staff Personal Files	<p>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:</p> <p>Paul S Mendy: No Job Description, No Certificate of Character</p> <p>Rodine S Renner: No Job Description, No Certificate of Character, No Staff Appraisal</p> <p>Malamin Darboe: No Job Description, No Certificate of Character, No Staff Appraisal</p> <p>Jamilatou Saïdy: No Appointment Letter, No Job Description, No Medical Certificate, No Certificate of Character, No Staff Appraisal</p>	2020	<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,</p>	<p>Staff Job Descriptions have been developed and are in staff Personal files.</p> <p>Newly appointed staff are required to submit certificates of character before starting work.</p>	Resolved.

No.	Area	Observation	Year Reported	Management comments	Current status	Auditor's Comments
		<p>Solo Sima: No Job Description, No Certificate of Character, No Staff Appraisal</p> <p>Burama Jammeh: No Job Description, No Medical Certificate, No Certificate of Character, No Staff Appraisal</p> <p>Momodou B Jallow: No Job Description, No Medical Certificate, No Confirmation of appointment, No Certificate of Character, No Staff Appraisal</p> <p>Ismaila Bah: No Job Description, No Confirmation of appointment, No Medical Certificate, No Certificate of Character, No Staff Appraisal</p> <p>Vaidiodio Njie: No Job Description, No Medical Certificate, No Certificate of Character, No Staff Appraisal</p>		<p>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 the Authority will make sure that everyone appointed tenders Certificate of Character henceforth. Those employees without certificate of character on file will be requested</p>	<p>Staff Job Descriptions have been developed and are in staff Personal files.</p>	

No.	Area	Observation	Year Reported	Management comments	Current status	Auditor's Comments
		<p>Marie Louis Njie: No Appointment Letter, No Job Description, No Certificate of Character, No Confirmation of appointment, No Staff Appraisal</p>		<p>to submit one as soon as possible.</p> <p>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 Saidu, 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</p>	<p>Staff are being appraised before any Promotions are done.</p> <p>Human Resources Directorate will be conducting yearly Staff Appraisal for All Staff</p>	

No.	Area	Observation	Year Reported	Management comments	Current status	Auditor's Comments
				<p>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.</p> <p>However, there is no appraisal for Ismaila Bah the Driver on contract and Marie Luis Mendy, the Cleaner as indicated.</p> <p>Valdiodio Njie was still under probation during the Auditing period hence yet to be appraised for confirmation.</p>		

No.	Area	Observation	Year Reported	Management comments	Current status	Auditor's Comments
				<p>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.</p> <p>Medical Certificate: There</p>	<p>Newly appointed staff are required to</p>	

No.	Area	Observation	Year Reported	Management comments	Current status	Auditor's Comments
				<p>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.</p> <p>However, all the recommendations</p>	submit medical certificates before starting work.	

No.	Area	Observation	Year Reported	Management comments	Current status	Auditor's Comments
				of the Auditor are highly appreciated and will be fully implemented.		
4	Lack of a Provisioning policy	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.	2020	Management is currently updating the PURA Financial Procedures Manual and will include the Provisioning Policy.	A Provisioning Policy is being developed	Not yet resolved. The financial manual which is supposed to address the lack of provisioning policy is in draft for months now.
5	Categorisation of staff costs	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	2020	Management will reclassify these expenses in the Financial Statements henceforth.	This has been done	Resolved. Adjustments made in the 2022 ledger.

No.	Area	Observation	Year Reported	Management comments	Current status	Auditor's Comments
		<p>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>				
6	Internal Audit – various items	<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>	2020	<p>Workplan The workplan for 2022 and subsequent years will be forwarded to the Board for review and approval.</p>	It has been approved by the Board.	The 2021 was not approved by the board but the 2022 one was.

No.	Area	Observation	Year Reported	Management comments	Current status	Auditor's Comments
		<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>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</p>	<p>One staff (Audit Officer) was hired in January 2022</p> <p>Same</p>	<p>Partially Resolved</p> <p>Resolved.</p>

No.	Area	Observation	Year Reported	Management comments	Current status	Auditor's Comments
		<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>		<p>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</p>	Same	Not yet resolved.

No.	Area	Observation	Year Reported	Management comments	Current status	Auditor's Comments
				<p>reinforce the control processes.</p> <p>Report Presentation to the Board</p> <p>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>	In 2021, A summary Report of All findings was presented to the Board.	Presentations done in 2022.

No.	Area	Observation	Year Reported	Management comments	Current status	Auditor's Comments
				<p>Internal Audit Manual</p> <p>The Internal Audit Manager has drafted an Audit Manual which will be forwarded to management for review and the Board for approval.</p>	<p>The Draft Audit Manual was presented to the Professional Staff and it will be adopted.</p>	<p>Partially resolved. Draft available for board approval.</p>
7	Board Matters	<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; 	2020	<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</p>	Same	<p>Not resolved.</p>

No.	Area	Observation	Year Reported	Management comments	Current status	Auditor's Comments
		<ul style="list-style-type: none"> - 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 		<p>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</p>	<p>The PURA Board had regular meetings in 2021 and 2022</p>	<p>Few regular meetings held.</p>

No.	Area	Observation	Year Reported	Management comments	Current status	Auditor's Comments
		to governance, risk management and control among others.		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. We have now instituted a Board meeting Schedule which is being adhered to so that regular meetings are held on due dates.		

No.	Area	Observation	Year Reported	Management comments	Current status	Auditor's Comments
				<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</p>		<p>Partially resolved.</p>

No.	Area	Observation	Year Reported	Management comments	Current status	Auditor's Comments
				<p>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</p>	<p>However, the DG has agreed to send Directors to the Board to present</p>	<p>Partially resolved.</p>

No.	Area	Observation	Year Reported	Management comments	Current status	Auditor's Comments
				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.		

No.	Area	Observation	Year Reported	Management comments	Current status	Auditor's Comments
8	PROPERTY, PLANT & EQUIPMENT	<p>B. Fixed Assets Insurance</p> <p>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.</p> <p>C. Toyota Land Cruiser/Wagon Prado</p> <p>We also inquired regarding the above mentioned vehicle and we were made to understand that the vehicle has not been operational for almost three years. We are recommending management to consider scrapping, or disposing, it before it loses more value</p>	2019	<p>B. Assets Insurance Management has taken note of the observation and will review for possible implementation.</p> <p>C. Toyota Land Cruiser/Wagon Prado In the 50th Board of Directors meeting held on the 30th June 2020, approval was given for the Disposal of the said vehicle.</p>	<p>Under Review and engaging the Insurance Broker</p> <p>Sold in 2022</p>	<p>Not resolved.</p> <p>Resolved.</p>
9	HUMAN RESOURCE (HR)	<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</p>	2019	B. Staff Car Loan Recommendation noted and the Policy will be amended as such and taken to	Not Implemented	This is currently being worked on.

No.	Area	Observation	Year Reported	Management comments	Current status	Auditor's Comments
		insurance policy is maintained in line with recommend financial management practice		the competent Authority for approval		
10	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 not provided for our review.	2019	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.	It was done for subsequent years	This is partially resolved.

Appendix 1 – outstanding items from internal audit reports

2021

Exercise	Observation	Recommendation	Status
Billing & Receivables	Letters are sent to the operators stating the amounts payable instead of standard invoices	Standard invoices should be prepared and approved by DFA or DG	Implemented
	There have been non-performing debts especially from state-owned companies like Gamtel and Gamcel	A debt recovery Committee needs to be setup to recover these debts	The DG has been working with legal and finance which has resulted in the improvements in debt recovery
Fuel Consumption	The Authority sends drivers to deliver a lot of letters and this consumes fuel	Soft copies can be sent by email to reduce sending hard copies, thus reducing fuel consumption	Not implemented however, two Motorbikes have been procured to deliver mails to reduce fuel consumption
International Voice Gateway	Gamcel agreed to a payment plan but has stopped payments	Gamcel should be made to honour this payment plan	Not Implemented
Imprests Advances Review	Retirement of imprests takes more than ten working days sometimes	Retirement should be within ten working days after end of event	The ten days retirement period is still not been adhered to, however the DG gave a directive that all imprests must be retired or the full amounts recovered from the staff concern in 2022.
	Huge amounts are issued as imprest for events, while some of the items could have been procured separately	There should be a cap on the amounts issued as imprest for only incidental expenses and the rest processed through procurement	Not Implemented
Procurement Department Review	Late implementation of the Annual procurement Plan	Procurement should liaise with dept. Heads to ensure that items budgeted are	Partly implemented

Exercise	Observation	Recommendation	Status
		procured on time, especially capital items	
	Some of the prices the Authority pays are higher than open market prices, e.g on staff monthly beverages	Procurement needs to prepare an internal pricelist to serve as a guide to evaluate suppliers' quotes	Not Implemented
	There have been incidences where end-users complain that items delivered have been substandard	The Authority needs to setup an Examination and Receipt Committee to receive, inspect and signoff all delivered items to verify quality.	Implemented (Implemented in 2023)
Staff Payroll	The current reports from the staff biometric register does not take into account leave days and official days absent. Thus, it may be difficult to use it at face value.	The Authority should upgrade or procure a software that can produce all the reports required	Not Implemented
	The staff payroll is still maintained manually on excel which is prone to errors	The Authority should procure a payroll software that would solve the errors we continue to experience with the excel	Not Implemented
Fixed Assets	The Authority does not have a capitalisation policy	The Authority needs to institute a capitalization policy to ensure that assets below a certain threshold are expensed	A Draft Policy has been prepared for Management review and approval

2020

Exercise	Observation	Recommendation	Status
Billing & Receivables	Invoices for regulatory fees not pre-numbered	Invoices should be pre-numbered and attached to letters sent to operators	Implemented
Type Approval Certification	There are no processes to determine that all items in the Gambian market that require Type Approval are certificated	The Authority should institute mechanisms to ensure that all equipment requiring Type Approval are certified before entering the country	Not Implemented

Exercise	Observation	Recommendation	Status
	We observed several incidences where the amounts paid were either below or above the invoice amounts	Type Approvals certificates should only be issued if confirmation is received from the finance Dept. that invoiced amount has been received	Not Implemented (recently there have been only few incidences, and the amounts involve are not material)
Imprest Advances Review	Significant amounts are issued as imprest and there are delays in retiring imprests.	An imprest policy needs to be formulated to put a cap on amounts to be issued as imprest as well as indicate retirement date	Not implemented
Fuel Issued to Utility Vehicles & Standby Generator	Fuel is issued periodically on Mondays, Wednesdays and sometime on Fridays	Fuel supplies should be top-up based on the errands and activities done and not periodic	Vehicles are now fueled every Monday and when assigned for treks

Appendix 2 – expenses with significant variances

	2021 D	2020 D	Var D	Var %
<i>Personnel expenses</i>				
Salaries and wages	31,755,367	21,499,343	10,256,024	48%
Social Security contributions	3,863,514	2,785,738	1,077,776	39%
Medical expenses	3,227,161	1,316,585	1,910,576	145%
Travel & Training	9,819,301	5,450,825	4,368,476	80%
<i>Administrative expenses</i>				
Stationery/ Office supplies	2,350,425	1,748,891	601,534	34%
Fuel & Lubricants	6,884,358	5,105,628	1,778,730	35%
Advertisement	1,209,330	732,895	476,435	65%
Communications	5,511,114	3,849,807	1,661,307	43%
Stakeholder Relationship	1,562,433	634,788	927,645	146%
Workshop/Retreat (Local)	445,389	221,503	223,886	101%
Consultancy	800,000	510,441	289,559	57%
Conference & Meetings	5,741,291	862,211	4,879,080	566%
Meeting Allowance	732,000	-	732,000	100%
Petroleum Management Costs	2,846,188	1,594,389	1,251,799	79%
International Gateway Management Costs	7,016,863	3,419,209	3,597,654	105%
Software Licensing Costs	1,290,275	335,897	954,378	284%
Board Trainings	342,600	-	342,600	100%